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## Organizing Finances

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Prepared Binder – Home Edition is a great holiday gift for:

- Individuals
- Families
- Newlyweds
- Seniors
- Adult Children
- Your Parents
- A Housewarming Gift
- Thank You Gifts
- Realtor Closing Gift
- Financial Planners
- Estate Planners

The holidays are almost here and we find ourselves in a different situation than we did last year. Gone for now are the days of big spending and endless credit. With banks tightening their belts and businesses eliminating jobs it seems frivolous to spend big money on presents we don't need and likely won't use.

Focusing on the essentials helps us feel a little safer about our surroundings. I have even found myself buying PJ's and socks to put under the tree this year.

One of those essentials is financial preparedness. I am sure very few of you think about the holidays and imagine yourself organizing your finances.

However, knowing where you have your money and how you spend it can give you invaluable peace of mind.

If you haven't already gone through the process of organizing your finances, here are a few suggestions.

1) **Start saving statements from your monthly bills.** We all get monthly bills and we all probably love to forget about them as soon as they are paid. Try storing them in a folder for one month. It will help you get a snapshot of how you spend your money. At the end of the month use that information to fill out the financial section of **Prepared Binder – Home Edition**. Once you have an idea of where your money goes you will know if you need to adjust your spending.

2) **Start noticing your “little” purchases.** If you are anything like me, it is the little things that blow the monthly budget. (A new pair of shoes, fast food, a new magazine. . . you get the idea) When I started noticing how much I

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- Medical Records
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was buying I started seeing how much it added up. Saying, “I deserve it,” didn't do anything to make the money go further. In reality what I really deserved was a balanced budget and money left over to go in the vacation fund. I started asking myself if I was willing to pay double the price for the item. For example, if I loved a \$35 dollar pair of shoes, was it worth \$70? If it was, I would buy the shoes and put the extra \$35 in savings. If it wasn't I just passed on the shoes. I immediately saw a difference in my spending.

**3) Look through your house.** When filling out the insurance section of **Prepared Binder – Home Edition**, there is a form to inventory your home. While doing this may seem less fun than a root canal, it is important. After my Grandmother's house burned down, she had almost no idea what was missing. The front half of her house was gone and most of her belongings were reduced to ash. It is hard to remember how many pairs of socks you had when your home is burned out.

Going through your home will also allow you to see all the things you already have. Whenever I think I need something I look at what I have. Usually I end up getting rid of something instead. It is amazing how much stuff I save!

**4) Identify your goals.** If you don't know where you are with your finances, you are unlikely to get where you want to be. The important part is to know where you want to be. A new home, a retirement account, a car, a college fund, a trip to Europe; whatever your goals, write them down and identify what it will take to get there. It will be much easier to pass on the things you don't really need if you have a goal.

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to order Prepared Binder – Home Edition , to read comments from others who use the product and to find valuable links to legal paperwork that may help you.

**Prepared Binder – Home Edition** is designed to help you achieve Organized Peace of Mind. Even though the holidays can be crazy, having the peace that comes from understanding your finances can be invaluable.

Check out our web site at [www.preparedbinder.com](http://www.preparedbinder.com) for links to helpful resources and discussion about preparedness. We would love to hear your organization success stories!