

Step 1: Possess the Right Mindset

It's time to get as excited about managing money as you are about checking out the Dollar Spot at Target.

It's time to put as much energy into budgeting as you do with staying up to date with Facebook and Pinterest.

It's time to map out a game plan, like you do when you only have few hours to shop at the outlet mall, which you drove over an hour to get to.

I'm here to tell you that you can do it! You can get it together. You can make things happen.

Organize your money, start and stick to a budget, streamline bill paying, set financial goals, pay off debt... it's not that hard once you put everything down on paper.

Every breakthrough begins with the right mindset.

When I was a newlywed, we had \$10,000 in credit card debt. It seemed like a huge amount. And it felt like an impossible amount to pay off.

One of the bills had an interest of \$250/month! Hello! It was \$250 for the interest alone, not the principal amount. I could have bought a brand new Coach purse every month instead!

Many times I wanted to give up because it was overwhelming. How could we ever pay that off?

\$10,000 is *a lot* of money! That's a trip for two to Asia.