

Chapter 1 : Master Your Money - UF/IFAS Extension St. Lucie County

At blog.quintoapp.com, our goal is to apply Ron Blue's lifetime of trusted, biblical financial counsel to your specific financial questions. You will find answers to questions as well as perspective for decision-making as you browse the site and enjoy the videos that are available.

But, where do you start? These are proven pieces of financial advice that can help make your most successful year yet. Forget About Money for a Minute Instead, focus on your goals: Without goals, your money is worthless. Establishing clear goals this year will help give your money purpose. Get Financially Organized Less is more when it comes to your financial paperwork, bills and accounts. Are there ways to streamline? Most adults can simplify their finances by having one main checking account and one main savings account. And cut out the paper clutter. A study published in the Journal of Consumer Research found that living in a cluttered place impairs our self-control, which can lead to more impulse spending. Even if you are among those who have a nest egg, make a plan to save even more. Consolidating your debt can also help reduce the amount of interest you pay over time. Wait a few months and call your cable and insurance companies again to try to get a better deal. Ask for a Raise One of the best ways to master your money in is to ask for a raise. Make an appointment to meet with your boss. Armed with stats about your worth in the marketplace and all your value-added accomplishments at the work, ask for more. However, the more you talk to your partner about money, the easier it will get. Start by discussing your shared goals and from there, build a roadmap. Touch base once a month to be sure you stay on track. Become a Student of Finance There are many different financial books on the market, as well as podcasts. Whether you need help getting out of debt or developing a stronger relationship with money, there is a financial resource out there for you. Through our conversations we learn how these individuals think about and manage their money. Fridays we answer your biggest money questions. Establish a Financial Routine Money management is a habit, much like brushing your teeth. So, this year, establish a good financial routine. This might include checking your bank account daily, making sure all your bills are paid at the end of the month, or automatically investing for the future. Whatever it is, make it a part of the fiber of your life so your money management becomes second nature. How you manage these windfalls can affect your bottom line. So, this year, make a plan for them. Apps like Earny watch price drops on merchandise you purchase at sites like Amazon and Zappos, and will automatically refund your credit card if the price falls. You can make this a part of your regular monthly budget, a specific amount of money set aside just for you. Many credit cards will give you your FICO score each month, and there are also free credit-monitoring services you can sign up for. Improving it can help you reach some of your bigger financial goals down the road, like home ownership. Practice Impulse Control If you see something you want to buy, pause for a minute. Ask yourself if you really want or need the item. Make sure the purchase will add value to your life. You can use that money towards saving more, investing or paying off debt. And you never know that side hustle could turn into a bigger adventure, leading you to be able to quit your day job and make the year you became your own boss! Get a free 10 week email series that will teach you how to start investing. Delivered twice a week, straight to your inbox.

Chapter 2 : Master Your Money Type

The first time I saw the cover of Master Your Money (in Nairobi, Kenya, at my fiancée's place of work), my heart went cold. Financial management was a topic that scared me.

Answers to Your Financial Questions There are only eleven ways you can allocate your money. Or, simply click on a bucket to browse the list of topics that relate to that bucket and to find answers to your questions. Most of us are responders rather than planners. When we spend, we respond to outside forces instead of planning where our money will go. There are four truths that make it wise for us to plan rather than respond. We all have limited resources. There are always more ways to spend money than money available to spend. A dollar spent now cannot be used tomorrow for something different. The longer term your perspective, the better your decisions will be. Having a financial plan de-clutters our financial picture. Knowing our priorities and our long-term goals lessens the confusion of daily financial decisions. We are free to be unique. In short, there are only TWO key truths that lead to long-term financial freedom. From a spiritual angle, you must recognize that God owns it all so that you are free from grasping and anxiety. From a practical angle, you must spend less than you earn and do it for a long time. Without a commitment to these two things, you will never be financially free. Give you a process for managing your resources Summarize the various uses of money into a manageable few Integrate short term and long term planning so that you see the trade offs and benefits Create order for you so that you are more free from guilt or confusion Before we get started, let me communicate something clearly to you: Money is symptomatic and emblematic. Every financial decision you make reveals something about your priorities. Accumulating wealth is never a valid end in itself. Therefore, the process of financial planning will drive you to discover your priorities and your values. Financial planning is a gift that will help you to see where your life is in balance and where it is out of balance with your desires and goals. Spend some time thinking about your money and your priorities. If your checkbook were the place that revealed your heart, what would it show? What would you want it to show? What is a bucket? He owns it all, and these are all of the places you can put His money. Remember “every financial decision affects every other financial decision. Once you put money into one bucket, you cannot put it into another one. Remember “the goal is to eliminate buckets over time and live more freely out of your priorities. Remember “God uses the process, not perfection. The process of financial planning will drive you to discover your priorities and your values. Short Term Buckets The five short-term buckets represent the areas where you spend money each day. The other three are either consumptive lifestyle or required taxes and debt. When you know your spending level in those five areas, it is possible to control that spending so that your cash flow margin saving and investing bucket grows. Long Term Buckets The six long-term buckets are your financial dreams and goals. You may have some or all of them as your personal goals. The 11 Buckets model is dynamic, not static. It implies a five-step process that you can repeat over time: Determine where you are currently spending money by looking at the short term buckets. Set long-term goals by examining the long term buckets. Periodically, you can re-evaluate your current situation and your long-term goals so that the two remain complementary to one another. The Five Short Term Buckets: The five short-term buckets are:

Therefore, your key to successful financial planning is knowing where you are going (your goals) and knowing how you plan to arrive there (your plan). Money is just a resource that will facilitate the accomplishments of your desires and goals.

Florida is not one of them. So how did you learn to master your money? Or the school of hard knocks? Unfortunately, that school is more reactive than proactive so when we learn that lesson, it may take some time to recover financially from it. Monthly Money Meeting If you have a desire to master your money, I have an opportunity for you! Join me at the Monthly Money Meeting. Each month we address a different issue and look at how we are doing compared to industry recommendations. We learn about real-life options for getting ahead. What if I do, but I need my whole paycheck to pay for groceries and daycare? We can provide options and answers for you. Sure, that is good advice for some, but not all. We will mention things like that but we will also dig a little deeper so you can understand what is best for your own situation. With the tools and the knowledge to take control of your own financial decisions, you can steer your financial future toward the best personal success for you. Learn how to take advantage of the credit card companies instead of the other way around. Then, take some time to use those tools before we go on to the next topic. We know it takes time to develop a habit. During that month, we are here for you to call, message or email at any time for support or answers. The Monthly Money Meeting is a free event but we do ask that you register if you plan to attend. That way we can have enough refreshments and handouts for everyone. To register, call me, Carol Alberts, at or email me at cagator@ufl.edu.

Chapter 4 : Master Your Money to Supercharge Your Road to Wealth

Money is an important part of life and I want to make sure I use my money in a way that brings God glory. What I Thought About this Book: Master Your Money is thorough, helpful, and practical.

Whether it is too much debt, damaged credit, lack of savings, or not having enough income, financial challenges can be very stressful and discouraging. It is critical to your success strategy to focus on building a firm financial foundation to support your goals. In fact, it is a strong foundation in every area of your life that empowers you to build the life you truly want more easily. Ask yourself, "What are the three worst financial choices I have made in the past? Here are 10 smart choices that will help you create a stronger financial foundation, less financial stress, and the freedom to enjoy your life more fully: Identify past choices that have led to financial frustration or stress, and stop making those choices, starting today. One of the most important choices you can make with your money is to learn from your past choices. Use failure and frustration as a learning tool for future success. Pay off credit cards before other debt. High balances on revolving debt, such as credit card debt, negatively impact your credit score more than loans that are scheduled to be paid off in a set number of months or years such as a car loan, student loan, or mortgage. One of the fastest ways to improve your credit is to pay down or pay off your credit cards. Stop using your credit cards unless you can trust yourself to pay them in full each month. Make a decision to live within your means, using the money you have rather than money you have to borrow. Change your lifestyle if necessary. Sometimes building a strong financial foundation requires sacrifice. If you need to "downsize" your lifestyle so that you can become more financially strong, do it! When you have a purpose and vision, and understand the importance of a firm financial foundation, it is empowering to make tough choices such as keeping your old car for a while longer, waiting to buy a bigger house, or curbing the shopping sprees while you save to buy your own home. Get insurance health, life, home or renters, auto, and disability that you feel confident will meet your needs in the event you need to use it. An illness, fire, or accident is stressful enough. Make sure you are covered in the event of unfortunate circumstances. Establish a financial cushion of six to 12 months of expenses. Make this a priority goal and begin saving toward it, even if it takes you five years or more to reach your goal. Knowing that financial ruin is not a couple of paychecks away is a very empowering feeling. It will often keep you from making decisions out of fear and empower you to make decisions based on your purpose and vision. Invest time in your own financial education. One of the main causes of financial problems is what I call "financial illiteracy. Spend two hours or more per month learning about wealth building, debt elimination, investing, and real estate. Read books or articles. Learn from those who handle their money well. The more financially literate you become, the better off you will be. Refuse to be an emotional spender. Have you ever spent money on your children out of guilt? Or in an effort to win the affection or admiration of others? Do you shop when you are feeling down? Have you co-signed on credit cards or loans, even though your intuition told you not to? If so, you have engaged in "emotional spending," an expensive habit. Recognize your propensity to spend emotionally and make a decision to change your behavior. Wait 72 hours before making a decision about an impulse purchase. Question your motives before spending money. And make sure you spend your money in a way that reflects your vision and purpose. Last week, I challenged you to create a vision for the five key areas of your life. One of those areas is your finances. One of the reasons it is important to have a vision is because it serves as a reference point for where you are headed. When you are building toward something specific, it is easier to tell when you get off track. Put money into proper perspective. Having money can certainly make life easier, more convenient, and less stressful. But always remember this: If your biggest problems are money-related, consider yourself VERY blessed. Money problems can be fixed. There are other more important things in your life – your relationship with God and the people you care about, your health, and your integrity, to name a few. What past choices have led to financial stress or frustration in your life? What could you do differently to eliminate this stress and frustration in the future? My challenge to you this week: Re-read these 10 smart choices. Then decide what changes you need to make to build a stronger financial foundation for your life. Write them down and take action! A sought-after life coach and speaker, Valorie

Burton seeks to inspire people to live more fulfilling, less stressful lives.

Chapter 5 : Master Your Money While Building Your Business - Atlanta Business Conference for Entrepreneurs

One of the best ways to master your money in is to ask for a raise. Make an appointment to meet with your boss. Armed with stats about your worth in the marketplace and all your value-added.

Some months are great. Business feels a lot easier when you know how to put the pieces together. You may have learned how to write newsletters. And then you learned about podcasts. And you know you have to go to events. There are so many marketing pieces to focus on. And it can feel confusing and overwhelming. I put all the money, marketing and sales pieces together for you, so you can finally GET it. Which means every day, every week you know what to focus on, when to focus on it, and what to ignore for now or permanently. So you can make money today, tomorrow, and all year long. Ready for me to show you how? One where you are learning a system that you can use immediately. This powerful 3-day training will take you on a journey. A journey that can only happen in person. R The 3 key ways to transform your thinking and finally put you in charge of making more income each month no more worrying and wishing. R The secret to openly talking about money with potential clients and everyone in your life. Not having this skill could be costing you thousands of dollars each time you talk to a new lead. R Understand which Money Type you are and get the exact actions to take for YOUR type, so you can master money and let your old habits stop running the show. R How you can start attracting more money without disempowering or distancing those that you care about. R How to stop worrying and being afraid about money so that you can step into power, confidence and freedom to focus on what is most important to you. R The power secret behind raising your prices with confidence and having your clients say YES! R 5 essential numbers that every entrepreneur must track to create consistent cash flow complete with tracking sheets to help you stay organized. R Done-for-you word for word scripts and templates to guide you in raising your prices. R Four key steps to build programs, products, services, proposals, retainers that people love to buy read: R The simple strategy behind what each product or service does for your business, and the order in which you should launch each offering to become a leader in your field. R Learn easy-to-follow, intuitive techniques to make sales and overcome objections that make the process fun and authentic. R Word for word scripts on how to convert those leads into connections and sales conversations and ultimately new clients! R The exact activities you need to do in what order to create consistent income, month after month. R 8 places to find new leads. R Productivity secrets to maximize your time, so you get paid for all of your efforts and can shut the computer down at the end of the day. R The 3 step process to determine your point of view exactly what makes you stand out and makes your potential clients excited to buy. R Which type of income did you know there are 4? R Discover the 4 types of business models for your business and find the one that supports your ideal lifestyle. R The 5 leverage models that allow your business to grow while you work less. R Your 20 Point Delegation Checklist that demonstrates exactly how you can create more time for you in your business. R How to find the perfect team members and train them to help you generate more revenue and the 4 questions you must ask anyone that wants to join your team. R The 2-step secret to growing your revenue and which business model will allow you the type of growth and freedom you want. R The Top 10 List Building Techniques so you can reach even more people who need what you have to offer. R Word for word scripts on how to speak to Partners with the 3 key questions you must ask to avoid wasting time. R Walk out with a plan for what you need to do in the next 90 days to increase your income without the overwhelm.

Chapter 6 : Manage your time and master your money

From your first paycheck to your first investment, Sapling will teach you the basics and beyond to master your personal finances.

At the end of the month, you wonder the same thing about your money. If you can learn how to manage one, you can transfer those skills to managing the other. Here are a few ways that managing money is like managing time and how you can master both: Successfully managing your money requires a budget, one that you can work with weekly and monthly to stay on top of your spending and saving and track your income. Managing your time is similar. Using a budget for your money and calendar for your time will help you successfully manage both. There are only so many hours in the day so you have to use them to the best benefit. The same goes for money. While you do continually replenish your money with new earnings, there is a limit to how much you currently have. Prioritizing helps stretch it further. Prioritizing both your tasks and your spending allows you to accomplish more with what you have. Instead of just doing or spending without a purpose, prioritize what matters most so you feel better about how you spent both time and money. Planning is a must. Our brains are overloaded every day with tons of information to remember. Keep a task list of things you need to accomplish each day and make a list of all bills you need to pay with your next paycheck. Make the things on your list a top priority and get them done first, before anything else. Know your goals, both for your time and your money. This will also help you prioritize what matters most. Managing your money and managing your time have a lot of similarities. Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at [BurkeDoes](#). Counseling is free, unbiased, and available any time.

Chapter 7 : Master Your Money by Ron Blue

Master Your Money provides a comprehensive Christian worldview perspective on money and what we as Christians should be doing with Gods money. Very practical and inspirational. Should be required reading for all college age kids!

This financial primer covers a wide range of basics from a Christian perspective, and includes Bible references. It emphasizes stewardship, trusting God, and that spiritual wellbeing is more important than material wellbeing. There are other books that I think do a better job dealing with the biblical perspective on money The Word On Finances by Larry Burkett and others that do a better job giving practical financial advice, but thi A blend of biblical principles and practical financial advice. There are other books that I think do a better job dealing with the biblical perspective on money The Word On Finances by Larry Burkett and others that do a better job giving practical financial advice, but this book is valuable in that it interweaves both. God owns it all Matt God has right to take whatever He wants, whenever He wants it. This frees you to give freely to His purposes and people. God uses money and material possessions as tool, test, testimony. God uses money as tool to help us grow. We should ask, "God, what do you want me to learn? Biblical principle is that God owns it all, and we should hold it with an open hand Matt Criteria for undertaking debt Is after-tax rate of return greater than after-tax cost? Is there guaranteed way to repay debt? Are both spouses in perfect unity? Do you have spiritual peace of mind about this debt? Tax Planning Push income into future year, and pull expenses into current year. This delays payment of taxes. Investment Planning Avoid high-leverage situations Prov Tithe on investment gains when you sell. We are to give firstfruits of increase to God Prov 3: Stewardship After Death 1 Tim 5: Insurance is one tool for doing that. Buying term insurance and investing the difference is based on short-term perspective. If need is strictly short-term, and will never be longer, use term insurance. May need insurance in 60s and 70s to pay estate taxes or funeral expenses. Flexibility; having cornerstone of permanent insurance in 60s and beyond. Use quality insurance companies for sake of converability, not insurability. Bible emphasizes wise planning, providing for family, and trusting God. According to Ecc 7: Value of IRAs, k s and life insurance will pass directly to named beneficiaries regardless of your will. Ensure beneficiaries are correct. Giving Living Prov 3: Giving to local church should be best place to give to meet needs of saints and for evangelism. You can also give to other organizations that support these missions. Give in 3 levels: Doing so is effectively saying God is incapable of using His money today for a greater eternal impact than you can earn by investing.

Chapter 8 : Welcome to blog.quintoapp.com - Biblical Principles for Everyday Financial Decisions for

With the tools and the knowledge to take control of your own financial decisions, you can steer your financial future toward the best personal success for you. Tools You Can Use Join us to talk about tools to use to master each money topic Learn ways to save that really work.

Chapter 9 : 18 Ways to Master Your Money in | Investopedia

Single-trip vs multi-trip travel insurance â€” Which one you should buy while travelling abroad? Those who travel occasionally and for a long duration, single trip travel insurance is an.