



Can I Have Some Money? December 2007 Newsletter

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Go Green! Cash Is Healthier Than Plastic *by Candi Sparks*

Lately, public service announcements about global warming, are encouraging us to “go green” to save the planet. It is suggested that we can global warming by making better lifestyle choices that promote our health, and the health of the planet.

We are told that we can enjoy longer, healthier lives when we “go green.” To get us on the path to a greener future, we can do things like: cutting down on waste, recycle, carry groceries in reuseable canvas shopping bag, use environmentally friendly products, and eliminate toxic fumes and residue in our home cleansing products.

We can also “go green” in our finances. We can create and enjoy a healthy financial life that eliminates waste, creates a positive environment for our money to grow and for us to enjoy good financial health. One way to “go green” financially, is to start paying for purchases in cash, instead of using “plastic.”

Going green means paying at the cash register in hard earned dollars, not the glamorized plastic credit card debt, that is so heavily promoted in the media. It means getting in touch with your true financial position and operating within that financial reality.

If you want to cut down on wasteful spending, **go green**, and start paying for purchases in full, at the time of the sale. As you see your money coming out of your wallet, it helps to ask yourself:

If you are one of those people that says “Money burns a hole in my pocket,” chances are good that you should **go green** and pay for everything in cash, even if it’s just for one day.

When you go green, you will learn a lot about your financial decisions, that may not have been obvious to you before. Is your financial flaw eating out when you are stressed? Buying new clothes or make up? Treating your friends?

To go green, financially, is simple **Start by taking only enough cash in the wallet to get you through that day.** And that day only. If you usually spend \$10.00 a day (for lunch, snack and transportation), try putting just \$10.00 in your pocket for the day. Nothing more.

Next, **leave the plastic at home.** If, when you try to **go green**, you happen to be tempted to buy something unplanned. **Don’t run to the cash machine!** Wait. Stick to your budget. You may find out if it is going to go on sale, you may find a better deal around the corner next pay day.

Teach yourself to go green and grow up emotionally, by delaying the purchase until you can afford to pay for it in cash. Make a **go green** game of financial independence, that you play with yourself to hold onto your money, and stay out of debt. You will be taking steps to lead a healthier life and make the planet a better place! **Go green** one day at a time, **cash is healthier than plastic!**

Provider is an NYC, DOE, M/WBE certified vendor. Call for bookings / info (866) 556- 2432

What Homemade Holidays Teach Your Child

by Candi Sparks

Homemade holiday gifts – do you think that only cheap (or broke) people give homemade stuff?

... That's because no company advertises the holidays as a "make it yourself" type of event. It's much better for the advertisers and retailers to turn the last quarter of the year into an opportunity to sell, sell, sell! They can make more profit in the last few weeks of the year, than for all the other weeks put together!

The sentiments of the season like caring, sharing, love, joy, and peace are reduced to celebrate what you can buy, buy, buy! In all of the frenzy, not many people focus on what they give from the heart and make with their own hands.

This is partly because there is a lot of pressure to show up with the right gift... What if everyone on your list wants an MP3 player? Could you go home and make one? Would your loved ones actually recognize or *want* that homemade MP3 player!? What if you didn't get a bonus this year, and really can't show up with a bag full of MP3s? Will they diss you with their disappointment?

What messages do the holiday gifts, give the children? That they are entitled to expect you to go out and "buy everything thing in the store?" Will they feel pressured to do the same thing, when they become parents? Sometimes there's a very fine line between loving the giver and pressuring the giver! And, when you're on a budget and the big brand gift is out of the question, there are certain advantages to giving homemade gifts.

Making a gift at home is really about your heart giving what your imagination tells your hands that you are able to craft. So, it's about using your own ability to give something of yourself that's special and unique. It's also about the uniqueness of the other person. If you can't think of what this homemade "thing" might possibly be, then put yourself in the position of the person you will give it to. What do they like? What is a favorite memory of theirs? A favorite food, or color? What about a poem that tells them how you really feel about them?

Let's not just think about "homemade" as an alternative holiday gift presentation. Sometimes homemade giving turns into a business. Think about MRS. FIELDS cookies and baked products. Think about all the songwriters that write new tunes for holiday CDs that are sold during that time of year.

Homemade is actually another way of thinking like an entrepreneur, or like an artist, or like a chef, or like a poet... or like someone special.

LIKE YOURSELF

For more tips on financial literacy and empowerment, visit CAN I HAVE SOME MONEY on the web at <http://www.can-i-have-some-money.com> or call 866.556.2432 for books, readings, interactive workshops & more!

Workshop Review

The Jack and Jill, (Bklyn Chapter) held a **CAN I HAVE SOME MONEY?** workshop for its 8-10 year old group, on 11/10/07, to begin a dialogue with the 8-10 year olds, on how to handle money properly. We did lots of interactive role playing around the real life cycle of earning an income (making money before you can spend it), and budgeting that income (a plan for spending some and saving some), to create our lifestyles.

Children adopted careers, so that they would have an income stream. Ruby, became a movie star, and made \$250 for a 15 minute telephone interview. Isaiah became a doctor and made \$300 for a few appointments.

Ruby and Isaiah had very different incomes and different financial priorities – so they had very different budgets!

The group also learned the difference between checking and savings (your money) and credit (a loan is not your money, you have to return it with interest!).

A month after the workshop, I ran into 9 year old Mercy and her mom. They told me how much fun they had, and that after the event, Mercy started saving her allowance. She is clearly interested in making and saving her own money. Mercy said she will start working on her budget, but for now just wants to save it all! You go girl!