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## **Personal Finance Worries?**

**By John Q. Miller**

### **Personal Finance Worries? by John Q. Miller**

Are you nervous about your personal finances? The irrational exuberance of the 90s that led to double-digit gains for almost any investment portfolio is over. Now, you might consider yourself fortunate if your investments are losing less than the S&P 500. Add investment worry to the regular personal finance worries of meeting your monthly budget, slaying the debt dragon, and starting/building that elusive emergency fund. Will your savings and investments be able to meet your retirement, children's college funds, and other goals? Although no one can see the future, there are things that you can do to reduce your worries.

#### **Knowledge Is Power**

Learn and become more skilled in financial matters. The best way to improve your financial education is to read personal-finance magazines, books, and even newspapers. The educational materials sent out by mutual-fund companies and brokerages are also valuable. You may come across conflicting information and advice, but if you read widely, you will eventually get a better idea of how to manage your money.

Do-it-yourselfers are not the only people who can benefit from learning more. If you use a financial planner and yet are knowledgeable about investments, insurance, etc., you are more likely to end up with a solid financial plan. If you find yourself teamed up with an inadequate or unethical adviser, and you have a good understanding of investing, you are more likely to recognize bad advice.

#### **Fear Creates Worry**

"Greed is good!" says Gordon Gecko (Michael Douglas) in Wall Street. Recent investment losses, corporate scandals, and a stagnant economy refute that statement. Instead, a warning is emerging in personal finance forums as we search and hope for indications that relief is in sight. Fear is bad! Fear has driven many investors either to dump stocks and load up on bonds, certificates of deposit and other conservative investments or, even worse, to stop saving and investing. This creates new problems. People will be incapable of achieving their long-term financial goals because their portfolio may now be so conservative that it won't deliver the returns needed to retire in comfort, or they are simply saving too little.

Faced with this fear and uncertainty, financial knowledge is more important than ever. Instead of reacting to the market's ups and downs, learn more about the characteristics of stocks, bonds, and other investments; as well as the broad array of personal finance and money management topics.

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About The Author  
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This review is courtesy of John Q. Miller at <http://www.MoneyLighthouse.com> where you can find personal finance information to help you navigate through the fog of money management. You may purchase personal finance books from the site at an incredible discount too!

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John Q. Miller created MoneyLighthouse to provide free personal finance information that can help you navigate through the fog of money management. Read other articles on personal finance – including money savers and money makers, as well as book and movie reviews at <http://www.MoneyLighthouse.com>

## **Personal Finance Is Your Responsibility**

**By Codi Morieta**

Whether or not you choose to ignore it, you cannot deny the truth embedded in this statement: Your personal finance is and always will be your responsibility.

When it comes to finance, many people put an impractical blind eye to the fact that finances need to be managed. Personal finance is an ever-growing popular term for adults and teenagers alike, regardless of whether you are earning the money or not. After-all bills have to be paid, family members have to be fed and your lifestyle has to be maintained.

The biggest and most neglected step for many families is teaching their teens how to manage their money. Teenage finance is about educating teens on the value of money. Teach them how to save by showing them how to use their primitive form of book-keeping. This can often be incorporated through the child's upbringing via piggy-banks, savings accounts, and little chores in exchange for money.

Teenage finance is an important part of your personal finance because, too. When your children learn to save and use money wisely, you are subsequently saved from bailing them out of financial troubles in the future.

Personal Ethics and finance go hand-in-hand; if you have a good relationship with yourself, you will be able to save money. You won't feel the urge to do things that go against your ethics like sign-up for a credit card using someone else's name.

Personal finance involves taking a few steps toward safe-guarding your money. Your money spent should not exceed your money received. In order to prevent this from happening, you should make a crude balance sheet and use it to record all of your transactions.

Each month write down how much was received and how much was spent. Make a list of all the things the money was spent on, so you can keep track of your money.

You will be amazed at how much we spend on things that are not necessities.

Make a list and stick to it. Always try to get the best deal for your money and remember that cheaper does not necessarily mean lower quality.

After-all it is your money; managing your personal finances should be seen as a mandatory part of making money work for you.

You can find out more on to acquire the mindset and behavior of the rich, copy exactly what they are doing to achieve financial success, and stay wealthy all your life on Rene Graeber's website at <http://www.smart-ways-to-make-money.com>

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