



# SUSAN MERCER

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***“The calendar,  
your bank  
account and  
credit card  
statements never  
lie”***

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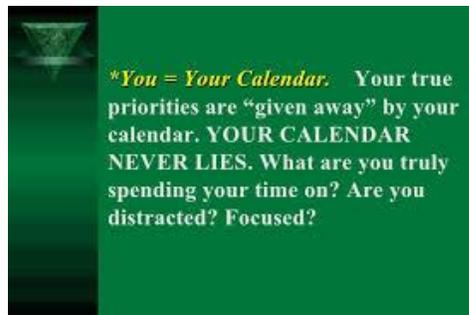
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***I think about this statement a lot when I'm making money decisions. Do my actions support what I've said is most important to me?***

This question may seem obvious. After all, who wouldn't spend their money on the things most important to them? But I've discovered (and you probably have, too) that what we say and what we do not always match.

That's why I make it a point to look at my calendar and bank account on a regular basis. We all have a finite set of resources. We only have so much money, and we only have so much time.

Now, I could beat myself up every time I discover a disconnection between what I value and how I spend my time and money. Instead, I treat it like an opportunity to hit the reset button.



You can do this process too, I suggest you keep two things in mind.

## ***1. Set a time each month.***

The reset process only works if people are consistent. You need to pick a time each month and stick with it. Plus, some resets can't happen all at once. Some resets need to happen over a few months. You can only measure your progress if you're checking in and measuring your progress regularly.



## ***2. Avoid shame and blame.***

The past is the past. Your goal is to do better going forward. If you discover an issue in the previous month, of course you should learn the lesson and make the change. However, it's hard to reset and focus on the future if people keep playing "what if" with the past.

I love this process. It's a simple financial check-up that doesn't require any complicated formulas.

All I need is my calendar and my bank and credit card statements. In a matter of minutes, I get a snapshot of what I'm actually doing compared to what I say I want to be doing.

I challenge you to try this reset process for three months. I would love to know what happens when you do and I would absolutely I'd love to hear what you find out. Do things match up or do they need a reset?



**SUSAN MERCER AND ASSOCIATES**