

New Order

In due course to improve our economic and personal conduct and create a quality life, we encounter great difficulty due to the great disorder that exists in our lives.

It appears in all areas of our lives:

1. It's fun to live with a tidy wardrobe... to find everything easily, not wasting time and not finding things wrinkled. The problem is that the closet is so messy that we do not have the strength to start the project and we continue to live in a mess.
2. There is a lot of importance in an organized office ... To locate any document or folder simply, to rely on the work we have already done, but who has the power or time to begin to understand anything at all in the existing mess ?!
3. It is so important to manage our accounts in a responsible and orderly manner, but where do we begin? We have a few small loans in three different banks, a lot of payments that are already coming down on some cards and we have no idea where the savings are lying from the previous job.

The solution is to start from scratch as if nothing existed!

Will such a solution resolve the existing disorder?

No, but the beginning of the solution will create new order and understanding, and these will also create a desire in us, motivation and a desire to arrange what is already messy.

Even if my wardrobe is completely cluttered, I can find a free shelf and arrange the clothes that come out of the dryer. The new order would please me and lead me to general order.

I can add a new wardrobe to the office and start today a new order, an order that will lead to general care.

Even I managed my economic life without order to this day, I can start from today to live orderly.

So how do we do it?

1. First create a current budget. The current budget is composed of the total net income available to us, including salaries, allowances, parental support, etc.
2. Take out detailed account pages and make a list of all your monthly expenses (housing expenses, purchases, insurance fees, etc.).
3. The remainder of the budget (after 1 and 2) makes up your free money for living. If there is no such residue, you must make an immediate change in section 2 (expenses), move to a cheaper apartment, reduce shopping, and so forth.

4. Prepare a list of all your changing monthly expenses (recreation, studies, classes, etc.).
5. Do not forget to add long-term savings and a fixed amount to unplanned expenses!
6. Missing money in the budget? Increase income or reduce expenses in Section 4 (variable expenses).
7. Once you have created a planned and balanced budget, from this moment make sure that each expense is recorded and suitable for the program you prepared.
8. If you are required to spend unplanned expenses, make sure that it is covered by the provision you created for such expenses (Section 5). If not, increase the provision or reduce it in another section.
9. After you assimilate the new order in your life for at least a month, pick at least one topic per week related to the disorder that has been created in your past life and fix it.
10. In a short time you will create a new order in the mess that is left behind.

Good luck!