

Index

■ A ■

- abyss*, 27
accessibility, 13
accomplish, 14
accord, 46
accountability, 10
accountable, 21
accrues, 34
accuracy, 42
achievement, 37
action, 3
actions, 45
actively, 28
activities, 39
activity, 9
adaptability, 38
adaptable, 37
addiction, 41
adults, 45
advantage, 43
advantages, 2
adverse, 24
advertisers, 11
advice, 13
advisable, 7
advisor, 9
advisors, 16
affairs, 23
affiliates, 36
Affluenza, 12
aftermath, 40
agency, 15
agile, 24
aimlessly, 23
alleviate, 16
allocation, 22
allowance, 12
Allowances, 3
alterations, 10
Ar, 2
analysis, 6
anniversaries, 33
annually, 20
appearance, 16
appearances, 11
appliance, 19
appliances, 19
applicable, 22
application, 5
apprehension, 16
appropriately, 23
approximately, 33
article, 14
aspirations, 7
assessment, 10
asset, 7
Assets, 6
Association, 9

astound, 34
 ATM, 11
 Attitude, 11
 attitudes, 3
 auto, 9
 automated, 33
 availability, 13
 avenues, 39
 Awareness, 6

■ B ■

babysitting, 46
 backdrop, 27
 bankbook, 30
 banker, 40
 bankruptcy, 9
 barely, 3
 barest, 38
 barometer, 4
 barriers, 39
 baseball, 42
 baseline, 8
 basketball, 42
 batteries, 10
 beer, 19
 behavioral, 3
 beholder, 17
 Beware, 46
 bi, 7

birthday, 46
 birthdays, 32
 blended, 9
 blessing, 43
 boarder, 27
 boarders, 45
 bonus, 31
 bonuses, 7
 bookstores, 45
 bottomless, 20
 breakdown, 37
 brevity, 10
 Briefly, 10
 brining, 45
 broader, 26
 budgetary, 20
 budgeter, 13
 budgeters, 28
 buffer, 20
 burner, 46
 Buster, 14
 busters, 14

■ C ■

cafeteria, 39
 Calculations, 26
 Calendar, 30
 candy, 45
 careless, 4

casino, 29
 categories, 9
 category, 10
 CD, 10
 celebration, 12
 cell, 27
 cellphone, 21
 certainly, 24
 certificates, 8
 Characterized, 17
 charitable, 19
 cheapskate, 5
 checkbook, 34
 cheese, 45
 churning, 24
 cigarettes, 37
 circumstance, 4
 circumstances, 5
 classifications, 29
 clearly, 5
 cleverly, 27
 clinic, 19
 clockwork, 42
 closely, 20
 clustering, 29
 coaster, 21
 collaborating, 34
 Collaborative, 17
 collections, 8
 collectively, 11
 collectors, 5

columns, 17
com, 13
commerce, 39
commitment, 7
communication, 14
complexities, 26
complexity, 4
complications, 45
Complying, 15
computer, 10
concept, 21
conceptually, 30
concerts, 10
concrete, 26
confidence, 28
confronted, 10
connection, 35
consciously, 5
consequences, 45
considerate, 32
consistency, 27
consistently, 24
Consolidate, 3
Consolidating, 40
consolidation, 15
consolidations, 28
constantly, 6
constitute, 37
constitutes, 2
consultation, 26
consultations, 34
consumer, 15
context, 9
contextualized, 9
contingency, 20
continuum, 36
contribution, 36
contributions, 10
contributor, 20
controversial, 36
convenience, 3
corporation, 13
counseling, 15
counselor, 33
counselors, 42
counterproductive, 11
coupons, 42
creation, 37
creator, 17
creature, 3
Creditors, 25
crises, 24
crisis, 35
criteria, 16
critical, 25
crunching, 47
curbing, 6
currencies, 24
currency, 24
customer, 34
customized, 16

■ D ■

data, 5
debit, 34
debits, 34
Debt, 3
debtridden, 9
debts, 33
deductible, 27
deductions, 7
deemed, 45
deeper, 3
deeply, 42
defense, 14
definitions, 30
defray, 47
Demystify, 5
dental, 19
dentist, 19
depth, 3
DeSantis, 47
description, 30
diagnostic, 15
diary, 22
difficulty, 36
diligence, 37
dining, 10
direction, 12
directional, 6
directly, 10

disagreement, 36
discomfort, 16
discouraged, 14
discretion, 28
discretionary, 29
discretionary, 3
disposal, 5
disruptions, 38
distinctive, 9
distinctly, 5
dizzying, 3
dollar, 23
dollars, 4
donation, 47
Donations, 10
donuts, 46
doom, 43
dough, 46
dread, 4
driveway, 32
duplicate, 31
duty, 21
DVD, 42
DVDs, 19

■ E ■

Earl, 2
easily, 4
ebook, 24

eBooks, 47
economize, 12
educational, 42
effectively, 28
effort, 3
electricity, 19
Elimination, 38
Emergencies, 14
Emergency, 20
emotional, 35
emotionally, 47
emotions, 35
empowered, 11
empowering, 13
enabler, 3
endeavor, 36
endurance, 15
enemy, 43
energy, 3
enjoyable, 13
enlightening, 43
entangled, 25
Entertainment, 10
entrusted, 45
envelope, 31
Envelopes, 31
equipment, 19
essence, 37
estate, 27
etc, 10
ethics, 24

evident, 3
exception, 43
excitement, 3
excursions, 47
executed, 27
Exhaust, 41
Expectations, 15
expenditure, 5
expenditures, 19
exposure, 8
expression, 23
extremely, 21

■ F ■

facets, 10
Factual, 17
Failure, 14
failures, 3
fairly, 44
fairy, 15
familiarity, 39
fate, 23
Fees, 8
fiction, 3
finalized, 34
finalizing, 17
Financially, 5
fingertips, 28
Fiscal, 3

fiscally, 4
flawed, 45
Flexibility, 21
fluctuates, 6
fluctuating, 37
fluid, 6
flyers, 45
forefront, 8
foresight, 28
forever, 35
formulas, 30
Formulate, 21
framework, 27
fraud, 8
freedom, 5
freely, 24
frittering, 13
frivolously, 45
frugal, 8
frugally, 8
frustration, 23
fulfilled, 21
functional, 16
furnace, 46
furniture, 10
futile, 3

■ G ■

gadgets, 39

gap, 36
garbage, 10
gear, 24
generic, 27
generous, 47
gift, 29
Gifts, 10
gimmicks, 48
globally, 3
gloom, 43
glove, 40
Goal, 5
goals, 6
Goodwill, 43
gourmet, 45
government, 13
grandparents, 29
gratification, 14
greatly, 15
grief, 38
groceries, 10
Grocery, 21
groundwork, 26
guesswork, 34
guideline, 37
guidelines, 13
guru, 10
guzzlers, 45
gym, 46

■ H ■

habit, 27
habits, 3
habitual, 4
handcuffs, 14
handy, 8
happily, 12
hardship, 45
hasty, 45
hat, 43
hearth, 37
heightened, 39
hesitant, 14
hesitation, 10
highway, 2
hobbies, 10
honestly, 15
honesty, 12
honing, 42
horror, 43
hounded, 5
household, 4
Households, 4
housekeeper, 10
housekeeping, 29
humble, 46
hunter, 4
hype, 48

■ I ■

identity, 8
idiots, 8
illness, 12
immensely, 22
Immigration, 36
impetus, 23
implications, 39
importance, 25
improvement, 37
improvements, 10
incidental, 45
incidentals, 12
increasingly, 16
individually, 11
indulgence, 22
indulgences, 3
inevitabilities, 22
inflation, 22
inflexibility, 45
infomercials, 39
information, 5
inheritance, 29
Initially, 18
innovative, 22
inquiring, 3
insights, 5
Installment, 19
instant, 14

instill, 25
instinctively, 44
inter, 9
internally, 15
internet, 10
intricacies, 25
Introduction, 2
investment, 7
investments, 13
invigorate, 35
involvement, 3
IOU, 41
IRA, 25
Ironically, 15
IRS, 36
isolation, 27

■ J ■

jewelry, 8
Jim, 47
jointly, 4
judo, 46

■ K ■

keel, 35
kits, 8

■ L ■

larger, 21
laundry, 19
layouts, 34
leisure, 30
lessons, 19
liability, 35
lifestyle, 10
limb, 39
literate, 26
literature, 8
locations, 42
longer, 8
lookout, 4
lottery, 29
luggage, 10
lust, 11
Luxury, 39

■ M ■

magazine, 10
magazines, 10
magic, 29
magically, 15
magnifying, 16
mailbox, 25
Maintenance, 10

majority, 6
makeover, 8
maker, 35
Mall, 43
management, 3
mandatory, 35
manicures, 10
manufacturers, 11
marketplace, 13
marriage, 14
martyr, 14
masochist, 14
massage, 28
mastery, 27
Matinee, 42
max, 23
maximize, 30
maximizing, 41
Meals, 40
meaningful, 26
measurable, 15
measurement, 3
mechanics, 25
mechanism, 13
mechanisms, 12
membership, 19
memberships, 46
mercy, 24
merely, 3
merit, 45
merits, 29
metals, 8
meters, 46
method, 28
methodically, 3
methods, 24
microscope, 16
mileage, 37
min, 33
minimum, 13
minimums, 38
miracles, 15
Miscellaneous, 28
mode, 12
Mom, 33
momentum, 21
mons, 29
monetary, 24
moneyrelated, 36
Monthly, 3
Mostly, 6
Motivation, 15
motivational, 15
motivations, 10
movie, 45
movies, 10
multimedia, 19
murky, 13
museums, 42
Mvelopes, 13

■ N ■

nagging, 15
nanny, 46
naturally, 23
necessarily, 8
Necessities, 3
necessity, 24
negatively, 40
reverending, 3
newsletters, 13
newspaper, 19
newspapers, 10
nirvana, 43
Normally, 35
notebook, 31
noticeable, 38
numerous, 9

■ O ■

obligation, 41
Obligations, 9
oblivious, 23
obviously, 23
occasional, 22
opener, 45
Openly, 24
Opt, 10

optimize, 30
optimizing, 7
options, 21
orderly, 28
orient, 36
orientation, 6
oriented, 3
orthodontic, 33
outcome, 4
outcomes, 20
outdoor, 42
outflow, 6
outing, 10
overlooked, 16
overspend, 40
Overspending, 32
overview, 7
overwhelmed, 26
overwhelming, 44
overwork, 12

■ P ■

painful, 16
paradigm, 8
path, 30
patience, 12
patters, 3
payback, 42
paycheck, 22

payday, 32
peers, 47
penny, 4
perception, 26
periodically, 34
persistence, 12
perspective, 23
perspectives, 5
pest, 10
pharmacy, 27
phenomena, 7
pit, 20
pivotal, 28
planner, 26
plunging, 39
pocketbook, 5
pocketbooks, 22
populating, 13
portfolio, 7
possibilities, 34
possibly, 4
postage, 10
postponement, 10
postponing, 14
potlucks, 42
precious, 8
preferences, 46
premise, 7
preparedness, 22
prescribe, 28
pride, 37

principles, 24
priorities, 26
prioritize, 17
priority, 22
probe, 14
probing, 3
procedural, 34
procedures, 24
productive, 45
projection, 46
promotions, 39
proofing, 8
properly, 29
prosperous, 8
providers, 8
prudent, 4
publications, 34
pulse, 22
purse, 22
puzzle, 35

■ Q ■

quipped, 12
quo, 41

■ R ■

racked, 39
raffle, 46
rainy, 38
rampant, 3
rarely, 6
Rationale, 2
readily, 8
Realistic, 3
Realistically, 21
realities, 21
reality, 3
realization, 45
reasonable, 29
recession, 24
recordkeeping, 28
recovery, 40
Recreation, 10
recycle, 21
Rediscover, 10
reduction, 38
reductions, 38
reflection, 13
reflections, 5
reflective, 3
refocus, 14
regaining, 41
registration, 31
relationship, 32
relatively, 26
relevant, 13
reliable, 20

reliant, 11
relief, 20
relocating, 23
relocation, 39
relocations, 39
remedy, 13
reminder, 25
rental, 20
rentals, 10
renters, 9
Repaying, 41
repayment, 15
replacement, 37
reputation, 40
requirements, 8
resourcefulness, 35
responsibilities, 9
responsibility, 3
responsive, 37
restraint, 41
restrictive, 14
retail, 41
retailers, 11
retirement, 4
revelation, 8
rightfully, 43
rigidity, 45
roadmap, 7
robust, 37
rocket, 44
roller, 21

RRSP, 7

■ S ■

salaries, 30
salvage, 36
Salvation, 43
saver, 13
scenarios, 20
scraping, 21
scrutinizes, 17
scrutiny, 8
sculptures, 8
seas, 16
seasonal, 7
Security, 6
seemingly, 3
seriously, 26
setback, 37
setbacks, 37
sewer, 10
shortfalls, 44
simplicity, 8
simplistic, 6
simply, 3
situation, 5
situational, 6
situations, 17
skepticism, 3
skill, 27

- skills*, 5
slate, 41
smartly, 37
snacks, 10
Sober, 35
sodas, 10
software, 10
solution, 9
Solutions, 35
soul, 25
specialist, 34
specialty, 21
specifically, 30
specter, 22
spikes, 37
spiral, 3
spiraling, 10
splurges, 32
spouse, 15
sprinkle, 15
Spur, 38
Stabilize, 36
staples, 45
static, 4
statisticians, 3
Status, 7
steady, 7
stewardship, 29
storage, 27
strapped, 42
strategic, 37
strictly, 32
subscription, 21
subscriptions, 10
subsidized, 9
success, 3
successes, 3
suitable, 30
summarized, 10
supper, 33
supplement, 27
supplemental, 44
Surely, 15
surplus, 3
survival, 16
Sylvia, 3
synagogue, 19
synergize, 35
systematic, 5
- **T** ■
- tech*, 46
technique, 29
techniques, 4
technology, 26
teenagers, 37
teeth, 33
Tele, 39
temptation, 11
tempted, 43
tenacious, 44
tenant, 27
tennis, 42
tension, 10
testament, 26
textbooks, 34
than, 38
theft, 8
thermostat, 27
thorough, 25
thrift, 43
tid, 25
timeframes, 29
timeline, 6
timely, 28
togetherness, 42
tolls, 10
topic, 10
topics, 36
tossing, 12
totally, 8
tracker, 24
transform, 15
transformation, 3
transportation, 19
trendy, 38
trimmed, 39
truly, 40
Truth, 36
tuition, 9
tunnel, 26

TV, 10
typically, 5

■ U ■

un, 4
unanticipated, 14
Unbiased, 25
unbudgeted, 37
uncovering, 26
undeniably, 34
underestimate, 30
unequivocally, 10
Unexpected, 11
unforeseen, 37
unfortunate, 35
uniquely, 9
unnecessarily, 3
unnecessary, 45
unnoticed, 9
unplanned, 23
Unpredictable, 37
Unrealistic, 15
unsure, 26
unthinkable, 27
urgency, 21
usage, 31
usefulness, 36
user, 3
users, 30

utilities, 10
utility, 34
Utilize, 22
utmost, 25

■ V ■

Valentine, 33
vanishing, 46
variation, 37
variety, 23
ve, 21

■ W ■

wallet, 44
wallets, 44
wealth, 3
website, 47
websites, 13
weekly, 7
WHATSOEVER, 41
widgets, 39
willpower, 27
Winterize, 27
wisdom, 5
wisely, 4
wonderful, 14

worksheets, 8
workshops, 19
wrongfully, 4

■ Y ■

yard, 10

■ Z ■

zoos, 42