

## INTRODUCTION

This eBook is divided into three main sections.

The first section looks at the psychology behind your financial situation. Before calculating any figures, it is important to understand your attitude and behaviour towards money. We'll remove any emotional obstructions that you may be harbouring, so that we can approach your finances with a clear focus. This may sound either frightening or boring, but don't worry, it is written in plain English, and is essential for preparing you to re-organise your finances,

In the second section we learn how to budget effectively, and balance your outgoings with your income. This is the business end where we actually sort out your finances, understand the black and white figures, and take control. We start with methods to analyse your spending patterns. Subsequently, we set a personal target of what you want to achieve. Afterwards, by going through each major area in turn, we look at how to lessen your bills, before exploring how to increase your income. This section has a very structured approach, with bite size tasks for you to perform as you go along. It's important that you do take action, so to help, there is a checklist in Appendix I, that you can use to tick off as you go along.

The third and final main section, looks at where you should invest your money. With so many products available, the financial market place can seem a daunting place. It's easy to become confused and not know which products you should be looking at, and which to avoid. Explained in simple terms, you will learn a little jargon, and become confident in choosing the right investment strategy for yourself. There is a strong emphasis here, concerning mortgages together with the housing market, as this will most likely be your biggest investment.

The inclination throughout the text, is to make things simple. If plans are made which are too complex, then it's easy to lose heart, and put your plans to one side where they are forgotten. Make them simple, and they will be easy to follow. In the same vein, goals which appear insurmountable mountains, are broken down into manageable chunks. Each step will then seem achievable, and you won't be put off from starting.