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Build Affordability in Your Spending Decision Process: Part 2 of 2

Finance: Personal Finance • Published: December 30, 2011

Affordability to buy a home means your ability to buy your home, with or without a mortgage, so that the total estimated costs do not compromise current and projected household budgets, plans and commitments. Be patient, rent until you can afford to buy. Then you will build a solid financial base and lower financial stress.

Build Affordability in Your Spending Decision Process: Part 1 of 2

Finance: Personal Finance • Published: December 19, 2011

Affordable means the ability to pay for an item and not take on debt, and not compromise current and projected household budgets, plans and commitments. For a private home, we tweak this definition to accommodate a realistic mortgage.

Credit Counselors: Your Path to Debt Freedom?

Finance: Personal Finance • Published: October 17, 2011

Have you noticed the proliferation of credit counseling firms in Canada? The bait some use is intriguing: \$10,000, even \$25,000, minimum debt level to qualify! Can they guide you out of debt?

Ten Be-Attitudes For Spending Control

Finance: Personal Finance • Published: September 29, 2011

My money mantra is simple: money management is lifestyle management. Money is inanimate; nobody can manage it. Think about it. Here are ten attitudes that will help you develop the right approach to spending, and guide you out of debt, especially, consumer debt, and enable you to remain debt free.

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Addicted to Spending: Here Are Three Issues You Can Overcome

Finance: Personal Finance • Published: September 19, 2011

You have been on a spending spree using cheap money to upgrade your lifestyle. Wherever you go, people tell you that interest rates are at historic lows, and you must look for opportunities to spend, before rates start rising. Two years later, you find yourself deep in debt, and wondering what happened!

Finances Approaching Empty? Watch For These Four Amber Lights

Finance: Personal Finance • Published: September 5, 2011

We know when we have plenty. We are sure when we have a little. However, do we know when we are approaching empty? Like traffic lights, there are several signs that appear early, signaling us to slow down and be ready to stop spending.

5 Money Myths: Understand Them and Dispel Them

Finance: Personal Finance • Published: August 24, 2011

Myths abound about money. Sadly, like all fables, unconsciously we allow them to influence our behavior. Reflect on these five. In the past three months, how have they affected your spending decisions?

Volatile Global Markets: 7 Steps To Steer You Through Unscathed

Finance: Personal Finance • Published: August 22, 2011

What is going on in global stock markets? Pundits have proposed specific reasons for wild swings, such as America's credit rating downgrade, sustained high unemployment, and declining consumer confidence. The real issue is fear and uncertainty. Market players hate uncertainty. During volatile periods, investors will search everywhere for hope, constantly.

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

Mortgage Life Insurance - The Best Approach Insurance • Published: August 5, 2011

Insurance is risk management. So, for each type, you need to identify the risk to cover and the best way to do it. Mortgage life insurance, like other insurance types, could be expensive, so you need to understand that the inherent risk is the same as for normal life insurance.

Your Insurance Coverage - Is It Adequate? Finance: Personal Finance • Published: August 5, 2011

Many folks don't realize how much money they spend on insurance premiums. Car, life, home, contents insurance, and extended warranties can be costly. Insurance is risk assessment and coverage.

RRSP Financial Sales People Are On the Move In Canada - It's February by *Michel A. Bell*

Apart from cold weather, February is a special month in Canada, it's "RRSP season." A potential bonanza for financial institutions and financial sales people trying to encourage folks to beat the contribution deadline for tax year 2010, March 1, 2011.

<http://ezinearticles.com/?RRSP-Financial-Sales-People-Are-On-the-Move-In-Canada---Its-February&id=5889903> - Feb 09, 2011

Are You In A Financial COMA? by *Michel A. Bell*

We think the future will resemble today so we borrow and plan to repay the debt. But, as a former colleague would say, the future is not what it used to be!

<http://ezinearticles.com/?Are-You-In-A-Financial-COMA?&id=5863715> - Feb 05, 2011

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[You Can Know When You Are In A Financial Coma](http://ezinearticles.com/?You-Can-Know-When-You-Are-In-A-Financial-Coma&id=5863741) by *Michel A. Bell*

During this week, reflect on your stewardship during last year-- not to beat up yourself, but to learn from your mistakes. How much interest did you pay last year on loans to buy stuff that could have waited until you saved enough funds?

<http://ezinearticles.com/?You-Can-Know-When-You-Are-In-A-Financial-Coma&id=5863741> - Feb 05, 2011

[Try This - Spending Fast](http://ezinearticles.com/?Try-This---Spending-Fast&id=5166972) 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?](http://ezinearticles.com/?Think-You-Save-In-A-Sale?&id=5086763) 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

[Consumer, Protect Thyself!](#) by *Michel A. Bell*

As a kid growing up I learned, "God helps those who help themselves." After becoming a follower of Messiah as an adult, someone mentioned that quote, but it didn't compute-it's

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contrary to biblical teachings! Still, we must do our best always. The USA Government's motto seems to be, "We will help you; don't help yourself!" Lost in discussions on consumer protection is a message to consumers that consumers have prime responsibility to inform themselves before entering financial and other transactions.

<http://ezinearticles.com/?Consumer,-Protect-Thyself!&id=5070152> - Sep 21, 2010

[Hm, Get Rich Quick And Effortlessly?](#) by *Michel A. Bell*

The 12 November 2005 New York Times article, "Get Rich Quick, Write a Millionaire Book," stated: "The Bottom Line is: save your money by not buying these books. At about \$25 a book, buying one each year probably will not decimate your retirement fund. But if you don't, you'll have at least \$2370 in 40 years." Not much has changed. Although we know financial experts have no idea what's ahead - God alone knows - still, we hear infomercials about how easy it is to make money. And yes, sadly, sellers of those infomercials are making money from the gullible and the greedy.

<http://ezinearticles.com/?Hm,-Get-Rich-Quick-And-Effortlessly?&id=5057668> - Sep 18, 2010

[Tithing Is Bondage?](#) by *Michel A. Bell*

Lately, many folks complained about their poor financial condition, which "prevents them from tithing, causing them to feel guilty." On a TV call-in program, in tears, a caller, asked whether she had to continue adding to her credit card debt to give to her church. This is a frequent question I hear: "Should I tithe on my credit card when I am carrying a balance?"

<http://ezinearticles.com/?Tithing-Is-Bondage?&id=5042139> - Sep 15, 2010

[Bye, Bye, Mr Victim](#) by *Michel A. Bell*

Deflection speech pervades society. If you don't practice it, you know someone who does: "I don't have time!" and "I am

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busy!" are popular cliches folks use to shift responsibility for neglected tasks. But the most troubling deflection is, I need to 'repair' my credit rating. Did it elope with the milkman and squander its inheritance? Did it become bad overnight?

<http://ezinearticles.com/?Bye,-Bye,-Mr-Victim&id=5026750> -
Sep 13, 2010

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Turn Your Credit Card Into A Check? by *Michel A. Bell*

Recently, before my granddaughter left for university, we chatted about credit cards: uses, abuses, mixed messages, and the alternative she has been practicing from pre-teen. Prior to our discussions, I reflected on current economic challenges and the credit card deception: society tells students they need credit cards early to build credit ratings for early, significant credit access. Yet, regularly, they extend credit freely. Sadly, we don't see contradictions in our views on credit.

<http://ezinearticles.com/?Turn-Your-Credit-Card-Into-A-Check?&id=4992982> - Sep 06, 2010