



The Magic Money Diet — Shrink Your Spending and Spend Time with Your Loved Ones

Boy, have I been spending money lately. I was going to buy a new couch for the family room which has now turned into buying a few chairs and tables for the room and jazzing up my girlfriend room and dining room. Also, I have been eating out a lot lately and drinking quite a few Caribou skim lattes. With tax day approaching I have had many coaching calls with clients regarding their finances. Most people think they need to earn more money. I think it is easier and quicker to spend less money. We just get in a habit of where and how we spend money. The fastest way to break your habit is to go on the magic money diet. I follow this diet a few times a year with my coaching clients. It is an adaptation of Talane Miedaner's money diet from the book, *Coach Yourself to Success*, published by Contemporary Books in 2000.

The MAGIC MONEY DIET RULES: For thirty days, you simply stop spending money!

- Plan on a few days to get prepared to “do” this diet.
- Make sure you have all the essentials like shampoo, food, vitamins etc. on hand before you begin the money diet.
- If you want to buy gifts for a wedding or birthday coming up, buy them in advance to decrease the temptation of going into the store.
- Make no purchases whatsoever other than the bare essentials like toilet paper, groceries, etc.
- Hold off on all other purchases. It is okay to make a list of the things you'd like to buy, but during the 30 day period, **DO NOT BUY ANYTHING** unless it is on your list.
- Go grocery shopping once a week and do not buy that magazine or pack of gum at the checkout.
- Shop at Target or similar store once per week with your written list.
- Do not eat out at all, unless planned and written down in your plan ahead of time. (Yes that means Starbucks Coffee too!)

To Get Started:

- Have your essentials in your home that you just have to have to LIVE!
- Make a list of gifts, cards and any purchase you wish to make for the money diet month.
- Make a list of dates you wish to dine out. If you know ahead of time and they are on your “list,” they are a-ok!
- Every Sunday, shop with your grocery list so you have food in your house ready for meals.
- Get a buddy to hold you accountable.
- Pick your thirty day period. I am going on this diet April 15th – May 15th.

When I follow this money diet, I learn how much time shopping takes or even the amount of time “thinking about shopping” takes. I have more time and consequently I have more energy to spend time with the people I care about the most. If you wish to join me on Magic Money Diet on April 15th, drop me an email. You have nothing to lose and everything to gain. I can't wait to hear from you! Joyful Chere

Chere Bork is a Health and Life Balance Enthusiast, Speaker and Coach
Contact chere@cherebork.com or visit www.cherebork.com to live happy and healthy ever after.

Reprint these articles for FREE whole or in part with attribution to
Chere Bork, www.cherebork.com © Savor Your Life Today, Inc. 2007. All rights reserved.