

The Better RegisterTM

Financial Tracking Tool



Users Guide

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Congratulations on your purchase of The Better Register™ Financial Tracking Tool! You've taken an important step toward getting out of debt, spending less, and saving more. Now you can gain greater financial control NATURALLY— simply by using The Better Register. Many customers who try The Better Register report a 15 to 20% decrease in their spending within the first few weeks! We are so confident you will love the convenience and benefits of The Better Register that we offer a 100% Customer Satisfaction Money-Back Guarantee. Thank you for your business – and please tell others!

P.S. Be sure to visit our Web site for tutorials, FAQs, discussion groups, testimonials, and news about how you can earn extra money through our referral, affiliate, and partner programs. Go to www.itseasytodo.com for more information.

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5 Easy Steps to Gain Control of Your Money

- 1 Keep The Better Register with you at all times. Track every penny that comes into or goes out of your life. That means every transaction, no matter how small (such as coins spent in snack machines, etc.).
- 2 Track your Checking, Cash, Savings, and Credit Card accounts in a single register. "Cash" is the money (bills and coins) that you have in your wallet. Balances run straight down each column (in the gray boxes).
- 3 Place a minus sign (-) in front of any amounts you are subtracting, and use a plus sign (+) for any amounts you are adding. Writing plus and minus signs helps you keep your transactions straight and makes arithmetic easier.

- 4 Add together the balances from ALL of your credit cards and lines of credit (overdraft protection loans), then track that TOTAL amount in the Credit Cards column. (Use the Balance Tracker to track individual account balances. See p. 12.)
- 5 When you record transactions in your **Credit Cards** column, remember that any new purchases you make, or cash advances that you take, are **ADDING** to your total debt. When you make payments on your credit cards or loans, you are **REDUCING** your total debt. That means that you will: **ADD (+)** new purchases, cash advances, interest or finance charges, late fees, any other charges that are printed on your statement; and **SUBTRACT (-)** payments that you make and any credits you receive (e.g., cash-back rebates or merchandise you have returned that is credited to your account).

Debit Cards vs. Credit Cards

A debit card is a convenient way to pay for things using the money that is in your checking account. Debit cards are also known as check cards. Most often, your debit card is also your ATM card. When you use a debit card, you do not go into debt. Since a debit card works just like a check, you should record your debit card transactions in the Checking Account column of The Better Register.

Credit cards are a convenient way to borrow money. When you use a credit card, you go into debt. The most common form of consumer debt is credit card debt. Other types of debt include lines of credit, personal loans, car loans, home mortgages, student loans, and others. It is up to you which of your debt accounts you include in your Credit Cards column. (For more information, read page 33).

The 10 Tools of The Better Register

The Better Register is much more than a checkbook register. It is a Financial Tracking Tool. The Better Register contains 10 different tools that all work together to help you gain control over your spending, save more, and get out of debt. These 10 tools help you understand the impact of your daily financial activities on your long-term financial goals. They track not only your cash flow, but also the most critical – yet controllable – aspect of your financial well being: how your daily money choices (e.g., your use of consumer debt) affect your net worth. The 10 tools of The Better Register include: 1) Info Tracker, 2) Balance Tracker, 3) Bill Tracker, 4) Automatic Transaction Reminder, 5) Checking/Debit Card Account Ledger, 6) Cash Account Ledger, 7) Savings Account Ledger, 8) Credit Cards (or Loan) Account Ledger, 9) Budget Tracker, and 10) Life Energy Tracker.

Tool 1: Info Tracker

1 ACCT NO.	2 NAME OF LENDING INSTITUTION AND TYPE OF CARD / LOAN	3 LAST 4 DIGITS	4 CUSTOMER SVC PHONE NO	5 INT RATE % FOR PURCH	6 INT RATE % FOR CASH	7 DAYS IN BILL CYCLE
1	1st Bank Visa Card	0561	800-555-1111	13.8%-G	14.7%-A	28
2	CitiOrg MasterCard	9132	888-555-1221	11.0%-G	13.5%-A	30
3	Favorite Dept Store Card	0123	555-3748	21.0%	n/a	30
4	Line of Credit (overdraft)	n/a	555-8080	n/a	13.8%	Due 19th
5	Personal Loan from Dad	n/a	n/a	5.0%	n/a	Due 1st
6	ABC Car Loan	9000	555-7777	4.5%	n/a	Due 5th
7	Student Loan	SSN	555-1234	n/a	2.75%	Due 1st
8	SeaSun Home Mortgage	4341	877-555-LOAN	n/a	5.75%	Due 1st

We recommend you fill out the Info Tracker (on the second to last page of the register) as your first step. The Info Tracker is a great start because it helps you get your financial information organized. As you use The Better Register daily, you

will find the Info Tracker is a convenient way to keep track of your credit card and loan information. Gather all your credit card statements and loan papers before you begin. The Info Tracker has fields for up to 8 different accounts.

1. The **Account No.** column identifies your accounts by number. (These 8 account numbers are needed when you use the Balance Tracker. See p. 12).
2. Write the name of the account and the type of card/loan in the **Name** column.
3. For security, write only the **Last 4 Digits** of your account in this column.
4. Write your **Customer Service Phone Number** in this column.
5. Read your credit card statements carefully and write your **Interest Rate for Purchases** (APRs) here. If there is a letter code for the calculation method, include it here (Example: G). (For details, see Tutorial 5 at itseasytodo.com)
6. Do the same for your **Interest Rate for Cash Advances**.
7. Write the number of **Days in the Billing Cycle** (or the due date) here.

Tool 2: Balance Tracker

BALANCES ON ACCTS:		No. 1	No. 2	No. 3	No. 4	No. 5	No. 6	No. 7	No. 8
MONTH:	Sept.	435.01	2345.11	46.32	0 --	200--	12,898--	6435--	76,545--
MONTH:	Oct.	2533.21	0 --	21.49					
MONTH:	Nov.								

The Balance Tracker is directly below the Info Tracker (on the second to last page of the register). Here is where you will write the monthly balances for each of the accounts you listed in The Info Tracker. Remember, column 1 of the Info Tracker is the **Account No.** column. The Balance Tracker uses these 8 account numbers on its top row. For example, **My Bank Visa Card** is Account No. 1 in the Info Tracker. Balances for this account go in the **No. 1** column of the Balance Tracker.

- The first step in using the Balance Tracker is to write the current month in the top **Month** field, followed by the names of next 2 months. For example, if the current month is September, write **Sept.** in the top field followed by Oct., Nov.
- The next step is to call the customer service number for **Account No. 1** (in this example, **My Bank Visa Card**). Ask for your current balance, and write it in the **No. 1** field for the current month (**Sept.**). USE A PENCIL to write your current balances. These balances may change later at the end of this month when you receive your credit card or loan statement.
- Do the same for Account No. 2 (in this example, **CitiOrg MasterCard**).
- Continue for all of your accounts listed in the Info Tracker.
- When you receive your statement after the end of this month, check your actual balances. If they have changed, rewrite them.
- For future months, write the balances that are printed on your statements.

Tool 3: Bill Tracker

Track Your Bills, Due Dates, and Automatic Payments / Direct Deposits

Month <u>Sept/Oct</u>							Month <u>Oct/Nov</u>						
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
21	22	23	24	25	26	27	26	27	28	29	30	31	1
					Payday								5, 7, 8
28	29	30	1	2	3	4	2	3	4	5	6	7	8
			5, 7, 8							6		Payday Cable	
5	6	7	8	9	10	11	9	10	11	12	13	14	15
6		Cable			Payday							2, 3	
12	13	14	15	16	17	18	16	17	18	19	20	21	22
	Sue's B'day		2, 3							4	1	Payday	
19	20	21	22	23	24	25	23	24	25	26	27	28	29
4				1	Payday						Thanksgiving		
							30						

While you have your credit card statements out, turn to the inside back cover of The Better Register and fill out your Bill Tracker calendar. Start with today's date. (You can use the pre-printed calendar on the back of The Better Register to look up the dates.)

On the dates that your credit cards, loans, and other bills are due, write the **Account No.** (from the Info Tracker) or the name of the bill. Using the Info Tracker account numbers saves space in the Bill Tracker. Cross referencing also helps to remind you to update your Balance Tracker each month.

All 10 tools of The Better Register are designed to work together. As you'll see throughout this booklet and in the testimonials and tutorials on our Web site, it is the synergy* of these 10 tools that helps you to gain control over your money NATURALLY, simply by using The Better Register.

*synergy means "working together to create a whole that's more powerful than the sum of its parts"

Tool 4: Automatic Transaction Reminder

	14	15	16	17	18	19				
DATE	DESCRIPTION	AMOUNT	ACCOUNT	MO.	ENT	MO.	ENT	MO.	ENT	
1	Student Loan (no. 7)	-231 03	Checking	Sept	X	Oct		Nov		
1	Mortgage (no. 8)	-876 73	Checking	Sept	X	Oct		Nov		
-	Biweekly Paycheck Dep	+1411 17	Checking	Sept	X X	Oct		Nov		
7	Gym Membership	-38 00	1st Visa	Sept	X	Oct		Nov		
14	Internet Service	-11 95	Citi MC	Sept		Oct		Nov		
30	Service Charge	-6 50	Checking	Sept		Oct		Nov		

Now that you have entered all your bills, automatic payments, direct deposits, and important dates into the Bill Tracker, you should fill out the Automatic Transaction Reminder (last page of the register). This tool is for any payments or deposits that are automatically posted to your checking, savings, or credit card accounts.

Although some of these transactions may also appear in the Bill Tracker, writing the entries here reinforces your awareness of them. Also, “hidden” costs such as service charges or member insurance fees may otherwise be missed if they are not entered here. (Look for them on your statements.) Quarterly, semi-annual, and annual transactions may also be recorded so you can better prepare for them.

14. Enter the **Date** that the automatic transaction is posted each month.
15. Enter a **Description** of the transaction.
16. Enter the **Amount** of the transaction. Don't forget the plus (+) sign for automatic deposits, and the minus sign (-) for automatic payments/withdrawals.
17. Enter the **Account** (checking, savings, credit) to which the transaction posts.
18. Enter the current month (**Sept**) and the next 2 months in the **Mo.** fields.
19. ONLY AFTER you have entered the transaction in your Better Register ledgers, place an “X” in the **Entered** field. (See “Intro to Ledgers” on p. 18.)

Intro to Ledgers and Other Tools

DATE	PAYEE / DESCRIPTION CATEGORY	NO. or CODE	CLR REC LE	CHECKING DEBIT CARD	CASH	SAVINGS	CREDIT CARDS
				\$	\$	\$	\$

20. Enter the date of the transaction in the **Date** field.
21. Enter the name of the payee to whom you are writing a check, paying cash, etc., in the **Payee/Description** field. If there is no payee (for example, if you are making a transfer or a deposit, or you are recording the cash you spent in a candy bar machine), use this field to describe the transaction. For example: "Transfer to Savings," "Paycheck Deposit," or "Snack Machine at Work."
22. Enter your own budget tracking categories in the **Category** field.

23. Enter a check number or transaction code (p. 39) in the **No. or Code** field.
24. When your transaction has cleared (when it's printed on your bank statement, or via online banking, or by phone), place a check mark in the **CLR** field.
25. When you record your transaction in your budget book or financial software (such as Quicken), place an "X" in the **REC** field. Or, if you are following the YMOYL financial program enter your Life Energy Spent (**LE**) here (see p. 35).
26. This column is the **Checking/Debit Card Account Ledger**.
27. This column is the **Cash Account Ledger**. It tracks the cash in your wallet.
28. This column is the **Savings Account Ledger**.
29. This column is the **Credit Cards (or Loans) Account Ledger**.
30. The first row of each page is for your balance forward (or starting balance).
31. The top (white) rows are where you enter your transaction amounts.
32. The bottom (gray) rows are for your balances (they run down each column).

Tool 5: Checking/Debit Card Account Ledger

DATE	PAYEE / DESCRIPTION CATEGORY	NO. or CODE	CLR. REC LE	CHECKING DEBIT CARD		CASH	SAVINGS	CREDIT CARDS
				\$		\$		\$
				742	70			
35 sept 14	Alex's Restaurant Food out	DEB	✓ X	-12	73			
38 sept 15	NMSB Magazine Income (freelance wrtg)	DEP	✓ X	+471	61			
39 sept 15	Favorite Dept Store Income (returned vase)	DEP		+23	22			
40 sept 17	City Cable Entertainment	704		-54	02			
41 oct 1	SeaSun Hm Mortgage Housing	Auto	✓	-876	73			
				294	05			

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33. The **Checking/Debit Card** Account Ledger runs straight down this column.
34. Begin by entering your starting balance here. (For a tutorial on calculating your starting balance, read The Better Register FAQ at itseasytodo.com or see the instructions on the back of your bank statement under "Reconcile.")
35. In this transaction, we entered the **Date (Sept 14)**, the **Payee (Alex's Restaurant)**, our budget category (**Food out**), and the **Code** that describes the transaction method (**DEB** for debit card). The check mark in the **CLR** field means the charge has posted to the account (cleared), and the "X" means we recorded it in our budget book or financial software (e.g., Quicken).
36. We enter the amount (**12.73**) in the top (white) field of the ledger. We include a minus sign (-) to show that it is subtracted from the account.
37. We subtract the 12.73 from our starting balance (**742.70**) for a new balance of **729.97**. We enter the new balance in the bottom (gray) field of the ledger.

38. Here is an example of a deposit entry for a paycheck. It fits our budget book or financial software **Category** called Income. Note that a plus (+) sign is placed in front of deposit amounts to help prevent arithmetic errors.
39. Here is another example of Income. This income is from a merchandise return at our Favorite Department Store. In this example, the original purchase was made with a debit card. The store credited the debit card, so it will be entered in the ledger as a deposit to the checking/debit card account.
40. This is an example of writing a check to pay a bill (in this case, our cable bill). The check number (**704**) is written in the **No. or Code** column.
41. Here is an Automatic Transaction (Auto) that posts each month to our checking account. An "X" is placed in the Automatic Transaction Reminder (see **19** on p.16) when the Auto payment is entered here in the ledger. Only after the transaction clears the bank is a check mark placed in the **CLR** field.

Tool 6: Cash Account Ledger

				CHECKING DEBIT CARD	42 CASH	SAVINGS	CREDIT CARDS
DATE	PAYEE / DESCRIPTION CATEGORY	NO. or CODE	CLR REC LE	\$	\$	\$	\$
					37 14		
43 sept 14	Alex's Restaurant Food out (15% tip)	Cash	- X		-2 00 35 14		
44 sept 15	Cash back from deposit	Cash	✓ X		+20 00 55 14		
45 sept 15	Snack machine at work Food out	Cash	- X		- 45 54 69		
46 sept 17	Carly's Pet Sitting Pets	Cash	- X		-40 00 14 69		
47 sept 17	Cash deposit (tfr from checking)	ATM	✓		+40 00 54 69		

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The **Cash Account Ledger** (p. 23) works like the Checking/Debit Card Account Ledger. Here you will track the cash (bills and coins) in your wallet.

For clarity, we will look at only one ledger at a time. However, in real life you will use all 4 ledgers of The Better Register simultaneously. To preview how the 4 ledgers work together, see “Putting It All Together” on page 36.

One of the most common ways people lose control over their money is when they fail to track their cash expenditures. A dollar here, a dollar there – those dollars add up quickly!

Another way money “disappears” is through what can be called “invisible transactions.” An example of an invisible transaction is when you make a deposit at the bank, get cash back, but then record only the net deposit. (Ex., You deposit \$100, get \$25 cash back, but record only \$75 as your deposit. Your \$25 just “disappears” from your records.) Fortunately, the Cash Account Ledger not only

reminds you that you received that \$25 cash, but also it enables you to track where you spend it. (See items **60** and **61** on p. 36 for an example.)

Another invisible (yet very common) transaction occurs when you use your credit card to pay for your friends’ meals at a restaurant, then collect cash from them to pay for their share. If you don’t use that cash as a payment on your credit card, your debt balance may skyrocket. By entering that cash into The Better Register (as a TRANSFER from your Credit Card Account Ledger to your Cash Account Ledger), you won’t lose sight of the impact of the transaction. (To see how this is done, look at item **72** on page 38, “Putting It All Together.”)

Remember, when it comes to cash, no transaction is ever too small to record. Coins spent in vending machines, parking meters, newspaper stands, and toll booths all add up. So do fast-food lunches and “It’s-only-three-dollars-for-a-cafe-latte” breakfasts. Spending cash is just fine – just record that you are spending it!

One final note about the Cash Account Ledger: Even if you can't remember spending it – record it anyway! In other words, if you discover that you have only 3.57 in your wallet, but your running balance in your cash ledger shows you should have 7.75, immediately make an entry called **Unknown Cash Expense** for 4.18. That way, at the end of every month, you'll have a much truer picture of the way money flows into and out of your life.

It's no surprise many people report a significant decrease (15 to 20%) in their expenses when they use The Better Register. Formerly invisible transactions and pocket-change entries reveal cash flow "leaks" that are easily repaired.

Be sure to review the Cash Account Ledger entries shown in "Putting It All Together," on page 36 of this guide. Here you will discover the "Big Picture" (the impact of daily cash flow on net worth), tracing money as it flows into accounts (deposits), between accounts (transfers), and out into the world (expenditures).

Tool 7: The Savings Account Ledger

				CHECKING DEBIT CARD	CASH	SAVINGS ⁴⁸	CREDIT CARDS
DATE	PAYEE / DESCRIPTION CATEGORY	NO. or CODE	GLR REC LE	\$	\$	\$	\$
						2115 17	
⁴⁹ sept 15	Deposit from paycheck	TFR	✓			+125 00	
			X			2240 17	
⁵⁰ sept 30	Interest Earned Income (interest)	INT	✓			+7 06	
			X			2247 23	

The Savings Account Ledger works just like the other ledgers. Enter any interest earned as a deposit. This ledger works best for "passbook" accounts and other fixed-interest accounts such as money market accounts and CDs. (If you have multiple savings accounts, you can add them together into one total here.) It's up to you which accounts to track. Note: Equity-based accounts (such as IRAs and 401(K)s) are better tracked elsewhere because their value can fluctuate greatly.

Credit Card (or Loan) Debt

If you are one of the millions of people who rarely (or never) pays off your credit card balances, you may be robbing yourself of your financial future, making purchases today that may prevent you from reaching your dreams tomorrow.

If your credit card debts are getting in the way of your ability to meet your living expenses (in other words, if you are falling deeper into debt), please seek professional financial counseling from one of the many accredited (and often not-for-profit) credit counseling agencies. Do not confuse credit counseling agencies with credit repair services or banks offering “debt consolidation loans” or “home equity loans.” Credit counselors do not encourage taking on additional debt.

Certified Financial Counselors will assist you with a Debt Management Plan (DMP), consolidating your debt payments into a single, often lower payment. They will negotiate with your creditors to eliminate or reduce the interest rates on your

debt balances, establish a pay-off schedule for you, and advise you on how to better live within your means. Any fees charged will be very small. Your first meeting should be free. Call your community’s Family Services division to get a list of accredited agencies. If your situation is extreme, the counselor will provide you with additional information and resources appropriate to your case.

Whether you decide to gain control over your consumer debt yourself, or to enter a debt management program through a credit counseling agency, you will find that The Better Register is an excellent tool to help you set goals and monitor your progress.

In fact, the information you gather by using the Credit Cards Account Ledger, together with the other tools of The Better Register, can change your life. Knowing how money flows into and out of your life, and seeing how your daily financial decisions affect your debt and savings, is powerful. It is so powerful, in

fact, that it can be difficult to accept. What you THINK your financial situation is may be very different from what is REALLY is. For example, many people report that when they first calculated their starting balance (their TOTAL DEBT) for their Credit Cards Account Ledger, they felt:

- Shocked
- Afraid
- Depressed
- Angry (with themselves or with others)
- Helpless (or anxious, or guilty, or ill, etc.)

Because they felt some or all of these strong emotions, their first impulse was to:

- Stop using The Better Register (close the cover, walk away, deny it)
- Go shopping
- Cry, sleep, overeat, apply for more credit, etc.

If you feel any of the emotions or impulses listed on page 30, know that:

- You are not alone.
- Your situation is NOT hopeless.
- Although this new knowledge may upset you, your financial position is no different now than it was prior to your discovering the truth.

Remember this:

Awareness is the first step toward gaining greater control of your money. It is also the hardest step to move past. So, keep moving forward; it's the right thing to do. Find help if you need it, avoid taking on more debt, seek advice and instruction on how to live within your means, and visit our Web site for inspiration and resources. When you control your money, you can achieve your dreams.

Tool 8: The Credit Cards (or Loans) Account Ledger

DATE	PAYEE / DESCRIPTION CATEGORY	NO. or CODE	CLR REC LE	CHECKING DEBIT CARD		CASH		SAVINGS		CREDIT CARDS	
				\$		\$		\$		\$	
										9461 44	51
53 sept 14	Suzie's Hair Salon Hair/Nails/Toiletries	VS	X							+52 73	
										9514 17	52
54 sept 15	Internet Service Computer	MC Auto	X							+11 95	
										9526 12	
55 sept 15	Interest Charge Cost of Debt (Aug stmt)	FEE	✓ X							+28 22	
										9554 34	
56 sept 17	CitiOrg MasterCard Payment on debt	705								-254 02	
										9300 32	
57 oct 1	Dad Payment on debt	708								-50 00	
										9250 32	

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The first step in using the Credit Cards Account Ledger is to add together all of your credit card balances and your line-of-credit (overdraft protection) loans for a TOTAL DEBT balance. It is up to you which loan accounts, if any, you want to include in your ledger. Some people track only their credit cards. Car loans, student loans, personal loans – even home mortgages – can be added to the total. Many people do not include installment (fixed-period) loans or mortgages in this ledger, preferring to track their car and home loans elsewhere. However, if your goal is a quick payoff of a particular loan, include it in this ledger so that you can easily monitor that debt as part of your financial "Big Picture."

52. Add together all your credit card (and/or loan) balances and write the TOTAL DEBT balance here. Track individual balances in the Balance Tracker (p. 12)
55. Add interest charges, late fees, etc., that are printed on your statements.
56. Payments are subtracted from your total debt. See item 5 on page 7.

Tool 9: Budget Tracker

Every transaction entered in the 4 ledgers of The Better Register is assigned a budget category (see item **22** on page 18) that corresponds to a category in your budget book, your financial software (e.g., Quicken), or your Monthly Tabulation Sheet if you are following the YMOYL financial program (see p. 35). Tracking your budget categories daily (as you enter your transactions) instead of once a month increases your awareness of how money flows into and out of your life.

A cornerstone of the YMOYL financial program is the idea that traditional budgeting (that is, setting limits and sticking to them) does not work. Instead, YMOYL advocates simply tracking your expenditures and then PURPOSEFULLY analyzing the categories of those expenditures after the fact. A natural equilibrium results whereby your spending comes into alignment with your goals and values. The Better Register is an excellent support tool for the YMOYL financial program.

Tool 10: Life Energy Tracker and the YMOYL Financial Program

In their book, *Your Money or Your Life: Transforming Your Relationship with Money and Achieving Financial Independence*, authors Joe Dominguez and Vicki Robin outline a 9-step financial program known by its followers as the YMOYL financial program. In step 2 of this program, they teach you how to calculate your Real Hourly Wage (RHW) and use that RHW to determine how much of your Life Energy you must trade in exchange for the things you buy. RHW is calculated by subtracting the COST of your job (gas or train fare to get there, work clothes, dry cleaning, child care, lunches out, your commute time, etc.) from your net income. For example, you may discover that your \$15 per hour wage is closer to a RHW of only \$8. So, for a \$60 jacket, you must trade 7.5 hours of your Life Energy ($60 \div 8$). You can record your LE spent (7.5) in the **REC/LE** field (item **25** on page 18). LE spent shows the TRUE cost of the things you buy.

Putting It All Together

DATE	PAYEE / DESCRIPTION CATEGORY	NO. or CODE	CLR REC LE	CHECKING DEBIT CARD		CASH		SAVINGS		CREDIT CARDS	
				\$742	70	\$ 37	14	\$2115	17	9461	44*
58 sept 14	Alex's Restaurant Food out + cash tip	DEB Cash	✓ X	-12	73	-2	00				
59 sept 14	Suzie's Hair Salon Hair/Nails/Toiletries	VS	X							+52	73
60 sept 15	NMSB Magazine Income (freelance writg)	DEP	✓ X	+616	61	1346	58				
61 sept 15	Transfer & Cash Back	TFR Cash	✓ X	-145	00	+20	00	+125	00		
62 sept 15	Snack Machine at work Food out	Cash	X			-	45			54	69

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*This total includes a \$6500 student loan

DATE	DESCRIPTION CATEGORY	NO. or CODE	CLR REC	CHECKING		CASH		SAVINGS		CREDIT	
				1201	58	\$ 54	69	2240	17	9514	17
63 sept 15	Favorite Dept Store Income (returned vase)	DEP	X	+23	22						
64 sept 15	Internet Service Computer	MC Auto	X							+11	95
65 sept 15	Interest Charge Cost of debt (Aug stmt)	FEE	✓ X							+28	22
66 sept 17	Carly's Pet Sitting Pets	Cash	X			-40	00				
67 sept 17	City Cable Entertainment	704		-54	02					1170	78
68 sept 17	CitiOrg MasterCard Payment on debt	705		-254	02					-254	02
				916	76					9300	32

NO. = Check Number CODE = ATM, DEB, TFR, DEP, FEE, INT, AUTO, CASH. Copyright © 2002 by Wild Rice Press, Inc. All rights reserved. Patent pending.

DATE	DESCRIPTION CATEGORY	NO. or CODE	CLR REC	CHECKING	CASH	SAVINGS	CREDIT
				\$916 76	\$ 14 69	2240 17	9300 32
69 sept 17	Cash from checking (withdrawal & transfer)	ATM		-40 00	+40 00		
				876 76	54 69		
70 sept 17	My Bank (traveler's checks)	TFR			+500 00	-500 00	
					554 69	1740 17	
71 sept 18	Airport Taxi Vacation	Cash			-8 50		
					546 19		
72 sept 18	Boca Mocha Restaurant Vacation /dinner plus cash back	MC			+118 00		+149 66 *
					664 19		9449 98
73 sept 18	Tropical Hotel Vacation	Cash (tvr chk)			-167 22		
					496 97		
74 sept 19	Joe's Scuba Tours Vacation	Cash (tvr chk)			260 00		
					236 97		

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*Read "invisible transactions" on page 25.

Suggested Transaction Codes

- ATM Automatic Teller Machine cash withdrawals
- AUTO Automatic payments, withdrawals, deposits, bill pay
- DEB Debit card charges (taken from your checking account)
- TFR Transfer between the 4 accounts
- DEP Deposits (such as your paycheck, refunds, rebates, etc.)
- INT Interest you earn on your savings or checking account balance
- FEE Finance charges, late fees, bank service charges
- CASH Any transactions made with cash
- MC MasterCard
- VS Visa
- DV Discover
- AX American Express

Note: If you have more than one Visa or MasterCard, create your own codes.

For example:

BBVS = Big Bank Visa

GDVS = Gold Dollar Visa

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