

CHAPTER 3

WHY IS THIS HAPPENING TO ME?

*"I'm smart, educated and have a good job.
Why am I always broke?"*

Everyone will give you reasons why they are having money problems. Something happened in the past that caused the current financial problem. They lost a job, incurred medical bills or lost money for some reason. They work to get through that difficult time and prepare so it doesn't happen again.

For some people, money being tight is a perpetual problem. They are always paying late fees or insufficient funds fees. They never feel like they have enough money for the things they need. They are never able to create a savings account or buy insurance to protect themselves from future financial problems.

IT IS NOT ABOUT INCOME OR EDUCATION

Does this only happen to poor, uneducated people? Don't believe it. People believe that if you are smart enough to make money you should be smart enough to manage it. But we aren't taught daily money management skills, and we have generations of people who don't know how to handle money on a day-to-day basis.

We also don't talk about the real reasons people are having money problems. Money problems are rarely about money. There are tons of emotions tied to dealing with your personal finances. In today's world there's a lot of information and paperwork that needs to be handled in order to simply pay bills.