

Yes, spending beyond my means having champagne taste on a beer budget. That word alone—b-u-d-g-e-t—has always annoyed me. Every time I spent any money, even when it was something I really “needed.” (Ah, defining “need”—we’ll save that one for an entirely separate column!)

I was on an emotional roller coaster; the high of spending and the let down when I realized what I was doing to myself.

I knew I needed to change the way I handled my money; that meant not only having a b-u-d-g-e-t but also sticking to it and knowing where every penny went. How could I not know? The message is pretty much ubiquitous, especially for women when it comes to inner peace and living a healthy life. From Suze Orman’s columns in Oprah Magazine and David Bach’s seminars around his bestseller “Smart Women Finish Rich” to Robert Kiyosaki’s “Rich Dad, Poor Dad” series, as well as multiple other writers, speakers and authors—they’re all calling out to women to create their own long-term financial security, security that will never be found in another human being. (In case you haven’t heard, Prince Charming isn’t coming. In fact, I don’t know that he even exists!) There is a peace of mind that follows knowing you can take care of yourself no matter what comes your way.

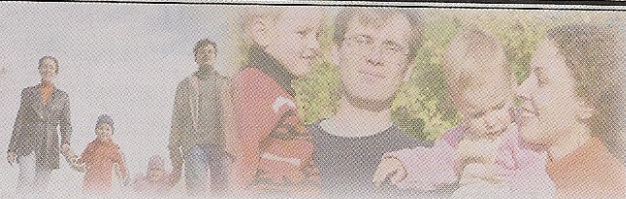
Yet so many women—and I was one of them—are reluctant to take charge when it comes to their financial well being. Even seemingly smart or accomplished women are no exception. Women in general, according to the experts, find it difficult to keep an eye on their bottom line.

On that same note, a friend of mine, who also happens to be a financial advisor, says the number one problem he sees with recently divorced women is overspending to fill an emotional void. They’re trying to recreate themselves, albeit superficially. What they’re really doing is just living a false reality; they’re getting deeper and deeper into debt and giving their power away.

I call that pseudo-freedom because there is nothing free about being in financial bondage. As I said before, it leads to some very poor choices.

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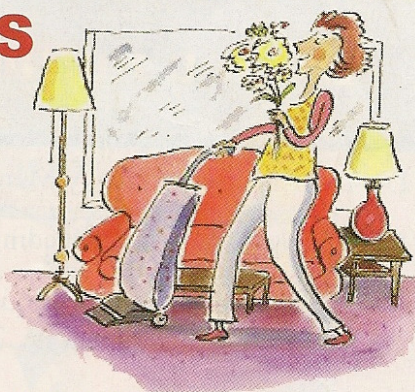
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