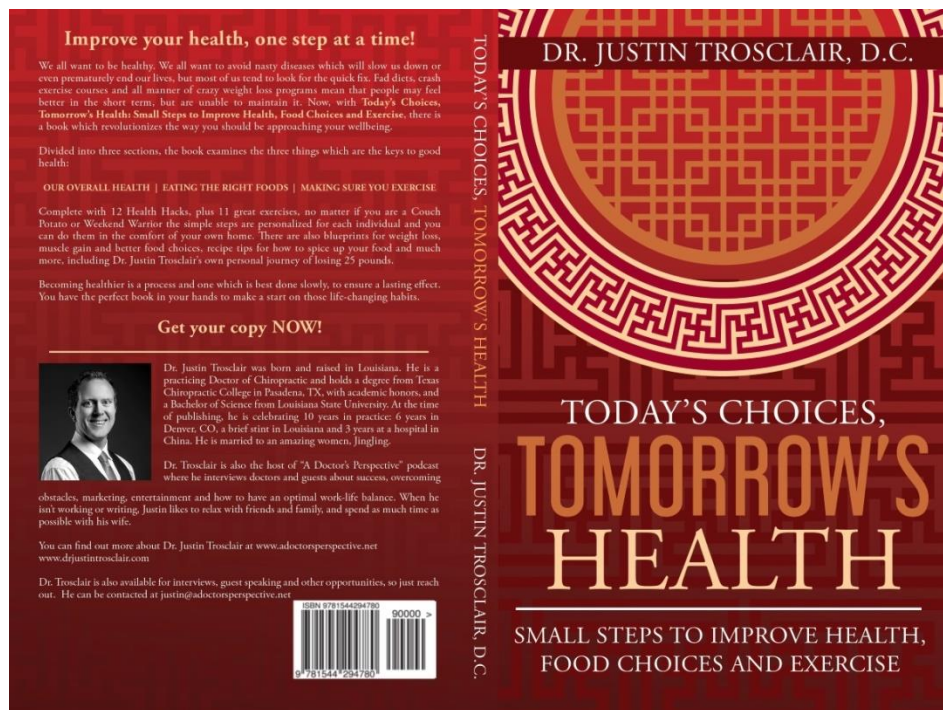




About the Author

Dr. Justin Trosclair is a practicing doctor of chiropractic and obtained his degree from the Texas Chiropractic College in Pasadena, TX with academic honors. He was born and raised in the heart of Cajun Country, Louisiana and received a Bachelor of Science from Louisiana State University. Dr. Justin spent almost seven years practicing in a suburb of Denver, Colorado before working in Yunnan, China for 3 years. As of the writing of this book, 2017, he is still residing in China working at a hospital. Dr. Trosclair is also the host of "A Doctor's Perspective" podcast where he interviews doctors and guests about success, overcoming obstacles, marketing, entertainment and how to have an optimal home-life balance. Please visit www.adoctorsperspective.net to listen and why not subscribe so you never miss an episode or other announcements. His personal clinic website can be found at www.drjustintrosclair.com. Dr. Justin is happily married to an amazing Christian woman, JJ for short. He can't say enough good things about JJ and would feel remiss if he left any out. Dr. Trosclair is available for interviews, guest speaking, and many other opportunities, so just reach out. He can be contacted at justin@adoctorsperspective.net or drtrosclair@gmail.com

This is a short excerpt from my book. It can be purchased in its entirety www.drjustintrosclair.com/budget

Today's Choices. Tomorrow's Health: Small steps to improve health, food choices, and exercise.

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Making a Budget

How often do you stress out about finances? Does it keep you up at night or delay you actually falling asleep when you rest your head on your pillow? I do hope it's a comfortable foam type with a neck curve in it (Chapter 40). Would your spouse say you have a short temper and are hard to be around when the money gets short at the end of your pay period? Do you fight regularly about that cup of coffee, new pair of shoes, eating out, or getting a drink with friends? You are not alone.

I get it and I've been there myself before. I lived on a tight budget for most of my adult life: being an undergrad and then going to chiropractic college and starting a new clinic. Before going into what I learned from those times in my life, let's back up to my childhood foundations. An important lesson my parents instilled in me was the value of money and how to save for things you want and need.

If you guessed they gave me an allowance then you would be correct. The allowance was something like \$1-2 a week. I remember saving up for a month or more and getting a really complicated airplane-based Transformer[®] toy. It was purple, looked like a fighter jet, and my dad had to help me transform it the first time. Another fond memory was a little older in life when Nintendo 64 was all the rage. Again, I saved for a while and then we drove to the video game store and I rented a hockey game. Half an hour into playing, I get a call from my best friend inviting me for a sleep over. I was torn on because I couldn't bring the game since he didn't have that system. My dad told me to make a decision and live with the results...or something like that. Looking back, that was a great lesson on choices and consequences of actions. I choose to leave and my younger brother was able to play it without me giving him a hard time. Win-win I suppose.

Not everyone has had the luxury of an allowance. Regardless of your past and what you may have been taught or not and any of the mistakes you have made in your life up until now, you can change. You can change not only for your own benefit, but if you have children, you can now help them tackle one of the biggest challenges in life: a budget.

Hang with me a moment and I will discuss my adult life's, dare I admit, cheapness. During undergraduate studies, my family helped me out so I didn't have a job to distract me from studying. I had to find a way to eat and be entertained on about \$350 a month. They did cover room and board in the dorms and what a great experience in life that was, so thank you, parents.

I went to the cafeteria to eat one meal a day, typically dinner, because it was buffet style every day. If you ever wondered why freshmen gain 15 pounds, it's because we have an endless supply of pizza, hamburgers, juice, etc., three times a day. Lunch was typically at the student union because it was most convenient between classes. The union had fast food type restaurants, much like you find at a mall food court. I didn't buy the full value meal (no drink and no fries or side dish) because I would run out of money before the end of the month. Peanut butter and jelly sandwiches were a staple of my lunch diet as well. I had one of those small dorm size

fridges and breakfast came out of there as well as any leftovers from eating out and meals my mom sent me back to college with after a visit. Sure, when I did go home, she did four loads of laundry and sent me back with four days worth of dinner, but I never said she didn't spoil me.

Another reason to budget and pinch all my pennies was the hope of asking a girl out and be able to pay for it. I couldn't very well give her option A or B and ignore the rest of the menu because I was poor. I know that's hard to believe a lady wouldn't sign up for date two after I recommended the side salad and soup.

Life demanded I have a budget and get creative so I could have a social life and not experience hunger pains or, worse, ask for more money. Many of my closest friends belonged to a Christian organization that met at a building right off campus. This place was fantastic. There was a full-size indoor basketball court, removable volleyball net, TV, couches, showers, full kitchen, and people would show up all the time to hang out and study. The building became a great place to invite people to as well as just visiting with friends. Since it was a ministry to college kids, all the events planned were geared for low cost, maximum fun. You can't beat the comradery and connections that were forged from this group. They had one big problem, however. After an event ended around 10 pm, we were young and didn't want to go home. Many times our after party would be a late night restaurant, and all of a sudden I spent \$20 multiple times a week. Add those costs to football games and normal fun activities and you can run into a budget crisis before the last week of the month. Unless I enjoyed eating PB&J twice a day for a week, I had to figure a way to skip those restaurants, maybe get coffee at \$3 instead, stretch my budget, and still enjoy socializing.

Chiropractic college wasn't much different. I got into massive debt. With the cost of tuition and books three times a year, a basic apartment, the hours in class and outside to actually learn the material; I would say less than 5% of people even had a part-time job much less anything that could cover all the expense. The solution to most people in all types of post graduate education (dentists, medical doctors, Ph.D. candidates) is to get student loans to cover tuition and living expenses. Here's why I stayed cheap. Every dollar I spend had to be paid back, plus interest. I already took the money as a loan so if I spent it on something frivolous like a new car because the bank account was full or I was eating out several times a week, I owed even more.

One thing that these student loan companies are dishonest about is your potential for more debt after graduation. They make it sound like all this student loan debt is in a special category that doesn't factor in or at least isn't weighed as heavily as debts like cars, credit cards, and boats when the bank analyzes your debt to income ratios. Why is this important?

When we finish school, chiropractors tend to have one of two options. You can work for another doctor or you can open up your own clinic. Opening a clinic requires lots of capital, a fancy word for money. You find the perfect location with the right car traffic, house income, chiropractor to population ratio, and all is right in the world. Now you realize that rent is X amount and that the tenant is responsible to build the walls, the floors, decorate, furnish, buy equipment etc. and all this is way more money than you accounted for.

After 15 different bank loan applications, they all say the same thing, "Sir you have a six-figure debt and you have zero experience running a business much less a profitable one and you have close to zero collateral. You are just too much risk for this bank and we can't loan you the money."

Luckily for me, I had classmates who were second generation chiropractic students and were forewarned about some of these realities. My plan was to be cheap, save up as much of that student loan money as I could, and hopefully have enough cash saved to open on my own clinic and show the banks I had collateral or at least some skin in the game. NEWS FLASH- it didn't help and I was denied left and right.

Eating PB&J in the car while driving to the restaurant just to enjoy the conversation, not buying nicer clothes for the clinic, and renting movies on RedBox didn't amount to anything for the banks.

Fast forward to post graduation and I persevered with my low cost living and was able to show family members I had enough saved and was motivated and courageous enough for them to loan me the difference to purchase a clinic. Next thing you know, I'm a proud owner of an established clinic that was seeing a rapid decline in every measurable area of a business, despite being creatively positioned with misleading statistics when making the purchase. Bamboozled is a nice way to say it. In all fairness, my business coach was cautious about the numbers and warned me about what was probably going on. He still advised I purchase it because once you factor in all the build out and equipment purchases, you spend roughly the same amount; at least by purchasing an existing clinic, you have a list of names you can entice to return and patients still actively getting treatment.

Little did I know just how much wheeling and dealing, special deals, and professional courtesy discounts were being given. Put aside the legality of this next comment because it is for illustration purposes. If you give all police officers a fantastic deal and they show up a few times every month, you should have a bunch of happy customers. These happy customers have an added advantage of being movers and shakers, active in your community, have lots of face time with others, and so the hope and expectation is that the police will be a big referral generator. Lose money on the front end but gain respect and help out an officer and in exchange they refer people to the clinic who pay regular fees. The problem with this clinic was that all these people with good deals were not referring.

In fact, the doctor was spending a lot of time each week on these types of visits and if you crunch the numbers, the doctor was technically losing money each time they came in. Once I caught on, I raised the price and 90% of them left because they didn't value the treatment they were receiving. In hindsight, I could have done a few things differently so more would have stuck around. I could have spent more time asking them questions about why they get treatment, what's the benefit to their health and their life, and what they would do if they didn't have it. Were they in active pain each week, or strictly maintaining their spinal and nerve health to boast their health potential? Once you gather all the facts, maybe there was a trend and then I could have addressed issues head on.

Ultimately, it would mean charging the higher price regardless of whether it was a slow or overnight transition. A popular saying, Like attracts Like, also stands true in referrals. People getting deals refer people who want deals and that doesn't really help your situation. People who have shoulder pain tend to hang out and refer other friends with shoulder pain.

At the time, I talked to people about what to do, so I'm going to assume that the approach I used and the letter we crafted to inform them of the policy changes was appropriate. The good news is that those 10% that saw the value in my chiropractic services staid and paid and I still saw them for periodic adjustments six years later.

Those first couple years, especially those first six months, were rough. One month I could pay the bills, the next month I was loading up the credit cards, one month I finally had enough profit to pay my salary, but I better be cheap because I was low last month and could dip again next month. Opening a business has lots of highs and lows and it takes time to build a solid base to have consistency. Some people are amazing; as soon as the doors are open, they just make gold out of everything they touch, but in my experience, and with most of my colleagues, that was the exception, not the norm. Again, I found myself having to scrape by and figure out how to live life on a tight budget. It took a while to go from cheap to frugal.

Cheap vs. Frugal

Cheap is looking for the lowest price regardless of quality. A cheap person might go out with friends and purposely not bring enough money to cover a tip. That was not me, just to clarify. Seriously though, being cheap might mean you go without material possessions for the sake of not spending money. You may buy an inferior product that breaks way too soon and needs to be replaced again. So much for being cheap: you spend money on junk for round one and you either replace it with junk or cough up the money for the more expensive, better quality one. If you had just bought the better quality product for an extra 20%, you would be better off. I'm not saying buy the highest price version, but one in the midrange is a good compromise. I think there comes a point where the price doesn't outweigh the benefits, and often it's because it has some fancy brand name attached to it.

Frugal is looking for that quality product, but saving money by searching for a deal. I like to walk 10,000+ steps a day and that means I want a good pair of shoes so my feet and knees won't hurt. Plus, I need them to last for more than three months. A frugal person will still buy a top rated shoe but instead of it being the current model, he/she will do a search online and find last year's top product. Why not get an awesome shoe for a huge discounted rate? You think people really A) care what your wearing that much or B) have any clue what year your shoes came out? The answer is no, so why not pick up the top rated running shoe from the previous year for 65% off the current model's price.

Frugal people go to restaurants and pay for tax and tip like a good customer, but save money by skipping a fancy drink and appetizer. Instead of buying one drink at a bar, they gather at a friend's house to watch the big game and buy a whole six pack for a buck more. Maybe they cook their own chicken wings and create three of their own sauces they found recipes for online.

After six months, the frugal person might then take all their smart spending choices savings and go on a vacation. The cheap person stays at home complaining that spending money on a vacation is such a waste.

I saw a video that compared three stainless steel mugs. One was around \$50, the other \$25, and the winner was a \$9 identical rip-off of the most expensive model. The main difference was the ice lasted longer on the least costly model but the trade-off is that for those people who care about brands would scoff at you and your family of four will each have one. I guess the joke is on them.

My point is simple. Some people who have your same salary will spend more money on brands, eat out several times a week, buy multiple drinks at a bar, buy the newest car every two years, and find themselves in a financial hole. They probably are taking the same vacations as you are too but the credit card bill just keeps inflating, whereas your vacation is paid for in cash. The frugal budget conscious person will not over spend their salary and could have the same fancy brands because of how they shopped for them and enjoy that same vacation. Being frugal doesn't mean outlandish sacrifice, it just means shopping smarter.

These days, I spend similar amounts of my salary compared to my peers, but the main question is, are you spending your time and money on what you find most important? I value travel and I plan my life so I can do more of that. If you are into car restoration, you might divert your savings so you can afford the new turbo charger and upgraded suspension for your next car show in Biloxi. For a long while, I pinched pennies because I had to. When I could loosen the grip and be purposely frugal, it was a process to let go and learn how.

The Value of Relationships and Money

Relationships with significant others can be harmed not only by over spending but also being overly stingy. This isn't a relationship advice book, but I will throw in this nugget for you. Don't nitpick everything your spouse buys; Why did you get coffee? You spent \$20 on a pair of shoes? Did you need another box of fishing lures? Instead, save yourselves a lot of fights and come up with an allowance based on your budget that each of you can spend each month on whatever you want, no questions asked. For example: each of you has \$100 to spend on whatever suites you. If he spends it all on a new remote control (which you think is stupid) and she spends it on her nails and a paint and drink wine party (which you think is outrageous), you both can do it and the other can't say anything. It's just an easy way to have some autonomy without having to justify every purchase to someone. As that old joke says, "But baby I saved 50%!" "But baby you still spent \$60."

If you are sticking to a tight budget because your debt is out of control or for whatever reason really, then you will recognize that fights occur because of these small purchases. We don't tend to criticize our own splurges, do we? You buying another pair of yoga pants might sound like a good reason to get angry but she might be just as angry with your new Bluetooth speaker or the overpriced protein shakes from the gym. Oh yes, we don't want to look in the mirror and see our own purchases as frivolous.

If I gave you \$100 at the end of the month, what would you do with it? Would you pay down debt, replace the microwave, save it for a vacation, or maybe put it in an IRA? Five dollars a day per person is \$300 at the end of the month. Wouldn't it be better to set an allowance as part of the budget, rather than fight about purchases and spend over \$10 a day on average? I hope you are following my logic. If you set an allowance of \$200 in the budget, then you will not mindlessly spend over that amount in a month. It's very easy to spend a little here and a little there and the average daily expenses were \$300 or more by the end of the month. The budget puts restraints on what you can spend, so you just gave yourself \$100 at the end of the month to do what you want with.

My advice again is to have an agreed upon amount that each of you can spend per month without having to be held accountable to each other. He can spend \$100 on protein shakes at the gym and you can think that's silly because he isn't using the milk and protein powder in the fridge for a fraction of the cost. You don't say anything, don't judge, and don't harbor resentment. The caveat is that he has to realize that if by the 20th of the month he spent all of the allowance, he can't spend anymore for 11 days. After a couple of months of running out of the allowance early on in the month, that person begins to make more frugal decisions. It sure can be frustrating when your spouse picks up a little something special on the 29th and you are stuck with nothing. Responsibility is learned the hard way for some people so start changing some spending habits today.

One more nugget: each family should come up with a dollar amount they feel is necessary to get others' approval prior to purchasing. Every budget is different but let's agree that anything over \$100 for a single item might cause your significant other to say a few choice words. Therefore, the significant other needs to be consulted for anything over \$100 and both must agree to buy it. For instance, the house needs a new fancy mop and it costs \$50. You buy it and there's no real issue. The mop is something the household needs for sanitary reasons and doesn't come from anyone's allowance. Remember, time is one of our most valuable assets and a good mop system might save you a lot of time cleaning. We each get 24 hours a day to spend, so spend it wisely (and yes sleeping 6-8 hours is valuable).

Let's say you find a mop for \$125. If your family set a partner approval for any purchase over \$100, then you would need to talk to your spouse about it. Every family has to determine what is right for them. These pre-approval purchases will really help stop impulse buys and will make you discuss the pros and cons of each item. Do we really need this product or can it wait? Can we find a slightly less feature rich version at a better price?

Another perk is that you might just uncover the source to a lot of the money fights you've had in the past. The wife might finally recognize that she gets frustrated and resentful when her husband comes home with another electronic gadget around the \$100 mark. By having a pre-approved limit, those types of purchases could be vetoed and make for a healthier marriage and bank account. Who wouldn't like to fight less and build new loving cooperative memories with their significant other?

Over the years, I've learned hard lessons on my path to frugality. Some involved failed relationships, poor decisions in marketing that took a long time to recover from, poor choices in products, and repurchases for better quality. I can honestly say it's the tough situations in life that cause us to grow. When things are going great most people don't stop and think about how they can grow stronger financially, socially, spiritually, showing love, etc. We just coast along. No one wants to redo those low points, so learn the lessons the first time round and don't repeat them. Hire a coach or get a mentor and avoid the most common mistakes people make. When you hit a hurdle (because no matter how successful you are, you will always have struggles), ask for their advice and overcome it quicker and with wisdom. Some mistakes can cost you your career, your family, or take years to pay back, so try to seek wise counsel and avoid being unethical.

These past few pages paint a picture of struggles, growth, and practical applications. I share this background so you can better understand that even though I don't have an economics degree (you should always seek professional help when making big financial decisions), I think my experience can alter your course. Living a life on a budget for the past 15 years gives me credibility. During my years of clinic ownership in Colorado, every Thursday morning I sat down on Quickbooks® and input all my expenses, because I wanted to track where the money was going. If I was over budget, I could see it immediately and figure out why: did the X-ray processor go out, were vitamins got reordered, or was it a pretty standard month... because I track it, I can know. If money was leaving my bank then I wrote it down and could graph it to look for inconsistencies and trends.

Overspending typically occurs thanks to emergencies, but hopefully with this book's help, you can set up an emergency fund so you don't have to sacrifice so much when they come up. I enjoyed those Thursday mornings and comparing one month to the last month and the same time period of the previous year. In business, I always checked to see if this April was the same, better, or worse than last year's April. My goal was to grow. On the personal side, I was also looking to see if my lifestyle increased over the past year, and if so, by what percentage. Maybe I could have been an accountant if I didn't love chiropractic so much.

You can also budget for expenses you know only happen once per year. For example, getting your fire extinguishers checked yearly, your high school teenager needs an outfit for prom, best friend gets married in the summer etc. When you know that extra \$100 is coming up, you can plan accordingly months prior. Don't forget gifts and weddings will happen every year, so just add that as an item in your budget to save for.

How did I overspend so much? Now what?

Step 1: Gathering the Information

If tracking all these expenses by hand sounds overwhelming, boring, and you would rather give up now than even try...then hang on a second. Not everyone wants to be the next Quickbooks or PeachTree expert (nor pay for it) so I get it. There are other options out there that can import all

your bank account and credit card statements automatically and some do it for free. All you do is follow their steps to link your accounts and all your purchases and deposits get automatically put into their program. Research several sites because most are only allowed to read your statements. The good ones, in my opinion, are not allowed to actually touch your money via transfers.

Sometimes you have to go through and change an expense (bill) category or add one when they can't figure out what the purchase was for, but that's just a minor detail. For instance, if you went to a place called Rad Rats, the program might enter it as a pet store or as unclassified. You just have to change it to Auto Repair because this auto mechanic named their business Rad Rats.

Most of these programs allow you to type in a budget per category (food, car, insurance, etc.) and track with numbers, bars, and graphs (for visual people), and how you are doing in each category. You can see in an instant that you are over budget in the entertainment category but you still have \$50 left in charitable donations. Mint.com is the website I use for this process and it is owned by Quickbooks (which I also use and trust). There are other options and I encourage you to find one that you trust and will actually use. Most of these websites even have phone apps. A quick internet search using phrases like: Mint vs. ____ or Mint vs. free budget trackers should give you a good start to reading up on the various options.

Take a deep breath. Breathe in for four seconds; out for four seconds; repeat four times. Now that your heart rate is reduced, your muscles are relaxed, and freshly oxygenated blood has entered your brain, let's jump into the budget making process. I realize a budget can sound stuffy and overly restrictive, but if your finances are in shambles, maybe it's time to get serious.

Another aspect of hesitance is past mistakes. When we are brave enough to put all of our bills on paper, suddenly the truth is staring at us and most of us don't like confrontation. No more running. It is all right there—all the victories and all the embarrassment. Don't worry, the past is done. We can't change the past but we can change the now.

Unfortunately, our past spending faux pas can stay with us for years. Have you ever bought a boat? Did you realize you would also incur all the accessory payments too: docking fees, fishing license, insurance, winterizing, maintenance, plus any damages and sports equipment? A few years go by and that boat stays docked all but twice a year. Finally you sell it at a loss just to stop bleeding money season after season. At this point, you are out thousands of dollars on a purchase that stopped giving you pleasure years ago. To make matters worse, it's not uncommon for other bills to have piled up from eating out and that new truck payment you acquired to haul that boat you no longer want.

Some reading this may not relate to such a big purchase. Here's a classic freshman in college mistake that you might relate to better because this could be your story or you know "that person." Just a normal Wednesday afternoon walking to the student union for a light lunch when suddenly a noisy crowd of people catches your attention. You see over 20 people waiting in line with clipboards, and smiles and pens filling out some kind of application. It just so happens that the banner hanging over the front of the line is showcasing the rival football game on Saturday

and you can get a free t-shirt and koozie. That's stupid, you say, I'm hungry, but next thing you know XYZ credit card company has your name, address, and a signature. One week later, you get that credit card with your school mascot emblazoned on the front with a spending limit of \$2,500. It goes in your billfold, not because you plan on using it, but for showing your friends and 'just in case' an emergency happens. A few months later, the late night clubbing, big sale on shoes, eating out, and the latest video game finally catches up with you. A variation of the following takes place. The grocery cart is full of frozen pizzas, bananas, milk, bread, PB&J fixings, and the cashier says that'll be \$45.87, please. Your scratched up mascot card gets swiped and declined. The bagged groceries are left at the counter, you leave humiliated, and confirm via a phone call that Yes, indeed the card is working properly, but you have maxed out the \$2,500 limit. Two questions are tossed around your head. How did this emergency only credit card get maxed out? How in the crap am I going to pay for this?

Are you a bad person, a failure because of these two scenarios? No, definitely not. I've heard this quoted many times on podcasts. There are no successes or failures in life, only results based on choices made. Sometimes our choices lead to poor results and sometimes they lead to amazing, profitable results. Were you mindlessly spending and irresponsible with money? YES. Hopefully, you learned a lesson through that experience. By the way, how did you pay it back? Did your family bail you out or did you get a job making minimum wage? I hope you picked a job and realized that, at 23% interest, your better put all the money you can to paying this card off, otherwise you'll still owe on it 10 years later.

The best option is not to make that mistake to begin with and definitely not do it again. Maybe after reading this book, you can help your family, children, and friends to avoid similar mistakes. Financial literacy is one of the most important lessons you can learn and it's not taught in school. Our kids can be saved a lot of drama in adulthood if we teach them sound financial principles early in life. We all know people who spend all their money regardless of income level. When you make \$30,000 a year, you might buy used vehicles, coupon shop, furnish a 1000 sq. ft. house, go to the movies, and only have a few pennies to rub together at the end of the month. Someone who makes \$300,000 can still be broke because they upgraded to brand furniture, a 3,500 sq. ft. house, luxury car and clothes, and eat at fancy restaurants several times a week.

Many people who start earning more money end up increasing their cost of living. One day, you are eating fast food (\$7), the next day it's a mom and pop place (\$10), then it's a big box restaurant chain (\$15), and finally it becomes the more expensive places (\$20-50). It all boils down to one principle: we are just one paycheck away from ruin. The only sum that matters is what you save at the end of the month, not what you made. Imagine making \$80,000 but only living on half of it. That's a great amount of savings, plus less headaches and stress each month.

The phrase, "one paycheck away from ruin" has a simple meaning. Regardless of income, if you spend 99% of it by the end of the month, it will only take 1-2 months to go broke if you lost your job. This means, if you lost your job, then that next paycheck will be missing and you can't pay the bills because you only saved 1% of your salary each month. Even having three months

of expenses in your bank account runs out quickly if you can't find a job and everything you own is locked into a fixed payment for the next couple of years.

When you subtract all your mandatory monthly payments, some really only have 15% or less of their income for food, electricity, and entertainment. I would venture to say many don't even have half a month of savings. Which again means, if you owe \$1,500 to the bank each month and you only have \$300 to your name, what are you going to do to meet that deficit? If you don't pay and get behind even further, then you get the privilege of owing even more money due to late fees and penalties. Next thing you know you are getting Final Notice letters, repossessions, and eventually may have to file bankruptcy (which ruins you for seven years).

It's much harder to scale back your spending and lifestyle after being accustomed to a way of life for such a long time but hopefully you can see the virtue of living with a fixed budget and ample savings each month. Make a pledge to go through the process outlined in this section and break the cycle. The hole you dug yourself might take years to get out of, but you can do it, one back-breaking shovelful at a time. Luckily, you now know a chiropractor! You may never know just how capable you are to fix the situation if you don't do the work to find out. Go through the process, learn something about yourself, but please take action.

Phase 2 of Step 1: Write it down

Now is the time to start recording your expenses/ bills. If you don't record them, you can't track and measure them so you can't make appropriate modifications on your spending habits. As previously mentioned, an automatic website makes it really easy to track. It already has categories and your bank and credit card statements are automatically put into the budget tracking website in the appropriate category. After a month, you can click a button and see a graph on how much you are actually spending versus what you think you're spending in all the different categories so you can see your Spent vs. What's Left in each category.

Cash is the only way to cheat, so don't let that happen. An ice cream cone through the drive thru that costs \$1.07 needs to be tracked. That's over \$30 at the end of the month. If your situation is that bad, think of that \$30 as one less minimum payment on a credit card. In a year, that is \$360 of undocumented expenses and is arguably 1-6 months of payments you could have erased if you paid that into your debt. You can use cash; all I am asking is that you record it. Unfortunately, you will have to log in to the account and do it yourself.

Gather your paychecks for the last three months

This portion is all dependent on how you get paid. If you get paid once a month and it's the same day every month, then just look at that deposit and record it on a sheet of paper as Income. Use a heading like Main Job or Name of Company I work for. If you get paid the same amount twice a month, again add up the amount and write it down. Write down how much you were paid from your main job over the past three months.

Those who work commission, tips, or work hourly plus overtime pay should do the following. Look at your pay stubs, cash tips, bank deposits...pretty much be as honest and thorough as

possible in adding up your income. Go back for three months and add them all up. Once you have the big total, divide by three. Now you have an average amount you earned per month. Why do an average? Because I know one week you may get paid a ton, and the next you can barely get by. The average gives you a general idea of what you will and should make each month so you can create a budget later in the book.

If you have several jobs, keep each income recording separate. Main job, Second job, Lawn Mowing on Saturday etc. should all have their own line under the income heading. This exercise might surprise you as to which job you make the most money at versus the time spent. This will come in handy later on. It might look something like this.

INCOME

Main Job/ Teacher	\$3,000
Second Job/ Mowing Grass	\$220
Third Job/ Babysitting	\$80
Fourth Job/ Tutoring	\$700
TOTAL	\$4,000

Write down your expenses

Be diligent when combing through your credit card statements, bank statements, checks, cash receipts, and think about what you didn't keep a receipt for. The computer programs should be able to go back a month or two if you search the site and figure out how. Whatever the max timeframe your bank allows you to see without having to download an official PDF is what the programs will upload automatically. My bank does 90 days so technically mint.com could pull three months of past transactions for me to immediately see trends.

Our discussion in this book will be for those who use pen and paper. I encourage you to go old school even if you use a program because there is a proven level of learning when you write things down, not just looking on a screen. Plus, as I will discuss later, you may need to break down some of your purchases, like at Costco, into more detailed categories and it will be easier to do on paper.

Reality check: Do the best you can to go back at least the past 30 days. Some people have such horrible records that going back two or three months will be nearly impossible. Most people throw away receipts, especially cash purchases, so the past months will probably be way off. If you fall into this category, then just do the present month from whatever day it is now. Continue to track for the current month and the next two months. Better late than never... but not too late.

Get a few sheets of paper and start listing categories. Feel free to just list the categories I provide in a few pages. Write each one and go down three inches and write another. Add space so you have room to record the numbers.

No lumping together, Point 1

Try not to lump all auto expenses under the heading AUTO EXPENSE. Break it down into Auto, indent one inch: gasoline, oil changes, car wash, and repairs. For INSURANCE, try breaking it down into: auto insurance, boat insurance, house insurance, and life insurance. Make sense?

When you have a big total for AUTO of \$500 one month, you won't really know where the money went exactly. Maybe you had to buy a tire and an oil change. An oil change is only once every few months so you can take that \$30 and spread it out over four months. Now the Auto category will have a more realistic amount per month without the shock when you need your oil changed or new tires. When you average out the total Auto Expense for the year, it will balance out, even though you are under budget every three months and are over budget one month in this category. By the end of the year, it will be accurate...you only wanted to spend \$120 on oil changes for the year and you did (even though the amount actually spent was \$0 most months). The point is that you aren't judging what you will spend based on how much money is in your bank account, but rather you only spend what your budget tells you to. Our budgets will obviously not allow us to spend more money than we earn.

Point 2

The second important point when recording your expenses (bills) is to break up the total bill into smaller categories when shopping at mega stores like Target®, Costco®, and Walmart® with groceries, auto, sports, hygiene products, washing machines, jewelry, entertainment and more. You can buy stuff in each of these categories in one visit. So just lumping the entire bill under one category isn't accurate.

You should be diligent, honest, and do a good job. It's a lot of detailed work to go through each receipt and break the bill down to appropriate categories. If all you have is a bill on your automated computer program or bank statement that says Target \$247.35, that won't be very helpful. If you notice you do all your shopping at mega stores and you don't keep the receipts, then you can't break down your bills into categories for the past months. The best you can hope for is the last week or two. A grand total is better than nothing, but please, keep your receipts starting today so you can properly categorize your purchases for the next three months.

For now, if you have bad records, you can still compare the current and last months' total balances to figure out the general amount you are spending each month and where. Most people are consistent in their spending. If you are consistently over budget by \$100, it will probably be somewhat the same, unless you had an emergency that put you in the hole even more than usual.

Method 1: Broken down correctly with receipts

MEGA STORE Receipt Total \$245	Broken down correctly
<u>Subcategory</u>	
Auto	\$15 (air filter)
Clothes	\$30 (exercise pants)
Entertainment	\$20 (2 for 1 movie)
Grocery	\$180 (why you actually went)

Method 2: Guessing the amount you spent based on a percentage because you only have grand totals

MEGA STORE Receipt \$245	As a guessing percent, which is not as accurate
<u>Subcategory</u>	
Auto	5% = 12
Clothes	5% = 12
Entertainment	15% = 37
Grocery	75% = 184

Method 2 is for those who have poor receipts to look back on, so you can think about what you typically buy at a mega store. Maybe 70% is food and 30% is paper towels and bug spray. If you have a good handle on your typical shopping trip, you can split that bill into smaller categories even without a detailed receipt.

New Month- Current Day to Day Bills.

You have to keep detailed receipts even after three months.

After three months, you should have a handle on what you spend and we can begin looking for ways to reduce spending. You still need to write down all your expenses and put them into the categories though. The only way to get out of debt is to stop spending more than you make and use the surplus to pay off debt. You can even do a rapid debt payoff, which I will touch on later.

For the next three months, every last dime you spend should be recorded. The dollar at the drive thru needs to be written down with accuracy just like the credit card purchase of lunch and the food bill at the neighborhood organic grocery store. Record the bills each day. At the end of the month, just add the subcategories to get a total. Then add those together for a total in each main category and circle it. Then add up circled totals from each category and write that as Grand Total. There are plenty free budget templates online with pre-populated categories. Each day, just add a few new rows and you can have a detailed, accurate expense list.

Step 2: Compare Income vs. Expenses

It's time to compare your total income to total expenses. You might find it helpful to use an average of the three months before doing this step. Do the averages based on the subcategories and add them for your categories and the grand total.

Month 1: Subcategory charities 200, church 100

Month 2: charities 100, church 200

Month 3: charities 75, church 150

Charity $200+100+75=375$ $375/3=125$

\$125 average of 3 months given to charity

Church $100+200+150=450$ $450/3=150$

\$150 average of 3 months given to church

$150+125=275$

Therefore the **category Giving** has an average of \$275 per month.

Compare income to expenses when the categories and grand totals are averaged.

Food Alcohol (general a waste of \$) Fast food Grocery Restaurant Tobacco (waste of \$ & kills) Utilities Electricity Heating/gas Trash Water House/ Rent Technology Cell phone Internet WIFI Giving Charities Church Politics Savings/ Retirement College fund 401K Regular savings for emergency fund Roth IRA Entertainment Concerts Hobby Movie at theater Movie Rental Music Painting Sporting Events TV subscriptions Allowance His/hers Kids Miscellaneous Fees ATM Bank fees Late fees credit cards Hygiene Cosmetics Cleaning supplies Detergents Hair cuts Soap/shampoo	Auto Car replacement Fuel License plate Maintenance Oil change Parking fees Repairs Tires Insurance Auto Boat etc. Disability insurance Homeowner's/Renter Identity theft protection Life insurance Long-term care Medical Chiropractor Co-pays Insurance Premium Deductible Dental Eye doctor Not covered services Debt Bank Loan for car Credit card A Credit card B Student loan Sports Equipment Gym membership Gifts Anniversary Birthdays Christmas Weddings Vacations Education Books Daycare Kid's school tuition School supplies Clothing Business Children Jewelry Personal
--	--

This part is simple. Is your income higher than your expenses? Is it less? How much difference? The amount that you are short each month is called a deficit. The extra amount is called a surplus.

Congrats, you just finished step 2. Grab another sheet of paper and answer the following questions.

What are your thoughts and emotions after doing this exercise?

If you feel sad or disappointed, write that down.

Are you frustrated, content, optimistic: write that down.

Don't stop there though. Explain why you feel that way.

Sometimes writing things down helps you move on and relieves stress.

Are you happy with the results or disappointed?

Were you surprised? Why were you surprised?

Did you learn anything?

Where can you do better?

What is the number one emotion you are experiencing now?

Are you blaming someone else for the mess of your financial life?

What is your role in the current situation?

Are you super excited about how well you are doing?

Can you give thanks to anyone for helping you in this area of life?

For those who have been on a plan before reading this book, where have you seen improvements from one month, three months or even a year ago?

Has anyone been a mentor in your life that you want to give thanks to?

I challenge you to really answer these questions. Some people are afraid to sit and explore the deeper connections and meanings in their life. Nothing scares them more than dealing with their past and their own demons. Own your successes and failures and take steps to keep moving forward. So many times we have poor relationships with money (and body image for that matter) due to our past. If you know you have some issues that changed the course of your life, I encourage you to deal with them and not let them control your life anymore. Don't be afraid to explore your childhood, the relationship with your parents, coaches growing up, and how you and your friends interacted with each other.

Psychologists are available if you need expert advice on any trauma and other issues you may be dealing with. Remember you are not alone; you are not the only one who has ever dealt with these issues. I can promise you, there is nothing you can say that they haven't already heard.

Journaling

Have you ever had so much to do the next day that you can't shut your brain off to sleep? You keep waking up all night and the next day you're grumpy and tired and underperform at your tasks. Well, one way to cure such an unpleasant situation is to write down whatever is on your mind. Have a notebook or a journal and keep it near your bed with a pen. If you find yourself stressed out and your brain is racing, write down everything that comes to mind.

Is it a "to do" list that you don't want to forget? Write it down and now you don't have to think about it. Anytime during the night or even the next day, when you notice yourself getting anxious about remembering what to do, just read it back to yourself. No more reciting the 10 things on your list, and stressing out because you forgot number 8. Refer back to the list anytime you need to.

Another aspect of journaling is the Habit of Gratitude. You can write down all the positive things that happened that day. Positive affirmations about yourself, family, and friends can be written down too. To look back six months from now and see where you have been and where you are now is an extraordinary gift. Were you struggling with depression and now you aren't? Did you have bouts of low self-esteem because of money troubles? Now when you journal, you may notice that it's a happy journal post because you aren't a slave to a credit card anymore. Sometimes you find that what seemed like a mountain before was actually just a hill half its size.

I listen to a lot of podcasts where extremely successful people are interviewed. Journaling, usually just five minutes a day (usually when they wake up and sometimes five minutes before bed), is something they all do. They swear it's one of the best habits they have. It clears their head and focuses them on what is important for today (meetings, being creative, making time to see the kids play sports) and reflect back on what was actually most important in their life (how they treated people, did family time enrich their lives, did they land that big job, how were they thankful today and did they show gratitude to others).

Take the time to evaluate your emotions and write down positives and negatives of your day. You can even write down short-term goals (next week or month), mid-term goals (1-2 years from now) and long-term goals (5+years from now). It's amazing how writing down goals and looking at them every day/week is a huge step in actually achieving them. When you read your goals often, they become a part of you and you find ways to take steps towards those goals. We often aren't even aware what we want in life and even if the perfect opportunity arose, we wouldn't notice it. Great experiences can be lost because of lack of planning.

STEP 3: Evaluate Overspending and Reduce It

This is the fun step. You can get creative in many ways to reduce spending. I will give you a handful of examples and more importantly, concepts to help you make choices on saving money. If you need more inspiration, check the internet because there are so many blogs available on how to coupon shop, budget, how to save money on everyday purchases, negotiating fees, low cost to zero cost dates, etc.

What are the top three areas you spend the most on? Can you reduce them?

Eating out, entertainment, clothes shopping, and insurance might be some easy areas to look at. Another bigger area to consider is downgrading your car and house to really save big chunks of money. Be patient and I'll cover those two as well.

I will cover the following areas because it seems most people over =spend in them: eating out, insurance, dates, cars, electronics, clothes, and a couple of wonderful tangents.

As a general rule of thumb, each category of expenses should only be spent at a maximum percentage of your income. You don't want your house to cost 60% of your income and the car taking up another 30%. How do you live on 10%?

Here is a typical breakdown:

Income Percentage For Each Expense Category	
car expenses	10-15%
charity	4-10%
clothing	4%
entertainment	5%
food	14%
house	24-34%
medical	6-9%
savings	5-10%
personal debt	12%
utilities	8%

That's it for now. When you purchase the Full Length Version, you will have all the following topics covered below. Get Tips and Explanation on ways to lower the cost, check for the best rates and ideas you may not have thought of yet to lower your expenses.

Dates

Movie Theater

Cable and Wi-Fi

Gym Membership

Electronics

Insurance

Clothes

De-clutter

New or Used Car

House

Charity Donations

Basics on Retirement

Roth IRA

Traditional IRA

401K/ Simple IRA

Trust Fund

Buying Houses

Rapid Compounding Debt Payoff

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You've seen enough. You KNOW this is for you. You KNOW this is what you've been waiting for.

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Imagine Having the Blueprints You Need to Make Better Food Choices Now and Instantly Start Dropping Pounds... All While Increasing Your Exercise with Ease, No Guilt and Getting Rid of Your Low Back and Neck Pain.

We all want to be healthy. We all want to avoid nasty diseases which slow us down or even prematurely end our lives, but most of us tend to look for the quick fix. Fad diets, crash exercise courses and all manner of crazy weight loss programs mean that people may feel better in the short term, but are unable to maintain it.

Now, with **Today's Choices, Tomorrow's Health**, there is a book which revolutionizes the way you should be approaching your wellbeing.

Divided into four sections, the book examines the four things which are the keys to good health:

Our overall health

Making sure you exercise

Eating the right foods

Create and stick to a budget

What's Inside? Can you reach your own Weight Loss, Cardio and Weight Lifting goals as well as Financial Success?

Weight Loss/ Food Choices

- Simple Steps to Improve Food Choices
- Will Power is no longer the Driving Force to better choices
- Optimal Calorie Counter Calculator so no more guessing how much to eat
- Carbs, Fats, Protein what is the proper ratio?
- Fact of Fiction: Fake Sweetener Alternatives
- 2 Changes in how I eat that Nearly Guarantees Eating less with Limited Self Control
- Trick yourself to feeling full faster with plate choices
- Lessons learned in China for portion control
- Cut Carbs without my family hating me
- How excess Sugar is causing my pain
- Sugar vs Fat: which hurts are health more

Exercise Blueprints

- 3 easy Step by Step Blueprints to actually Exercise
- Coach Potato or Weekend Warrior: the steps are Semi-Personalized for each individual
- Free Natural Legal testosterone Boost to Maximize my Gym time
- Ab routine I won't quit in 2 days
- 12 exercises with pictures for spine and core strength
- 9 Nerve stretches to stop numbness in your arms or legs
- Bonus exercises for strong shoulders
- 10 minute cardio that's better than doing 30 minutes
- 3 minute stretching concept that won't make me Roll My Eyes in Boredom

Overall Health Reboot

- Pain: does it have any redeeming benefits?
- Have you been brainwashed to distrust alternative medicine?
- Can you body heal itself?
- 3 Intermittent Fasting Guides- you heard about it, now do it
- Why is the nervous system so important anyway
- Speed up recovery from work injuries or post workouts.
- Headache Relief
- Sleep Improvement Hacks

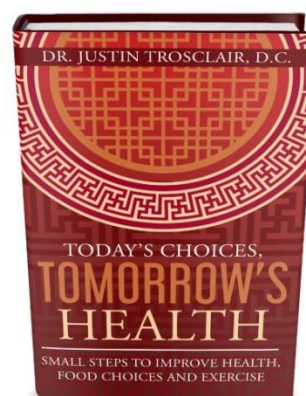
Getting your Finances in Order

- Simple tips to create a budget
- Blueprint detailing how and why to make a budget
- How to become frugal
- Basics for retirement
- Pay your debt down, learn how here

My own 3 Blueprints on how I lost 25 pounds.

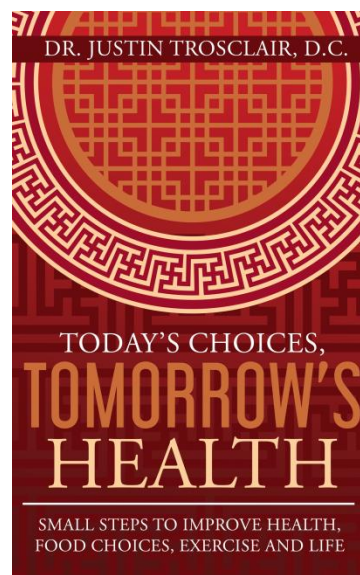
How I mastered my food choices, increased my cardio from less than 5 minutes to the magical 30 minutes, and effective weight lifting strategies that allowed me to **loss 25 pounds** and keep it off.

[Buy the book](#) and learn my step by step process. Becoming healthier is a process and one which is best done slowly, to ensure a lasting effect. With **Today for Tomorrow** you have the perfect book to make a start on those life-changing habits.



Below are a Few of the Highlights

Lessons from China	page 52
Blueprints for Cardio	page 80
Food Labels	page 75
Numb Arms/ Legs Stretch for Relief	page 143
Personal Calorie Calculator	page 88
Intermittent Fasting	page 113
Where Am I Overspending	page 187
Retirement Basics	page 220
Nervous System Reboot	page 41
12 Core Strength Exercises	page 135
Interval Training	page 122
Sugar Secrets and Inflammation	page 61
Making a Budget	page 158
Blueprints for Weight Lifting	page 83



I lead you through some basics about health and chiropractic in the first part of the book. I touch briefly about how the nervous system controls all aspects of the body and how chiropractic can affect different areas of your health. Some of the controversial past of medical doctors versus chiropractors and how the nerves can affect organs are touched upon. I don't cite a bunch of research because there are plenty of other books that you can read if you are into a more thorough review. Actually, it was hard for me to not go into a bunch of chapters citing article after article of what chiropractic can treat successfully (even limiting it to low back pain, neck pain and disc bulges) because my passion is reading those types of papers. I have great relationships with other doctors and we treat patients as a team. A few of the early chapters address some of the frequently asked questions by patients, some of my most viewed blog posts and potentially a health concept that is foreign to many.

You then can explore topics about food choices, sugar flaws, intermittent fasting, weight loss and lessons learned in China. I follow that section with my own personal journey with weight loss and learning how to lift weights. I sprinkle tons of tidbits, secrets and hacks throughout the book to help accelerate your health goals as well as encourage you to not give up and find ways to make this process easier.

Learn all about ways to go from a couch potato to doing a 5k, interval training, the best times to exercise, stretches that won't bore you to tears, and plenty of research based exercises to strengthen your core so back pain doesn't stop you for reaching your goals. Learn specific nerve stretches to stop numbness in your arms and legs as well.

I go into detail about calculating how many calories you personally should be eating per day to maximize your metabolism as well as weight loss. We go through the math in a painless fashion and you will even learn how to modify your diet via macronutrients so you can start living healthier now with overall better food choices.

Lastly, one of my passions is talking about budgeting and finances. I offer some advice on how to budget and cut overspending. Why might a doctor write this part of a book? The reason is simple, most people are carrying thousands of dollars in credit card debit and financial health is just not taught in school these days. If I can help you stop stressing about money then that stress will be less on your physical health too. Let's take care of all aspects of our life.

Nothing of importance is accomplished in a day. Take small steps today to see large benefits in the future. Today's Choices, Tomorrow's Health – Small steps to improve health, food choices, exercise and life.

Buy the Book!

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Don't wait...

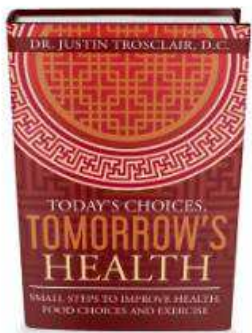
This book is literally unlike anything else you've ever seen. You can't find this stuff floating around online. You can find bits and pieces if you look hard but nothing else is laid out in this much detail, with nothing held back. This is the real deal, and you need to get your hands on it now.

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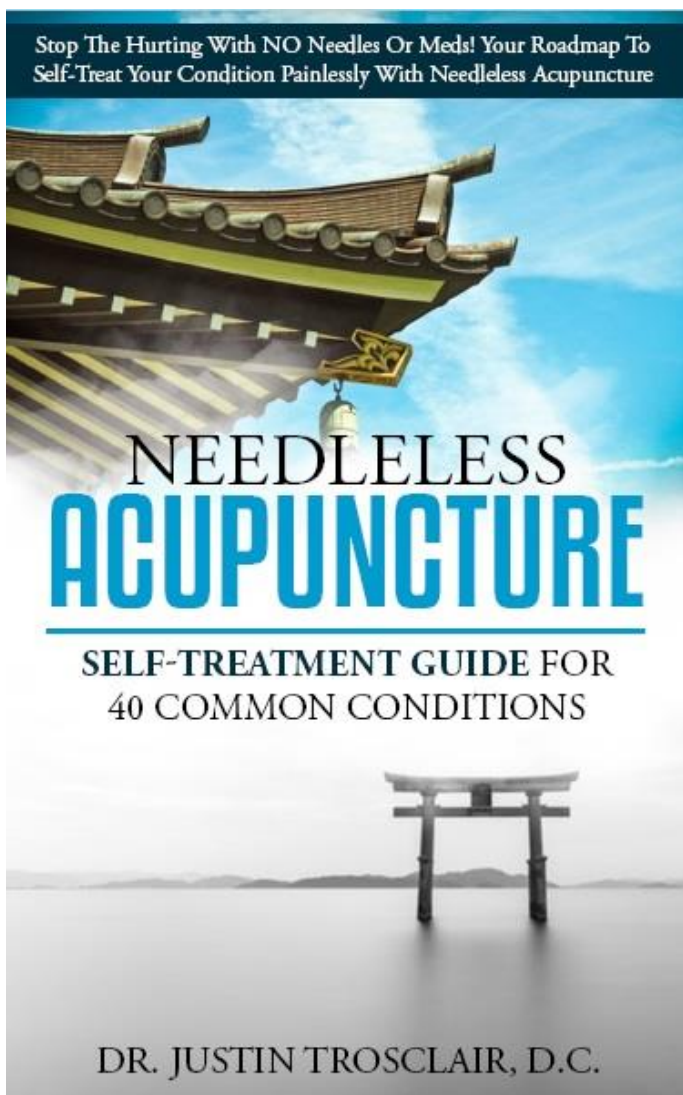
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Imagine What It Could Do For You On
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Anemia
Ankle Pain
Anxiety
Arthritis of the Upper
Extremity
Arteriosclerosis (hardening of
the Arteries)
Acute Low Back Pain
Chronic Low Back Pain
Clonus
Cough
Diabetes
Diarrhea
Eye Strain
Face Palsy

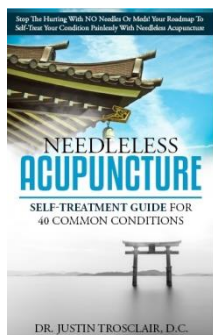
Facial Beautification
Gastric (Stomach) Pain
General Fatigue
Headache
Hearing Problems
Hypertension
Impotence
Influenza (flu)
Insomnia
Intercostal Rib Neuralgia
Irregular Menstruation
Knee Pain
Paralysis of the Lower Limb
Recovery of Fatigue
Rheumatoid Arthritis

Sciatica
Sinus problems
Sleep Difficulties
Skin Disorder (Acne, Eczema,
Neurodermatitis)
Shoulders and Upper Back
Pains
Stiff Neck
Toothache
Trigeminal Neuralgia
Upper Limb Achy and Numb
Urinary Bladder Issues
Vertigo
Weight Reduction

This book is for you EVEN IF:

- ❖ You already tried chiropractic treatment and massage but you didn't get the results you expected.
- ❖ You might be taking medication but are worried about the side effects and long-term consequences.
- ❖ You prefer a natural approach to dealing with your health concerns.
- ❖ There's not an acupuncturist within an hour's drive .
- ❖ You are too busy during the day to spend two hours getting treatment at the local clinic.
- ❖ Your health is your priority and you want to try and take care of this on your own.
- ❖ You tried acupuncture in the past but the bills got too high before you could experience relief.
- ❖ You need a health tune-up at least every month and it's time to do it with self-care.
- ❖ You bought books in the past just to find out there was NO protocols to actually try what was written.

If you're ready to discover how to unleash the full power of your body (and do it from the comfort of your own home) in 30 minutes a day then the protocols I've gathered from Western and Eastern books, charts, and real-world observation will lead you and show you the right acupuncture points. This is your guide to Stop The Hurting With NO Needles or Meds! Your new Needleless Acupuncture Book will be Your Roadmap to Self-Treat Your Condition Painlessly, Effectively, and Conveniently.



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Renewed energy about the future of your clinic

Restore the relationship with your spouse so it soars to levels back when you first got together

Rekindle the closeness you once had with your children

Restructure your marketing so it's more efficient and productive

Realize that your town is no different than anyone else's

Remember why you choose to be the Doctor you are and not another specialty

Revisit past mistakes and learn something to better yourself today because of them

Resemble those morals you hold onto and discover ways to volunteer as a Doctor

Reach out to product companies to find out what is new and best for patient outcomes

Reestablish your value of money and start saving for retirement

Restore your financial life and pay off debt

Relearn office procedures so you can stop losing patients faster than you can recruit them, you might call this coaching or management company advice

Reorganize your work schedule so you can finally take the vacations you deserve

For doctors who want a thriving practice and abundant home life, listen as your host Dr. Justin Trosclair goes behind the curtain and interviews doctors, volunteer organizations and guests about real world triumphs, struggles, marketing, vacation ideas, practical tips, guest specialty explained, favorite books and apps, how to maximize your family relationships and entertainment.