

## Michelle Singletary Budget Template

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the best financial planner michelle singletary ever knew was big mama her grandmother big mama raised michelle and her four brothers and sisters on a salary that never reached more than 13 000 a year yet at her death big mama owned her own home had paid off a car loan and had a beautiful collection of sunday go to meeting church hats and a savings account that supplemented her social security check and small pension most important she had taught michelle 7 money mantras for a richer life those mantras serve as the inspiration for this straight talking book of practical personal financial advice that really works the 7 money mantras are 1 if it s on your ass it s not an asset 2 is this a need or is it a want 3 sweat the small stuff 4 cash is better than credit 5 keep it simple 6 priorities lead to prosperity 7 enough is enough michelle singletary is a syndicated columnist for the washington post whose popular personal finance column appears in more than 120 newspapers she s also a mother of three children who understands what it s like to live on a budget in a plainspoken sassy no nonsense voice michelle provides answers to the financial issues that confront almost every household how to teach children the value of money how to address money issues in a relationship or marriage household saving tips getting the best loans and much more this book is about saving enough money to have choices she writes it s about feeling free to be cheap if you can t afford to buy a ton of gifts at christmas it s about eliminating wasteful spend ing so you can begin to save and invest it s full of uncommon commonsense lessons and guidance on the way people should use their money with humor and down home financial wisdom michelle singletary offers practical and realistic advice that will help you live well with the money you have michelle singletary on romance and money it s okay to say honey i love you and everything but if you need money ask your mama credit cards we are minimizing our financial potential by making minimum credit card payments car buying if you want to save money keep your car until you re on a first name basis with the local tow truck drivers leasing a car you too can drive a car you can t afford and then have to give it back it s crazy gift giving generosity isn t about how much you spend it s about how much thought you put into the gift penny pinching i once bought a stick shift car because it was 1 000 cheaper than the automatic in the same model there was just one little problem i couldn t drive a stick shift but at least i saved 1 000

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