

FACE™
Control Journal
Financial Awareness Continually Empowers



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Financial Awareness Continually Empowers!

We are embarking on a journey to find financial peace! We can't find the peace we are searching for until we find balance in our lives.

We have all seen a scale of justice. Now imagine that this is your financial life. On one side you have your spending habits and on the other you have your checkbook and your credit cards. Look at what happens when you don't watch your spending habits: Your spending side goes up and your debt/lack of money gets heavier and weighs you down. Then you quit looking at the heavy side by not opening your bills and reconciling your bank statements. Your spending gets completely out of control and you don't know what to do to get your financial life back in balance.

We have two things we are going to address at the same time. One is FACE™ing our fear of where we really are and establishing new spending habits. As you quit spending you will have more money to put against your debt and eventually you will be back in balance and control.

Your lack of control is caused by being panicked. Fear of the unknown is always worse than a fear you FACE™ head on. You get caught in the vicious cycle of not knowing how much you have so you procrastinate about paying bills. Then you pay things late and all of a sudden your fear is costing you real money. When your spending continues to exceed your money then you rack up credit card debt to cover your losses. Yes, it is just like throwing your money down the toilet with a gambling habit. Now for those of you that have not gotten into credit card debt and overdrafts; your time is coming. Credit card companies are hounding you every day with new credit card applications! It is just a matter of time till you are in the same boat. We have to change our spending habits now!

Are you willing to 9 these demons and let go of your mindless spending? This doesn't happen overnight, but it will come about one babystep at a time.

Get ready to FACE™ your finances head on!
FlyLady

Congratulations: You are a CEO

When I wrote Sink Reflections, I wanted you to understand the feeling of peace that comes when your home is in order. The following testimonial started the book.

Dear FlyLady,

Wanted to let you know about the wonderful B & B my husband and I stayed at this Memorial Day weekend. The small but simply furnished kitchen was well stocked with delicious healthy snacks and meals. Homemade waffles with blackberries were served from a beautiful clean kitchen. The living areas and bedrooms were furnished with fresh plumped pillows, lovely matching sheets and down comforter and scented candles everywhere. The bathroom - ah ... bubble bath, lotions and fresh white towels. The library was stocked with books, magazines and yoga videos.

Best of all, my husband and I spent time together with no interruptions, chores or traffic.

Okay - you guessed it ... thanks to you - this is my home.

Thank you, thank you.

As your home becomes this welcoming retreat from the outside world, you are going to find that not only the house is clean, meals are cooked, but when you walk in the door, the worries are gone too. This is the peace that comes as you clean out the clutter in all areas of your life.

The one area that often gets overlooked is our finances. Everything in our home is connected to us. As we clear out one area and establish routines for dealing with it, we find more time to tackle meal planning, bill paying and not spending quite as much.

What if we ran our homes like 5 Star Hotels? The funny part is we already do a lot of it! We are the Home Executives of our hotels, granted we tend to get sidetracked occasionally, but that is getting better!
So let's look at our homes in comparison to a hotel!

1. We have bedrooms and bathrooms.
2. We provide a place for people to sleep comfortably and get ready for their day.
3. We have a laundry service.
4. The dining room is always open.
5. The concierge is ready to plan any excursion.
6. The limousine service is at their beckon call.
7. The lounge has nice reading material and comfortable places to relax.

So as you can plainly see, our hotels already offer the best! You are the Chief Executive of this hotel; it is your responsibility to keep it running! But, how do you do this?

Every business has to know where their money is being spent and to keep track of their (ugly word here) Budget. Do you know what a budget really is? It is a projection of what you have coming in and how much you think it will take to operate your hotel. That doesn't mean you spend everything that comes in either. When we continually do this, we eventually go bankrupt. You can only rob Peter to pay Paul just so many times.

At this point our hotels are struggling to stay afloat in a sea of problems. As we fix one problem, another one rears its ugly head. We are working on the cleaning problems. We have established routines for getting things done on a daily basis. The kitchen is coming together too. Menus are posted and purchasing lists are ready for the buyer. But this is only part of keeping our hotel running.

When we have financial problems, the stress hurts everyone involved with the operation. We have to learn to find a balance in our hotel and look objectively at how much we have coming in and how much is going out. Some people would automatically say we need to charge more for a room in our hotel. WRONG! Higher rates mean you could run off customers. More money is not always the key to having enough to operate.

We have a limited budget and we need to learn new ways of living within

those means. We can't make more money appear magically. Eventually you have to pay those credit cards back. In order to address these issues we have to start with a simple budget. We have to write down what we need to run each area of our little hotel: from laundry to limousine service. In other words, we have to know how much we are spending in each department in order to plan and reduce our spending one day at a time.

Last week someone asked me what my greatest asset was, without hesitation I replied ME! Do you want to know why? It is because of my "can do" attitude that keeps me learning and doing. You want to know something else? You have that attitude too! Knowledge is the answer! Why do you think you keep looking for those answers? Why do you think you found us? You were searching for answers to problems. You know deep down inside that the knowledge is out there, but having the knowledge and using it are two different things. We are going to teach you how to use what you know.

Your whole lives you have been told, you are a woman; you can do any and everything! The problem with this type of brainwashing is, it made us go after what we wanted (we wanted it all), but it didn't teach us how to keep what we have and prioritize what is important to us. This is what I want help you with.

As SHEs we are smart savvy people! Our greatest asset is ourselves. When you take care of you, in even the simplest ways, you are taking care of your hotel. I know you equate this with being selfish, but it is not! In order to keep your hotel running smoothly and efficiently, you have to be happy and healthy!

SHEs fall into all types of people; some of us are better at certain things. I like to call them savant SHEs! There are lots of our members that don't have mountains of laundry or dishes piled high, but their clutter is taking over their homes and they can't let go. There are some that are good with their finances, while others that can't find their bills. We have members that can literally run a 5 Star Hotel. At the office, our members look totally put together; when at home, they have trouble finding things. They suffer from Can't Have Anyone Over Syndrome (CHAOS). Their dirty little secret about their home has been kept from their friends and co-workers and I'll bet their financial dirty little secret has been hidden from their loved ones as well. Do you want to know why?

FEAR! FEAR OF REJECTION! Could that be why we spend ourselves into major credit card debt, living beyond our means? Fear of not being worthy because of a flaw; Fear of not looking like we are worth something; Fear of what other people think; Fear of not living up to our ideals of what life really is; Fear of not being able to keep up with the neighbors. Do you see the stinking thinking in all of these attitudes? The FEAR of not knowing is worse than actually knowing. When you know your enemy, you can work out a battle plan!

Now back to your assets! You have them and we are going to utilize them. Even our SHEness is an asset! Think about this! We love to plan and scheme and scheme and plan; oh and let's not forget our love of making lists, but we are not really good at implementing these plans. We are going to do all of this one babystep at a time.

Here is what you are going to need: Pencil, paper and your control journal! Now isn't this fitting? A control journal for gaining control over our spending habits! Put the paper in your control journal; then we will begin to look realistically at what we spend, what we have, what we need, where we are and where we are going with this knowledge. I will not overwhelm you! We will take babysteps!

Your finances did not get messy overnight and your debt is not going to get cleared up in a day!

Are you ready to FACE™ your finances and find the power to FLY? After all, Less is More; Less debt means more peace!!!

FlyLady

FACE™ Mission #1

As with everything we do there are first things first. Now go get dressed to lace up shoes and fix your hair and FACE™! We have our routines and as they become automatic is it much easier to incorporate a new step.

It's time for your first babystep into FACE™ing your finances. This is going to be fun if you will not let yourself get stressed out about it. We are going to combine two of our favorite tools for getting our homes in order to get us started on our journey to financial peace. Are you ready??

We are going to start with a Hot Spot Fire Drill along with a 27 Fling Boogie at the same time. The purpose of our scavenger hunt is to find all those bills, credit card statements, and your checkbook. With your trash can handy, grab a grocery bag or a canvas bag and start to clear out your favorite Hot Spots for putting down your mail. Throw away the trash and put the bills in the bag. Now, if you have been hiding them from someone or yourself, go to those hiding places and drag out those bags too. Do you have some bills in the car that you never brought into the house or are they hiding in the side of your purse? YOU KNOW WHERE THEY ARE!! Now go gather them up! Don't forget to check your desk and the top of the microwave!

I want them all in one place. This is all you have to do right now! You are on your way! Yippee! Now set your timer for 15 minutes and gather up the bills. I didn't say to beat yourself up either!

I am so proud of you!!!

11 FACE™ Commandments for Shopping!

1. Plan your meals before you get into the grocery store! Make your menus, clean out your refrigerator and make a grocery list. Only buy food at the grocery store!
2. A shopping list is your best financial friend. It produces focused shoppers, not mindless wandering and mindless buying with virtual money!
3. If you can't handle malls, catalogs, shopping television, those 800 numbers or internet stores, go cold turkey and turn them off or toss them out and stay away from them.
4. To reduce spending, stay out of the stores as much as possible. Limit your trips by planning your errands. Every time you walk through the door they have you! Don't fall victim to their marketing traps! You are strong! You can do this!
5. When you do go to the stores, set a timer and only spend a few minutes going in and getting what is on your list. **STAY FOCUSED!** You can do anything for 15 minutes! Wear a watch and be aware of your spending: Time and money!
6. If you take the children shopping with you, bring water bottles from home and fruit snacks. This will keep you from having to stop and buy. Happy children help you. Hungry children whine and want impulse purchases. Retail merchandisers prey on children too. Just look at the cereal aisle! All the sugar filled stuff is at the child's eye level. Lay down the ground rules before you shop with your children. Give them the hope of reward for helping you after the groceries get put away at home. Also tell them the consequences if they whine and nag. There is nothing more satisfying than telling the kids you will leave if they nag for stuff, and then actually leaving! A good reward is time with them playing a game.
7. Sales are not really sales if they go on your credit card; the interest rate eats up your savings! With the price of gas, if you have to drive any distance the bargain is no bargain!
8. While shopping get into the habit of questioning your purchases: Do I

need you? Do I love you? Do I have a place for you? Am I going to fling you soon? Do I have another one of you?

9. Quit using your debit card; it is too easy and you are a SHE and forget to post your purchases in your check register. Knowledge is power! Credit cards are virtual money; you have to pay them with tangible money. When we overspend, the stress of the credit card debt keeps us from FLYing!

10. While shopping with a cart, do a 27 fling boogie before you get to the check out lane. Be sure to put back your impulse purchases. Let your children help you by policing your list and what is in your cart! Be aware that there are traps on every aisle. Those traps are set by retailers to take your disposable income. Guess what? Your money is not something to be flushed down the toilet. Your money has a value to you and your family. Let it be a tool, not a flush!

11. To help you curb your purchases with a credit card, debit card, check book or cash, put a FLYLADY Cling on your plastic cards, checks, and your money. This will make it harder to use. Each time you use them, this will bring your spending into your awareness. Put all your receipts in your control journal; tape them on a sheet of paper. Know each day how much you are spending!

I want you to FLY (Finally Loving Yourself)! To do this, you need to be aware of your spending! Being Financially Aware will help you to FLY!

Less is more; Less time spent shopping is more time spent loving yourself and your family!!

FACE™ Mission #2

This FACE™ Control Journal started out being an Office Control Journal; every time I wrote, I would keep coming back to gaining control over our spending and bill paying habits. It all works together so in order to FACE™ your finances you are going to have to deal with the clutter in your office. It doesn't matter if the office is at your home, at work, or in an office in a bag that is crammed so full you can't find your bills.

Here is your next FACE™ Mission:

When your home is a mess you can't think straight. Why do you think I want to help you relieve the stress in your life by getting rid of the clutter? Did you know that when your desk is messy then, you will not feel like sitting down at it to work? Clutter has a way of zapping your energy. So what are we going to do about this problem?

We have to clean off our work areas. It may be your kitchen table or your coffee table. It could be your actual desk; whatever and wherever, we are going to do a hot spot fire drill and clear it off. Now set your timer! We are going for 15 minutes here! If your computer is in the middle of your work surface, then you really don't have a work surface, do you? Think about this. We are going to be looking at papers; Lots of papers! You need a surface to put them on.

What do you need on your desk? Absolutely nothing! No piles of papers, no books, all you need is an unobstructed surface. If you have to pull everything off and put it in a box for the time being, then do it. Your clear surface is all that I am concerned with right this minute so you can FACE™ your Finances and open up your wings to FLY!

You Can Do This! 15 Minutes!

Your Financial Shiny Sink

Well I know you are not going to believe me. You didn't believe me about your kitchen sink either, but you trusted me enough to follow and you immediately noticed the change in your attitude just by gazing on that shiny sink.

Every morning your routine involves getting up, getting dressed to shoes and fixing your hair and face. Then you have begun your day with a FLYing start.

I did a survey to see what your thoughts were on a financial shiny sink. So many of you thought it is your checkbook balance, but it is so much more than just a number in a check register!

Your money is just a tool; not the magic pill that is going to save the day. Rita Davenport taught me that if money will fix it, it is not a problem. So many times we don't want to face the real problem; just put a Band-Aid on it.

My job is to bring to your attention your attitude about money, just like we did with your home and clutter! Your spending attitude and awareness are the keys to changing the stress level in your home when it comes to the lack of money.

Your first impression is to get more money coming in to solve the problem. This won't fix it, will it?? That is just another quick Band-Aid approach like stash and dash cleaning for company: More money signals that you can spend more; just increasing the predicament. Eventually you have to come to terms with your attitude.

You always looked at cleaning your home as a chore or maybe even punishment; now you see it is a way to bless yourself and your family. Your attitude has changed. Now why did that happen? You let go of your perfectionism and quit whining long enough to get off your Franny and just do something for 15 minutes; a 15 minute investment in you and your home.

Helping you to find PEACE was worth 15 minutes of your time, and it actually helped the overall appearance and feel of your home. Isn't the same true for investing 15 minutes a day to FACE™ your attitude and FLY Wash it with a little FLY Sense?

Your ATTITUDE about money, spending, saving, and it's usefulness as a tool is your SHINY SINK! Your Financial Awareness Continually Empowers you! FACE™ is your new attitude! Let's put on our FACE™ each morning and start our day FLYing (Finally Loving Yourself)!

I am so proud of you for FACE™ing your fears head on!

Money Mindsets Transcend Generations

As our attitudes were formed by our parents; we are helping to mold our babies' beliefs about money. I have been telling you for several years that if you will set the example, your children will follow! Did you know that this holds true for every single aspect of your life? You are a text book for your children and your grandchildren.

So what are they learning from you when it comes to your money?

1. Do they see you magically get money from the any time teller machine?
2. Do they see you give pieces of paper called checks to purchase items? Or pieces of plastic?
3. Do they see you save money? Literally! The cookie jar savings technique.
4. Do you talk about money with them? Or is it a taboo subject?
5. Do they see you toss money into the bottomless pit of your purse with no respect for it?
6. Do they know about giving? Do they see you giving of your money, your over abundance of clutter, your time and talent to your church, a charity or just someone in need. Giving comes in all forms not just in money! It takes a benevolent heart to make giving be what it is supposed to be. When you give with a generous heart, your gift comes back to you many times over. Now listen closely: I am not saying anything about tithing and don't read that into my message. All giving should be done in love regardless of what other reason you have.

Memo for Christians:

If you question me on this then read your Bible: I Corinthians chapters 12-14. Pay close attention to Chapter 13.

7. Do they watch the stress build up in your life toward the end of the month when your money has run out? You know this is when you yell at your babies for almost nothing!

8. Do they watch you purchase things without thinking about them first?
9. Do they hear you whine because there is never enough money? Do they see you running around to pay bills that have been neglected? Or have to pick up bounced checks?
10. Do they know where your money comes from? Work equals money! Even if you are a Stay At Home Mom, your work equals savings for your family! Savings is money too.
11. Do you expect them to be wise with their money, yet you don't follow your own rules?

We have always wanted you to clean up your home for you, not for your family! But the results are the same what ever reason you choose to get rid of the CHAOS; that is if you do it in love and not from a martyred attitude.

The same is true for your money. If your family sees you use your money wisely and understands why, then they are more likely to follow your example. You know it is much easier to clean your bedroom and set the example than it is to tell your child to go clean their room when yours is a junk yard! You have no credibility!

Your attitudes about money are as powerful as your attitudes toward the clutter and your home routines. Your example is the best way to get them working with you: This means stop the nagging.

This all goes back to FACE™ (Financial Awareness Continually Empowers)! The knowledge of how we treat our money and how we teach by example is sometimes all we need to get us turned in the right direction. We will do it for our babies; but we won't for ourselves. I want us to change our spending habits for us and the result will trickle down to our children.

Are you ready to FLY with your FACE™ shining as you change your attitudes toward money for the entire world to see?

I am so proud of you!!!

Food For Thought:

11 Kitchen Money Saving Tips

By Leanne Ely

Getting yourself out of financial hot water requires that the spending be curbed. One of the best places to really get your budget in line is with food. With the exception of the mortgage, it's probably your biggest expense. And unlike your mortgage, you have control over the food money going out every month. Having a good financial mindset (to be money-conscience; not a tightwad) gives you the freedom to put your money toward your debt and obtain freedom from financial bondage.

Here are 11 Kitchen Money Saving Tips that will help you with that goal. These are all tried and true money slashing ideas used by me personally and I promise, these tips were instrumental in helping me get to the place of being debt-free.

1. Be a Bounty Hunter. If your grocery store has a sale on ground beef (for example) and it's a great big package, buy it any way, and cut it up into sizes you'll use. Use the freezer quality zipper top, plastic bags. You're going to go to all this trouble; you might as well have something quality to eat when it's time to thaw!

2. Bigger isn't Better. Not necessarily anyway. Don't automatically reach for the biggest package at the grocery store thinking you're getting the better deal. Compare prices and watch for the price per ounce or unit, on the price tag.

3. Make Mine a Markdown. Check the back of the store for a markdown shelf. Not all stores have these, but some do. My market deep discounts dented cereal boxes and I save a small fortune that way. Watch the dented cans though--I'd pay retail just to avoid any problems.

4. Count your losses. Loss leaders (the cheap stuff they advertise on the front of the flyers they send out every week) are designed to get you into the door, but watch for the end cap displays in the store. They may not be the loss leaders! Just regular merchandise. Don't be duped into

buying it.

5. Grocery store smarts. Give yourself this quick test before leaving the house. Do I have my list? Is this a bad time to shop? (avoid rush hour and prime time at the grocery store) Can someone watch the kids? (no explanation necessary) Am I hungry? (you know what happens when you're hungry and you're shopping for food!). If you've passed the test, go to the bathroom, tuck your list into your pocketbook and GO!

5. Spice it up. I use a LOT of spices when I cook--if you ever used any of my recipes you know that. But I DON'T buy them at the regular grocery store or I'd go broke. Instead, I get them at a discount store, like Wal-Mart for \$1.00 each.

6. Take Stock. You'll read about stocking your Perpetual Pantry later, but you must watch it when you're in that "stocking up" mood. Will you really use it or will it go bad? I bought spaghetti on sale once at Big Lots for 10 cents a package and by about the 20th package, there were little bugs in them! eeeeww! Stock up, but don't hoard.

7. Go Bananas. If your bananas get a little too ripe, freeze them with the skins on. Later, peel them with a knife and throw them in a blender with a little milk, some other fruit and some protein powder and you have a quick, power breakfast. Or just let the kids eat them as is for a delicious snack -- especially in the summer.

8. Menus aren't just for restaurants. You MUST plan your meals. No plan spells disaster--you know that. If you need some help, go to my website for a week's worth of dinner recipes complete with a grocery list www.SavingDinner.com .

9. Rubber Chicken. This is the mother of all dollar-stretching recipes. You take one measly, little chicken and turn it into three great meals (get it? rubber chicken?). It's on FlyLady's site, www.FlyLady.net . Click on Food for Thought and you'll find all kinds of good recipes. There are other recipes that stretch like that, too. I will share some others later.

10. *My Freezer, My Friend.* In this day and age, the freezer is an extension of the pantry. Use it wisely! Get rid of the freezer burned garbage and feed it regularly with stuff you'll use. For example, does your family love your world famous meatloaf but you don't make it often because it's time-intensive to make? Make TWO or even three next time, cook them off and freeze them (again--freezer worthy bags only). And here's another nifty tip, use a Sharpie pen (the only pen that will hold up in the freezer without running) to mark the date and contents (you must do this--you WILL forget) on the freezer bag. To avoid losing your Sharpie, keep it tucked into the freezer bag box and don't tell a soul it's there or you will lose it for life.

11. *Drop the Drive-Thru Mentality.* Yeah, it is easier just to grab something to go and you might not want to cook. But it's costing you your family's financial freedom, not to mention health. It's the little things that add up and rob you blind. And don't fall for the .99 menu either--it's all fat, cholesterol and those 99 pennies could be going toward a bill that needs paying off. You deserve better than that.

To FLY means you have to let go. This is the stuff that holds us down, that keeps us from being airborne. I used to be in huge debt, had next to nothing income-wise and an IRS problem that almost made me wish I had the mafia after me instead! But getting my house in order (this was CRITICAL) gave me room to chip away at the financial problems, one baby step at a time, using the brain God gave me. Today, I am debt-free.

So go for it! You can do this!!

FACE™ Mission # 3

Financial Home Blessing Hour

Every Monday we do a weekly home blessing hour. It only takes us a few minutes on each little blessing to get our home gleaming. After an hour it is done and we are smiling! We already use Wednesdays as our day to get ready to run our errands on Thursdays. Each Wednesday we get out our calendars and look at our schedules for next week as well as clean out our refrigerators and plan our menus. Then we are able to put together that empowering list for our shopping trip. Your list can be your best friend if you will allow it to guide you in your choices.

From now on we will call this a Financial Home Blessing Hour! You don't have to do it all at once, but each item needs to be looked at before you run your errands. It won't take long if you will just sit down and do it! So get out your timers! Let's do it! 10 minutes on each item! Don't get bogged down in your perfectionism! Do you hear me???

1. Make menus for next week. Get out your calendar and check your schedule.
2. Make a grocery list to go along with those menus; don't forget breakfast, lunch and snacks. Check the newspaper for sales too.
3. Go through the house and look for items you are running low on. Shampoo and you know that nothing says I love you like toilet paper!
4. How much money do you have in your checking account or wallet? How much are you allotting yourself to spend on the items on your list? Your best friend (your list) is going to help you curb your spending!
5. Are there bills you need to pay? Write the checks; while you are out you can drop them off. Do you need to make a deposit at the bank?

6. Do you need to return any library books or videos? Gather them up and get them in the car. We are no longer going to be plagued with procrastination and the guilt of missing library books and the added expense of fines. We have our book bag!

7. Is there anything that needs to be mailed from the post office? Do you need to purchase stamps so you will not have any excuse to mail your bills on time? Do you have any other errands to run: Pick up dry cleaning or any other upcoming events to plan for? Check your calendar. Now put your list in your wallet! This is a valuable tool to save you money!

Once you get into the weekly routine of doing this, you will feel empowered. Your food expenses are one area that you can save money. Make your plan, follow your plan and save money to put against your credit card debt! We can do this! I am so proud of you for wanting to find peace in your financial home!

Are you ready to FLY with Financial Awareness Continually Empowering you?!

**Keep up the blessings! I am so proud of you
for taking control of your financial life!
Babysteps will get you to the peace that
you deserve!!!**

Food For Thought: Perpetual Pantry

By Leanne Ely

I've said many times that having a well-stocked pantry is a gal's best friend. I have taken that principle a step further and now keep what I call a Perpetual Pantry. A pantry so well-stocked, I can go there and find the ingredients I need to make a number of quick pantry meals. And in this 21st century, we'd all be foolish not to acknowledge that our freezers are just an extension of that pantry. I include my freezer in my Perpetual Pantry.

Having cans of artichoke hearts that you bought on sale sitting in the back of your cupboard when no one in your house likes artichokes doesn't work. Likewise, buying food on sale that you hope to somehow figure out a use for is ultimately wasteful. This is just clutter and it's gotta go (there are food banks and charities that will happily take what you have if it's worthy of consumption).

To make your own Perpetual Pantry, it must reflect what is consumed in your home. Our family doesn't eat canned soups--consequently, there is no canned soup in my pantry. You may eat canned soups (and that's fine!) so you need to include what you eat in your pantry. I know that is a big "duh" but I've had so many emails from people asking me what they need in their pantries. FlyLady has a basic pantry list at the end of this FACE™ Control Journal to help you. Here's how you get your own pantry going.

Following a few simple guidelines (baby steps!) will help you customize and design your own Perpetual Pantry. To start off, you need to be able to find what you need when you need it so putting like items together with other like items (put all the tomato products together in one area, for example) will get you going in the right direction.

You'll want to keep the shelves divided into categories of food, too. Put the cereals and grains (rice, pasta, oatmeal, dried beans, etc.)

together on one shelf or area. Place baking stuff together on another shelf. The object is to organize it so it makes sense to you. Think grocery store layout on a small scale. Same goes for the freezer: put all the meats together, juices together in the door, veggies, ice cream, etc., and next thing you'll know, you'll be able to FIND stuff!

That doesn't mean you need to be a perfectionist and start lining stuff up in alphabetical order! It does mean that you'll need to spend a little time in your cupboard and in your freezer--but do it in 15 minute bites--set your timer and have fun with it! You want to be able to smile every time you open your pantry doors knowing what you have in there works for your family. Your Perpetual Pantry is the key to you being able to put breakfast on the table, make dinner every night and pack your child's lunch.

You've seen the bumper sticker, "he that dies with the most toys wins". Well for SHEs it could be "SHE that dies with the most stashed food wins." This is not the goal at all: the goal is get the food you need in there so it will SERVE you and your family. Your well-stocked pantry doesn't mean crammed to the gills so that you need to post a sign that says "Beware of falling objects".

Learning how to grocery shop is the first step to having a Perpetual Pantry. The second part of that equation is keeping the food easy to find (as mentioned above) and also rotating your food so your older stuff is getting used first.

FlyLady challenged us one week to eat out of pantries and freezers for a week. Maybe you will want to do that again as you get your pantries in order and establish your Perpetual Pantry.

Remember--your pantry doesn't have to be the equivalent of a scavenger hunt!

You can do this!

FACE™ Mission # 4

You have to do this one!!

I know that some of you skipped # 4 of your Financial Home Blessing Hour! And I know why! You didn't want to face how much money you have or the fear of how much you don't have in your checking account or your wallet!

Fear is compounded by a lack of knowledge. We are going to FACE™ those fears right now.

Sit down at your cleared off desk or work area. I don't care how you do this, but call the bank, go online or get out your latest bank statement. Remember this does not have to be perfect! Your perfectionism of searching for the last penny is what keeps you procrastinating about doing it anyway!

For right this moment, I want you to trust the bank. As you get a handle on all of this you will be in a better position to check for bank errors. All you need now is to know what is in there and if there are any outstanding checks.

So get your bank balance and try to remember if you have written any checks that have not cleared. The good thing about debit cards is the money comes out immediately.

Now write your amount of money down in the checkbook in pencil. This is a starting place. It does not have to be to the penny so don't get caught by your perfectionism again.

Are you ready to FLY with knowledge as the wind beneath your wings? Just think you have conquered a major fear!

You can do this. I am so proud of you!

Worksheet for FACE™ing your Bank Balance

Call the bank or check your statement for the latest balance; this is not how you were taught to do this. We are letting go of our perfectionism for a little while and trusting the bank.

The banks says my balance is: _____

List the checks that have not cleared the bank:

Check Number	Amount of check
--------------	-----------------

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

total amount uncleared _____

Subtract from what the bank says: - _____

Add any deposits not showing up yet;
Ones made in the last few hours or after
2:00pm yesterday.

+ _____

Here is your checkbook balance: _____

Pencil this in on a clean sheet in your check register or in here;
you are starting fresh! Write down every check or debit card use.

I am so very proud of you!

You are not a Victim!

By Kelly

When you receive our emails you see our standard rule of no whining. Let me explain why this is. If you are only looking to be a martyr and whine about how bad your home and life are you are never going to be able to fix anything. If you continually find excuses as to why you can't declutter or balance your checkbook, you never will. We do not allow whining because it only allows you to wallow in negativity. We love you no matter how born organized or messy your parents were, we care about what you can do to help yourself. You might have ADD, ADHD, Dyslexia, a chronic illness or another type of illness that causes problems with how you manage your home and your finances. These problems do not give you a free pass at complaining, it means that you have to find new ways to adapt to managing. This does not mean that we are insensitive to your issues; it means that we believe in the power of you! By using that power to find creative methods and adapting the tools that you are given to empower your life. What has brought you to being here ready to FACE™ your finances is a credit to your willingness to change. You are here and now in the present and you have to stand up tall and refuse to be bogged down by clutter in all areas of your life. There are no victims here! You have a choice everyday of how you want your day to be and when your day goes right down the drain, and then you choose not to relive that day but to welcome a new one.

You can't buy happiness. It takes some people years to understand this concept. You can't buy happiness you have to create it! You can't use your unhappiness with your situation in life to victimize yourself. You have to choose that at this time in your life you are going to create happiness in yourself and not look for it in the mall!!

The point here is that we are all individuals with all kinds of personal histories that make us who we are. This makes each of us unique. We all need to focus on what is happening now in our lives and how to create peace, love, joy and happiness by making careful positive choices. You will stumble and make bad choices, it happens, but you will know that next time you will make a better choice.

You all have the power to choose not to be a victim but to be strong, powerful, loving human beings with decluttered homes and lives.

Embrace this Power!

FACE™ Mission # 5

Pretend to be your Banker

Every month we walk through our home with a pretend exercise in order to look at our homes through different eyes. We imagine ourselves to be a Realtor. It is a fun assignment. Today we are going to take the Realtor game to another level.

In your first mission, I had you run through your home and gather up all your bills and put them in a bag, then we cleaned off the top of our desk, we did a financial home blessing hour and today we are going to pretend to be a banker. Now listen very closely to me! You are going to have to play nice! This means you cannot be ugly to yourself. A banker would never be accusing and lay guilt trips on you. Remember you have to be kind and help the customer look at their finances. This is your job.

The next three pages are worksheets to help you. Do not obsess about this. Please kind to yourself and breathe.

This is all you have to do. Now set your timer for 15 minutes and let's see how much you can get done in that length of time. After 15 minutes is up then take a break and have a cup of tea. Then go back to it. Work in 15 minutes intervals. Do not beat yourself up! You are being objective here! We are just going to FACE™ our stack of bills with a loving forgiving heart. Knowledge is power! Financial Awareness Continually Empowers!

Are you ready to FACE™ your fears and FLY?

Yes, just doing this has you FLYing! I am so proud of you!

FACE™ing Where Our Money Goes Each Month

Home Expenses

Phone bill _____
 Cell phone bill _____
 Water bill _____
 Electric bill _____
 Gas bill _____
 Cable bill _____
 Internet Connection _____
 Yard Maintenance _____
 Snow Removal _____
 House or Rent Pay _____
 Other _____
 Other _____

Total _____

Other Expenses

Church Donations _____
 Hair cuts _____
 Clothing _____
 Shoes _____
 Nails _____
 Dry Cleaning _____
 Household supplies _____
 Medicine _____
 Doctor bills _____
 School Loans _____
 Other _____
 Other _____

Total _____

Car and Travel Expenses

Car Payment _____
 Fuel for Car _____
 Car Maintenance _____
 Car Insurance _____
 Tires _____
 Parking Fees _____
 Bus Fares _____
 Other _____

Total _____

Food Expenses

Grocery Store _____
 Eaten Out _____
 Pizza Del _____
 School Lunch _____
 Snack Time _____
 Drive Thru _____
 Coffee break _____
 Other _____

Total _____

Credit Card Debt

Company Card	Due Date	Total Amount to Payoff	Your payment
<u>Visa</u>	_____	_____	_____
<u>Master Card</u>	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total Owed	_____	_____	_____

FACE™ing How Much We Owe

Who We Owe	For What	How Much
Car Debt		
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
House Debt		
_____	_____	_____
_____	_____	_____
School Loan Debt		
_____	_____	_____
_____	_____	_____
Credit Card Debt		
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Furniture Debt		
_____	_____	_____
_____	_____	_____
_____	_____	_____
	Total Amount Owed	_____

**I know that is was hard for you to do this.
I am so very proud of you for FACE™ing what you owe head
on!
Do not beat yourself up!! It is better to know than to put your
head in the sand!**

How Much Money Comes Into Our Home Each Month

Payroll Check

Amount of Deposit

Other Income

Total Amount Deposited monthly _____

List amounts from 1st sheet

For monthly expenses (not the Credit Cards)

Home Expenses _____

Car Expenses _____

Food Expenses _____

Other Expenses _____

Less Total Monthly Expenses - _____

**So how much is left to pay on
your Credit Card Debt.** _____

This has been an exercise in FACE™ing where your money goes each month. Do not beat yourself up.

I am very proud of you for taking the challenge!

FACE™ Mission # 6

There Is Hope I promise!

You just FACE™d your spending habits for the month. With this knowledge we are better able to deal with our money in an informed fashion. Do you know how much money you spend each day?

This is why spending your virtual money ends up increasing your debt. You don't know how much you are really spending, do you? This mission, we are going to look at what we spend each and every day. This is not rocket science. All you have to do it keep up with your receipts while you are out and write down everything you spend online and write checks for while you are home.

Now get out your control journals and turn to the section for FACE™ (Financial Awareness Continually Empowers). Start with today; just write down what you spent on yesterday and what you spent on today. This will take 5 minutes. Do it now. Each day I want you to write this down in your control journal; just on a sheet of paper.

Most of us spend as much on food as we do our mortgages. Our food expenses are a good place to look at reducing our spending. This is so easy when we plan our purchases and cook what we have in our pantries and our freezers. When you are examining what you spend on food, don't forget to count the trips for take out and the stops for coffee in the morning; all of this adds up. Remember knowledge is power. When we FACE™ our spending habits, we learn! Now go write them down! This is how we are going to save 15.00 to put against our debt.

Are you ready to FLY by taking babysteps to reduce your food budget?

I want you to find financial peace; You are on your way!!!

Food For Thought

Grocery Shopping 101

By Leanne Ely

One of the most miserable places on earth is the grocery store at 6 o'clock every night. Here you will see women standing in line with hungry, cranky kids buying overpriced, ready-to-eat food for their dinner. They might have a gallon of milk too, or maybe even some toilet paper, but one thing is for sure: they're unprepared, stressed out and all they want to do is get out of that long line, get home and get everyone fed.

It does not have to be that way and there are very simple solutions (babysteps!) to getting out of this awful rut and getting a grip on the food in your house. One of the first things to do is make a shopping list.

Yeah, you've heard it before and you somehow you think you don't need to do this: you think you know what you need. But let me ask you this? How many trips do you make each week to the store? The answer should be ONE. Even an extra trip to pick up a gallon of milk is too much--it's not going to go bad, so why not stock up? Now don't go emailing me explaining your space limitations. Obviously, if that is truly the case (and you've eliminated the "science project" leftovers taking up valuable space in the fridge) you have my blessing. But for the rest of us SHEs, once is absolutely enough. I cannot emphasize how important this is. Staying out of the store will help us keep our finances in order, give us more time to do the things we want to do and is a critical FLYing lesson.

The way to do this is to have a plan. It doesn't need to be elaborate, just a simple grocery list that coincides with what your family eats (a menu for the week), what you're running out of and how much you need of everything. If you're opening a can of tuna for lunch, put tuna on the grocery list--even if you have more in the pantry! And even if you don't pick it up this grocery trip, you have at least made the connection that you'll need it in the future, it's written down and it will be remembered when it is finally time for it to be bought. This is how you keep your pantry perpetually stocked.

At this point I have to address the warehouse store. This is NOT a good place for SHEs to spend their time or their money. I have yet to meet a

SHE who can go into one of these places with a list and not come out with at least five other purchases because they were "good deals". SHEs love a deal--believe me, I know! I have more than once called up a friend to gloat over the good deal I snagged. There are always exceptions to the rule (again--hold those emails!) but for the most part, it's a slippery slope and if you don't want to fall down, you must avoid places like those like the plague.

Here are some signs you've got a problem with warehouse stores:

1. Your purchases are stuffed under beds in your home because you don't have the space.
2. You're lying to your husband about what you spent.
3. You're hiding your purchases.
4. You're nervous when it's time to check out hoping you have the money to buy all the stuff.
5. You feel guilty about it.

Of course, this can all apply to any store. Warehouse stores are the places that I happen to know from personal experience that you can completely whack out your family's household budget for months because of impulse purchases. And that's what the whole economy of a warehouse store is based on. They're counting on you to overspend and impulse buy and to thank you, they charge you a membership fee once a year for that privilege!

So get your menus together. Keep a running list (I have a cheap notepad with a magnet on my fridge and a pen in the knife drawer) and write it down as soon as you use it, and above all else spend a little extra time on the list before you leave the house. The time spent on the list will pay off big time, because you won't be running out the door to grab a can of tomatoes for a recipe because your perpetual grocery list has you covered. As this becomes a habit, you will be FLYing in the grocery department of your life, too! It will become easier, you'll spend less time and you'll be confident that you have what you need when you need it.

Like FlyLady always says: Babysteps!

FACE™ Mission # 7 Disposable Income???

Are you feeding another hungry mouth and you didn't realize it? This is what happens when you don't follow through with your plans and menus. I have finally figured out what Disposable Income is!!!

On Wednesdays we always clean out our refrigerators. I want you to look at how much you are tossing down the garbage disposal and in the trash. These leftovers and wilted veggies were not used the way you had intended. Instead of having them for your lunch the next day, they have been neglected. As for the wilted veggies; It is so sad that we buy them and forget about them as soon as they go into the refrigerator.

For years I have heard the term disposable income, I just never thought of it as being in our kitchens until now. It is time we quit tossing it out and used it before it spoils. Right now go inspect your refrigerator for items that still have some life left in them. If the veggies are just beginning to fade then toss them in a pot of water and make a veggie stock for a hearty soup. You can put it in the crock pot over night and tomorrow you can finish it off with the rest of your fixins'. Take out the yucky overcooked veggies and you will have a broth fit for pasta, vegetable soup or a pot of beans. Or you can do like Cindy does and cook it down a bit and pour into 1 cup containers and freeze it; then when you need a cup of broth, you don't have to open a can.

If we would look at the food that goes into the trash as money we would never throw it away again. My granny tried to tell me this years ago and it is just beginning to FLY with me! Finally Love Yourself by being aware of what is going to waste!

Everything that goes into your mouth comes out of your pocketbook; even if it is going down the mouth of your garbage disposal. Let's stop feeding the disposal and start feeding our families. This is money that we can use to pay off our credit card debt. Credit cards eat our real money too, but that is another essay!

Are you ready to FACE™ what you are throwing down the disposal?

Menu Planning; a way to save real money!

Many times we just think too hard on a subject or think it is going to take a long time to develop a menu plan for your family that we just don't do it. We wait till the last minute to even begin to cook something for ourselves and our family. As a result we throw in the dish towel before we even open the refrigerator door and head for the first drive-thru. This drains our pocketbooks and adds unwanted pounds to our bodies. Do you know how much money you have been spending on food for your family? This means in the grocery store and eating out.

Most of our income is spoken for by fixed payments: Utility bills, phone bills, house payments, car payments and credit card payments. When it comes down to saving real money the only place we have any wiggle room is on our food expenses. A little planning today will keep the money in the bank instead of it slipping through your fingers as you pay your toll at the golden arches.

Here is a simple way to make your menu plan: Keep a food calendar. All you have to do is pencil in what you had to eat every night. This will help you to build your menus for a week and this is a great start. We are all creatures of habit, so use these family habits to help you build a routine for your meals.

Let's use Sunday as an example: Do you go out to dinner or do you fix a big family meal. If you cook; is it pot roast or chicken? Are you beginning to see a pattern to our meals? This is why I like to have a theme to each meal for every day of the week. It can either be the type of meat you are cooking as the main course or how you cook it; the grill, crock pot or casserole. Or you could have a country theme; Italian, Mexican, Chinese, Greek, American, or Plain ole southern country cookin'. You can have

some real fun with this and teach your children how to cook at the same time. Each night you could have a different Kid Chef. You would let your children help decide on the menu, make our grocery lists and then help prepare the meal. There is no better way to help a child learn about nutrition and real food. Just teach your child to make a salad and watch them ask for seconds and offer them to all the family.

Knowing what you are going to cook is half the battle. The other half is having the food in the house so you can pull it out of the freezer or pantry and fix it. If you have to go to the store you might as well just pass those arches again. This is why having a day set aside to plan menus, take inventory of your refrigerator as you clean it out and then go grocery shopping will help you enjoy cooking with your family again. You will be surprised at how much fun it is to cook when your kitchen is clean and your sink is shining and you have food in the house.

**Are you ready to feed your family while saving money
by getting back in the kitchen?**

Menus for a Week: Practice Saving Money

Sunday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Monday Entrée _____
Side Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Tuesday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Wednesday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Thursday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Friday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Saturday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Menus for a Week: Practice Saving Money

Sunday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Monday Entrée _____
Side Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Tuesday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Wednesday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Thursday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Friday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Saturday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Menus for a Week: Practice Saving Money

Sunday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Monday Entrée _____
Side Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Tuesday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Wednesday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Thursday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Friday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Saturday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

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Bread _____ Beverage _____
Dessert _____

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Side Salad _____ Vegetable _____
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Friday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Saturday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Menus for a Week: Practice Saving Money

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Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Monday Entrée _____
Side Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

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Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Wednesday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Thursday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Friday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

Saturday Entrée _____
Salad _____ Vegetable _____
Bread _____ Beverage _____
Dessert _____

FACE™ Mission # 8

Financial Home Blessing Hour Time Again

Every Monday we do a weekly home blessing hour. It only takes us a few minutes on each little blessing to get our home gleaming. After an hour it is done and we are smiling! We already use Wednesdays as our day to get ready to run our errands on Thursdays. Each Wednesday we get out our calendars and look at our schedules for next week as well as clean out our refrigerators and plan our menus. Then we are able to put together that empowering list for our trip shopping. Your list can be your best friend if you will allow it to guide you in your choices.

From now on we will call this a Financial Home Blessing Hour! You don't have to do it all at once, but each item needs to be looked at before you run your errands. It won't take long if you will just sit down and do it! So get out your timers! Let's do it! 10 minutes on each item! Don't get bogged down in your perfectionism! Do you hear me???

1. Make menus for next week: Check your calendar and schedule.
2. Make a grocery list.
3. Go through the house and look for items you are running low on. Shampoo and you know that nothing says I love you like toilet paper!
4. How much money do you have in your checking account or wallet? How much are you allotting yourself to spend on the items on your list? Your friend (the list) is going to help you curb your spending! We are only going to buy what our friend tells us to.
5. Are there any bills you need to pay? Write the checks now; while you are out running around you can drop them off or mail them. Do you have any deposits for the bank?

6. Do you need to return any library books or videos? Gather them up and get them in the car. We are no longer going to be plagued with procrastination and the guilt of missing library books and the added expense of fines. We have our book bag!

7. Is there anything that needs to be mailed from the post office? Do you need to purchase stamps so you will not have any excuse to mail your bills on time? Do you have any other errands to run: Pick up dry cleaning or any other upcoming events to plan for? Check your calendar. Now put your list in your wallet! This is a valuable tool to save you money!

Once you get into the weekly routine of doing this, you will feel empowered. Your food expenses are one area that you can save money. Make your plan, follow your plan and save money to put against your credit card debt! We can do this! I am so proud of you for wanting to find peace in your financial home!

Are you ready to FLY by FACE™ing next week with a clear head!

I think you are getting the hang of this!!

**Keep up the good work!
You are going to be blessed!**

Don't Think Poor, Think Smart!

By Kelly

Have you ever heard of the expression "Thinking Poor"?

Thinking Poor is when you never see what you do have and only bemoan what you don't have. Thinking Poor is not totally about not having money. There are some very rich people that think poor all the time and they are truly miserable people to be around. Even if things are tight and you have to be creative financially to make things work, you don't have to Think Poor.

Here are some examples of Thinking Poor:

1. I hate my couch, it is so ugly and worn out, I can't have a new one and it really makes me not even want to clean up my living room.
2. I am using the same bedroom furniture from when I was 7 years old. I really thought that once I became an adult I was going to be able to replace the ugly stuff and here I am still with it.
3. I am so tired of never being able to eat out for dinner and having to eat pasta and hot dogs. I can't even order a pizza because it is too expensive. It is not fair.
4. I hate all of my clothes, they are so old and I really deserve new things. Why should I even bother trying to look nice?

How can you make those examples and turn them around so that you are not Thinking Poor?

1. I realize that my couch is rather old, but I am glad that I at least have one. I am looking at what I can do to get a new one in the future but for now I am checking in to what a slipcover can do.
2. I am so fortunate that my parents let me have my bedroom furniture from when I was a child. It has truly served me well. By giving me my bedroom furniture my parents have saved me quite a bit of money that has been well spent on other things.

3. Boy, there are days when I really would like to just order a pizza but I need to count my blessings that there is food for a hot meal every night.

4. My clothes may not be in with the latest styles and fashion, but they are clean and neat and when I make the effort to get dressed to shoes I look very nice.

Do you see the difference? People think that whining about money doesn't count. It does count because it affects who you are and your attitude. If you are Thinking Poorly about your life then eventually you Think Poor of yourself and down the road you go to self recrimination and doubt. Thinking Smart allows you to see what good things you do have even when they are not brand new!

Be grateful and glad for what you do have and celebrate that you are so lucky to be you. There will be days that are harder than others but you will make it!

If you want that new couch, new bed or even pizzas, instead of Thinking Poor figure out a way to make it happen for you! Be creative! Can you put just your change from the end of the day in a jar just for a specific item that you want? Can you borrow money on a short term loan? Would that be helpful? Think Smart! Thinking Smart is to be willing to be creative and think ahead instead of living in the "poor me" moment! Take the time using the FACE™ missions to figure things out, don't get discouraged, get prepared to plan and make changes in your thinking patterns. I promise you that it make a huge difference in your attitude!

Thinking Poor will hurt you and your family, Thinking Smart will help you and your family. Think ahead and be creative to find new ways to Think Smart instead of Thinking Poor.

Think Smart!!!

FACE™ Mission # 9

No Magic Potion

Do you come home from the grocery store with more than just food?

Do you buy cleaners, shampoos, make-up, gadgets and paper products with your grocery money?

WHY?????

Just how many cleaners do you need anyway? There is no magic potion. Quit buying them at the grocery store. If you will use what you have on your endless shelves then you may not have to buy these kinds of products for several years. SOAP is SOAP! I only use window cleaner and an all purpose cleaner. That is just about it. I clean my tub with bath soap. Who needs harsh cleansers and chemicals when you do it every time you are in there? You can save yourself a ton of money just by changing your attitude. Now don't send me all your recipes for cleaning products. They are all over the web and plain water does a pretty good job along with a little elbow grease! (a little scrubbing) Did you know that you can get soap scum off your shower doors with the soap that put it there? This was a tip from one of our members.

Watch yourself closely in the grocery store and stop yourself from picking up those bottles of shampoo and conditioner. You know those prices are always higher than the discount store and don't even think about getting make up there. They will tempt you on every corner with those gadgets and impulse items. Don't fall victim to their ploys!

Be strong and stick to your list! Plan what you buy and only buy what you have on your list! This will keep your impulse spending in check. Put in big red letters at the top of your list! **PURCHASE ONLY ITEMS ON MY LIST: FACE™**

Are you ready to FLY by FACE™ing your spending head on with your

list!

Financial Awareness Continually Empowers

Clutter and debt go hand in hand to take over our lives. We are learning to keep our clutter at bay and at the same time we are reducing our debt by not adding to it with more clutter. It is such a good feeling to have what you need and not have to fill that empty hole with more clutter. As you begin to enjoy the peace that comes from releasing the clutter and having clear space in your home; you will also find the same joy in seeing your credit card debt go down.

As you continue to pay off these department store cards and bank credit cards; you are going to have to close the accounts. Call them up, send them a letter and tell them you want this account closed. Don't be tempted by those 10% off lies if you sign up for a credit card. Tell them NO. We already know that we have a problem handling these cards. So don't be tempted by another one. Be Strong!

If you have consolidated your debt into one card or refinanced your home; you are going to have to be extra careful to not be tempted to open up more credit card accounts and max them out. You can only do this once; so don't get caught by the lure of easy virtual money.

Take those babysteps to reduce shopping trips, to understand why you spend money, how you spend money mindlessly and then to take care of yourself. If you need to put a FlyLady Clingie across your credit card or on your check book to remind you to think about your spending habits.

FACE™ has become a permanent part of our routines. Every week we will pay our bills and stay on top of our debt by FACE™ing it head on. I am so proud of you!

Are you ready to FLY higher with Financial Awareness Continually Empowering your way?

Hugs,

FlyLady