

Your Finances

Overcoming Money Block

by M.P. Dunleavy, *Microsoft Money expert*

(NAPSA)—More and more Americans are finding themselves victims of Money Block.

You've encountered Money Block before, although you probably called it something else, such as procrastination.

It's when you ignore that personal finance book on your night table.

It's averting your eyes lest you see your financial statements. It's finding ways to avoid talking about money with your spouse.

The symptoms are varied, but they all add up to one thing—not taking full responsibility for your own budget.

Most people want managing money to be as easy as baking cookies. It could be, too, except for one little factor. No one has mixed emotions about cookies, but money is fraught with desire, panic, ego, fear, indulgence, vanity, power, success and failure.

Microsoft Money 2005 offers a simplified approach to financial management with the right ingredients such as automated budgeting tools and flexibility to see the bare essentials, making daily financial to do's easier to handle.

Following are some tips for overcoming Money Block:

- **Figure out where you're stuck.** The sneaky thing about Money Block is it may not even know you have it. "Hey, I'm trying to move forward here," you may scream, not noticing your back wheels are 12 inches deep in muck.

- **Look at the surrounding emotions.** Why is Carole, the successful director of a New York not-for-profit, reluctant to look at her spending? Money was never an issue when she was a girl, until her father passed away when she was 10. What she cherishes most



Balancing spending and income may be easier than it seems.

now is her freedom from worry.

- **No pain, no gain.** Money Block may exhibit different symptoms in each individual, but the one thing everyone reports: Trying to break through the resistance to make real financial progress is harder than it looks and quite uncomfortable. However, using software programs such as Microsoft Money can help you easily create a financial management system.

- **Know where you're going.** Everyone agrees that even when you're focused on your bigger goals, there's a tendency to get lost—and stuck—when you don't know what the next step is. If you don't know what your next step is, go back to your goal and decide what your next move should be.

- **Want progress more than anything.** Willingness to change, and the willingness to hang in there even when resistance throws sand in your eyes, is probably the most important key to sustaining that financial momentum.

For more information on Microsoft Money's tools and resources, visit www.microsoft.com/ money.

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