



“The New Normal”

It's the new buzz word...you hear it on the morning talk shows, the evening news, the internet stories are wild about it and the new buzz word is...May I have a drum roll please?

“The New Normal”

Question #1 – What do Spaghetti, fettuccine, lasagna, linguine and macaroni have in common. All are pasta – different kinds

Question #2 – What do Peddle Pushers – Long Shorts – Capri's have in common – Same thing – different name

Question #3 – What do frugal, cheap, squeezing the buffalo, not spending more than we make and the new normal have in common. Same thing – different buzz word

Newscasters are calling it “The New Normal” - I call it my lifestyle of choice for many years now- it is called “Living Below Your Means”. It seems to me that they are just encouraging people to live below their means. They will have story after story of bankruptcy, families living on the edge in a tent city, taking on loans that they could not afford to begin with, thousands of dollars on credit cards with skyrocketing interest or student loans to pay with no job. It just makes me sad and grateful at the same time.

Grateful that I can say this - “There, but for the grace of God go I.” I was very much headed in that same financial destruction spiral with my finances. I knew I didn't want to be heading in that direction, but I had no way of knowing how to stop the train from crashing. One man changed all of that, with showing me EXACTLY where I was at with my money, to take the time it took to help me organize my finances to a point that I, as an adult woman, then could make some logistical decisions about what I could really do to correct the situation. From finding a second income, to selling that extra car, to having that garage sale, ya know... to do anything, that will produce extra income to help me become debt free.

I am still making payments on my last financial blunder...and will be for about another year or so before I get that situation off the books. You see, I still make a mistake once in awhile and I have to pay the piper too. You pay a premium price for something that you couldn't afford in the first place – (Living beyond your means). You are the only one that can make the necessary changes. Look at your credit card statements...highlight the wants that you purchased and most likely you will have highlighted almost everything. And if there are only needs on it now (groceries, utilities, etc) then baby, you really are living on the financial edge of disaster.

For those of you who have sat in my class, you understand the importance of watching your daily spending. You daily spending habits could be costing you - your financial future. \$2 a day for a soda or snack x 365 days of the year = \$730 ÷ \$7 Life Hour (take home pay) = 2 ½ WORK WEEKS OF YOUR LIFE! You stood on your feet for 104 hours of that year - For what - Sugared Water? Live within your means – put that \$730 into your retirement fund, fix that sidewalk, buy some “new/used” furniture – just do something productive with that money that will help you have a better future. Quit putting things on credit cards and learn to pay cash. Begin your new financial journey using “The New Normal” with some old common sense...spending less than what you make. That's really all it takes...no matter what ya call it.