

Published Budgeting Articles



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Achieving Budgets: Three Reasons You Don't And How To Overcome Them

Finance: Budgeting • Published: May 24, 2012

In over 25 years as a senior executive in a Fortune 500 corporation, I participated in all aspects of the budgeting process. I developed, discussed, reviewed, approved, executed, and quarterly and yearly, assessed performance against budgets. I found three significant reasons people did not stick to their budgets, which I regarded as the LIP budgeting way to be avoided.

Deep In Debt? A Three-Tiered Budgeting Approach Will Guide You To Debt Freedom

Finance: Budgeting • Published: May 14, 2012

How do you budget when mired in debt? You know you have reduced to the limit; fluff is gone. Still, your financial adviser tells you budgeting is the certain, orderly path to debt freedom. Try this three-tiered budgeting approach to emerge from debt gradually, with a strong foundation.

The One Income Challenge For Couples - Part 2 of 2

Finance: Budgeting • Published: May 4, 2012

At the start of a marriage, if husband or wife plans to be a stay at home parent, save 100% of the income that might stop. Even if married for several years and one spouse might not stay-at-home, set a goal, and develop a plan to live on one income.

The One Income Challenge for Couples: Part 1 of 2

Finance: Budgeting • Published: May 2, 2012

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Often, couples tell me they want to live on one income so one spouse could stay home with their children. But, without evaluating this alternative, they say they can't afford to.

Key Benefits From Three Budget Stages

Finance: Budgeting • Published: April 20, 2012

Albeit you cannot predict how your budget will turn out, the immense learning you get during these three budget phases, should convict you to work with a budget: preparation, probabilities, and execution. The issue is not whether you will get the correct result by working with a budget. It is defining realistic assumptions and goals in advance, and adjusting your behavior as you progress to them.

Three Budgeting Traps to Avoid

Finance: Budgeting • Published: April 16, 2012

I have been working with personal budgets since 47 years ago when I was 18 and decided to go to college in England. Before going there, my mom and I sat down and developed a detailed budget for the first year. That started a journey that I continue today.

And when they see a glimmer, investors rush in, and take off; only to exit after that hope is dashed!

Key Budgeting Tools For A Successful Journey by *Michel A. Bell*

You will need a few tools to work on your budget. First, decide if you will budget electronically or manually. Some people do not like working with computers; that is fine, use what is comfortable, but stay with it.

<http://ezinearticles.com/?Key-Budgeting-Tools-For-A-Successful-Journey&id=6036848> - Mar 04, 2011

Budgeting With A Low, Unpredictable Income? Go Figure - Part 2 of 2 by *Michel A. Bell*

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With a low unpredictable income, plan for the reality until God changes, It Is it defeatism to accept your circumstances as a base? Absolutely not! You can move only from where you are.

<http://ezinearticles.com/?Budgeting-With-A-Low,-Unpredictable-Income?-Go-Figure---Part-2-of-2&id=5994131>

- Feb 24, 2011

[Budgeting With A Low, Unpredictable Income? Go Figure - Part 1 of 2](#) by *Michel A. Bell*

Many folks' incomes are unpredictable. Several corporations, ministries, churches too, have uncertain cash flow. Should they forget about budgets, spend only in periods when they receive funds, and so, don't spend in the intervals they get no funds?

<http://ezinearticles.com/?Budgeting-With-A-Low,-Unpredictable-Income?-Go-Figure---Part-1-of-2&id=5993973> - Feb 24,

2011

[Why Do So Many Folks Have Difficulty With Budgeting?](#) by *Michel A. Bell*

Why do so many folks have difficulty with budgeting? Intellectually, they know a budget is a useful tool to help handle finances well. But they don't use it because they think it's a straitjacket.

<http://ezinearticles.com/?Why-Do-So-Many-Folks-Have-Difficulty-With-Budgeting?&id=5944543> - Feb 17, 2011

[Don't Like Budgets? Here Is A Simple, Quick-Start Budget Procedure](#) by *Michel A. Bell*

As debt levels remain high, many folks want to get their financial house in order. Some made, and then broke New Year's resolutions, as usual, believing this to be normal. It is never too late to get back on track. Try this simple, quick-start budget procedure.

<http://ezinearticles.com/?Dont-Like-Budgets?-Here-Is-A-Simple,-Quick-Start-Budget-Procedure&id=5890883> - Feb 09, 2011

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Try This - Spending Fast by *Michel A. Bell*

Have you noticed how aggressive merchants have become? They create favorable spending conditions for you, constantly. They generate sales and deals almost monthly. They play offense while, subconsciously, you play defense, continually. You must fight back or financial stress will overwhelm you! At least yearly, each of us need to go on the offensive, get off merchants' agendas, and do a spending fast.

<http://ezinearticles.com/?Try-This---Spending-Fast&id=5166972> - Oct 07, 2010

Think You Save In A Sale? by *Michel A. Bell*

The spending season is approaching fast. Black Friday, Thanksgiving, Hanukkah, Christmas, Boxing Day, are a few looming opportunities to challenge your resistance to spending funds you don't have to buy stuff you don't need. Sophisticated neuromarketing techniques, seductive advertising, alluring financing, will cause you to buy stuff because...well, others were buying them too. Do you recall the pet rock phenomenon in the 70's? A pet rock? Invisible dog? E-pets? Go figure!

<http://ezinearticles.com/?Think-You-Save-In-A-Sale?&id=5086763> - Sep 23, 2010

Do You Need A Money Map? by *Michel A. Bell*

What is a map? It is a route diagram for a specific journey. Many folks draw one when they go somewhere for the first time. A money map ("map") is a diagram showing funds needed, by categories, for specific tasks during a defined period.