



Easier Said – Make More Than You Spend

By Gurustu



Money is a very powerful force in our lives. Although it can't buy us happiness, it sure can make it easier to go after our dreams... and that makes us very happy.

Many people have an unhealthy relationship with money. We're unhappy with what we have, so we feel we need more. Then we spend money we don't have to temporarily pave over a hole that will eventually show itself again in our lives.

Ways to do that

Make More	Spend Less
<ul style="list-style-type: none"> <li>• Get a raise</li> <li>• Get a better job</li> <li>• Get a second job</li> <li>• Convert a hobby to a job</li> <li>• Sell stuff around the house</li> <li>• Sell other stuff</li> </ul>	<ul style="list-style-type: none"> <li>• Use coupons</li> <li>• Don't buy retail</li> <li>• Negotiate</li> <li>• Substitute with cheaper</li> <li>• Split it with someone</li> <li>• Do without</li> </ul>

Why is it easier said than done?

Time is a valuable thing. It's often not easy to just add another job. Getting a better one or any of the other things mentioned all involve a bit of risk. It also involves sacrificing and depriving ourselves of something we enjoy. Now who wants to do that?

Why should I do it anyway?

Because we can still find a way to have all the important things in our lives... and they can be more valuable to use, when we remove all the fat that surrounds us. Also, we can't keep living at a deficit forever. Eventually we run out of stuff... and everything comes to a complete halt.

Where do I begin?

It is easier to begin with what we have, than what we don't. Therefore, the first place to start is in saving what we have, by shopping around, using coupons or just not shopping at all. It's amazing how money can just slip out of our hands, so watch the pennies, and the dollars will take care of themselves. Next would be selling what we don't need, because once again, we're starting from what we do have. Then, while all this is going on, we ought to look for ways to increase the money coming in; not just by wishing it, or playing the lottery, but by setting actual attainable goals, then doing the right action to make them happen.

By making more than we spend, or spending less than we make, we can build reserves for more lean times; or just start to generate a feeling of security and wealth. That alone is worth its weight in gold.