

# **TUNABUDGET**

## **CANDID CONVERSATION MEMOS**

**30 CCMs That Impact Individual and  
Family Financial Wellness**



**TUNABUDGET**

THE HUMAN SIDE OF INDIVIDUAL  
AND FAMILY FINANCIAL WELLNESS

[tunabudget.com](http://tunabudget.com)

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# Tunabudget, LLC

(tunabudget.com)

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# INTRODUCTION

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**Hello! I'm Jerry Staker, the Founder and Creator of the Tunabudget Worksheet Plan and CCMs** – I hope something here works for you. However, some of you may ask, by what right do I have to even talk about these Candid Conversation Memo (CCM) subjects, as 'they are none of your business,' or 'who do you think you are?' or 'who gave you the right to trespass on my decision or choices,' that sort of thinking. I can see your point, but may I please explain? Can you give me a few minutes of your time to get to know me, and what I'm all about? Perhaps it makes a difference, let's see if it will.



**For Over 64 Years, I've Lived with People in Hawaii to Rhode Island (Literally)** – We are all different. I care about people, my neighbors, and friends. I have a natural affection for everyone regardless of who they are. Over the past 50 years, I've kept an eye out to offer service and assistance to people with needs at the time, regardless of who they are or their social status. If I can lend a hand, I do. And it works. If I see that a neighbor is out of town, is laid up with an injury, or whatever, and his lawn needs to be cut, or his garbage needs to be taken out, or the snow on his driveway needs to be shoveled, or they need some groceries, I act, even without gaining permission. I just show up and do the job. My personal motto for 50 years has been: To Do Good Business, that sort of thing.

**Many People Think This is Insane** – One does not trespass onto another person's property, or interfere in their lives, right? That's right if there's a posted 'No Trespassing' sign. In society today, most people only care about themselves, am I wrong? But there's no doubt that there are plenty of other people that find it hard to see another person's need and not want to help out and share. So, I share CCMs because that's what I have to give, and they come from my heart. If I get 'kicked off the property' or if the CCMs are not useful for some people, that's perfectly okay. I offer CCMs only to genuinely help. Most of the time they work, almost always. The CCMs use candor and they offer a different way to fix things that harm, or will otherwise help build our well-being and especially our finances. They pose very direct and candid questions too, to stimulate some additional thinking on your end. I believe people love hearing heart-felt candor. Loving a neighbor is not a crime. It's like an 'invisible permission slip' that allows you to enter another person's heart, or even 'onto their property' to help take out the garbage can to the curb, or return it to the house after the garbage is picked up. It's these little acts of kindness and service that build relationships of mutual respect, trust, and love. Before you know it, these people may become close friends. It creates wonderful relationships, even where there may have been a void for many years. It works, even in family relationships too. Anyway, it's about caring, and you get the idea. If you or anyone else doesn't want what I have to offer, then I can't help. I try, but my hands are tied. What choice do I have? Maybe now isn't the right or best time. I'm okay with that. But the right intentions were put into the CCMs, just like a neighbor trying to help his neighbor with real intent, and only if there's a need to help fill. Some people don't want any help, and think it's insane to care for one another or try to help. This is surprising because the 'world' is becoming increasingly challenging to live in without we the people stepping up and helping each other. CCMs do that.

***Adding Some More Color to Tunabudget's CCMs*** – It's powerful and it changes lives. I've seen it happen many times in people's lives over the years. It has worked for me since the early 1980's and it will work for you too as times get stressed. Tunabudget is the personal solution to any person's or family's debt crisis. The CCMs are an extension of the Tunabudget Worksheet Plan in this sense: I want to share what I've personally learned with any 'neighbor' who might allow me to be of a little assistance. If any of the CCMs help, then great. If they're not for you, I sincerely apologize, just please move on. I'm sure there are many people who could use some candor in their lives, to shake things up a bit, and get them moving forward in life. Welcome to tunabudget's CCMs. Soon, tunabudget.com will be using your CCM topics and your Top 10 CCMs, not mine, anyway. Tunabudget, the CCMs, are not about me. It is and especially will be your topics and success stories, candid advice, and not mine. Tunabudget is not a 'show' or program, and the website will become a repository of your favorite financial wellness topics and CCMs, and all mine will be phased out as soon as possible. I want others to learn how to serve their neighbors too with their own CCMs, not mine. Tunabudget is about helping each other with everyone's lawn, snow, garbage, and groceries. If that offends you, this is not for you then. I'm sure you have what you need and will be fine all on your own, and that there will be no needs, etc. This is for people who are willing to ask for help, do some pushups on their own, are ready for a change. They're expected to share and contribute too. Until then, I just hope the lawn, snow, and garbage don't pile up too high for those who are cranky and won't let anyone help them. But I'll keep trying if you'll let me. We can do this together, my friend.

***What This Is, and What This Is Not*** – As a reminder, I'm doing this because I genuinely care about people, you. But I am not here to entertain anyone. This will never be about 'me.' The Tunabudget Worksheet Plan works, if you'll let it, assuming you need it in the first place. Tunabudget's CCMs are not a 'show,' or any kind of 'program.' If you need to be entertained, please go find a program where the creator's name is boldly highlighted in the title of their show or program. That only means one thing: their program is a show, entertainment, and self-centered on steroids. I am definitely not anything like that. This is raw, personal, and for you it's 100% private and powerful – as you'll soon see. You can easily learn about the Tunabudget Worksheet Plan yourself and benefit from the CCMs that may be of interest to you. The only way they work is if they are prepared from the heart, with the intention of telling you 'like it is,' too. If they're not for you, they're not for you. But sometimes, such conversations are timely and useful. I hope that's the case wherever there's a need that could use a little shaking up, maybe a swift kick in the butt (figuratively speaking). The near-term future is going to be unsettling. There will be a need for candid conversations from people who genuinely care about other people. It is my intention to phase out my own CCMs, and replace them with your contributed CCMs, with Tunabudget.com as the place to go for more effective answers and solutions from your peers. Tunabudget.com will be able to ensure the highest quality (good stuff) is offered, for free, from people who also genuinely care about you. Again, I'm launching this and need to create the first phase of such CCMs, but once it picks up steam, there will be a shift from my CCMs to CCMs contributed by you, my friends. I will find the best solutions out there and make them available for everyone, for free. There will be dozens of current topics and, let's say, a constant batch of the 'top 10' CCMs for each of those topics – written by other individuals who also care about you. That's it. Simple, straightforward, and delicious. You'll quickly see and know that none of this is about me. I will never allow that to happen. And, my friend, this is the reason why this will work for you. I would not be surprised to see that Tunabudget will be widely known as another good place to learn, to do, and to become. This is about you. It's all up to you. By the way, I'm not going to ask anyone to 'subscribe' either. If it is something of interest to you, fine, you'll want to have more. If not, you won't.

**Friendship** – Finally, I used the word ‘friend.’ The more I pondered this whole thing, I realize that tunabudget is really for my friends. The CCMs are like personal letters to a friend. I use candor because I value such friendship. If you’d please be so kind to accept these CCMs, let’s do it based on there being a mutual friendship. All my intentions are good, they’re here to lift and support. If you’ll that with me, you’re my friend. If you want to tear it down, you’re not my friend. So, if tunabudget doesn’t work for some of you, I understand. Keep in mind that in the future, the CCMs will be prepared mostly by my ‘friends.’ To my friends, as you write them (contributions to [tunabudget.com](http://tunabudget.com)), let’s please keep the word ‘friendship’ in mind too, and have that serve as the basis for our CCM connections. Tunabudget is a place where friends can meet and contribute making or addressing CCM topics. The purpose is to help each grow by using candor on topics that impact an individual’s or family’s financial wellness. Thank you.

# Candid Conversation Memos – The Individual

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## Personal Debt Crisis – The Crushing Burden of Heavy Debt



***Just a Taste of the Crushing Burden of Heavy Debt*** – Close your eyes and imagine you get home from work on that first memorable Monday evening.

- You bring home some bad news about your job. As you try to get some sleep, the first wave of the burden of crushing debt creeps up like a thief in the night. You feel like you've just been attacked and your heart starts to race. The thought crosses your mind that you may be in serious potential financial trouble in the next few months if you don't find a stellar new job.
- The next morning, you realize that those nice reliable paychecks are no longer coming in, aside from some severance pay. After being laid off, you quickly learn that the job market is more stressed than you thought it was. Could it be possible it will take many months to find a decent job, or longer to find a good job? You feel sick inside because your lifestyle has resulted in a heavy debt burden, and your savings are lower than you'd hoped.
- Suddenly, in those first weeks since being laid off, you are facing the prospects of being no longer able to make the payments on all your debts on time if something doesn't shake out quickly (put in any amount of debt). The rest of your budget is stressed too, as you use up your severance faster than you thought it would last.
- As the first unemployed month goes by, you begin to realize that the very place you're living in, not 'could' be, but 'is' in jeopardy. Your severance somehow needs to make the next month's mortgage payment (or rent), and your funds will be nearly depleted in another 30 days. You start to contemplate as to where and how would you possibly move? You just can't default and what about your stellar credit? And, what about the kids, their friends, the schools? You know the credit risk goliath is at your door within 30-60 days. No, it's more than that now. It is in your heart and mind every minute of the day as your spouse is unable to handle the stress and anxiety.
- Another month goes by and there's nothing out there for you. As pressures build, in your private quiet place, you cry in despair. It becomes anguish. You shout out: "how could I have been so foolish to get into such debt?" When you're around the children, you try to maintain your composure. Nerves are coming apart. You are aware of those other budgeted expenses that also need to be paid, including food, your child's class activity, gas for the car, and other things. Of course, the car breaks down and needs to be repaired too.
- You borrow the last of your credit card limits wondering if you'll truthfully ever be able to repay them, and if you can't, if it is even morally right to be using more debt you know will never be repaid. You've always wanted to deal in good faith, so there's that conflict too. Now in your



third month without work, you know that your secured borrowings are at risk. Your extravagant lifestyle is at risk, along with the beautiful residence, the top-of-the-line truck, and your spouse's pretty car. And, yes, both vehicles need new tires that you hadn't planned for. You can't sleep because you're having a hard time thinking how you'll come up with the money, or what to do next. You also have debt on your toys too. Your unsecured credit card borrowings are extra heavy because the high interest rate and fees means you'll never be able to repay them in the next 20 years. You realize these unsecured creditors can sue and get a judgement against you, leading to garnishment of your bank accounts and place a lien on your assets. Default interest rates will be applied making it more impossible to pay, and collection fees will be applied for good measure. How much could this affect your job, if not your job performance?

- Now you've reached your fourth month. Like water in the desert, every dollar is precious. It has become like a scene out of the twilight zone. What happened? Why? How? What's next? Further deterioration would possibly lead to a bruised credit score profile and possible bankruptcy to hold off foreclosure and repossession action. You wonder about whether and when you'll ever be able to borrow again, get a new mortgage, or car loan. What if you need to but can't sell your home fast enough to capture some equity to pay off debt, and still keep your good credit score? Buyers can somehow sense distresses sellers, as they can tell your anguish is overwhelming, and you look like you're crushed. Your burden is too heavy. You are no longer sure what your spouse is really thinking and wonder how she is taking it. You even ask yourself if she'll continue to stand beside you, even though you know your spouse has always been at your side as an equal partner and works hard too.
- Both of you are now worried sick about the welfare of your children who are young, and don't understand what's going on. No more going out on the town, the parties and friends, vacations, the holidays. And what about back-to-school clothes? There's very little cash, no more borrowing availability on the credit cards, no more savings. Your car is on empty (again, and again) and so are you. Maybe you get some unemployment income that won't be enough for 'anything.' Family contributed assistance is a blessing straight from heaven. The job prospects, at least up to now, are not good. You're willing to take any job at this point, one that will even pay the core bills and living expenses. The burden has become overwhelming and crushing.
- And this is just at the end of the first 90+ days. You have no real plan, and there is no real peace. Okay, now wake up.



**Hopefully This CCM is Not for You** – Read it anyway, just in case, because it could be some day sooner than you might think. I'm so sorry if this is you. I've been there, several times over the past 43 years, so I hear you loud and clear. I'm particularly sensitive to those of you who carry the crushing burden of heavy debt, especially if you're married and have a family. Nobody really talks about the crushing burden of heavy debt these days. Too many people have experienced debt's overwhelming crushing power, and precious things have been lost. You may know this yourself. To those people, maybe most of them, they would avoid 'going there' again at any cost, any low interest rate, regardless, ever again. Crushing is crushing, which means to press or squeeze with a force that can destroy. You don't want to go there intentionally, being unwise by getting into heavy debt, or just find your debt load has now become too heavy. If you "know" of the crushing burden of heavy debt, you'd never borrow another penny the rest

of your life, right? It's that heavy. For those who don't understand what it is, or how it feels, just picture yourself having to serve two masters: debt payments to the creditor, and the other, feeding your family. And you must learn to manage through both (use your Tunabudget Worksheet Plan). There are dire consequences on either side. The pressures can build to become overwhelming, yet you can't give up, or give in. Everything is at stake, and the pressures intensify as life events unfold. How do you keep it all together? Only those that have been crushed by it will ever fully know the pressure. Nothing is worth getting in over your head. If you're experiencing it, you would give anything to get out of the bondage. That's what it is, bondage. It's the worst feeling ever. You'd hate to be underneath it, and you can't get out, only until you pass through it. If you let it overcome you, it can be destructive. Or, you could learn from it, and get wise, regardless of what the world thinks of you. Sadly, you may be there now, or could be in the future. Again, what you thought started out to be a hefty, but manageable, debt load, suddenly, you could find yourself in an overwhelming personal debt crisis. What was once steep but manageable debt is no longer the case. You can be crushed by what has now become a heavy debt burden. However, there is a solution to any problem, and ways to guard against it in the first place.



**Dangers of Debt** – Debt is slavery, or being in bondage. It means that you are bound and subjected to being controlled by the payment of interest and principal payments. Interest, the cost for borrowing money that is not yours, is a heavy ball and chain (danger) that is always with you 24 hours a day, seven days a week, and 365 days a year. It never sleeps. It does not care about you, or any hardships you're experiencing. Are you one of those people who 'leverage' their income to buy more stuff, better stuff, bigger stuff, by acquiring it through debt, by making the minimum payments, of course? Or, one that earnestly seeks to repay debt as soon as possible? Maybe you are in between the two? Do you fall for the low interest rate offers with the exciting advertising where people look so happy, their phony smiles as they get into debt (bondage)? What if your income decreases dramatically? What if unexpected expenses come? Realize that substantial future income will be paid as interest expense, monies that could be spent on other important areas. Do you have savings for an emergency, like for new tires, a medical expense? How is your financial well-being in terms of having things in order like you want them to be? The dangers of debt are very real and personal.

**Avoid, or Fix Your Debt** – For those of you who are not there yet, stay away from debt. If you do have to take on debt, keep the word 'modest' in mind when you purchase a home, or get an education. For everything else, think cash. Save up and avoid debt. Think low budget. Again, avoid debt. Go without. Again, avoid debt. Go less expensive. Again, avoid debt. Go cheap. Again, avoid debt. Save up. Again, avoid debt. Go without. Again, avoid debt. Debt should be only on a *modest* basis for housing, and possibly for education, usually based on one income, not two. Yes, this thinking does create a problem, right? If enough of you followed this guidance, prices would have to come down, but you don't, and you won't. But if you do, you decide what modest means, or what it might mean in the marketplace. Once reliable measure for modest housing expense could be the average market rents. You will need a cushion in your ability to repay, so a modest payment allows for that. That's why it must be a modest level. Life happens. Incomes become reduced or lost altogether. People get sick or get injured or disabled. Heavy debt loads don't care if you are. Interest never sleeps as they say. You'll be glad to only have a modest debt level and payment, and somehow be able to survive, vs., asking for help to make a large house payment from people that have made more wise decisions themselves. If necessary, rent. Be extra careful in borrowing for housing, transportation, toys, vacations, easy credit card purchases, etc. Education debt should also be modest, if any borrowings at all. Work for an education while you're

getting an education. It generally pays to get an education, training, certification, etc., but you must be wise. Is now the right time to borrow? Ponder and consider your entire package of housing, transportation, education, along with possible future expenses. Really think about how you will repay each of these things, especially when or if you will be planning on sustaining a family and household. Maybe you can find a way to pay as you go when it comes to education, technical training, certifications, etc., and not accumulate enormous education debt at this time. Go with your gut, and do not look back. But, keep it all modest, and you should be fine. If you're not modest now, consider fixing it by any means necessary, like downsizing. Use your Tunabudget Worksheet Plan to help you get there.

**How Wise are You?** – Do you know that a Tunabudget Worksheet Plan will show you where you're at financially, help you understand why you are where you are, and let you clearly see and then develop a path to get to where you want to go? Isn't it time to go about managing your finances more wisely? Or, do you have to learn the hard way, and possibly lose precious blessings in your life? What does it really mean to avoid debt or excessive debt, to live modestly, or to get out of debt, and stay out? Or, to live within or below your means? Or, to pay as you go? Are you really that willing to rush into debt and become a slave to a creditor? Why is it that you want to buy it now and pay for it later, and not save now and just buy it a bit later? Is buying all this stuff on credit real prosperity, or real wealth anyway? Wealth is built on equity, not debt. Debt is just fake wealth. Just because your neighbor has all this and that, if it's all on borrowed money, it's fake. The lender really owns that junk until he pays for it all, to the last penny, with interest that he will never get back. Until then, the creditor is his, or your master, and he and you are in bondage to the lender. If you default, he takes the collateral away and your reputation (credit score) is hit. Maybe it's about time where you and your neighbors stop this nonsense and be more discerning between wants vs. needs. Being unwise will have consequences.

**Are You Gullible? Did You Get Sucked In?** – Remember the ads out there of happy couples and the kids jumping into a new car, a new home, or the couple taking a sweetheart vacation to an exotic beach? All that was needed was for them to take out a new home equity line of credit, at an initial low teaser rate, of course. You could also use the line of credit to, 'not really' payoff all your other loans, but to consolidate them over a 20-year or so repayment period. Right. Debts that should have been paid off in, say, 30 days from a credit card, or five years for an auto loan, or the 10 years left on a student loan. You can now pay them off over the next 20 years. Wow. Isn't that exciting? Sign me up Johnny. I can hardly wait to be in bondage for the next 20 years, for an exotic vacation that we could have saved up for, for a year or so, and paid cash for. Talk about being gullible and being a sucker. It crosses the line of stupidity, especially if you don't have a real repayment plan and are just flying by the seat of your pants. But, you, you just had to have it to impress the lady, right? Now you're in bondage. Real bondage. How can that be, and what went wrong? After all, the cute family in the ad, they looked so happy, and they certainly didn't look like they were being crushed. If you can relate, how did you get lured in?



**Starting to humble down, or still prideful?** – Is there any good to come out of all this? Yes, there is. You are really at a cross-road in life. There is the good side if you will let your debt crisis teach you instead of destroy you. You can let your pride take hold, (sorry but it is pride because you can't see it, so just accept that is what it is), and it will ruin your life. Or, you can do the opposite. For those that will choose the better path, think: 'humility.' In a heavy debt crushing burden environment, there is nothing that two humble spouses, or a humble individual, as your case may be, cannot fix. Bank on it. It's true. There is always a solution for any debt crisis, any problem, any debt load, anything. Whatever 'humble yourself'

means to you, do it. Apologize. Go to bed, and get some rest. Wake up early and get to work doing something. Move your feet. Smile. Play with the kids. Just be nice to your spouse. Get over yourself. Tomorrow will be a better day because you took the right road (to be humble and trusting of the process), so just bank on something good happening. You know what's being said here. It is a choice you get to make. Choosing wisely, humbly, is where power comes in. Nothing can stop two spouses on the same page. The kids will love you for it.

***Put Together Your Tunabudget Worksheet Plan*** – To see the stark-naked and exposed dire straits you're in, complete your first draft Tunabudget Worksheet Plan asap. Let it sink in a day or two, and then start talking it up. Go ahead and ask for feedback advice from those you love and trust. While you go through your own debt crisis, ask for assistance from your siblings and family to keep the lights on, gas in the car, and food on the table. That what a strong family does. If your extended family isn't strong, then reach out and do something about it. They have a natural duty to be there for you, and it is long past time you became close with your siblings once again, right? Think about it. Solutions will come because you're on the right road, so stop worrying. If you have any contention in your heart with your siblings, know one thing: you are prideful, and you are in the wrong. Sorry, but it's true. Simply choose the other road (humility), get on it, and start walking and talking. Do it out of love. If you don't love them, you probably don't love yourself. Figure that one out. Maybe stop doing things that are bringing you real happiness. Love yourself, and then love them. Get connected. Sometimes you just have to say those inexpensive few words: 'I'm sorry,' or 'I love you.' If you can't do that, your middle name is 'prideful.' Shape up and ask for some help for crying out loud. Just say those simple words. They're powerful and they will change and bless more lives than yours. Do you get this? Enough said. If your Tunabudget Worksheet Plan says you need help, then go ask for it.



### **CANDID QUESTIONS**

- Have you, or someone you know, been crushed with the burden of overwhelming debt?
- How did you, or they survive it? Took which path: humility, pride?
- How much of your asset base is being financed, literally, how much? Is this wise?
- Are you a gullible sucker for debt?
- How much risk is there of you suddenly becoming overwhelmed with a crushing debt burden crisis? If it's medium or high risk, what are you doing about it today, to be prepared?
- Can you see the benefit of preparing ahead of time your own Tunabudget Worksheet Plan? Do you understand how such a plan could be used to negotiate with creditors in troubled times?
- If you know of someone who is struggling financially, what can you do to offer some relief of that heavy burden?
- Could you anonymously leave a porch full of fresh groceries, or just a personal note of reassurance, with your unemployed or sick neighbor, friend, or family member? What good do you think you will have done?
- Do you think this person (or family) would ever forget your generosity and loving attention?

## Student Debt – Wise Up



***Student Debt*** – Are you, and all of us, in trouble, or what?

Students saddled with a ton of debt, and many don't want to pay up. US Government officials and the US Supreme Court are at odds on student debt forgiveness, creating great uncertainty.

While the Court is saying the Executive Branch cannot forgive student debt, the Executive Branch is doing it anyway. In a sense, such officials are directly mandating that other people that were not fortunate enough to attend college, to pay for the student debts of others who did borrow funds for their educations. How is

that fair? It's not. I concur with the US Supreme Court decision. Now, if students default anyway, the rest of the tax payers still pay up, because most of the student loans are guaranteed by the US Government, or the tax payers. That makes a lot of sense, right? No wonder college tuition keeps going up, higher than the growth rate in the economy. In the U.S., the total student debt amount owed as of 1Q2024 is around \$1.77 trillion, yes, almost \$2 trillion, or around \$30,000 per student on average. Does anyone not believe that this much debt, especially for the student age generation isn't a potential debt crisis problem for millions of people? This debt bomb will influence everything in the lives of these individuals, and its effects will be felt societies everywhere. The cost of obtaining an education may look to be cost prohibitive, especially when economies are in a serious downturn. Are there going to be the right jobs to match up with the education skills being developed. It's doubtful it is worth the cost these days to get an education, or at least it seems that way. The wrong course is for the US Government to simply forgive such debt via an inappropriate and damaging shift of more debt repayment burden on the backs of all US citizens, especially on those people who couldn't or did not want to assume student debt (being wise). It's unfair. Rather, the Tunabudget Worksheet Plan is the right course of action in addressing the heavy student debt load.

***Do People Even Prepare Budgets Before Taking Out All Those Student Loans?*** – It's doubtful. It's crazy irresponsible not to. Do you realize you will need to make regular monthly payments for up to 20 years? Has anyone noticed how much they will have paid in interest too, besides the principal? If you did, perhaps you would not have borrowed that much money at the time. It may not look like a lot of money to some people, or the monthly payment amounts, but it's a constant payment for about as many years the student has been alive. At this point, if you do have student debt, like it or not it doesn't matter if you want or can pay it back or not. You signed a document that said you 'promise to pay,' did you not? The decision to borrow and commit to making payments for, say, 20 years, is cast in stone. Maybe you are a senior parent that has signed a personal guarantee on a student loan for one of your children, and now you're strapped with that liability too. Did you ever stop and think that you may be required to make the monthly payments for 20 years if your child doesn't repay on its own? Can you really afford to step in and make all the payments? Did you realize that is what you committed to do as a guarantor? Can you do it when there's declining economic conditions, and you are on a fixed income? Those payments could represent a sizable chunk of your income each month. These economic conditions always cycle through, and all of you could face your own heavy and crushing debt burden crisis if you're not careful. Any debt load can instantly become heavy and excessive debt, not if, but when you lose your job. It is very likely your income will be disrupted several times over the next 20 years. If you don't have the money, you don't have it. Yes, to the student, it all adds up fast over time. It can affect your relationships, when you marry and have children, where you live, what career you choose, if you will purchase a residence, and more. Now, what are you going to do about it? Did you prepare a budget before taking

out your student loans to see all this beforehand? Of course not. Better ramp up your Tunabudget Worksheet Plan asap.

***You Expect to Repay Every Cent Because You're Not a Crook*** – Listen carefully. A legal debt incurred is a debt owed. You promised to pay for it, and that you must do. In the US, the delinquency or default rate (90+ days delinquent) on student debt repayment is reported to be high and increasing. It suggests that there is either an inability or unwillingness to repay on the part of the obligor. Assume you owe student debt. It's ironic on the one hand because the funds were legitimately and willingly used by you to gain specialized knowledge and skills that will be retained by you for a life time, regardless of whether you choose to or are able repay or not. No one is going to repossess or take that knowledge away from you, and to be honest, you must repay the debt if for no other reason. A dishonest person will not pay his obligations when he has the ability to repay the same. No one should steal and be dishonest. If you purposely default, someone else will have to pay your debt (government guaranteed debt by the taxpayers). If you go down that road, you're a thief and a crook in your own right. However, because you are not a thief and a crook, but honest, you will make every effort, and for as long as it takes, to repay every penny of your student loans. Remember, employers want to hire honest people. They don't like to hire thieves and crooks for obvious reasons. Is it not one of most employer's top hiring criteria – integrity? Would you want to hire a thief? Making every effort, also means having every intention to repay, and doing your best to repay. Can you prove your intention and performance with a budget and payments? If not, you're not serious, and your character is in question. Your Tunabudget Worksheet Plan can take care of things. Get going on it.



***You're Honest Today, Will You Be Honest Tomorrow When Hard Times Come?*** – Hopefully, you are responsible, honest, and are doing everything you can to manage your financial affairs in a mature and trustworthy manner. Maybe you have your own budget program and already have a clear idea of how to manage your finances. Great. But there are many millions of people who have yet to learn how to be sensible when it comes to their own finances. Many have heavy student debt obligations and are in or facing default conditions. Undoubtedly, and you may very well be one of them, you are under great stress and have (some) anxiety. You should not go down that path, but learn that there are options out there to help you repay, to the best of your ability. If your best is to send \$1 a month, then do it.

***Use the Tunabudget Worksheet Plan*** – It is extremely important for young people, you, to learn how to manage and plan for your own financial well-being. You need to prepare your own personal Tunabudget Worksheet Plan, for example, to account for your income, expenses, savings, investments, and debt repayments. Your plan will show you precisely where you are at financially. You will realize exactly 'why' you are where you stand financially now. You'll see where you are going, literally, over the next year or two. Your plan will let you see what changes need to be made, including increasing your income, ensuring household expenses are covered, and how you will repay your student loans, along with everything else. But maybe you really don't care, huh? Maybe it's a bad assumption, but there are many young people who really don't care, hopefully you're not one of them. You may even want to have your student loans simply forgiven, for this reason or that. If relief is offered that's one thing (maybe), but to simply demand that someone else pay for your legal obligations via a default, are you serious? Are you one of them? If not, how close are you to becoming one of them? Would you mind paying for another person's auto loan they didn't want to repay? There's more of a reason to pay your own student loans because, unlike a car that can be transferred to someone else who will pay for it, your education stays inside your brain, forever. You should pay for it yourself. So, rest assured your Tunabudget Worksheet

Plan is powerful enough to help you change your life so that you can repay all your debts over time. It will show you, for yourself, so you can believe it, what changes need to be made as you 'pre-spend' paycheck by paycheck for the next year or two. You will see and understand what mess you have gotten yourself into. You will recognize that you need to buckle-down, be responsible, and create a plan to pay all your debts. Your plan will show you how to get this done, along with everything else.



***Look at Your Own Future. It May Be Brighter Than You Think*** – As

to your future, with your Tunabudget Worksheet Plan you will wake up and take an honest look at where you're headed and stop what you're doing if you need to. This will be your decision because you can see what changes you want to make. You will begin to seek out better ways, and find new friends, again, if you need to. Because of your plan, you will soon realize that there are new options with which to resolve your own problems. You will start to see your debts become repaid. You will be proud of

yourself, because there's a 'new you' there. You may soon meet other very important and responsible people and you will, together, build a future that is meaningful and rewarding. Perhaps you've already experienced this and are well on your way. Maybe you are one of those important and responsible people already, that needs to be met that someone else who is still learning and struggling with their debts. People can change, and debts can be repaid. People can be patient, understanding, and help each other. The Tunabudget Worksheet Plan is key to showing you, personally, what needs to be changed. Decide, create, believe. It will be a new you and a bright new future.

***It's Called 'Do Your Best.' Things Will Work Out Just Fine*** – It's possible, perhaps likely, that student debt repayment will be a challenge to repay for millions of students. Debt loads can become very heavy, and heavy debt has consequences. Those consequences are not to be ignored. They are to be respected and addressed. You must be willing to 'do your best' and not ignore or default on your student debt if you have the ability to repay, or any ability to repay for that matter. If you've defaulted, then you can fix it, and pay what you can, regardless. This means that you may have to surrender some of that standard of living of yours, or stop horsing around so much, and maybe, frankly, grow up. Your standard of living, where you live, where you work, what you drive, the food you eat, entertainment, going out, that all must be included in your Tunabudget Worksheet Plan. Make the repayment of your debts work.

Otherwise, it's living like a double-minded person which usually and eventually results in failure on multiple fronts. So, get serious and set yourself up with your own Tunabudget Worksheet Plan and 'do your best.' When adversity strikes, as it surely will, use your plan to demonstrate your willingness and ability to repay your debts. How? 'As best you can.' Show your creditors exactly how much and when you will repay, and send the payments in as noted in the plan. The plan is to be used to work yourself out of any mess you find yourself in. It's that powerful. Why? Because it shows you're honest. You are doing your best. It's all you can do, but update it as you can or as you're able to pay more. And, you will not only sleep at night, you'll sleep very well. Peace of mind is so sweet. It's within reach. This approach brings internal happiness, which builds and gets stronger. There's nothing like a strong character. Everyone can sense it. It lives within yourself, so believe in yourself and unleash it.

### **CANDID QUESTIONS**

- Do you realize that eventually you will learn to be a responsible person, sooner or later in life?
- Why go through all the mess and hassle of running away from it all, when you can create a Tunabudget Worksheet Plan that will show you how to manage your financial well-being?
- As a young person, as you get yourself set in life, might you meet someone very important and

- responsible, and together you can carry and lift each other?
- Do you realize that your financial world can be turned upside down anytime?
- And if you're in financial trouble, generally within months, you can have complete peace of mind and your finances in order?
- As a senior-parent guarantor of student debt, you do realize that you will be held responsible for the repayment of every cent the primary obligor fails to repay, don't you?

## Bankruptcy – Your Promise to Pay



**Bankruptcy, Your Promise to Pay** – In this CCM, you will be exposed to several points of view for consideration. Some points are worth repeating. The legal and moral repayment of your debts will be discussed, so you can see more clearly a few options you may want to use. First, the filing of personal bankruptcy should be a very rare occurrence in society, and be only used as a final resort to ‘clean things up’ if necessary. Debts that are overwhelmingly heavy, clearly beyond one’s ability to ever repay should be subjected to bankruptcy consideration. However, even

heavy debt loads should be managed by you and restructured with your creditors according to the repayment capacity you’ve identified in your Tunabudget Worksheet Plan. After all, you promised to pay your debts, and you are doing the best you can. Share and discuss your plan with creditors to clearly show them your ability and willingness to repay your indebtedness according to your current financial condition. Why would they not listen? It’s better than having their debts (lender’s assets) be legally discharged from repayment altogether, right? Continue to regularly update and share your Tunabudget Worksheet Plan with your creditors as conditions change (i.e., quarterly, semi-annually). Make every effort to completely satisfy all your indebtedness with every creditor over time. They will see how long it will take via your plan, so show them how it will take time. Justify your plan, footnote it, or whatever it takes to be transparent. It is possible the creditor will see your plan more like a bankruptcy repayment plan, but without the bankruptcy part. If that is what it is, then fine. That’s what it is then. Creditors, if they receive your credible plan, they should do a loan modification, change in term agreement, etc., regardless of how weak the numbers are. Your intention is to eventually repay your loans in full, without having debt discharged in bankruptcy. It could be that you effectively have a bankruptcy plan without filing to file bankruptcy, because it is all you can do. Avoid having to file bankruptcy if possible. The creditors will be able to see your plan will likely pay them more money than if you had to file bankruptcy and force the same plan, or worse, on them.

**Negotiate Changes to Debt Repayment Terms Using Your Tunabudget Worksheet Plan** – Your Tunabudget Worksheet Plan will show each debt owed, together with all the required repayments (under liabilities). It will show everything that would end up on a bankruptcy petition anyway, because it will be 100% accurate to the best of your ability. While the regular monthly payment amount is listed in the Monthly Payment column, as you pre-spend future paychecks, the actual amount you can pay will be less. When you communicate to the creditor what your regular payment is, showing him you know that amount, but that you can only pay a lesser amount, per the plan, the creditor will likely accept the same. For example, the regular monthly payment amount may be \$100, but your budget, pre-spent paycheck by paycheck, will only allow a total of \$50 per month. Feel free to show the creditor the entire plan, and that the \$50 revised payment amount is the maximum you can pay. In a bankruptcy petition, the creditor may be forced to take the reduced payment anyway, or have it completely legally discharged to \$0 if it is



unsecured credit. It is also possible the creditor may give you push back and ask for more than the \$50 because you are paying optional or voluntary religious contributions that even exceed the \$100 payment amount. Be prepared with an answer. In the US you have the right to exercise your own religious worship however you choose. If you're desirous to pay a full 10% tithe to your church, for example, put it in the Tunabudget Worksheet Plan too, and be proud of it. Tell the creditor that you have every intention of paying a full religious contribution, take it or leave it. It's your right to worship however you choose. When creditors see your plan, they will be able to see that your plan is not only reasonable, but it is supportable and even documented. Creditors need to understand these conditions before they'll decide to modify the terms of your debt(s). You have not only stepped up to all your obligations, you have prepared the right solution to your problem. This is not the creditor's problem, it is yours, and you are responsible to come up with repayment solutions through your own Tunabudget Worksheet Plan. And you are bringing the lender your solution, even if it's on a best-efforts basis. And, you did it at little or no expense of the creditor (reduced collection expense). That, any creditor will love. As another reminder, you will want to update your plan and send it to each creditor at least quarterly or semi-annually. Always extend your plan out at least a year, together with a current signed personal financial statement on the lender's financial statement template.



**What Does 'Promise to Pay' Actually Mean?** – You understand what it means when a Promissory Note says that you 'promise to pay,' don't you? It means you will make payment on a financial obligation at a certain time and manner. What does it mean to you? It means the loan was legally entered into with a binding contractual obligation between you and your creditor, that is enforceable under the State laws governing the contract. It was made in good faith to you, with trust and integrity between the parties. Any failing on your part to make payment may be considered a breach of trust or being dishonest. The creditor has legal recourse against you if you default or fail to pay per the written terms. The lender will seek remedies or damages through civil litigation against you. It also means that you will repay the obligation, period, regardless of how long it takes. Have you ever heard of and applied the word 'ownership' to all your financial obligations? Or the word 'honesty'? Who are you anyway, if you think you can walk away from your obligations? Are you a person of your word? But you say you can't repay right? Okay. The debt level may be heavy but you should not give up until you've used your Tunabudget Worksheet Plan to see what you can come up with. It may be that you'd be making token payments for the rest of your life, and never really get anywhere. That's what bankruptcy is for, to clean up such dilemmas. But, short of that, let your plan repay what it can, over a reasonable but extended term. You don't want to shaft a creditor, any creditor. It's called doing the best you can. Something you're willing to live with. In the end, your character, integrity is on trial. Your Tunabudget Worksheet Plan will help you clearly see what your 'best efforts' means.

**You Have to Repay Your Debts, Until...** – Accounting rules and regulatory supervision requires certain treatments of unpaid debts. Financial weaknesses and delinquency will determine how long debts can be 'kept on the creditor's books.' And prudent creditors will exercise their remedies to collect on their receivables well before they have to charge or write-off your debt. And, even if they did write it off, that does not mean the debt is still not legally owed, and that you don't still have to repay. You do. You have to repay your debt until it is paid in full or otherwise satisfied, resolved, or considered by the bank as being uncollectable and they stop pursuing collection. Of course, an approved bankruptcy plan will legally affect your loans too. You should make every effort to repay all your indebtedness, and show that repayment on your plan, even if it takes a lifetime to do so. You have to decide on the repayment amount, be it \$50/month, or more.

***But, what if It's Not Really Possible to Repay?*** – Now, realistically, if a reasonable, supportable, and documented plan fails to meet the creditor's expectation for repayment (because you're unable to do so), the creditor may exercise its rights to pursue its legal remedies or maneuvers against you. And, it is possible you may have to file a bankruptcy petition to protect certain assets. But, in most cases you should be able to present your plan and come to a reasonable solution and avoid bankruptcy. Every debt should be included as part of the repayment plan, even if the repayment amount is small. At some point, debts will be either restructured and repaid, or they will be written off and collection remedies pursued. Thankfully, even the worst nightmare debt crisis scenarios also come to an end one day. This is not something you need to fret over to the point where you give up on yourself, your spouse, your children, and everything else that's precious to you. When you feel overwhelmed, go into the 'best you can' mode and leave it at that. Go get some fresh air and sunshine on nice walk. It's free, right?



***Doing Your Best, Being Honest in the Repayment of Your Debts*** – Yes, the fight will end one day. Until then, your Tunabudget Worksheet Plan may still include some amount of repayment even if it is just \$10.00 per paycheck. It's called doing what you think is best, with all things considered, if you so choose. It may be best to not 'settle' debts as the deficiency may be treated as taxable with the IRS, meaning that you will have a tax liability to pay on the amount forgiven from the settlement. A bankruptcy petition may need to be filed instead. Don't be surprised that the proposed debt repayments under your Tunabudget Worksheet Plan, are close to that of a bankruptcy plan if the lower payments are similar to that under bankruptcy petition. That's why creditors will likely accept your plan in the first place and save the legal fees and costs in pursuing collection. If a bankruptcy filing is ever needed, it will likely be needed only in the rare instance of cleaning things up. Debts can be legally discharged from having to be repaid. Although a discharged debt can no longer be pursued by the creditor, you still must deal with the moral side of debt repayment via your promise to pay. Some people, post-bankruptcy, where there is no legal obligation to repay, feel a moral obligation to repay, especially when their financial condition has improved to where they can repay discharged debts in full. And, they do. While the creditor can't request repayment, if the creditor receives payment, it can at least accept it. It will be booked as a 'recovery' on their charged off loan. That is certainly one way to fulfill your promise to pay too. Therefore, if you decide, not the creditor, but you, if you decide to send in funds towards your legally discharged debt, the lender can still be repaid. On discharged debts, you will not be contacted by the creditor for collection under any circumstances. Maybe you will send in a minimal amount, or the entire amount as some people do if you are able to. At the end of your life, just say that you can look back and that you did the best you could, because you are an honest person.

#### **CANDID QUESTIONS**

- Are you honest?
- What is the best way to figure out how to best cover your living expenses and communicate with your creditors when you need to modify your repayment terms?
- Are you willing to prepare a Tunabudget Worksheet Plan to pre-spend your entire budget and determine your best-effort modified debt repayment plan?
- Will you now be more careful to do everything possible to avoid debt, pay with cash, and save for a rainy day?



**Employment - Skills and Passion to Increase Income** – In an economic downturn, the labor market can be difficult when it comes to finding a job, or a better job. What may have taken weeks in the past may now takes months, and in some cases, years (for a great job). This CCM is designed to leverage getting a great job or career with proven tips for success – for the job and type of work you really want. If you’re fortunate to have some skills with which to start your own business, that would be awesome too. But if you are more set to work for somebody else,

consider these sharp tools.

**First Impressions Statement** – You get one chance to create a first impression. If you were doing the hiring, what would you like to see from a potential employee in those first few seconds? A great smile, a positive attitude, a firm handshake? Have you considered the first impression you would make to a potential employer? And, what about the first things you say to introduce yourself? Ever thought of that one? Check out online the “Me, in 30 Seconds” ([Churchofjesuschrist.org](http://Churchofjesuschrist.org), 03/2024); it works very well. I know from personal experience. It’s simple, powerful, and free. Put some serious time (hours, if necessary) into making and memorizing your own statement.

**Personal Experience** – I did this and it landed me the best job I’ve ever had at the Federal Reserve Bank of San Francisco (FRBSF). 15 years later I still have it memorized. I spent several hours pondering and crafting my ‘Me, in 30 Seconds’ statement and every word of it was spot-on, totally real, 100% me. Employers hire the people that are passionate about the work they do. People who are passionate show up early, often take shorter lunches, contribute more ideas, are engaged, happy to show up, and even stay late. Anyway, I delivered it with such confidence you’d be floored to have seen it. You’ll create your own statement that you will also share with great confidence. Why? Because it is literally you, just as mine was literally me. Be 100% truthful, of course, as anyone can tell if a person is making things up, right? Your statement is unique, it’s all you, and people will remember you too because of your passion for the work. Lastly, when I developed my own statement, I was advised to start each sentence with “I am,” or “I have,” or “I can.” I asked if that wasn’t a bit of an arrogant approach and the response to me was: ‘no, it is not being arrogant, because the things you say (using the ‘am, have, can’ prompts at each sentence) are totally true. The interviewer wants to know ‘who you are’ and those three words tell this person exactly that, who you are. It’s true. I was also told that the employment interview was ‘my’ interview and to control it. Like be sure to get your (first impression) ‘Me, in 30 seconds’ statement off at the very beginning of the interview. My FRBSF interview started with an immediate question, and I stopped them (because it was ‘my’ interview, and asked if I could please introduce myself to them before answering their questions. They said, ‘of course, literally smiled, and sat back in their chairs and carefully listened to my ‘Me, in 30 seconds’ statement as I leaned in and delivered ‘me’. I knew I had the job at that moment, and I did. The Human Resource person later said I was the successful candidate out of some 300 applicants and said I was ‘lucky’ to have the job. I asked why, and she said: ‘there were about 97 candidates that were more highly qualified (already ‘Commissioned Examiners’), and of the five they interviewed, I was the one that got the job. And, you now know why, and how. Get busy on yours now.

**It's Your Job Interview, Not Theirs** – The best way of looking at a job interview is for you to screen out the job, as opposed to the other way around. Get yourself in front of people, whether in an online informational interview where you talk to people in the field to learn more about the job or career, or an actual interview for possible employment. If they start out by saying something like “what are you interested in” or “tell me about yourself,” then go ahead and give them your memorized, but sincere ‘Me, in 30 Seconds’ first impression statement. Whether on the phone or in person, lean forward, sit up straight, and ‘look them in the eye’ too. But, if they dive right into the interview without giving you a chance to formally introduce yourself, kindly speak up and ask if you could please introduce yourself first. They will be very impressed, and you’ll stand out from the other candidates. Remember, it is your interview, not theirs. Let them know you are looking for employment because you are passionate about the field, etc. Does this make sense to you?

**A Word of Caution. Be Honest** – Your statements must be genuine and true. It’s also a good time for self-reflection when pondering your ‘Me, in 30 Seconds’ statement. In no way can it be false, okay? If you’re anything less than 100% honest in its development and delivery, you will lose out and your introduction will be discerned as being phony, and you likely won’t get the job. People can see right through anything that is deceptive or dishonest. Whatever you say in your statement, just make sure it is the truth, or don’t say it, or anything else otherwise to make a false better impression. And, maybe doing this exercise may cause you to really think about whether you like who you are. Maybe you’re truly better than who you think you are, even if it’s only because you really want to be a better person. Everyone comes to this realization from time to time, and if now is the time, then good for you. Consider yourself lucky then, as most people may really have a hard time. While doing some sincere pondering about your first impression statement, take this time to change or improve some things about yourself. Let this be reflected in your statement. Putting together your first impression statement is a defining time, a personal self-reflecting interview of sorts. Yes, it will be the real you, because, well, it is you. Again, this whole thing is about being completely honest, so if you’re an honest person, then say so in your introduction. People hire those they know. Your ‘Me, in 30 Seconds’ first impression statement will show them who you are. Memorize it, practice it, and be confident in saying it. Eye contact and a smile too. Get it?

**Use a Knowledge, Skills, Aptitudes (KSA) Statement** – To help get your next job interview, build out your own KSA. Keep it simple, yet focused on lots of dates, amounts, facts that can be measured.

- *Contact Information:* Name, KSA title, Month/Year, Address, Email, Phone
- *Introduction:* List your ‘Me, in 30 Seconds’ first impression statement
- *Three Most Recent Jobs (up to last 10-15 years):* Company Name, Job Title, Service Period, Three Bullets: key job functions with several accomplishments with date/number examples
- *Training and Education, Publications:* Schools, commissions, certifications, specialty training, courses, classes, publications, dates for all
- *Other Activities:* Personal, interests, hobbies, ambitions, websites, etc.



**Sample KSA** – Obviously, your KSA will be simpler, or more complex. Here is an example:

**D. John Doe**  
**Knowledge, Skills, Aptitudes**  
**April 2024**  
**303 Deer Valley Trail, Anywhere, State 54321**  
**djohndoe@gmail.com 123-456-7890**

**Introduction**

*I am* honest, confident, professional, and diplomatic. *I have* 17 years of experience in commercial ABC, and recently, four years' experience as a professional consultant at the ABC Risk Management Advisory. *I have* a clear understanding of ABC internal policies, procedures, processes, and practices. *I can* readily identify and communicate ABC quality issues and solutions in ABC operations, and assess the adequacy of appropriate ABC risk management practices. *I can* document and support proper ABC risk ratings and *have* deep experience in ABC review, ABC policies, Special ABC teams, and the commercial ABC valuation function.

*I have* excellent verbal and written communication skills, and work effectively with all levels of management and personnel. *I can* conduct respectful and professional collaborations and dialogue with ABC stakeholders in arriving at balanced conclusions through effective listening. *I am* detailed oriented, seek to understand other's points-of-view first, and rely on documented facts. *I am* seeking a rewarding long-term relationship at the height of my ABC career.

**ABC Risk Management Advisory**  
**Professional Consultant**  
**01/2020 to Present**

- *ABC Review* – ABC risk rating accuracy and timeliness
- *ABC Risk Management Review* – ABC Quality Watch List and Criticized ABC Monitoring Review, ABC Policy Review, ABC Review Function, Special ABC Department, ABC /Internal Audit Findings Review, ABC Documentation Testing, ABC Training Program/Staffing/Reporting Line Review
- *ABC Workshops and Training* – ABC Risk Rating Classification System, ABC Risk Evaluation Process, Roles and Responsibilities, ABC Watch List and Criticized ABC Monitoring, Culture Enhancement for Divergent Views, Respect and Dealing in Good Faith, Getting the Right Answers, Problem ABC Risk Exposure

**ABC State Authority**  
**Director – ABC Management Group**  
**09/2014 to 01/2020**

- *ABC Policies, Procedures, and Related Processes* – Oversee ABC Policy Manager and two assists; planning, development, implementation, monitoring, and governance of ~135 ABC policies; collaboration with senior management and business units
- *Special ABC Group* – Oversee Special ABC Manager and three assists; manage ABC quality through resolutions to minimize losses; ABC quality reporting
- *ABC Valuation & ABC Risk Management Function* – Oversee Chief ABC Valuator and three assists; responsible for the administration of the ABC valuation process for ongoing ABC production and portfolio monitoring

**Commissioned ABC Examiner**  
**Federal ABC Commission**  
**08/2007 to 09/2014**

- *146 ABC Regional Examinations* – Participated in multi-state onsite ABC examinations; 52 Onsite ABC Review Assignments
- *Nine National ABC Examinations* – As a voter, ABC grades were assigned in nine ABC examinations in New York City and San Francisco – ~30 ABC relationships for ~\$3.40 billion  
ABC Business Lines – Leveraged, lines, facilities
- *Performance* – 99% favorable feedback ratings in seven years; 100% attendance in six of the last seven years

- *Roles/Titles* – Examiner, ABC Risk Specialist, Supervisory ABC Analyst, ABC Lead, Operations Manager, ABC Manager
- *Travel* – Up to 50% travel to six U.S. States

#### **Training, Education**

- *University of XYZ – Business Administration (2006)*
- *Commissioned ABC Examiner – Federal ABC Commission – 09/2007 to 09/2008*
- *Certified ABC Specialist (09/2006 – 07/2007)*
- *Ongoing Training* – Completed 37 ongoing in-person and web-based courses from 2007 - 2014, Examples:
  - ABC Commissioning Program, 2007 through 2008
  - CELS – Los Angeles, 2007
  - Delivering and Supporting Inspection Results – San Francisco, 2007
  - ABC Leveraged – Chicago 2008
  - ABC Fundamentals – Washington D.C. 2008
  - ABC Lab – Chicago, 2009
  - Advanced ABC Specialists Conference – Washington D.C. 2009
  - Community ABC Examiner’s Forum – Dallas, TX, 2009
  - ABC Communications Training – Los Angeles, CA, 2010
  - ABC Manager – Los Angeles, CA 2010
  - ABC Valuation School – Washington D.C. 2010
  - ABC Examiner’s Tool Suite – Los Angeles, CA 2011
  - ABC Operational Risk Security – Salt Lake City, UT, 2011
  - ABC Analysis – Washington D.C., 2012
  - Advanced ABC Specialists Conference – Washington D.C. 2012 – 2014
  - Advanced ABC Analysis - 2014

#### **Other Activities:** The following points may be of interest:

- *Birth* – 1986
- *Residency* – California, Florida, Nevada
- *Family* – Married, two children
- *Interests* – Walking, traveling, gardening, writing, fishing
- *Hobbies* – Earthquakes, volcanos, tornados, solar, water, wind, astronomy,
- *Ambitions* – Sing, play ukulele, sunny beaches



**Ask for the Job** – This is the simple part, assuming you really want the job. When you get an interview, be sure to, literally, ask for the job. Go ahead and ask for it. Say: “May I please have this job?” People don’t realize they can ask for the job, and they might just get it. Don’t forget to ‘ask’ for the job. Always express genuine appreciation.

**Compensation** – When the employer makes the offer and talks about compensation, try to get them to put the ‘number’ on the table first. Think in terms of annual salary, depending on the job, or monthly income, as opposed to hourly wages. If you’re forced to discuss a number first, ask if they could share with you the ‘pay range’ that the position offers. Once an offer is presented, automatically assume there is a bit more wiggle room. Do the math quickly and ask for another 10% as a counter, a number that makes more sense for you and your skill set. You will likely get a firm response, but should defend the extra 10% with three strong reasons why you should get the an additional 10% now. If all else fails, ask in the interview for the higher compensation level in six months if you exceed their expectations. You’ll likely get your first 10% raise either before you start the job, or within six months. Think about that one. You’re smiling. You got this.

**Recognize Where Changes May Be Needed with a Reduction of Income** – In an economic downturn, you may experience an environment of overall decreased compensation due to higher unemployment.

With your Tunabudget Worksheet Plan, you can readily insert the pending lower compensation into the plan, and then make necessary pending changes to the balance sheet and expenses to fit the new income. Don't put the 'shortfall' on a credit card, whatever you do. Make changes, reduce spending. Be thankful for what you do have. Be willing to change your lifestyle (home, car, toys, etc.), essentially whatever it takes to keep your family safe, with food on the table. Life isn't always going to work out the way you want it. Make the best of it, and be humble and willing to change things up. The Tunabudget Worksheet Plan will tell you what those changes will be. And you'll be happy to make the changes, as you will see what needs to be done for you, your spouse and family.

### **CANDID QUESTIONS**

- Have you ever lost your 'good' job, and been unemployed or under-employed for an extended period?
- Have you ever had to work multiple jobs 'to stay afloat'?
- While unemployed, how did you handle Christmas, major car or home repairs, medical expenses?
- Have you ever been under-employed and been working multiple jobs and wondered how you were going to still make the next rent or mortgage payment?
- Has your income dropped to where you literally had no money for the moment, to where you really didn't know what you were going to do the next day (i.e., get your daughter money for a field trip), or gas to fuel the car, or make a necessary car repair?
- Have you been in a situation where you had an excessive or overwhelming debt burden, when facing a material drop in income from a lay-off, and your credit score was potentially at risk?
- How nervous are you about your job, and its longer-term prospects?

# Candid Conversation Memos – The Family

## Residence – Can or Should You Afford It?



***Did You Buy Modest or Excessive?*** – If you're fortunate, you own a residence. You likely also own a mortgage. When you bought it, you probably wondered 'how in the world' you were going to be able to make, say 365 on-time monthly payments in a row, and never be late. That's 30 years, right? You wonder about whether there will be hard times in that life-time of making payments, like a job layoff, or something else, something worse. Over the past few decades, many households have developed into two full-time incomes. Surely, you thought, you'd be very careful and not let

your debt get out of control, as it's taking two incomes to afford the house in the first place. You justified the purchase being supported by two incomes, because housing prices have increased so high. You reasoned that two incomes were necessary to afford 'a decent' lifestyle, and everything else that goes with it. And, with two incomes, you can, and probably did leverage up to the fullest before you knew it. You ended up buying more home than you needed, not to mention all the nice vehicles, toys, furnishings, and many of the finer things in life. And, rather than wait, you purchased much of the toys and vacations on credit too. You no doubt felt a sinking feeling as you got further and further out on the 'end of the limb.' You'd get serious about the debt levels 'really soon,' like a New Year's Day resolution, but it didn't ever happen. Life is simply going too fast, and everything is in a blur. In other words, you're now highly leveraged – you're heavily in debt.

***Then Comes the Piling On. Oh No, Now What?*** – And, when timing couldn't be worse, something big breaks, a major repair is needed, unexpected medical and dental bills join the party through the back door. Out comes the credit card, and another credit card. And you, or your spouse, to be able to earn more money, now decides it's best to go back to school. Along comes a student loan, and another one. And another one. Oh, and you needed to replace the driveway because it collapsed when rain water was running under it that you were unaware was happening. Your neighbor stops by and tells you of his plans to install a new expensive vinyl fence and wants to know if you'll go in half. Surprise, surprise. Out comes yet another credit card. Before you know it, you are making the equivalent of two mortgage payments, and not one. One for the mortgage on the house, the other equals the sum of all the other payments, or more. Because of the rise in housing prices and some appreciated equity, next comes a refinance of your debt into a new mortgage which gives you some breathing room – for now. Or, perhaps it's a second mortgage, or a home equity loan to consolidate everything. You realize that you've lived in your home 10 years, and that your mortgage balance has increased over \$120,000 from when you first bought the house. You realize that in the 120 months you've lived in the home, you've effectively borrowed an additional \$1,000 every month all that time. Now, after the grand refinance, you find out each of the children need expensive braces for their teeth, and the car's transmission just failed. Out comes the credit cards again. 'Oh great, you've got to be kidding me,' you say. But you're 'smart' because you've got some cushion in your budget from the refinance. The last thing you want is another car repair like this so you trade it in on a brand-new car. And besides, you deserve it, right? In the back of your mind, however, is that hefty new car payment for the next seven years. With some buyer's remorse, you wonder if you've blown it, again. You could have easily paid half of what you did for a reliable vehicle. But you



wanted all the extras. Of course, you were not thinking about what the neighbors would be thinking, or admiring, right? Now, your spouse comes home and talks about some issues at work and how much everyone hates the new boss. You instantly know where this might be going again. You're now in a dazed mode and you can't think clearly any more. You've developed a fake laugh, like people do while pretending to show they are happy, but you know how you really feel beneath the façade. And your spouse begins to feel it too, especially now that it's time to go to work with the hated boss all day. You sense a change is coming with the job issues, likely to result in lower income too. You get the picture. How could all this happen? Well, it did. This stuff happens all the time. Now what do you do, right?

***Then Comes the 'Wake-Up' Call. You Start to Feel Some Pressure, Economic Pain*** – But along comes an unexpected reduction of income you thought would never happen to you and your great job. You're doing wonderful things at work, so how could you possibly be laid off from your job? All of a sudden you recall the feelings you had about potentially being laid off when you took out that mortgage a few years ago. Now it has happened. And, you're up to your neck in debt. You just knew it would be your luck that it would come someday, but hoped it wouldn't. But being laid off truly just happened, maybe for the first time. You're optimistic but stunned. It's no longer a bad dream but a reality. Another possible scenario might be where your spouse becomes sick or injured, and can no longer bring in the income everyone depended on. Or, let's say a working mother is needed more at home, or she simply desires to be home with the children. Or, let's say you and your spouse want to begin paying religious contributions to your Church, like a full 10% of your income as a tithe. You feel stress like you've never felt before. Pressure is building everywhere, and it's not stopping. Suddenly, the sweetness of life has taken a challenging turn. Anxiety and stress continue to build and you, as sweethearts, are suddenly becoming the first victims of criticism and disrespect. Yelling at and being mean to the precious children come next. What is happening, you say?

***A Day of Reckoning Comes. But a Solution is in Sight*** – You finally put together your personal Tunabudget Worksheet Plan one day. For the first time, you can start to see what happened to your finances over the years. Maybe it was because of selfishness, greed, pride, foolishness, carelessness, negligence, recklessness, being unwise, bad luck, adversity, misfortunate, accidental, or a disaster. Life just happens. We are responsible for what 'cards we are dealt,' so deal with them. Life-stuff happens to everyone. But you can really start to see and better appreciate where you are financially, probably for the first time as you pre-spend your income for the next year or two. You start to ask yourself and each other some serious questions. But when you look at each other there's a 'sinking feeling.' Neither of you want to bring up the fact that you may now be in a home or mortgage that you can no longer afford – that you *should* no longer afford. This means you (both) know what you need to do: sell the house and retire your debts. You know that your debt level is very high, too heavy, and that you're working yourself to death. Your marriage and family relationships are suffering. You're tired. You're exhausted and spent. Maybe you're sick and have been for some time. This isn't what you want, right? There's way too much stress, anxiety, and uncertainty. How are things going to change, especially bringing two spouses together on the same page?



***Priorities Change from the Inside, and You'll Do Anything for a Fresh Start*** – After digesting your Tunabudget Worksheet Plan for a few days, you both start to realize something has to change. One thing you're not going to do change is you and your spouse. You're going to go through this together. You decide that the mess you're in must stop and get fixed. You are now willing to do a complete start over

regardless of what family, friends, or neighbors may think. By this point, you want nothing to do with debt again. You'll do anything to get out from underneath it. You'll avoid it like a plague. Yes, you both decide to sell the toys and get rid of that debt. You may have decided to downsize the nice cars. You next decide to sell the extravagant home and start over with the smallest home you can find. You'll use the remaining equity to pay off everything else. You've both had enough and have determined that you really can't stand the heavy burden of crushing debt any longer.



You want something more in life, like having simple memories with each other as a couple, and as a family. No more of the working 24/7 and all the stress that comes with it. You're going to get a real savings program set up and start paying cash for everything going forward. Your priorities have changed, even if you don't have all the nice things like you and your neighbors had. By effectively using your Tunabudget Worksheet Plan, you decided to change your own hearts, lower the priority of having all this 'stuff,' and focus on the simple sweetness of life, such as living together in love and passion, like earlier days. Total respect for each other and no more contention and anger. Suddenly it doesn't matter anymore how you look to the neighbors and your friends. Your Tunabudget Worksheet Plan has convinced you from the 'inside' that you just want to be out of debt (or very limited and modest debt), and get a fresh new start. You are now willing to do whatever it takes to really start 'living' instead of just surviving, or pretending that you are living. Your Tunabudget Worksheet Plan has opened your eyes. Excitement builds to make this new life a reality, and in three to six months you estimate your world will be reset. Clear-headed decisions matter. You're truly happy together, along with children.

#### CANDID QUESTIONS

- Do you know of a friend or family member who has chosen to 'have it all,' and paid a big price?
- Where is your home, and thus, mortgage, on the 'modesty' scale?
- What about all the other things you have chosen to pay with credit?
- How much debt have you acquired? Why did you acquire it?
- Have you consolidated and refinanced your debts to where you owe much more than you did, say five or 10 years ago?
- At what price are you willing to pay to 'keep it all up,' at the expense of having other experiences in life with your family?
- Do you want the heavy debt load to pay for your assets, or do you want something less so that you can have things like memories instead?
- How much stress, anxiety, contention, and anger are in your life, your marriage, because of having excessive or overwhelming heavy debt?
- Are you ready for a change, or do you want to sink further in misery?
- 'Should' you afford your home, or move instead?
- Will you prepare a Tunabudget Worksheet Plan so that you can clearly see your overall and financial well-being?
- Are you sure? If so, get going. If not, happy life

#### Money Between Family Members – There is a Better Way

**Money Between Family Members. There is a Better Way** – Borrowing and lending between family members is a no-no, no battle. Most of the time if there's a request to 'borrow' money from another family member, it's because of some sort of need, right? Those needs might include financial assistance

due to a reduction in income, an illness, or some other situation. On those occasions, there's a simple and straight-forward solution. First, don't borrow and don't lend money from or to another family member for such needs. Does that sound cruel? Maybe, but there's actually a better way to handle such things. But, again, the solution is not a lending and borrowing relationship between siblings or family members.

***When Needs Arise, You Have an Opportunity. Offer Assistance with No Repayment Expectations***

– The better solution is that when such temporal needs arise, and they surely will, you should step up, and be the first to offer assistance, free assistance, generous assistance (to the extent you can), with absolutely no lending or borrowing arrangement between the family members, period, ever. If you are the one in need, it's okay to communicate openly about your basic needs so that others are aware there's



even a need in the first place. It's also okay to ask for assistance. If there's a need in the extended family, look at it as your opportunity to provide loving and free assistance to another family member. Then, freely give the assistance if you can or want to. If you are unable to do so or don't want to assist at that time, then it will be what it will be. Extended family members have not only an opportunity to assist family members, but a moral obligation to do so as well. They're family, and you have a duty to help if possible.

***Generous Assistance is Gifting with No Repayment Expectations*** – If you end up giving money or resources to a family member in need, consider it as a total gift. Be sure to communicate this with the family member and make certain there is no expectation of repayment whatsoever. Family members need to all understand that you have each other's back.

***When a Gift is Repaid by Another Gift*** – Now, life generally doesn't keep one down forever. People recover and often rebound stronger than ever before. And when that time comes for the family member that was gifted assistance, there's nothing that says that this person couldn't offer his own gift back to the family member who gifted it to him in the first place. It's entirely likely that the new gift would not be accepted because the original gift was just that, a gift. Gifts are not repaid, even with new gifts to 'replace' the original gift. They probably will want the original gift to remain as a gift so they can enjoy the sweet memory of love. The so-called repayment of the first gift could be potentially used to 'pay it forward' to the next family member in need, as needs always seem to arise.

***When Family is Not Close. An Attitude Change Can Fix That Immediately*** – Maybe you're saying that your family really isn't all that 'close.' That's sad. There are countless opportunities to extend love and brotherhood or sisterhood to a sibling. Families shouldn't have contentious relationships. There's no good reason to do so, because any situation can be fixed. Eventually, certainly. Obviously, something was said or done to offend another family member, or maybe it had something to do with money or items of value. Of course, it doesn't have to be that way, right? Everybody knows that. In a 'bad family situation,' if you wanted or desired to have a close family, how could all this talk of 'generously giving, or gifting' make any sense? You may be right. Furthermore, let's say no one is even talking to each other, let alone willing to help each other. But, again, do you, do you want to have close family ties, or help the whole family become close? What is it that you want? Maybe you like getting bogged down in the weeds in 'being right' and wanting to perpetuate family problems. Seriously? There's no need to go



there with all the drama, just let it go. If you do, maybe using a sharing opportunity for a family member in need could be a great start. Change yourself and become interested and aware of another family member's needs. There are always needs, everywhere, every day. Start to freely give assistance to fill those needs without being asked, and with heartfelt, compassionate, 'true love.' To have this attitude change, it can quickly start with three small words: 'ya gotta wanna.' This phrase, I got from a child who called out an older sibling who just needed to try a little harder: 'ya gotta wanna.' A great observation and statement, right? Attitudes can be changed, so just change your attitude with a little bit more: 'ya gotta wanna.' Family front doors will open to many wonderful loving family relationships. If you don't 'wanna,' your heart will never be opened, and you'll get what you want and deserve. But, you will miss out on rich, happy, and even joyful experiences of life. Life's too short. Ya gotta wanna – so just go do it.

***Set the 'Gift' Expectation Standard with All Family Members –***

Choose to make your family closer. Teach each other that in your family, you have each other's back. Tell them that family loans don't exist, and that there will never be loans between family members, or don't give money at all. If you want to give someone money, there are no strings attached, never, whatsoever. There are no expectations of repayment. No Promissory Notes. If there's a desire to repay, just tell them to 'pay it forward' when another need arises if they'd like.



They all need to know that a gift is a gift, because gifts are really a blessing from one's heart. It becomes a blessing because of the person giving the gift is making a sacrifice on behalf of someone else in need. And, because you had the resources to give in the first place. You made the gift out of love and sacrifice. It's a real blessing in your own life to have been able to share and express your love for a family member. There was never any expectation of repayment in the first place when it was given. It certainly was never a loan. Just let it be. And smile. Be happy. Enjoy the blessing.

***Interfamily Investments Is Still Discouraged, with No Strings Attached Should Something Go Wrong –***

Now, what if there's some other non-need, but investment opportunity, and you want to borrow money from a family member. Most of the time this would still be discouraged, but some thought and consideration should also be given for the deal as both stakeholders may have something to gain. But there is risk here. For example, what happens if monies were exchanged between family members and the investment fails to materialize due to some unexpected event. Say the monies cannot be repaid according to the expected terms or the venture fails. People's feelings can be hurt quickly, and it could lead to ill-will towards each other as is so often the case. So, it may be best for the person who is willing to invest or lend the money, to lend it free of any repayment terms altogether. What, you say? Yes, you heard it right. Go ahead and consider making a deal, and even talk about the repayment terms, etc., but just realize that if something bad happens, you are perfectly happy to walk away and let it go if you don't get repaid or if there's no return on the investment. Basically, if you're not willing to just forget about being repaid if it doesn't work out, it might be best to not make a deal or lend the money in the first place. Of course, if you invest in the deal, you're investment is at risk as you're on your own anyway. The last thing anyone wants is to injure a family relationship. No amount of money is worth doing that. Best to keep investments between family members out of the picture all together.



**Absolutely No Ill-Will Between Family Members** – Regardless of the situation, when family members have needs, freely step up and provide direct or even anomalous assistance. It is simply the right thing to do, or an opportunity to do the right thing. There should be no loans between family members. If you don't have the money to help, then don't offer any. As for repayment, if an opportunity comes later to 'repay' the gift, feel free to offer the same, but it probably won't be taken because it was a loving gift in the first place. On investment or business opportunities, make sure if you lose your money, it's completely forgiven, in the first place. Things happen, and no amount of money is worth any ill-will between family members.

### CANDID QUESTIONS

- Is your family close enough, including your siblings, that you are aware of their financial well-being, at least generally, if not specifically?
- Are you sufficiently self-reliant such that you might have the wherewithal to offer free financial assistance to a family member should the need arise?
- Are you willing to offer your assistance as a 'gift' to a family member with no strings attached, or expectation of repayment?

## Adult Children Dependency – Support by Senior Parents



**Adult Children Dependency; Support by Senior Parents** – A tremendous opportunity awaits everyone. Presumably, and perhaps tacitly so, for economic reasons adult children may live with and possibly even be partially financially assisted by their (senior) parents. This may include married couples with, or without children, for a time. There is a tremendous opportunity for each person in this arrangement to come together and turn this into a wonderful, important, and memorable experience. Life these days is certainly full

of challenges and such arrangements can truly help the overall well-being of all family members, and their financial well-being as well.

**The Ideal Adult 'You,' or the Abusive Adult 'You'?** – Let's start with you, the adult child in this scenario. Maybe you are single, or married, and a parent too. Maybe you're in school, working towards the repayment of student loans, or heavily in debt. There are many reasons why your budget is short and you need help. Many adults are living with their parents. It is not all that uncommon any more. The cost of living is nearly impossible in some areas, and the challenges are only increasing. Ideally, you still are independent, self-reliant as much as possible, and are certainly a responsible person. You have a strong work ethic, are healthy, honest, frugal, kind, considerate and employed. Hopefully, you have a Tunabudget Worksheet Plan that shows you where you are at financially today, how you got here, and where you are going in the near term. Now, maybe your situation is not ideal, and living with your parents is the last thing you wanted to happen. While you're looking at it from your side, look at it from your parent's perspective. Most parents will do whatever they can to assist their adult children at any time. They expect you to be successful and self-reliant. While living with them you are to be on your best behavior, and display your ideal characteristic traits. You



are family but, as an adult, you (and your family) are still a guest(s). Nobody should ever experience anyone becoming overbearing or abusive to anyone, especially to a parent. Just like your parents sacrificed much for you, it would be normal for you to be cooperating with and watching out for your parents and their well-being too, right? There will likely be numerous ways for you to assist them in an expression of appreciation and love, for their willingness to open their place to you (and your family). What things can you do for them if you took two minutes to look around and observe what's going on? You do know if you are taking unfair advantage of them, too, right? That should never be the case, and if it is, stop it. Apologize, and fix it immediately. As to abuse, any physical, mental, or emotional abuse of any kind is never to be tolerated regardless of how you may feel, etc. Are we clear on this?

***It's Okay for Adult Family Members to Live Together*** – Now, for the (senior) parents in this scenario. You know that ideally, you'd expect for your children to 'move on' as they become adults, but for one reason or another, an adult child (and his family) may now live with you. And for how long, nobody seems to know, right? All this has come in those sweet senior years where you can spend your own sweetheart-time together in the privacy of your own home, and elsewhere. But it is what it is. Being such wonderful parents, you have high expectations of your adult children living with you, and trust that they have a plan to be independent and are working towards that plan with real diligence. Everyone knows the benefits of being independently successful and self-reliant. So much growth comes with it. But sometimes that isn't the way it works out. Life and things happen. And being together can be a wonderful opportunity to share and sacrifice together in remarkable ways. It is 'okay' for family members to be living together, as adults, and with grandchildren. Parents still expect their adult children to be responsible, accountable, self-reliant, and independent on their own. Parents can always assist from afar without the children having to live with them, but things happen. When it does, you must find a way to deal with it together.



***A New Approach, or Attitude in Offering Assistance*** – Rather than getting tied up in a knot having to either live with or to help support your adult child, you may take the opposite approach and do everything you can to properly assist them. In other words, it's all about your attitude. Lead out in this new relationship, with genuine love and caring. Let your temporal assistance be freely given, never a loan, regardless of the amount of assistance. This new 'love' approach is different than anything you've experienced before

because they are no longer children, but adults. This is the kind of love that will surprise you when you think about it. Like why would you share your resources with a perfectly grown adult child? It isn't supposed to be that way, right? Maybe even the other way around, you're thinking. But it isn't. Your love is more like compassion, unconditional, quick forgiving, long-suffering and friendly. It's the love that usually is not present whatsoever when you've been seriously offended with mean words, unappreciated, taken advantage of, etc.

***Sharing of Wealth Earlier Than Expected*** – Fast forward to your senior, senior years. Are there new ways to bless the lives of your adult children that you've heretofore never considered possible? For example, if you've acquired wealth, what do you think about dispensing a material percentage of it to your adult children now. Keep enough to live the rest of your life, of course, but more simply, with minimum 'stuff'? Or maybe you could move in with someone else, and let your adult child and his family move into your house. Once you capture the spirit or attitude of finding new ways to help your adult children, you never

what know what good things will happen. Frankly, this might just be what even makes it possible for your posterity to gain a foot-hold in today's world. There's certainly no reason to wait for you to die before you pass along your wealth. Why can't you change things up and share your assets now, especially when they really need the help? It's worth giving it some serious thought. Let tomorrow take care of itself, right? Maybe your adult children will want and be more able to take better care of you? Last example, do you really need everything good that's stored in your garage and filling your house? If not, what are you waiting for. Good grief. Get going.

### CANDID QUESTIONS

- If you're an adult child living with or receiving support from a parent, how does this make you feel?
- Is there a sense of duty, while living with your (senior) parents, to do all you can to be independent, responsible, self-reliant, have a strong work ethic, be healthy, honest, frugal, kind, and considerate?
- If you're not that way now, what are you willing and desirous to do about it?
- Do you have a Tunabudget Worksheet Plan for the next year or so, that shows how you will be self-reliant?
- If you're a (senior) parent, have you considered a new mind-set to openly love your adult children with compassion, unconditionally, quick forgiveness, long-suffering, being friends, and kindness?
- How about re-aligning your (senior parent) balance sheet to share-away the bulk of your assets and thereby reduce and simplify your standard of living, giving your posterity an early lift?
- What good could you do for your adult children now from your sharing your assets before you die?
- Why not do it now?

### Baby Sitting – Child Care for Grand Children



***Having Children and Becoming a Parent Come with the Responsibility for Raising Your Children*** – If you have a Tunabudget Worksheet Plan in place, does it reflect your values you place on your family (children). In other words, where do the funds go? Sort of like 'where your heart is, there will your treasure be also'? If your spouse and family are that important to you, what have you done to ensure, as parents, that you're spending your money where it needs to be spent? Are you established

so that you are raising your own children, as opposed to having other family members raise and babysit your children? After all, having a family certainly is likely the greatest blessing of joy and fulfillment, I believe, you can have. Here you learn about unconditional love as you work, nurture, and raise your children. The hope and expectations are that your children will do the same, and have their own families and so it goes. You learn how to handle daily problems, practice patience, and learn to be empathetic. You need to be with your children to have these experiences. As the years go by, relationships with parents can become very sweet with all the support and companionship they bring to each other. Raising a family also give you a grand sense of purpose for going to work each day, to provide for their well-being, and seeing their smiling faces and the funny things that make you laugh. Sweetheart couple and family memories are paramount as they are created and shared together with plenty of good laughs. Parenthood is a continuous learning opportunity for everyone. When children accomplish tasks or other achievements, what joy and happiness you feel as parents, as it makes it all worthwhile. Again,

you need to be with your children to have these experiences. Nobody will ever forget family traditions either, down through the generations, from holiday and birthday celebrations, and family trips. Parents also feel joy watching their children making themselves part of the community and their contributions to society. But, and here's a big but: 'what if the senior parents are doing most of the day light child care for your children, and constantly babysitting'? Can these blessings of family life be realized in their fullness if you consider the countless hours you're not even with your children as their parents? Do you need to prepare a Tunabudget Worksheet Plan and maybe make some big changes? Your children are your greatest and most precious blessings you'll ever have in life. As a couple, you have full-time responsibility as their parents. You share in this responsibility as equal partners. You need to be there with your children to have these experiences. None of this is easy.

***Are Your Reasons for Not Raising Your Own Children Really Justifiable?*** – Obviously, there are several reasons, shared by many of today's couples, where they feel justified in having their parents raise and babysit their own children. After all, they are with grandma, right? She will always have their best interests at heart. You realize that raising a family can be expensive with all the cost for daily living, healthcare, education, etc. You are aware of your own personal time and freedom as the needs of your children will jump in at any moment. The constant daily demand of being a parent, all the initial sleepless nights, constant supervision, are all physically exhausting. It's easy to get stressed out and fatigued. Work-life balance is always disrupted. You may feel you're losing your personal identity because that's all you do as a parent is raise kids. As kids grow, they change, and they do stupid things and get into trouble. Relationships can become strained. Career opportunities can be lost if you're not available to take the assignments. You might be missing out on social engagements with your friends. There's always the worry about their well-being and safety, not to mention what their future will be like in an ever-changing world. Being a parent is a life-long responsibility. In short, all these reasons are exactly why you and your spouse should develop a Tunabudget Worksheet Plan that enable you as parents to take on all these roles and responsibilities, come what may, and be there with your children to have experiences together. You don't want to miss out on a thing.

***Reasons Why You Might Want Your Senior Parents to Raise Your Children*** – Of course, grandparents will likely always provide a loving stable environment, with all the emotional and practical support they can give, especially during challenging times. Grandchildren will find familial bonds and traditions with grandparents. They give the grandchildren a renewed sense of purpose and fulfillment which contributes to their well-being. Grandparents are also wise and experienced, and pass down family values, not to mention upholding your many family traditions. Your parents will likely be more financially stable and can ease stressful situations due to the lack of finances on your part. They are also proud of your children and want to bond with them, which is better than a regular baby-sitter. Grandparents can help relieve your busy schedules, etc. It's true, grandparents do a great job.



***Your Senior Parents May Not Be Ready to Raise or Babysit Your Children*** – It also goes without saying that your parents have already raised a family, you. Sure, it was during a different time, but that doesn't mean it's anywhere close to being their responsibility whatsoever to raise your children. It's not. Your parents may be having health challenges, and taking care of children at any senior age may be a huge challenge, much more than you're aware of. They also are generally on fixed incomes and with limited resources which means party-time isn't always that feasible. Senior parents are people too, and they have their own emotional needs and can get exhausted probably a lot faster than you do, especially if



they have other issues to deal with. Your parents, after working probably more than 40 years straight, could feel or sense a loss of freedom or independence that they came to expect when they retired if they are raising children or babysitting. Are you sure they are ready and willing to take on a part or full-time job of watching your children at their age? Hopefully there never develops any legal or custody issues that have to be dealt with, as that would make things very challenging. The more time the children are with the grandparents, the more it is possible there could develop parenting decisions and conflicts between you and your spouse, and your parents. Your parents may also not be that technically savvy or that familiar with modern teaching practices. Grandparents also likely have their own plans as to where they want to spend their retirement years and experiences. You know that they only have so much time and energy left anyway. Finally, your parents are supposed to be grandparents. They will always help out with emergencies, but to be caregivers and babysitters all the time? Are you sure about this?

### CANDID QUESTIONS

- How carefully have you and your spouse discussed the pros and cons of having your parents raise and babysit your children?
- How many daylight hours a day, a week, a month, are spent without your children near, being raised or babysat by grandparents, or others? What is the total monthly number sum?
- Have you prepared a Tunabudget Worksheet Plan to see if this is what you and your spouse really want for each other, and your children? Have you talked about it? Talk about it again?
- Your parents may not be as strong as you think they are. How well are you in really knowing how good of a fit it is for them to be raising your children and babysitting all the time?
- Bonus: Are you using your parents to support an extravagant lifestyle?

## Elderly Care – Wealth Transfer



**Wealth - Wealth Transfer and Elderly Care** – There will be a grand shift of wealth. In the US, the baby-boomer generation holds tremendous wealth, and the generation is passing away rather quickly. Assets will be transferred to the next generation, and that process will be interesting to see, and likely to be a bit challenging. So, let's take a close look at some of these potential challenges, and explore ways to consider how this transfer process might affect you.

**Differing and Conflicting Ways to Care for Parents and Disburse Assets** – Children, or as siblings to each other, are the likely beneficiaries to the estate or assets of an elderly parent(s) after they die. The baby-boomer parent may have assets held in trust such that upon death, the assets will be distributed to family members. Siblings are naturally concerned about the welfare (i.e., wants and needs) of the aging parent, but there may very well be understandings and capacities that conflict on everyone's part in caring for the aging parent and the interests of the underlying assets. There are stories of where injustices have been waged in the distribution of assets to surviving family members, etc. Besides losing a loved-one, which is hard enough, family members can also be wrapped up in the distribution of assets, the timing, the accounting, etc. So, people may be rightly concerned, and everyone may have different expectations, abilities to cope, uncertainties as to timing, etc. This may be a challenging experience. Acknowledging the various needs of the stakeholders and preparing with open communication may be key to a smooth transition.

***A Spirit of Cooperation, Trust, and Love Among Siblings*** – How might you, and your family members work and maintain the best interests of all stakeholders concerned? Besides there being, as needed, professional legal guidance and documentation, there must be a spirit of cooperation, trust, and love to make things work right. There must be a spirit of full transparency between all family members. The needs of the elderly are only going to increase as time goes on, so the sooner that family members can sit down and sort it all out, and come up with some basic commonsense process or plan to follow, the better. Really listen with love and respect for any concerns anyone has.



***Putting Your Siblings Ahead of Yourself by Persistent Listening*** – One thing to keep in mind is conscious listening (listening with love). Getting together as a family, and with each person sincerely desiring to learn and know how the other feels, is important. To get it going, someone must lead out by example, with love. It may as well be you, right? Hopefully the other siblings truly appreciate you stepping up and taking the lead. And when it's not immediately reciprocated or appreciated, just forgive, and continue to lead. It will set the stage for making all the hard decisions. Cut each other some slack too if people are upset, confused, or lost. Everyone is trying their best, and you never really know what's going on in another person's heart. Generally, if you are that loving, listening, person yourself, the others will follow suit. So, start these discussions of taking care of an elderly parent(s) and the disposition of assets with a spirit of love and listening. Put them ahead of yourself by asking them questions as to what they think should happen and what works best for them.



***Siblings Also Have Differing Needs and Abilities*** – If you think about it, not every sibling is like you. Others may not have the ability or interest to seek and provide elderly care like you do, or researching such care opportunities. Maybe they are afraid, and it's just too much for them. Maybe they don't want anything to do with the finances. However, maybe they are in a better position to lead out in all this work than yourself. You and the siblings will have varying levels of capabilities to give or help provide caring assistance for a host of reasons, including the administration of any estate, or disposition of assets. Any siblings, even those whom you might be relying on, may become overwhelmed with their own unexpected preoccupations, including health concerns, proximity restrictions, resources, job responsibilities, other family needs, and the list could go on and on. Like the adage says: "A mother can and does take care of all her children, but her children cannot take care of the mother." That really may be the case, and there are actual and reasonable reasons for that being true. So, just know that there are good reasons to seek a spirit of cooperation, trust, and love between siblings, and all family members, as you go about taking care of a parent and any assets that might become available. Be sure to talk about the ever-increasing needs of a parent who gets closer to passing, often. You and your siblings will need to remain ever committed to 'family.' When situations arise that are 'bad,' realize that everyone is doing their best. Believe that. Respect that. Leave it at that and get on with it. You may not even be privy to the needs of your other siblings. You likely don't really understand what's going on in their lives, unless you're living with them. People only have so much to offer and they may not be able to effectively communicate what's really happening in their lives right now. Some things are confidential just like they are in your own life. That's precisely why you need to have a spirit of kindness, instant forgiveness, and trust. Yes, that is a choice you can make.

**Family Communications on Really Important Matters** – Such matters will include the adequacy of resources to take care of the elderly parent and what to do about it. You wonder how your mother, or father, worked through all those impossible moments in their lives when you were little under their care, and how you can do it for them. Think about it. You can't do this alone, or by yourself. If you're fortunate enough to have that spirit of love, trust, and respect amongst siblings, things will work out just fine. If you are legally in charge of your parent's affairs, be completely



and overly transparent with the other siblings and potential beneficiaries of the parent's estate or assets. Ensure each sibling has a clear understanding of what the ramifications are in any legal documents or procedures. Be proactive in reaching out. You may even choose to provide each sibling with a copy of key documents as they progress, to reassure them that your decisions are reasonable and supportable. As events happen, and as things change, be sure to keep everyone up to date on a regular and consistent basis even if there's no real update. Let them count on you for full transparency. These updates will allow your siblings to ask any questions and offer more support, etc. Be a close family, and seek out everyone's collective input. There should not be any secret as to the legal disposition of assets, but just a matter of executing the process. Keep everyone on the same page, all the time. These efforts will bring the siblings closer together as they spend their time and energy on cherishing each other and their loved ones, and not fighting over assets. When the parent passes away, and, having closely communicated and worked together in love and harmony, there shouldn't be any confusion, misunderstandings, and dis-trust. When the remaining assets are disbursed, it should be a simple and straight-forward and timely process.

**Find Out What's in Your Parent's Hearts. They Really Need a Ton of Love and Support** – Once again, as a reminder, your family members should give of themselves to do all within their power to provide for the temporal, mental, emotional, physical, and spiritual well-being, and support for your elderly parent(s). Careful attention should be given to the desires of the parents, which may mean a host of things. Some parents don't want "to be a bother" on their children, and the siblings will need to respect that. But be careful to assume your rightful responsibility to honor, love, and take excellent care of them too. Every effort should be made for siblings to come together and include the parent(s) into the homes and lives of their children to provide such resources and support. And when those resources and abilities are 'beyond' the capacity, ability, and willingness of the siblings, additional assistance should be brought in if possible. The needs of elderly parents must be well-taken care of, like those of little children. Your budget may need to be adjusted to properly take care of your elderly parents if their assets are not there in the first place. Find a way to make the best possible outcome happen with what documented resources are available. It's the children's responsibility to honor them. It's akin to a parent taking care of babies and children, right? Children take care of the parents when the need and opportunities arise. That's just the way it is, the way it is supposed to be. If you choose to not do this, it's your loss.

**And, When the Resources Are Not There, Then What?** – It all sounds nice when there are resources there and everyone can cooperate, right? But, what about those who are less fortunate and simply don't have or otherwise, don't want to expend, sufficient resources. How does that reconcile with meeting the needs and desires of an aging parent who is expected to pass away in the near future? That's a fair question, right? After all, go back half a century and was it not uncommon that people in their



later years, they didn't have directly, or otherwise made available to them, the many resources in today's society? Back in that day, it was more like if you were in your late 70's or early 80's, enjoying life and all of a sudden you got really sick, and a few weeks later (maybe even after a brief hospital stay) you passed away at home. Nowadays, if you get really sick at that age, you end up living another 10+ years after numerous trips to the hospital, fixing this and that illness, injury, disease, etc. The 'system' keeps you going for many more years, both draining resources that the aged person has, or Medicare and other governmental programs. So, what about that? Does it make sense to some people that when you're very old, to sign up for every conceivable health-care measure to keep you alive 'forever'? Of course it makes sense on the surface. Why not? The 'system' resources are there so why not prolong your life? Good question, for sure. On the other hand, it is also likely that when you're tired, out of gas, and you believe it's you're 'time to go,' perhaps much like people felt 50 years ago, to just stay home (with 'comfort care', of course) and call it a day. That's a call you get to make assuming the 'system' is still in place for you to take advantage of. It is likely that in coming years, the system will not be so generous, or even available at all. It may soon come down to 'whether you have health' as the key to whether you'll live well into your 80's and 90's anyway. These are decisions you and your family will have to take up and decide for yourselves. One thing you can count on is that these discussions will come, like it or not. And, the resources will either be there or they won't. It's a good time now, to talk through these matters well in advance of a senior parent passing away.

### ***Parents Forwarding Their Wealth Well in Advance of Passing***

***Away*** – Many elderly parents are well-off financially, and those resources should be used for their own care if the elderly parents so desire it. Great solutions start with a sincere desire. Some parents, however, may want to forward precious resources to their children well before their senior years, and for those not as well off, may still opt to forward their wealth by reducing the level of (outside) care, and even live with their children. These approaches, and others, may be in the best interests of the aging parents, their children, and even the grandchildren. Think about it. Frankly, it is quite doubtful that a senior parent is ever going to give up the standard of living he/she is used to. They don't understand how much, any help, can mean to their children, especially if there are needs. Senior parents will hold on to their assets and wealth until they die, forfeit the grand blessings they could have given to their posterity sooner. To transfer senior wealth years before one might normally pass away, may present challenges, but the idea shouldn't be ignored either. The greater the wealth the more abundant the opportunities to share. Senior parents...give it some serious thought and enjoy watching your children and grandchildren put your wealth to work.



### **CANDID QUESTIONS**

- From a scale of 1-10, how well prepared are you to effectively take care of an elderly parent, and manage (as a family) any estate or the disbursement of assets?
- Is there a spirit of contention among you and your siblings?
- Is it possible, somehow, for there to be a spirit of cooperation, trust, and even genuine love between you and your siblings – as you take care of your senior parent(s)?
- If you decide to lead out with the proper example in handling and managing a parent's overall well-being, will your siblings follow along?
- To you senior parents: Are you willing to share or distribute most of your wealth much sooner, or well before you're expected to pass away? Why not? Give it some serious thought

## Retirement – Opportunity, Survival, or Waste of Time



**Retirement – Opportunity, Survival, or Waste of Time** – Where do you fit? Maybe a little of each? Maybe you're already in retirement mode, or soon will be. If not, suppose for a few minutes that you are. While you may not be as productive as you once were, you are still probably well-off, or just somehow surviving. Quite possibly, you're wasting good time whether you realize it or not. Maybe you've been blessed with good health and sufficient resources. If you are, what are you doing with your time and resources? Maybe you're still

married, or maybe your spouse has passed away. Maybe you're concerned or worried about your sustainability. Perhaps you're sick, lonely, or even depressed. Maybe several of these scenarios apply to you, or soon will. For today, anyway, life isn't yet over, and maybe it's high time to change up a few things, and look at your senior years from a new perspective. Is it possible that you might kick start a new beginning, regardless of your age, health, and opportunities?

**'Pulling In' as Many Resources as Possible** – Generally speaking, it seems that as people approach their retirement years, there's a concerted effort to accumulate sufficient resources to carry them through their retirement years. Who can acquire enough? What is enough? Who's to say enough is enough, but you, right? Resources are needed so that aging parents are able to take care of themselves without the assistance of their family, right? Isn't that how society views the retirement years at this time in many places? Maybe the rationale is due to the 'standard of living' the now retired parents had acquired prior to retirement, including the big house, the expensive vehicles, the travel, the clothing, and whatever else. Who wouldn't want to maintain the same way of living in their retirement years, right? To 'live' you need to keep pulling in resources, so you think. But, honestly, would just a 'modest' retirement lifestyle not be enough? Give it some thought. Perhaps there are some 'opportunities' that should be considered.

**'Pushing Out' as Many Resources as Possible** – But, what about a different strategy altogether? What if you, the retired senior parent(s), decided that you have enjoyed a wonderful life up to this point, and enough was enough. It's time to disburse your (extra) abundance or wealth. You seriously think about downsizing and getting rid of everything. You push your resources out to your family members, or grandchildren, so that they too could have a leg-up in today's difficult world. Why not? Seriously, why not?

Couldn't you sell those assets and reduce your standard of living similar to that of a newly-wed couple? You could change your mind-set strategy and deploy a new strategy of opportunity. You could start today and 'push' resources to that newly-wed couple just getting started out in life. Or push it out to your children sooner, rather than later, where you can watch their eyes light up and ease some of their burdens. Maybe you have enough wealth to where you could step in and somehow magically make their mortgages disappear, even without telling them. Of course, they'll find out all too soon who did it. But why not seek to minimize the wealth factor by sharing that wealth away much earlier than would normally be the case? What a grand opportunity. Today, now, where do you stand? Are you a pulling in, or pushing out senior parent or grandparent, or great grandparent? If you step back and objectively look at things, as an elderly person, you may not need the size of house you currently live in or all your nice toys, properties, assets, etc. Perhaps those things can be somehow shared with your children and grandchildren, and you could get by with something less, right? You could if you really wanted to, right?



**Really. Truly. Sincerely. Think About the Financial Well-Being of Your Posterity** – If you have wealth at a (very?) senior age, why not share it away with those whom you love and care about? Create new and stronger relationships of trust with family members and others as you disburse your wealth. If you would just be willing to change your heart a little bit, you will clearly see opportunities to get outside all the aches and pains and troubles, and your heart will forever be focused on how you can make your family's lives better, stronger, and happier. It must be human nature or something, but from a young age, you've always known that we feel better when we get ourselves out of the way, and find opportunities to bless the lives of others, right? Maybe it would be too great a sacrifice you say? So, what? Who cares? Most senior people should not pass up the opportunity to share their wealth with their children and grandchildren much, much earlier in life. There needs to be a mind-shift, a change, in the timing when wealth is transferred. Nobody is going to take any of their wealth with them anyway, so why not see the joy in their eyes by being around to see it happen? Older seniors who have much wealth, something their children's families may never have in today's difficult world, should share with their families now, sooner, rather than later. And families, they need to step up and lovingly take care of their parents until the end when they pass away. It goes both ways. Both, the children, and the seniors need each other now, more than ever. As to you seniors, it may be that you need the most help in so many ways. If families will also open their resources and time to each other, lives will be blessed for generations.



**So, Get Practical About It. Will You Change and Gift Away Your Wealth Now?** – So, like what? First, ask yourself where you stand financially and health-wise. For example, what resources do you have at your immediate disposal, and those that may be tied up in long-term assets? Are you rich by the world's standards? Do you need all that money to last you 'for the rest of your life,' because you don't want to be a burden on anyone? Do you have assets tucked away so that you can live off the 'return,' and plan to leave what's left over when you pass

away? Do you have a home that is way too big for you? Is your home and garage full of 'stuff' that you'll never use, but you keep it because it's such good quality and 'worth a lot of money'? Is your mind set on 'keeping hold' of your money and stuff because, you know, 'you never know'? Are you willing to cash-in a lot of those assets, or significantly downsize, and share them with your family members and grandchildren? As an older senior, can you not reduce your standard of living and work something out with your family to better take care of each other? You say: 'no.' Fine, don't. You won't. We get it. You can't let go of your stuff, because your stuff defines who you are, right? If you're that stubborn, you'll be missing out. Blessings to your own children and grandchildren will not have been extended – pure and simple. Easy recipe: You will get what you want. So, there. You win. Will your posterity, therefore, lose? Yes, they will lose, if you really have the wherewithal to shake things up, still take care of yourself, and not do something with the rest of the wealth for years on end. This scenario makes little to no sense, whatsoever.

**What Other Gifts and Talents Do You Have to Share?** – In addition to your assets and income, what other resources do you have? Have you acquired skills and talents throughout your life that are now resting dormant? What is your talent? What is your passion? Are you volunteering service in your areas of expertise or profession? How much of your time could you give away to others, or to a good cause? If you have that desire, to simply serve others, multiple opportunities will pop up. But you must change your heart first. You must ask. You must be willing. You must really want to bless others. It's not about you in the sense it will bless you. It is about you blessing others. That's how you bless yourself with crazy things like: happiness, joy. In other words, it is all about how you can serve others. Meanwhile, are you watching endless hours of television, and surfing the web? What about the relationships you have with your family and friends. Are they close? Could they be closer? Are you capable of doing more for others but 'just don't want to'? Are you now sitting back in cruise or remote-control mode, because, hey, you 'earned it'? You just spent that last 40+ years working hard, and it's 'your time' to relax and enjoy life a little, right? Do you need or want a change of pace or scenery?



**Create Your Tunabudget Worksheet Plan with Your Loved Ones** – You may have opportunities and options from your wealth. You may be way out on the other end of the spectrum, bogged down with limited and declining income, high bills, and mountains of debt. Maybe you're sick as well and in survival mode. Maybe you're in the middle just wasting the days away. Regardless of what path you're on, sit down with your family members soon and talk about these things with them. Pull everyone in on the same page. If you need help putting together a Tunabudget Worksheet Plan, ask for help from those you trust. Use plenty of candor as you come together as a family. This will be a time that's special. It will allow you and your loved ones to see your financial well-being and the sharing opportunities you wish to extend. It brings everyone together on a single page. Doing so will allow you to see what you're really facing in your senior years. Again, the Tunabudget Worksheet Plan is a tool that you can share with those whom you love, and who love you. Consider whatever changes or adjustments might be made to your assets, debts, income, and expenses. Discuss those options openly and candidly with your loved ones. Talk about the possibilities that will emerge from the worksheet. All this is okay and well-meaning, even if you're not used to talking about finances with family members. You've loved and served others for your entire life, and it's okay to 'open up' and talk about these things. Let all the pretenses simply go away. The opportunity to share your burden and possibly your resources, is still there. You just have to figure out a way to do that, and you will know what you should do. If necessary, ask for help creating your Tunabudget Worksheet Plan, and tell them the adjustments you want to make.

**Restore Family Ties. Immediately** – But what if 'loving' family ties are not in place? Life happens, and family members might not be communicating. Well, for one thing, that must change immediately. And, you are the one to make that possible. Whatever it takes, fill your heart full of love, forgiveness, or ice cream. Reach out to your loved ones. Ask for their help in putting together your plan. Once again, it's okay. If you want family relations to be restored, it will happen. If you don't, they won't. Maybe not today, but it will someday, right? As an older senior, you know that you have a new opportunity to share resources with your family now as opposed to waiting until you're 'very' old. Maybe your family will also realize they have an opportunity to return some of that love to you too. But at a minimum, they need to be given the opportunity to fulfill their natural duty and responsibility to you, and family ties need to be restored with open communications. This is up to you to make happen. It is a choice. Desire and choose to do this, and it will happen. No longer the big-time fighting, disconnect, and contention. It is time to

forgive and forget. It's time to come together and heal once and for all. You can make this happen. Just want to, and a way will come.

***Plenty of Money, or Not. Look for Spontaneous Sharing***

***Opportunities*** – Today is going to be a better day. Instead of spending time watching TV, stuff like that, you're going to have a real 'living' experience. Something new is going to happen today that is going to bolster your sense of being alive and living with purpose – small acts of loving kindness to those in need. You'll have to come up with your own name for this. But any of you seniors can do these things. You just really have to want to share, and live



purpose-driven lives. And, you can do it as often as you want. Please remember that some things should be done anonymously. You will know when that approach is more appropriate by just being there on the scene. Basically, there are a multitude of opportunities to lift a fellow traveler on this Earth, everywhere, all the time. If you want to see them, all you have to do is ask for them and you'll get them. Ask however you think you should ask, but ask. It is unlikely that your budget will suffer much at all, and there will be countless individuals and families, and hearts, that will be bolstered, strengthened, and reassured. You may have wealth that will enable you to carry out these small acts of loving kindness each day. What better way to spend your time. There is no time to waste, so let's get going. Your senior years will have more purpose and meaning than you will be able to take in. To be able to see these opportunities, once again, you have to ask to see them, and you will. For example:

- *Grocery Line at the Store* – Look at the young couple standing in the grocery line in front of you, or behind you. Notice any stress in their faces, the small child, and an upset or sleeping baby. The grocery cart may seem to be not as full as one would expect, perhaps just enough to get by for another day or until payday next week. Is your debit (or credit) card, or cash, fired up yet? What will you do about it? This may also be an individual you can just tell has the weight of the world on their shoulders. And when you experience the miracle that will take place, you'll realize it was never about the money, but that someone cared (like you), about them, or him/her. That, is what touches hearts. It's because of loving kindness that it happens and everyone will feel it.
- *Meat Counter* – While you're at the store, and because you asked to see these opportunities, you notice a young mother standing next to the meat counter, who you just know she and her family are trying to 'get by' on little money. Oddly, she takes her selection of meat 'from her cart' and slowly places it 'back on the meat counter.' You know she wants it but can't afford it. Could you not have a store employee hand her some of your cash without anyone knowing? Maybe this person is a senior person who doesn't have anything in her cart, except the meat she is putting back? What will you do about it? How will you go about doing it? Better than being at home watching TV? Can't wait for tomorrow to come? You're getting it.
- *Drug Store* – Maybe you go to the prescription line at the Pharmacy, and just look around for a few minutes. You soon notice someone that it is clear to you could use a loving hand. You somehow know already that it isn't about the money. Someone was not feeling well, and a stranger came up to him and lifted his burden. You express hope that there will be a fast recovery and that you know everything will be all right. It's those words: 'everything will be all right,' will come true, in part, because of you. Yes, that would be the new you, and your kind loving heart. What a way to spend your retirement years, sharing with endless opportunities. Your flaming hot debit (or credit) card, or cash, really 'gets it.' Want to give it a try?



- *Auto Mechanics Shop at the High School* – Maybe you ‘go big’ and stop by the local high school automotive shop as school gets out one afternoon. You talk to the shop teacher and ask if there wasn’t a young man that really had a knack and passion for automotive work, but couldn’t afford, and didn’t have, his own set of tools? Would it not change a young man’s life (and possibly give him a start to his life-long career), if for some out-of-the-blue reason, the nicest set of tools he could ever imagine showed up the next day or two as an anonymous gift just for him? Want to change a person’s life forever? Wish you could see the expression on that young person’s face when he/she gets the gift the next day after class? You didn’t know that he was the son of a single mother parent, and how she will react when she hears the news? What might you do to bless someone’s life like that? Your wealthy purse wouldn’t even know any money was spent, right? The opportunities are endless. Is watching TV, with a handsome bank roll, more important than experiencing joy, happiness, and great purpose in life? You’d call that living, right? So, go live. Be bold. Make things happen. Don’t forget to ask for eyes to see, or important opportunities will slip by.



#### **CANDID QUESTIONS**

- Are you a stubborn and crusty old retiree? How do others see you?
- Are you rich and sassy retiree? Again, how do others see you?
- Are you consumed with the finer things in life?
- Are you willing and able to share your assets with your children and grandchildren now?
- What are you passionate about, and what skills do you have? Could you share and volunteer these with others?
- Contrary to pulling together resources for your old age, have you ever thought about sacrificing your excess wealth and pushing it out, or sharing it with your loved ones now?
- What can you do to restore familial ties today?
- Do you need help putting together a Tunabudget Worksheet Plan to see what opportunities and changes you could make now? Are you willing to ask for help from a trusted friend or family member?
- If you have an abundance, do you have any idea how many automotive tools \$1,000 you could buy, and anonymously be given as a gift to high school young man who loves to fix cars, and how that would impact his life?
- Would you at least be willing to ponder about any of these things for a few minutes?

# Candid Conversation Memos – The Spouse

## Divorce – Taking Responsibility. Short/Long Term Effects on Children and Adults



***Facing Responsibility, Getting to Healing*** – I’m so sorry about your divorce. Divorce is messy, and the consequences are life altering. I have experienced the effects of divorced parents, siblings, and a child, so I hear you. Finding healing and understanding when ‘no one understands’ is most difficult. You know all too well the horrible experiences that happen. Regardless of who you say is at fault and responsible, both husband and wife are equal partners and, of course bear responsibility. It’s doubtful even you are perfect, but more likely that you know your ‘contributions’ to the divorce.

Looking back, you both (certainly in most cases) must see that you made decisions, took actions, said words, or behaved in such a manner that contributed to the demise of the marriage. Just for the sake of argument, maybe just assume here, that you both bear responsibility, just like there are two sides to every pancake. Decisions and actions have their consequences, whether you realized it at the time or not. Again, you are responsible for your own words, actions, and behaviors. Each has affected and made you into the person you are today, along with the family you created. Your family unit is still part of a great society, and you still have to go forward, not backward. While divorce is terribly sad, as you did not intend to get divorced when you were first happily married, you still need to pick up and get strong. The world needs you both to be strong, regardless of what happened. The sooner you accept responsibility for all your contributions, the sooner you’ll heal.

***You Still Get to Decide on Your Future 40 Years Down the Road*** – But rather than focus on the responsibility side of it, let’s look forward to the future, like 40 years from now. At this point, besides the children you bore, when it comes right down to it, going forward you have only have yourself to worry about for the time being – you. No need to worry about your former spouse and wishing that he/she would have just changed, because nobody can force another person to change. Nor should you. You never should have tried in the first place if you did. Only you could have changed yourself back when, and now only you can change yourself. But you can change. You can improve. You can make better decisions. Starting right now, as you try, you will begin to see positive improvements in everything and everyone around you. As in the past, being responsible, you are still responsible for the rest of your life too. Why not look further down your own road 30-40 years from now? What do you want to see your life like? Like a moon-shot trajectory, the bed you make today will be the bed you sleep in 40 years from now. If you don’t like where you see things going, then, for goodness’ sake, change it. Put together your Tunabudget Worksheet Plan, and get going. One way or another you will be sleeping in the bed you’ve wanted to sleep in all along for the next 40 years. Even though you may feel overwhelmed, make sure your big and little decisions translate into the bed you want to sleep in 40 years hence. Because what you really want is what you’re going to get. You have the power to make choices, so change anything before it grows too late. Where will you decide and choose to end up? Aside from being wrapped up in addictions, you are free to choose.



***Solutions are Closer Than You Realize. This Still Needs to Be Talked About*** – Bottom line when it comes to divorce, there are still

solutions that will make everything right in your life, sooner or later. This includes your family life and financial well-being. As difficult as the topic of divorce is even to talk about, it is important to understand the impact of short-term and long-term impact from divorce. So, take a close look at what reality is really like for yourself and your children. It is a topic we cannot ignore due to the high risk

of divorce these days. If you are on the path towards divorce, find appropriate solutions and ensure your marriage is rock solid, if possible. Keep your family and your financial well-being strong and don't do anything that would destroy your marriage and family. Let your very own Tunabudget Worksheet Plan carry some of the load, especially during the hard times. It will do much to mutually come together and make needed self-discovered changes. You will always have the ability to choose. If you are divorced, the child of divorced parents, know that you can get through this. Solutions and healing are within reach, and I hope you will reach out, reach up, and find those resources sooner rather than later, because that 40-year clock is clicking. Again, while we don't want to even focus on divorce which is so ugly, you need to see what really happens to children and adults. You need to do everything in your power to avoid any remote possibility of divorcing. I firmly believe your own Tunabudget Worksheet Plan will help you stay far, far, away from the 'divorce cliff.' Consider these potential short and long-term (sobering) effects of divorce on children as well as adults:

***Short-Term Effects of Divorce on Children –***

- ***Emotional Distress:*** Children may experience sadness, anxiety, and confusion due to the disruption in their family structure (Source: Amato, P. R., & Keith, B. (1991). Parental divorce and the well-being of children: A meta-analysis. *Psychological Bulletin*, 110(1), 26–46)
- ***Behavioral Changes:*** Divorce can lead to behavioral problems such as aggression, disobedience, and regression in children (Source: Kelly, J. B., & Emery, R. E. (2003). Children's adjustment following divorce: Risk and resilience perspectives. *Family Relations*, 52(4), 352–362)
- ***Academic Decline:*** Children may struggle academically, with lower grades and decreased performance in school (Source: Hetherington, E. M., & Stanley-Hagan, M. (1999). The adjustment of children with divorced parents: A risk and resiliency perspective. *Journal of Child Psychology and Psychiatry*, 40(1), 129–140)
- ***Social Withdrawal:*** Some children may withdraw from social activities and exhibit isolation from peers (Source: Amato, P. R., & Keith, B. (1991). Parental divorce and the well-being of children: A meta-analysis. *Psychological Bulletin*, 110(1), 26–46)
- ***Decreased Self-Esteem:*** Divorce can impact children's self-esteem, leading to feelings of inadequacy and low self-worth (Source: Lansford, J. E. (2009). Parental divorce and children's adjustment. *Perspectives on Psychological Science*, 4(2), 140–152)
- ***Physical Symptoms:*** Children may experience physical manifestations of stress such as headaches, stomachaches, or sleep disturbances (Source: McLanahan, S. S., & Sandefur, G. (1994). Growing up with a single parent: What hurts, what helps. Harvard University Press)



- **Conflict with Parents:** Divorce can result in increased conflict between children and their parents during the adjustment period (Source: Amato, P. R., & Keith, B. (1991). Parental divorce and the well-being of children: A meta-analysis. *Psychological Bulletin*, 110(1), 26–46)
- **Feelings of Blame:** Children may internalize feelings of guilt or responsibility for their parents' divorce (Source: Hetherington, E. M., & Stanley-Hagan, M. (1999). The adjustment of children with divorced parents: A risk and resiliency perspective. *Journal of Child Psychology and Psychiatry*, 40(1), 129–140)
- **Instability:** Divorce introduces instability into children's lives, impacting their sense of security and predictability (Source: Kelly, J. B., & Emery, R. E. (2003). Children's adjustment following divorce: Risk and resilience perspectives. *Family Relations*, 52(4), 352–362)
- **Changes in Family Dynamics:** Divorce disrupts family routines and dynamics, leading to adjustments in roles and responsibilities (Source: Lansford, J. E. (2009). Parental divorce and children's adjustment. *Perspectives on Psychological Science*, 4(2), 140–152)
- **Financial Strain:** Divorce may lead to economic hardship, impacting children's access to resources and opportunities (Source: Amato, P. R., & Keith, B. (1991). Parental divorce and the well-being of children: A meta-analysis. *Psychological Bulletin*, 110(1), 26–46)
- **Parental Absence:** Children may experience distress due to the absence of one parent from their daily lives (Source: Hetherington, E. M., & Stanley-Hagan, M. (1999). The adjustment of children with divorced parents: A risk and resiliency perspective. *Journal of Child Psychology and Psychiatry*, 40(1), 129–140)
- **Lack of Support:** Divorce can disrupt children's support systems, leaving them with fewer sources of emotional and practical support (Source: Amato, P. R., & Keith, B. (1991). Parental divorce and the well-being of children: A meta-analysis. *Psychological Bulletin*, 110(1), 26–46)
- **Grief and Loss:** Children may experience feelings of grief and loss for the intact family they once had (Source: Kelly, J. B., & Emery, R. E. (2003). Children's adjustment following divorce: Risk and resilience perspectives. *Family Relations*, 52(4), 352–362)
- **Impact on Sibling Relationships:** Divorce can strain sibling relationships as children cope with the changes in their family structure together (Source: Hetherington, E. M., & Stanley-Hagan, M. (1999). The adjustment of children with divorced parents: A risk and resiliency perspective. *Journal of Child Psychology and Psychiatry*, 40(1), 129–140)



**My Thoughts** – It's hell for children to have to go through this. I've seen it. Just trust me. Enough said.

### **Long-Term Effects of Divorce on Children –**

- **Lower Educational Attainment:** Children of divorced parents may have lower educational attainment, including lower rates of high school completion and lower levels of post-secondary education (Source: Amato, P. R., & Anthony, C. J. (2014). Estimating the effects of parental divorce and death with fixed effects models. *Journal of Marriage and Family*, 76(2), 370–386)
- **Increased Risk of Divorce:** Children of divorced parents are more likely to experience divorce themselves when they reach adulthood, perpetuating a cycle of marital instability (Source: Amato, P. R., & Sobolewski, J. M. (2001). The effects of divorce and marital discord on adult children's psychological well-being. *American*

- **Emotional and Psychological Issues:** Long-term consequences of divorce may include higher rates of depression, anxiety, and other mental health problems in adulthood (Source: Amato, P. R., & Keith, B. (1991). Parental divorce and the well-being of children: A meta-analysis. *Psychological Bulletin*, 110(1), 26–46)
- **Challenges in Romantic Relationships:** Adults who experienced parental divorce may face difficulties in forming and maintaining stable, healthy romantic relationships (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)
- **Interpersonal Conflict:** Children of divorced parents may struggle with managing conflict in their relationships, leading to difficulties in communication and problem-solving (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)
- **Attachment Issues:** Divorce can impact children's ability to form secure attachments in adulthood, affecting their relationships with romantic partners and children (Source: Amato, P. R., & Sobolewski, J. M. (2001). The effects of divorce and marital discord on adult children's psychological well-being. *American Sociological Review*, 66(6), 900–921)
- **Economic Instability:** Children of divorced parents may experience long-term economic hardship, including lower income levels and financial instability (Source: McLanahan, S. S., & Sandefur, G. (1994). *Growing up with a single parent: What hurts, what helps*. Harvard University Press)
- **Risk-Taking Behaviors:** Adults who experienced parental divorce may engage in risky behaviors such as substance abuse or reckless driving (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)
- **Health Issues:** Long-term consequences of divorce may include poorer physical health outcomes, such as chronic conditions or higher rates of mortality (Source: Lansford, J. E. (2009). Parental divorce and children's adjustment. *Perspectives on Psychological Science*, 4(2), 140–152)
- **Lower Marital Satisfaction:** Adults who experienced parental divorce may report lower levels of satisfaction and commitment in their own marriages (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)
- **Altered Family Formation:** Children of divorced parents may delay marriage or have different attitudes toward family formation and commitment (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)
- **Parenting Challenges:** Adults who experienced parental divorce may face difficulties in their own parenting roles, impacting their ability to provide emotional support and stability for their own children (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)



- **Social Alienation:** Divorce can lead to feelings of social isolation and disconnection from family and community networks (Source: Amato, P. R., & Sobolewski, J. M. (2001). The effects of divorce and marital discord on adult children's psychological well-being. *American Sociological Review*, 66(6), 900–921)



- **Trust Issues:** Adults who experienced parental divorce may struggle with trust issues in their interpersonal relationships, including issues of trustworthiness and loyalty (Source: Amato, P. R., & Sobolewski, J. M. (2001). The effects of divorce and marital discord on adult children's psychological well-being. *American Sociological Review*, 66(6), 900–921)

- **Identity Development:** Children of divorced parents may experience challenges in identity development, including issues related to self-concept and personal identity (Source: Lansford, J. E. (2009). Parental divorce and children's adjustment. *Perspectives on Psychological Science*, 4(2), 140–152)

**My Thoughts** – I've lived through this, as a child, too. It's so unfortunate and sickening to have to go through this junk. There's no doubt whatsoever, if you believe in God, that every parent will be held to account for their failure to fulfill family responsibilities, including any who were unfaithful to their spouse, and those who abused their spouse or children. I believe the time will come when we will all be held accountable by a just God. It's also total destruction of an individual's and family's financial well-being, without a doubt.

#### **Short-Term Effects of Divorce on Adults –**

- **Emotional Distress:** Adults may experience intense emotions such as sadness, anger, and grief following a divorce (Source: Amato, P. R. (2000). The consequences of divorce for adults and children. *Journal of Marriage and Family*, 62(4), 1269–1287)

- **Financial Instability:** Divorce can lead to immediate financial challenges due to the division of assets, alimony, and child support payments (Source: Smock, P. J., Manning, W. D., & Gupta, S. (1999). The effect of marriage and divorce on women's economic well-being. *American Sociological Review*, 64(6), 794–812)



- **Disruption of Daily Routine:** Divorce disrupts the daily routines and lifestyles of adults, leading to adjustments in living arrangements, childcare, and work schedules (Source: Booth, A., & Amato, P. R. (2001). Parental predivorce relations and offspring postdivorce well-being. *Journal of Marriage and Family*, 63(1), 197–212)

- **Loss of Social Support:** Adults may experience a loss of social support networks as friendships and relationships may change or dissolve post-divorce (Source: Amato, P. R., & Previti, D. (2003). People's reasons for divorcing: Gender, social class, the life course, and adjustment. *Journal of Family Issues*, 24(5), 602–626)

- **Health Issues:** Divorce can lead to short-term health problems such as sleep disturbances, weight changes, and increased stress levels (Source: Hughes, M. E., & Waite, L. J. (2009). Marital biography and health at mid-life. *Journal of Health and Social Behavior*, 50(3), 344–358)

- **Impact on Parenting:** Parents may struggle with parenting challenges during the transition

period following divorce, including co-parenting arrangements and maintaining consistency for children (Source: Hetherington, E. M., & Kelly, J. (2002). For better or for worse: Divorce reconsidered. W. W. Norton & Company)

- **Legal Procedures:** Dealing with legal procedures such as divorce filings, court appearances, and negotiations can be emotionally and financially draining for adults (Source: Booth, A., & Amato, P. R. (2001). Parental predivorce relations and offspring postdivorce well-being. *Journal of Marriage and Family*, 63(1), 197–212)
- **Housing and Living Arrangements:** Divorce often necessitates changes in housing and living arrangements, requiring adults to find new accommodations and adjust to single living (Source: Hughes, M. E., & Waite, L. J. (2009). Marital biography and health at mid-life. *Journal of Health and Social Behavior*, 50(3), 344–358)
- **Loss of Identity:** Adults may experience a loss of identity or self-concept as they navigate the transition from married to single life (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)
- **Increased Conflict:** Divorce can lead to heightened conflict between ex-spouses, especially during negotiations over assets, custody arrangements, and support payments (Source: Booth, A., & Amato, P. R. (2001). Parental predivorce relations and offspring postdivorce well-being. *Journal of Marriage and Family*, 63(1), 197–212)
- **Self-Doubt and Blame:** Adults may grapple with feelings of self-doubt and blame for the failure of their marriage, leading to decreased self-esteem and confidence (Source: Amato, P. R., & Previti, D. (2003). People's reasons for divorcing: Gender, social class, the life course, and adjustment. *Journal of Family Issues*, 24(5), 602–626)
- **Loss of Intimacy:** Divorce can result in a loss of intimacy and companionship, leaving adults feeling lonely and isolated (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)
- **Impact on Career:** Divorce may impact adults' careers and professional lives due to emotional distress, distractions, and changes in work-life balance (Source: Hughes, M. E., & Waite, L. J. (2009). Marital biography and health at mid-life. *Journal of Health and Social Behavior*, 50(3), 344–358)
- **Social Stigma:** Adults may face stigma or judgment from others due to their divorced status, leading to feelings of embarrassment or shame (Source: Amato, P. R., & Previti, D. (2003). People's reasons for divorcing: Gender, social class, the life course, and adjustment. *Journal of Family Issues*, 24(5), 602–626)
- **Identity Crisis:** Divorce can trigger an identity crisis as adults navigate questions of who they are outside of their marital roles and relationships (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)



**Thoughts** – I’ve witnessed this first hand. It’s also hell.

### **Long-term Effects of Divorce on Adults –**

- **Relationship Challenges:** Adults may experience long-term challenges in forming and maintaining

intimate relationships due to trust issues, fear of commitment, and difficulties with emotional intimacy (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)



- **Altered Life Goals:** Divorce can lead to a reassessment of life goals and priorities, with adults needing to adjust their plans and aspirations for the future (Source: Hetherington, E. M., & Kelly, J. (2002). *For better or for worse: Divorce reconsidered*. W. W. Norton & Company)
- **Financial Implications:** Long-term financial implications of divorce may include reduced retirement savings, lower net worth, and challenges in maintaining financial stability in old age (Source: Smock, P. J., Manning, W. D., & Gupta, S. (1999). The effect of marriage and divorce on women's economic well-being. *American Sociological Review*, 64(6), 794–812)
- **Health Consequences:** Divorce can have long-term health consequences, including increased risk of chronic health conditions, higher mortality rates, and poorer overall well-being (Source: Hughes, M. E., & Waite, L. J. (2009). Marital biography and health at mid-life. *Journal of Health and Social Behavior*, 50(3), 344–358)
- **Emotional Resilience:** Over time, some adults may develop emotional resilience and coping strategies to deal with the challenges of divorce, leading to personal growth and self-discovery (Source: Amato, P. R., & Sobolewski, J. M. (2001). The effects of divorce and marital discord on adult children's psychological well-being. *American Sociological Review*, 66(6), 900–921)
- **Impact on Parenting Styles:** Divorced adults may develop unique parenting styles and approaches, influenced by their experiences and the dynamics of co-parenting arrangements (Source: Hetherington, E. M., & Kelly, J. (2002). *For better or for worse: Divorce reconsidered*. W. W. Norton & Company)
- **Social Relationships:** Divorce can affect adults' social relationships and networks, leading to changes in friendships, social activities, and community involvement (Source: Amato, P. R., & Sobolewski, J. M. (2001). The effects of divorce and marital discord on adult children's psychological well-being. *American Sociological Review*, 66(6), 900–921)
- **Career Trajectory:** Long-term career trajectories may be impacted by divorce, with adults facing challenges such as career interruptions, job instability, and difficulties balancing work and personal life (Source: Hughes, M. E., & Waite, L. J. (2009). Marital biography and health at mid-life. *Journal of Health and Social Behavior*, 50(3), 344–358)
- **Self-Identity:** Divorce can prompt a reevaluation of self-identity and personal values, as adults navigate the process of self-discovery and redefining their sense of self (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage and Family*, 63(4), 1038–1051)
- **Loneliness and Isolation:** Long-term effects of divorce may include feelings of loneliness and social isolation, especially for adults who lack strong social support networks (Source: Amato, P. R., & Sobolewski, J. M. (2001). The effects of divorce and marital discord on adult children's psychological well-being. *American Sociological Review*, 66(6), 900–921)
- **Reproductive Choices:** Divorce can influence adults' reproductive choices, including decisions





about marriage, cohabitation, and family planning (Source: Hetherington, E. M., & Kelly, J. (2002). For better or for worse: Divorce reconsidered. W. W. Norton & Company)

- *Spiritual and Religious Beliefs:* Divorce may prompt adults to reassess their spiritual and religious beliefs, seeking solace and guidance in their faith or spirituality (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? Journal of Marriage and Family, 63(4), 1038–1051)
- *Impact on Friendships:* Divorce can impact adults' friendships and social circles, with some friendships evolving or dissolving in response to the changes in their marital status (Source: Amato, P. R., & Sobolewski, J. M. (2001). The effects of divorce and marital discord on adult children's psychological well-being. American Sociological Review, 66(6), 900–921)
- *Trust Issues:* Long-term effects of divorce may include lingering trust issues in future relationships, as adults navigate concerns about betrayal, fidelity, and commitment (Source: Amato, P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? Journal of Marriage and Family, 63(4), 1038–1051)
- *Personal Growth:* Despite the challenges, divorce can lead to personal growth and self-discovery as adults navigate the process of healing, resilience, and finding new meaning and purpose in life (Source: Amato, P. R., & Sobolewski, J. M. (2001). The effects of divorce and marital discord on adult children's psychological well-being. American Sociological Review, 66(6), 900–921)



**Thoughts** – This goes back to being held accountable someday by God. You, and others like you who have been divorced, may not want to accept any responsibility, and blame everything on your spouse. It sounds like a cowardly approach. That's fine. We can all run, but we can't hide. Someone upstairs, I have no doubt, is keeping track of the score. It won't be a pretty day. Hopefully, a complete 180-degree turnaround happens, sooner rather than later so that day of reckoning isn't too painful. Obviously, there's not a

lot of sympathy here for letting divorce happen. Divorce is bad stuff.

### CANDID QUESTIONS

- Do you accept full responsibility for all your decisions, actions, words, and behavior?
- Have you given up and lost hope?
- Do you know that there's a solution for every problem out there?
- Do you know that everything will be all right, and okay, if you really want it to be that way?
- What are you willing to do, or whatever it takes to fix a bad situation?
- How forgiving is your heart? Are you pinning all the blame on your (former) spouse?
- Do you have pride? Can you even see you have pride, that changes need to be made?
- Will you look any offended stakeholders in your divorce, and sincerely apologize, and try again?
- Why not? Are you sure?
- This sounds like a pretty good time to put together separate Tunabudget Worksheet Plans to determine income sources and expense needs. Are you willing to do it and see the damage?

## Put Your Wife First – Avoid the ‘Divorce Cliff’



**Wife – Put Your Wife First and Never Become Divorced** – Boys, this one is for you. So, listen up and please pay attention. Start with a personal inventory your life. Is it about you, or her? So, which is it – “me, me, me, and more, more, more” – OR – (speaking of your wife) “you, you, you, your, and your, your?” Maybe a little bit of each? The first approach is self-centered and points inward, to you. The latter suggests you value first the well-being of your wife, and points outward. Most men, or way too many, don’t get it, what makes a

marriage happy, because too many of you are outright ‘stinky’ if that makes sense. Being selfish is another word for stinky. Maybe it takes years or decades to learn this lesson of always putting your wife first. It’s how a couple becomes very happy in marriage, and in your own life too. But hopefully you already know this, if you’re fortunate enough to be married. Maybe you already make your wife’s happiness the greatest purpose of your life. If so, you are most happy, and you know it. Otherwise, you may be feeling comfortable being miserable with the ‘me and more’ approach, rather than living the ‘you and your’ approach in favor of your wife. How long has your wife has been patiently enduring with your ‘me and more’ approach? Probably long enough, right? Yes, it is time for a change, even if you don’t feel 100% like you’re wired for something like this. Men are slow earners sometimes, that’s for sure. Please don’t ever give up on your spouse. Where do you fit as your self-inventory on the best approach that describes you today? Do you think you can change? There’s nothing that says you can’t be gentle, humble, respectful, kind, and put her first in your life, above all else. Above everything. Yes, even that (whatever you’re thinking of). She and your Tunabudget Worksheet Plan will love you for it.

### **Real Joy and Happiness by Becoming Gentle, Humble, Respectful, Kind and Taking Action**

– The greatest joy and satisfaction in life comes when you put your wife first in your life, and you ‘becoming’ gentle, humble, respectful, and kind. Interestingly, your Tunabudget Worksheet Plan will likely become even more healthy and prosperous when you give yourself to your wife’s happiness. There are countless opportunities every day, all around you, to focus your time and attention on the needs and wants of your wife and family. If you say that you’re broke, how about a genuine smile? A sincere ‘good morning’? A willing ‘let me get the door for you’? How about a ‘no, you first, please’? A kind word or two? An expression of love? Cleaning up the house, or ‘doing the dishes’ as has been said? Making her a royal bath? The list is endless.



### **Being Happily Married Should Be the Number One Priority**



with you putting your wife ahead of yourself. All too often the forces out there tend to pull the husband and father away from the home and family, whether it’s the bar, football, golf, fishing, sports, work, etc. Too many men, however, are not even in a position to know what this even means, as they have yet to be married in the first place. Too many women desire to be happily married but are not yet married. Being happily married should be a man’s and a woman’s number one priority in their lives above all other considerations. That includes job, money, career, transportation, education, etc. Marriage should be their number one priority. Putting one’s spouse, we’re talking your wife, ahead of yourself, will make sure the marriage remains happy and as far away from the ‘divorce cliff’ as

possible. Your spouse is the most important individual in the world to you, ahead of parents, children, anyone. She should be the one you treat the best. You should see to her well-being with your life, 100% all in, above everything, anyone. She and everyone should know that too. Getting and staying happily married should be your number one priority.

**Free Nuclear-Fusion Happiness Experiment** – Take a few minutes to ponder yourself putting your wife before yourself, before everything, anyone. What does this really mean? You might say ‘well, my wife doesn’t treat me that way so I’m not going to....’ Baloney. Get over it, right? Who cares? So what if your wife is not putting you first? Do you really have to be first anyway? Who do you think you are? Do you want to change all this nonsense and the contention that comes with it? But wait, we digress. Do you have any idea of what can happen, and what will happen when you put her happiness first? Do you really have a clue?

**Have You Seen or Felt the Brilliance of Nuclear-Fusion Happiness Lately?** – Can you suck it up for a while and try a free nuclear-fusion happiness experiment?

The next time you see your wife, try something different. Check out the list below of little tasks that show you’re trying to put her first. And the last thing you do, is expect anything in return. If you do, you don’t get this. Rather, this is about you ‘becoming’ gentle, humble, respectful, and kind. It’s a process, so don’t mess it up. These things take time, and raw sincerity, real effort. It’s a 24/7 thing, not a one and done. Start to put these, or your own things, into your daily routine. If your wife will not let you try or otherwise accept these things, well then, you are on your own to come up with some better ideas. But keep trying. First you ‘learn’ (you’re learning now, or at least hopefully becoming more aware, or being reminded), then you ‘do,’ these thing regularly, and then you ‘become.’ You experience greater happiness than you’ve ever experienced. Again, this learn/do/become formula will work. If you read down the list, you’ll discover that they all show her that you are putting her first. You get the idea. If you believe in a ‘hereafter,’ remember the things that last forever are ‘free’ like the things on the list below. They won’t hurt your budget at all. You’ve heard that people must leave everything here when they die. If you believe in the ‘afterlife,’ rest assured things like those on the list for sure you get to take with you when you die. Why, or how? Because they helped you ‘become’ the happy person you are, the person that’s laid to rest. Everything that costs you money stays here when you die, that’s for sure. Let’s just call these ‘ever-lasting opportunities,’ shall we?



**Opportunities to Show Her She is First in Your Life** –

- Pick her up off her feet and swirl her around when you first see her after work
- Look her in the eyes and tell her she is the most beautiful girl in the world – often
- Tell her every day that you love her with ‘all your heart’
- Tell her that the purpose of your existence is to make her happy
- Tell her ‘thank you’ for everything she does for you, and how much you appreciate her
- Treat her with tremendous respect and love by:
  - Opening the car door for her, regardless of how old you are
  - Make sure there are fresh flowers on the kitchen bar all the time
  - Leave sweetheart notes where she’ll see them
- Make her a really nice and clean bath, with a lit candle and lights down, a fresh towel, her favorite perfume in the air
- Get ready for this one: Ask her, in all seriousness, how you can be a better husband, and father

- Be sure to repeat her feedback so there's real communication. Shock her and write it down
- Willingly help with the so-called household tasks, anything she may be inclined to do herself
- Suggest going on a walk together. No phones, no headphones, holding hands
- Never, ever, ever, ever, ever, again raise your voice with her – ever
- Never, ever, ever, ever, ever, swear or say anything mean or cruel to her – ever
- Never, ever, ever, ever, ever, make fun of, gas light, or embarrass her – ever
- When you step out of bounds: Apologize. Often. For everything. And then some. Mean it – repeat
- Spend time together as often as possible, every day
- Go on little trips and vacations together, and as a family too
- Treat her like she's your 'forever' sweetheart, and look for every opportunity to pamper her
- If she doesn't mind her feet being rubbed, put a bottle of lotion in bed with you (in between the pillows), and make sure she gets a 'power foot rub' each night before she goes to bed
- If you practice religion that has prayer in it, pray together, and express gratitude to have her at your side



***Until She Knows That She's the Most Loved Woman in The World –***

Just always remember that she is your companion, and forever sweetheart. Put her first. Do whatever it takes so she clearly knows she is precious to you. Do it until she knows that she's the most loved woman in the world. How will that affect your budget? When two people are like "one," where they are all in for each other, there's nothing they can't do – together. And the kids? How do you think they'll feel when they see your example? The feelings of love can

literally be felt and your family will prosper in many ways. Get it? 99% of this is free, too. And it can start right now, tonight. So, give this nuclear-fusion happiness experiment a try, okay? As you continue to make her your priority, you'll be so very happy, and she and the family will be happy too. Oh yes, you're financial well-being will likely improve very quickly. If you want to joke around with the topic of happiness thinking true happiness can be found outside your relationship with her, wear yourself out. Your wife is the ultimate definition of happiness, and when the two of you come together as one, it is called 'Nuclear-Fusion Happiness.' Period. It starts with you. Get busy.

**CANDID QUESTIONS**

- Putting aside all the troubles in life for a second, are you tired of the 'fight,' and could you use a real jolt of nuclear-fusion happiness?
- In your opinion, can you think of a better place to find the greatest happiness than with your wife?
- What are you willing to do to get it? Will you start today with the experiment?
- What do you think will happen to your financial well-being as a couple when your marriage is filled with happiness and oneness?
- Can you think of a faster and less expensive way to become very happy than to put your wife ahead of you?

## She Should Decide the Major Money Decisions – Get Yourself Out of That Spending Lane



**Get Out of the Major Money Decision Spending Lane. Counsel Together in Love** – Okay, are you ready for this one? If you are married, to put it candidly, get yourself out of the major money decisions spending lane – like yesterday. Make sure your wife is in the driver’s seat. It doesn’t mean that she spends the whole budget, but that you put her voice and desires in your Tunabudget Worksheet Plan. Once it’s there, you’ll be going in the right direction. Regardless of what the ‘world’ may think, this is the

better way of enhancing your family’s financial well-being. There are certain roles and responsibilities in the family unit. Fathers are responsible for their families. His stands to the side of his wife and she stands next to his side, as ‘equal partners.’ Always remember ‘equal.’ Never in front of the other, or behind the other, but side by side. Fathers are responsible for providing the necessities of life and to protect their families. Mothers are primarily responsible for the nurturing of the children. Think of it as nature’s way, so that the maximum blessings are realized in the family unit. Each should understand their primary role and responsibility. This works best, and no other opinion matters. Take my word for it. Nevertheless, you or your spouse may disagree and have a different model. If you do, that’s fine, but please keep these things in mind and give them some consideration. Life can become quickly be more of a challenge if we go against this natural set of family responsibilities. It’s obviously your choice, and I respect that. As the resources come into the household, that’s one thing. But, as your wife and the mother of the children, having the first ‘real’ say as how those resources should be used to benefit the well-being of your family, that is her natural role, is it not? As you look at your current Tunabudget Worksheet Plan, does it need to be refreshed with this new priority? Willing to give it a serious try? Or, has more weight been placed on what you want to spend on the big purchases, etc.? How much weight has been placed on your wife’s desires? How involved has she been in getting her ideas into the plan, regardless of who drafts the plan? What if the two of you sat down and counselled together more often and prepared a fresh new Tunabudget Worksheet Plan? You put her desires and interests ahead of yours. What do you think would happen? Listen to her by asking questions with real intent. Ask her follow-up questions to clarify.

### **What is it That Your Wife Really, Really, Really, Really Wants Inside Her Heart?**

– True, in today’s world, the typical household income may come from both spouses. And, there’s some sort of spending pattern that seemingly works, but it’s not likely a well-coordinated plan, right? You want to be sure to spend so much of ‘your money,’ and she spends some portion of ‘her money’ right? The rest is pooled together to cover the



core expenses, or some other arrangement. But what does your wife ‘really’ want for her family? What if she wanted something entirely different than what the two of you have been doing for years? What if she has other goals, other needs, and precious, silent desires to even take the family in a totally different direction? How would you even know? Do you know? What if she is working in her career and all the while she, secretly in her heart, wanted to be a ‘stay at home mom’ to raise her children? What if you’ve built a standard of living around two incomes, and like a mature tree, the branches are not flexible, or can’t bend anymore? Maybe you both would rather just ‘live off one income,’ yours, so that she could be home raising her children, indeed. Perhaps she just wants new carpet and appliances, rather than the new car you really wanted. Again, do you even know what the real desires of her heart are? How can you find out? Have you asked her?

***How to Know the Secret Desires of Your Wife's Heart*** – But, regardless of who brings home the money, seriously, wouldn't it be wonderful if your wife's dreams were on center-stage in your Tunabudget Worksheet Plan, with no-strings-attached? Ask yourself if you are the 'spender' in the family. Who is really making the big spending decisions? This would include things like whether there are certain investments, withholdings for retirement, and everything else. Sure, you know what you want, but how willing are you to toss all that out in favor of something else your wife really wants for you and her family?



Are you willing to forego everything on your personal agenda, everything? For example, what if she just wants 'family memories' before the children all grow up and move away? What if that plan flies in the face of your glorious retirement plan? Would you give that all up if she wanted to use those funds now, to do something different, like use those resources to have special experiences with your family? What if the two of you wanted to enjoy the blessings of your religion and start paying religious tithes and offering contributions. How does that fit in? What if only one spouse wanted to do this, and not the other? What if she wanted to downsize the house to something smaller, and even have less expensive transportation, or move to another location, and that affected your job? Who and how are these decisions being made today? What sort of changes would be needed? How would you possibly begin to imagine such changes, and could they even be done? Are you willing to sacrifice your entire financial 'whatever' to go 'all in' in making her desires and dreams come true? Unless and until you are ready, it is only then that you will be mentally prepared to learn what she really wants. Until then, it will remain buried secretly in her heart. If you're unwilling, you will likely never know the true desires of heart. Great solutions start with a sincere desire to know on your part. Otherwise, life will just go on just like it always has. And before you know it, you'll be facing retirement, and her secret desires for you and the family will never have come to fruition. But, before you move on and put this new approach aside, will you please re-consider putting your wife first?

***Steps to Take to Revamp the Tunabudget Worksheet Plan*** – Assuming you're on board, take the Tunabudget Worksheet Plan, and in the spirit of counseling together in a loving way, start by making sure the core household expenses due each month, and other agreed upon major expenditures, are listed on the worksheet. The Tunabudget Worksheet Plan template will give you a head start. It will include things like the rent or mortgage, utilities, telephone, life insurance, fuel expense, auto insurance – yes, all the required things that absolutely must or should be paid each month. The decision to pay them is basically a foregone conclusion and nondiscretionary. But, keep in mind that, as you learn the real desires and intentions of your wife's heart, there may soon be big changes for all these too. This experience will likely be done in phases, as things slowly, but surely, change. That's why the Tunabudget Worksheet Plan is always in draft form, always. So, either of you, don't fret it. Start with the current situation as it exists today. As you start this, go ahead, and forecast your 'current' situation out a year or so, just realizing that the landscape should and will change. This initial draft will serve as a current 'base,' very much subject to change – but you have to start somewhere. As she expresses her new desires for change, such will turn into decisions and direction. Because of your excellent listening skills and desire to know your wife's heart, so too will the worksheet numbers and forecast change. The whole purpose of the Tunabudget Worksheet Plan is for each of you to see clearly where you are today, how you got there, and where you want to go – as she wants it. Starting to see how this works?



**Be Patient. Be Willing. Put Her First** – So, back to your Tunabudget Worksheet Plan. And, what about the rest of the money besides those nondiscretionary core items, assuming there is some. The discretionary funds would cover things like food, savings, clothes, vacations, gifts, school, holidays, and so on. The answer is, what? Do you need to be reminded again, already? The answer is to ‘put her first’ and be willing to go ‘all in’ with the desires of her heart. Get yourself out of the way of the spending lane. That’s right. Leave

those discretionary spending decisions alone. They are hers to make as she sees fit. Seriously, make sure whatever is ‘left over,’ is in the hands of your wife. Don’t forget that as you go through your Tunabudget Worksheet Plan experience for a few months, you might realize there are major changes needed to refine your expense profile, like housing, transportation, religious contributions, etc., before you settle into a new budget and a new lifestyle. You can rest assured that life will be more full, rewarding, and enjoyable with your wife pre-spending the money. You see, your wife is not wired to mess this up. She will want to put you first too, and you will be fine. All your needs will be met and you’ll be so thankful to her for the great job she’s doing. In most cases, you’re the one in the way. So kindly step out of the spending lane and see that she and her desires are ahead of yours. It’s that simple. You must be 100% willing, that’s 100%.

**Another Reminder, Because You Need It** – We’re talking about your Tunabudget Worksheet Plan showing the core expenses being ‘covered’ and everything else that’s left, is hers, to save, use, or do with as she pleases. Remember, even the core expenses and assets can change, if that’s the direction she wants to go. Yes, again in the spirit of counseling together with love, let her decide on whether there will be retirement savings, investments, additional resources for the family, paying off the house early, going on family vacations, saving for a vehicle, clothing, gifts, lessons for the children, etc. She’s basically using the money how and when she wants for the benefit of her family and possibly others too. To be sure you ‘get yourself out of the way’ and not be ‘all talk,’ you could prove it by depositing all the non-core expense money into an account she owns that you don’t even sign on. You could also just bring home the cash. Essentially do anything to show that such spending is ‘none of your business’ so to speak. And, how would she spend it? Honestly? You don’t really know, do you? Or do you? But treat it as if was none of your business and just support her 100%. Do not ridicule her if she ends up making a decision or mistake that could have been something better. Do not criticize her, ever. Like you, she may even make a mistake. Who cares? Have her back, right? Fix any contention with a quick but sincere apology every time you mess up. She just wants you to be nice. Remember your wedding day? Don’t forget, okay?



**Cut Her Some Slack, Won’t You?** – So, you still don’t trust your wife to make the right decisions? Consider this: women seem to be naturally attuned to making the right financial decisions that affect their families, and that includes your well-being too. So, get over it. Like you, some spouses probably have, and others probably will, mess up their finances. Who hasn’t made unwise decisions that affect their finances? Yes, they can and likely will – so, like I said, get over it. You’re not perfect yourself. But, like you, can she not learn from mistakes and improve as well? You just need to be entirely patient, kind, and if necessary, get yourself out of the way so the budget can eventually succeed. Counselling together in love is key. Do this by carefully listening to her and asking what she wants. She will ask you your thoughts too, so don’t worry about being left out of any of this. It will be better than it has ever been as the two of you are aligned as ‘one.’ It is your job to change yourself first, and realign your will with hers,

as you and your family will be better off as you do so. Don't be surprised if your indebtedness starts to go away fast, with actual savings in the bank, as you counsel together with love through this process. Why not give it a try? Once your head is in the game, the two of you can prepare and regularly review and tune up your Tunabudget Worksheet Plan so the long-term outlook gets and stays on track.

***Here's What's in it for You*** – What does this really do for you? You will enjoy more of what life has to offer than you could ever imagine. It's funny what happens when you get yourself out of the way. You become a better man, less selfish. You quit focusing on yourself and buying stuff that takes up your time, which takes you away from your wife and children. Inner peace is restored. You become more grateful and thankful. You see things out there more clearly. You'll care more about your spouse and children, extended family, and even your neighbors. Only when you get yourself out of the way, with full purpose of heart, do you begin to see a whole new world of opportunities. It really brings about a certain closeness with your wife and family, and suddenly, your world becomes truly special and meaningful. And, here's the big answer to your question, because you're still worried about yourself. Yes, she is going to do her best to put you first in her life. That circle of love is how it all works. Your financial well-being is practically assured.



***It is No Longer About You. You Get it Now*** – Finally, one of the best things your Tunabudget Worksheet Plan will do for both spouses, and especially when the budget is tight or especially when it's overwhelmingly tight, is that it shows you both, very clearly, what big changes need to take place. Once you can clearly see what changes really should be made, with exploding excitement, you will go out and make those necessary changes, regardless of the sacrifices. And you will care less about what others think. All you think about is the welfare and happiness of your wife and family. It's no longer about you. You get it now. You can see it happening. You're happier than you've ever been before in your life, including your wife too. It doesn't matter anymore whether you drive a fancy truck, the eye-catching car, the sweet golf clubs, expensive hobbies, certain clothes, the hunting, and fishing, etc. But what you will find out soon enough, is that your life will be even more genuinely full, and then life really starts to get good. Why? Because your wife, and your children will feel something good is happening in the home. The right changes and priorities in life are being realized. There will be a sense of security and safety with all the unity and oneness with you and your spouse. This all started because there were changes that started in your heart first. You and your wife will experience something very special. Spouses become like 'one.' There's peace. There's togetherness. There's love, compassion, and affection for each other. It's happiness, and maybe a little joy. Try that one. That's when you know you've arrived. Your life has more purpose than ever before. To get it though, you must go all in. That's why you must get yourself out of the way first. The spending choices today may be yours, but they may need to be hers to get where you and she, and the children, ought to be.

#### **CANDID QUESTIONS**

- Since this is a game-changer shift, will you give this a second read?
- Will you give this some serious thought?
- How about some real serious thought?



# Candid Conversation Memos – Attitudes, Choices, Beliefs

## Thankfulness – Hands Down Success



**Thankfulness – Success, Hands Down** –Being thankful will improve your financial well-being. This attitude has a direct effect on your financial well-being because you will have a positive attitude. This attitude will quickly spread in your family, and to others, including improvement to their financial condition. Everyone gets a lift. What are you waiting for? Be thankful now.

### ***You Could Cough-Up a Sincere Little ‘Thank You,’ or Could You Not? –***

Do a self-check. Do you have a genuine spirit of gratefulness in and for everything? Why not? This is one of those things that you can change right now. Maybe start with an expression of gratitude to the next person you see. Just say a simple “thank you,” and smile, and really mean and express it. Do it for a whole day. If that’s too hard, how about just for the next hour? Still too hard? How about for the next five minutes or just to the next person you see? Maybe instead of saying something like: ‘I appreciate it,’ you could say: ‘I really appreciate you, thank you so much.’ What if someone said that to you? Surely you see the difference, as the regular approach says you are pleased by getting something. That latter approach says clearly that you appreciate the person, the individual, for helping you with anything they do for you. Big difference, right? Want to be the one that makes that difference in someone’s life. Could you give it at least one try?

### ***Being ‘Thankful’ is a Choice You Can Do Now. Willing to Try an***

***Experiment?*** – If you can’t figure out how to ‘get gratitude’ into your heart, here are some suggestions. Begin writing in a journal, and think about your life and see if that doesn’t jump start some feelings of gratitude. Besides changing your own outlook on life with more thankfulness, is it possible your new attitude will change the lives of another person too when you express sincere appreciation to them? Because complaining is more popular than expressing genuine



thankfulness, remembering to regularly saying ‘thank you’ may be too hard for some people. But, if that’s not you, you will find a way to do it, and you will ‘make another person’s day.’ When you look someone in the eye and express appreciation for the ‘excellent way they...,’ they will know in their hearts that they made a difference to you. Your thankfulness is real because you’ll see it in their smile, in their voice, and in the eye contact. When human beings speak from the heart, anyone can instantly detect the sincerity. When you do this, say it from your heart. For example, the next time you’re in a grocery store or restaurant, and you’ve been served, just tell the person something like ‘you’re awesome; thanks so much for your *excellent* work’! But don’t stop there. Take another quick minute out of your busy schedule to ask someone where you can speak with the manager. Usually there’s one that is just a few seconds away. Tell them how much you appreciate the ‘outstanding’ work of ‘so and so,’ and if they’d please personally pass along your thanks to that certain employee. Wow. Simple experiment?

**Being Thankful Fosters Goodwill and Positively Affects Financial Well-Being** – Do you realize what you will have done, the amount of good-will you have fostered and are personally responsible for? Take your own job for example. When did your boss last approach you and express appreciation for a job well done, as noted by a customer? You will not only make the manager very happy because hardly anyone takes the time to express thanks like that – rather it’s usually some sort of complaint, right? But the manager will better appreciate the employee too. And when the employee is given that recognition by the manager, the employee will be on ‘cloud nine.’ He or she will pick up their step, perform their duties with more enthusiasm than ever before, show up early tomorrow, and tell their family what happened at work today. It will have lifted the spirits of the entire family. And, it likely will have a positive effect on their financial well-being, right?

**Want to at Least Feel Like a Million Bucks?** – And, for you, as you walk out the door of that store or restaurant, how will you feel? Like a million bucks, right? You’ll even say hello with a smile to the next person who walks past you, and you won’t believe the new you. And that person’s day will become a little brighter too. And so, it will go. The spirit of goodwill and thankfulness will spread, little by little, to these individuals, your family, and the entire community. This goodwill will also show up in your attitude at your own work, and it will make its way to your paycheck, sooner or later. You probably won’t even care if you made a million bucks, because you’re going to feel like you had a million bucks, and you wanted to share it with everyone. Rest assured, your Tunabudget Worksheet Plan will show improvement before you know it. Your plan loves to be fed with lots of money, and the creditors will love it too. Do it over and over, again and again, every day, and soon enough it will change your whole life. Your spouse and children will join in too. Everyone’s financial well-being will be better off because of a thankful attitude.



#### CANDID QUESTIONS

- So, are you too prideful of a person that you can’t express a little appreciation to someone else?
- Are you even willing to give it a try and change things up?
- Want to try expressing thanks to someone at the grocery store or restaurant, and to that individual’s manager too?
- Do you want to feel like a million bucks, today? If not today, will you try it tomorrow?

#### Change is Beautiful and Good – Changing from the Inside/Out



**Are You in Trouble? Why is This Happening?** – The world isn’t healthy, and many, like you, may wonder how to get out of the mess they’re in. You, and possibly like most everyone, will attribute their overall well-being by that of their finances, as the two often go hand in hand. Somehow it all matches up. If life sucks, so goes your Tunabudget Worksheet Plan and vice versa. As you re-evaluate your life and your finances, is there not a direct connection between a healthy budget and the decisions or choices you’ve made in life?

Decisions lead to actions, and actions have consequences. For example, maybe your choices include the use of destructive and addictive things like: alcohol, tobacco, marijuana, harmful drugs, gambling, or

pornography. The consequences of choosing to use these things will have a major negative impact on your health, wellness, and finances. Obviously, the decisions of others also impact your well-being, unfortunately. But, for today, this is about your part in this, the decisions you've made, the responsibility and accountability of your own choices in life from your own perspective. Does this make sense, and do you agree? Will you at least acknowledge that, when it comes to your well-being, financial and otherwise, the unwise decisions you made or will make, will at least impact your happiness, if not your pocket book? Do you agree with this? Like, how can this not be true? If you touch a hot stove, you will get burned. Anyway, let's just say if it is true, unless you have these addictions that will bind you down, you should be fully able, and hopefully willing, to make new wise decisions that will have a positive impact on your financial wellness. Or, it's possible, the stubborn, prideful side of you will continue to make the same bad choices, even unwise decisions, that you don't want to, and possibly 'can't easily' change. Or, you want to change but don't know how to change. Kind of like 'going on a diet someday,' this isn't something you want to tackle now? You're not really sure you want to even talk about this, but would rather just sink and dwell in pain, heartache, and trouble. Regardless, it's doubtful that you really want to feel this way, and keep making unwise decisions. Nobody really wants to be in trouble, in a state of constant fighting and misery, etc. You know that the longer you are in trouble it would harm your overall well-being, including your Tunabudget Worksheet Plan. But, for any number of reasons, like you, we tend to be unwise all too often, right? When you think about it, in the end, it makes sense that your overall well-being is tied to the decisions you make. If you eat bad, don't exercise (all choices), there's a price to pay some day. Everybody gets that, as most people have experienced a lot of pain and heartache from their choices. You're not unique. Many people also feel like life is overwhelming at times, so it's hard to change. But assuming you want to make some changes, where is a good place to start? Can you start by acknowledging that your decisions will have a major impact for change? Decisions from not only your brain, but from deep inside your heart? Maybe it is time to get some of that pain and heartache to go away, and change things up for the better. What say you?



***Recognizing the Impact of Making Wise or Unwise Decisions and Your Financial Well-Being*** – Being able and willing to make good choices is certainly important to making changes. Your freedom to choose is probably your strongest weapon. Along with the decisions comes the natural consequences that nobody can change. Good news. That also means making wise choices will bring positive and immediate good consequences. Once you see and experience how quickly decisions impact your life, what kind of decisions are you currently making today? How often are your decisions wise, or unwise? Maybe you could ask yourself what will be the impact of this or that decision before you make your next choice. Judging the worthiness of your decisions by the 'impact' they will have on your life, will also impact your Tunabudget Worksheet Plan, accordingly. For example, suppose you know you need to leave the football game early to pick up your son's prescription at the pharmacy. But it's a close game and you selfishly decide to stay at the game too long, and knowingly missed getting your child's prescription before the pharmacy closed. What impact will naturally happen on that unwise decision? What will be your child's reaction when he's waiting for his medication when you walk through the door? In the end, you overshot the entertainment budget and missed out taking care of your family. Will your spouse be happy? Are we good to go on this 'impact' concept because of making choices? Even if you don't agree or otherwise will not admit it, you really can't change the consequences of poor decision making. If you look closely at the impact statements below, you can see the natural consequences or impact, from making unwise and wise decisions. Which side will have the greatest

positive, or negative, impact on your Tunabudget Worksheet Plan? Clearly you can see that making wise decisions leads to prosperity, and stronger well-being.

**Impact of Unwise Decisions –**

- (-) Bitterness
- (-) Contention
- (-) Anger
- (-) Hatred
- (-) Abuse
- (-) Violence
- (-) Despair



**Impact of Wise Decisions –**

- (+) Goodwill
- (+) Harmony
- (+) Calm
- (+) Love
- (+) Protect
- (+) Friendliness
- (+) Hope



**Living For Happiness and Prosperity** – Maybe you’re just stuck in a bad cycle that seems to be getting worse by the day. It happens everywhere, all day long. If you’re not stuck, don’t get there. You may be thinking that ‘everybody else out there has money’ and are therefore happy and prosperous. But ‘not you,’ right? Maybe you wonder how in the world they ‘got there.’ Afterall, it is easier to navigate life if there is an abundance of money, right? But this is not about money. This is about being happy and still prosperous, especially if you don’t have money. If you’re constantly out there chasing money as your primary goal in life to be happy, you may want to rethink this approach. People can be very happy and prosperous and not have a lot of money, maybe even just enough to get by. Or even less, where they are in need. Would you agree that there is a better way of living that naturally translates into genuine happiness, or well-being, which generally results in a more-healthy Tunabudget Worksheet Plan? If needed, would you like some of that overall wellness too? You should be tired of the ‘fight,’ want some hope, and relief by now if your Tunabudget Worksheet Plan is in trouble. It’s time for a change, would you agree?



**What’s Your Understanding of Happiness? What Role Does Adversity**

**Have?** – To start, what’s your definition of well-being and happiness? Is there such a thing? Are you happy and well? For real, are you happy? Or are you reeling from the impact from way too many unwise decisions in your life? Are you ‘sick and tired’ of it, and are you ready for a change? What can be done to get rid of the ugliness that leads to being unhealthy, not well, and certainly not financially where you might need to be? To be clear, is your well-being defined by the daily ‘temporary flings’ sort of happiness, or based on ‘worldly pleasures’

because of some new stuff or experience? If you are not truly happy inside, and your Tunabudget Worksheet Plan is suffering, what’s the root cause? Is it you? Your Tunabudget Worksheet Plan can show poor results and you can still be happy if it’s down because of adversity in your life. But adversity is different than the unwise decisions part of it, right? Unlike adversity that will come your way from time

to time, the unwise decisions are those that you get to choose. Adversities come to you without your choice. The unwise decisions are things that you choose and can change back today. Bottom line, if things are a mess, it is time for a change, because you can do something about this.

***This May Be the Time for Some Change*** – Your Tunabudget Worksheet Plan loves it when you choose to put the old life behind you and become a new person. Your overall and financial well-being generally starts to improve when you first acknowledge a change is in order, despite any adversities that may come your way. But if you are still ‘running for the fence,’ and could care less about anything or anyone else except yourself, this may be the time where you really need to change something. It may be willful, intentional, even neglectful, and you’re convinced that you’re just stuck, it’s not your fault, and feel like nothing can be done about it. It’s impossible to fix you say. That said, you can change, be very happy, and prosper even more. Ready for a change? Is your pride holding you down?



***This is Not a Race. You are Most Important*** – Take a look at yourself from a different perspective. Could it be time to set aside some pride and not worry so much about what anyone else thinks about you, what they see about you? Is it time for you to pay a little attention to yourself and your own well-being? How about humbly asking for some help? You will have to decide to whom you will ask for help. For example, when you fall in a race, you may feel embarrassed and worry about what everyone else is thinking, and simply walk away and not finish the race. You feel like: ‘what’s

the use,’ right? You’re not competitive, you’re not going to win, so why try? But, that’s not you. You now care more about yourself. You carefully dust yourself off. You get back up and keep going. Why? When it comes right down to it, after you ‘embarrassingly’ hit rock bottom like that, you finally realize that the others in the race, the fans in the stands, none of those matters. You realize you are important too. You need to get back up and finish the race because of you, for yourself, if nothing else. You are worth it, every bit of it, despite the unwise decisions you’ve made and keep making. You know that making wise decisions is ‘real living.’ It doesn’t matter that you are not going to come in first place, what the neighbors will think, or even the rest of your family and friends and what they’ll think. What does matter is that you come to yourself, that you are most valuable and important, and precious. When you realize that, hope will emerge and things will start to change, including your financial well-being as evidenced by your Tunabudget Worksheet Plan.

***A Grand Process of Changing from the Inside, Like a Simple Flame*** –

Wouldn’t it be great if there was a fast and free way to permanently change from the inside out? From a practical standpoint, consider these simple steps that will positively impact internal change. There’s a wonderful you inside of you that’s hopefully in full bloom, or soon will be. Internal change is where you, change you, because you want to fix something that needs to be different. There’s no doubt these changes will have a positive impact on your financial well-being too. If you choose not to do them, you probably won’t see much change and prosperity to your Tunabudget Worksheet Plan. Only you can decide if a change is needed, and if you want to change. Nobody can do it for you because you have the power to make your own choices. Like a hot fire, internal changes are mostly permanent, and they start with a simple flame called ‘desire.’ Whether or how you might approach, revise, or change up these six steps from your own spiritual or religious perspective, or some other way, you will need to find the most effective way



you can to change you from the inside, and into a new person. Be patient and remember this is a process that can take some time. Your Tunabudget Worksheet Plan will always be by your side.

- *Step #1 - Recognize, Truly Understand* – Somehow, you need to find a way to get your regular self ‘out of the way of yourself’ and really understand that you have a problem. Something needs to change. How about pondering, taking a real honest self-assessment? Feelings of the ‘old you’ needs to improve on such and such, start to emerge. Thoughts to improve yourself need to begin in this first step; it’s important. Why? Because, if you can’t truly recognize there is a problem, then none of the other steps will matter. Are you willing to admit and recognize that something is wrong that needs to be fixed? If you’re ready, if you’re willing to ‘stop the madness’ and want to change, then somehow you will need to honestly and completely accept that changes are needed. This needs to come from within your heart, by you. The first step is to recognize that something isn’t the way it should be, and to fully understand that there needs to be a permanent internal change. If you find the other steps are not working, come back to this first step until you get it.
- *Step #2 - Feeling Sorry and Remorseful* – Because you ‘are’ a wonderful human being, you have feelings just like everyone else. Welcome to humanity. Once you recognize you have a problem that you have decided must be fixed or changed, you need to feel an appropriate level of remorse or sorrow for the consequences of your unwise decisions. If you are religious, you pray. If you’re not religious, get some religion and learn to pray. Or, do whatever you can, like pondering, whatever it takes to feel sorry and remorseful. Seriously, how can you possibly change without feeling sorry or remorseful for your unwise choices? Surely, those choices have consequences that negatively impacted not only yourself, but offended others too. As you reflect on past choices and understand there’s a problem, the level of sorrow, remorse, grief, sadness, regret, and even lamenting will match up with the weight of the unwise decisions. Your burden may need to be carefully weighed. Give yourself plenty of time and space to work through this step. This is not a fast-food drive-in experience. There is no race here, especially when it comes to you. Why, because you are an important, wonderful person. Ponder through it as you will, and take all the time you need. Know that major positive life-changing changes can be made in a quiet evening of reflection, too.
- *Step #3 – Admitting the Unwise Choices* – If you don’t really recognize or feel sorry for your unwise choices you won’t be able to experience an appropriate sense of remorse, so back-track to the prior steps, if necessary. Owning up will also restore hope, and help relieve the burden of your unwise choices and their consequences. Many people pray and confess making unwise decisions. Being completely transparent and honest in admitting you made poor choices goes a long way. You will want to approach this change process with humility and with real intent, especially if you are working closely with those you love, trust, and receive counsel from your religious leaders, as applicable. You will eventually feel a sense of being absolved, because there has been a change of heart to where there is no longer even a desire to make the unwise decisions ever again.



- *Step #4 – Stop Making the Unwise Choices Again* – As you recognize unwise decisions, feel sorrow and remorse, and own up to them, this is where the burden starts to become lifted and hope restored. You will begin to know that change is happening from the inside/out. You will strongly want to abandon those unwise choices once and for all. For example, if you’ve been lying or cheating, after going through the prior steps, for all the contention you have caused, you’ll stop doing that going forward. There are many unwise decisions out there that have caused you, and possibly others, great pain, and sorrow. They also do great damage to your Tunabudget Worksheet Plan. As a reminder, what are some of these unwise or root cause decisions that will ruin everything? Unwise choices that will hurt your financial well-being include: pornography, gambling, using addictive drugs, alcohol, nicotine, marijuana, etc. Unless fixed, choosing unwisely to use these things will eventually not only destroy your budget, but your person too. How about adultery? As you get through the change process, all these destructive and horrible decisions can be fixed and go away for good. By now, you know for a certainty that these unwise decisions always lead to unhappiness and busted Tunabudget Worksheet Plans. But effectively going through the prior steps, you now are prepared to stop making such unwise decisions ever again. They are over. At least they will be over if you sufficiently pass through each of the prior steps. In other words, if you’re having trouble repeating your unwise choices, just start over with the first step, and continue. You are now making wise choices day in and day out. The old you is beginning to go away to never come back. If by chance you do regress, start over with the first step and don’t continue to the next step until you’ve sufficiently gone through the preceding step.

- *Step #5 – Restoring the Damage* – Fixing or restoring any damage because of your unwise decisions is evidence of the change taking place. If you’ve sufficiently experienced the prior steps, how could you not restore any damage you’ve done to the best of your ability? To fix horrible situations where you can’t possibly restore what you’re responsible for, you must simply ‘do your very best’ through the change process. This requires total sincerity, super real intent. You will do as much as you can to restore or make good on fixing the mess you created. If you’ve stolen something, you give it back or replace it. If you lied, you need to go back, apologize, and tell the truth. You can’t get this far in the process and not correct any past mistakes that can be fixed. If you’re doing this right, you will want to do each step to where real internal changes are being made. If you are still lacking, go back and start over, as the process works. Listen to your heart and do what needs to be done. Do your best and repair and restore what you can. You should now be experiencing real hope inside, and the outlook for your well-being is becoming strong. Give sincere apologies wherever necessary.



- *Step #6 – Forgive and Forget* – Last but not least, is the time to smile. A different, new smile that you yourself may not have recognized for quite some time emerges. It’s a beautiful smile. The smile complements the new light in your eyes because the old you is now in the past. You and everyone else knows something wonderful has changed inside of you. Miraculously, the old is gone, and the new is here to stay. As a natural last step in the change process

comes a spirit of forgiveness and forgetting. You feel forgiven. You forgive yourself. You forgive others who may have offended you too. With a little work and patience, there will be no harboring of bad feelings or contention between anyone. Going through the change process steps will enable you to 'forget' about the past and all the ugliness. You'll always remember your unwise decisions, but the sting, pain, weight, and ugliness will go away as if it had been forgotten or never happened. You will be able to move-on and enjoy wise decisions, and prosperity. Your Tunabudget Worksheet Plan and financial well-being will multiply.

### CANDID QUESTIONS

- Is there any doubt that your decisions lead to your actions, and your actions have consequences that will impact your overall and financial well-being?
- Are you in pain, and do you have some real heart ache?
- Again, do you really realize how much your wise or unwise decisions have consequences, and impact your well-being?
- Are you truly happy and prosperous? Is it time for a change?
- What's happiness to you? A temporary fling, or worldly pleasure?
- Are you going to run for the fence, or will you make necessary changes?
- Are you prideful or humble? Will you get back up if you fall and finish the race?
- Are you willing to consider some free steps or measures you can start today to permanently change from the inside out?
- Last chance, is it time for making some changes?

### Coveting – Shut it Down, Shut it Down



**Coveting – Shut it Down, Shut it Down** – You, like most people, can never seem to get enough stuff, right? Again, you can never get enough, can you? Even when you finally get what you've always wanted, someone else comes up with something better, and suddenly, you're not happy with what you have. So, you want more and more, bigger, better. Regardless of the real cost, you end up getting more and more anyway. It's like a disease that you can't stop. Or, maybe you don't get more because you can't. But you would still

buy it if you could. You're still unsatisfied, and press on for even more, or better stuff even though you are maxed out in more ways than one. And, as you 'covet,' you are always feeling heavy frustration 'for some reason.' Fast forward to when you grow old, and you look back and say to your that 'you missed the mark.' Why? Could it be because coveting is really a fraud in its own right? Is your appetite simply overtaking you? Is this you? Are you weak, lack self-control, or maybe you feel like you have been deceived? Have you experienced the sense of frustration because of the coveting doom loop? Think about it for a second. Has that frustration led you to make big spending decisions based on what others have? You end up having to borrow more money to get more, newer, better, or bigger stuff? Sound familiar at all? Most people would probably have to agree that coveting is like a contagious Covid19 virus that too many people have. Who doesn't want the nicer things that everybody else seems to have? The problem is that if you have a consuming desire for more-more-more, better-better-better, bigger-bigger-bigger, newer-newer-newer, these feelings will likely be the root cause of a disrupted and imbalanced life. Your Tunabudget Worksheet Plan may start out quite the mess. Perhaps it's time to shut it all down, and get some self-control.



***The New Covet24 Virus. Feelings of Frustration Due to Envy,***

***Jealousy*** – These feelings of being agitated, impatient, edgy, or even jealousy and envy, are clear signals of having caught the new Covet24 virus. This condition really attacks at the heart of ‘things and stuff,’ right? Stop for a second and take an inventory of the stuff you have. How much of it is paid for? How many things were financed with debt? How about even the home you live in, the vehicles you drive, and the toys in the garage, or stored on the side of the house? Are these things modest, or otherwise paid for? Or are they the product of wanting the nicest, biggest, newest, fastest, or the best out there, and all bought with debt? As long as it’s better than what anyone else has around us it’s okay to use debt, right? Are any of those feelings in your heart? Yet, there’s a constant feeling of unfulfillment, and even frustration. You need a credit card to just do a repair on some toy that you thought would last forever. Talk about frustration. Did envy and jealousy get you there in the first place? Be honest. You’ve got Covet24, you know it but don’t want to admit it.



***Possessions Financed with Debt. Most Possessions Will End Up as Junk*** – Here’s the sad, funny part. Go way back in time for a quick reality check. Today, would you ever aspire to have a 1964 boat? Why not? You would not even take possession of it even if it were given to you for free (except to sell it as a classic antique). It’s just junk, right? Well, back in the mid-1960’s everyone wanted that 1964 boat. People ooh’d and ahh’d at how cool it was, right? Some lucky dog was going to have that boat in his driveway. It would surely be the best one in the neighborhood. Everyone would admire it and wanted one just like it. Do you see how this works? Fast forward back to today. The same thing holds true about a new car, or boat, or house, or whatever, today. The rest of this story? It will all be worthless in the not-too-distant future, just like the 1964 boat. So, be careful about these feelings of coveting, because in the end, the material possessions really are just junk, junk that eventually ends up in the landfill. Don’t be caught in the trap. If you’re in it, decide to get out of it now and get rid of it at the least possible loss or cost. To make such a decision is simple, and free. Develop your Tunabudget Worksheet Plan fast. It will help you recognize if you have Covet24. Your plan will right-size soon enough and love you for it. Debt for junk is bondage.



***Being in Bondage to Creditors Results in Missed Opportunities Raising Children***

– Developing your Tunabudget Worksheet Plan will help you recognize the Covet24 virus. But, here’s the downside of Covet24. Your overwhelming desire to have the better, bigger, newer, faster material possessions, can turn you into a slave to creditors. Creditors will charge you interest every minute of every hour, of every day, week, month, and year until it is repaid. Moreover, these funded coveted assets (sounds like a swear word) become the task masters of your time, energy, money, and opportunity. All this happens so slowly that you may not even recognize that it has happened to you at all. But, gone may be the time and attention that should have been given to your spouse, or to a growing child. Gone may be the opportunity for a mother to be home raising her own children due to the necessity of having to work to afford all this coveted stuff. Gone may be the missed ball games with a child because dad is working day and night to afford all this coveted stuff. Gone may be the strength you need to just get through each day, and set aside some resources for the future and times of emergency. Gone are the nice slow walks with your spouse, hand in hand. Gone is the feeling of simplicity and peace in the home. Everyone is running around in chaos half the time. Before you realize what has happened, the children are teenagers, and soon off on their own. You have a bunch of broken ‘stuff’ to show for it. Would you do it all over again? Not a chance. If that could happen to you, make sure your Tunabudget Worksheet Plan is revamped and start making necessary changes, today.

**Using the Tunabudget Worksheet Plan to Recognize Covet24** – If you’ve caught Covet24, don’t go there – shut it down, shut it down, shut it down. Covet24 is really just a form of pride, where you can get in deep financial trouble before you realize it. If you have given in to Covet24, is it even possible to change your heart, and your spouse’s heart, and come to a better way of living? Yes, of course it’s possible. It is not only possible, but it should be a thrilling experience. It starts with recognizing what’s really going on. One proven way to help is by developing your own Tunabudget Worksheet Plan. It will allow you to see if you are sick with Covet24, and you will know how and what to do to make needed changes from within. And the changes will gladly come, and quickly too. You and your family will be excited to make those changes. The Tunabudget Worksheet Plan will help you clearly see what’s happening in your life, and in the lives of your family too. Your plan will put you and your spouse on the ‘same page’ of thinking and desires. Within a short period, usually three to six months, most major changes will take place and peace of mind restored.

### CANDID QUESTIONS

- Are you experiencing the sense of frustration that comes when caught in the coveting doom loop? How are you going to get out of it?
- Do you have any of the Covet24 symptoms: feelings of being agitated, impatient, edgy, or even jealousy and envy?
- Do you use debt to buy stuff you shouldn’t buy? How much of it will end up at the landfill?
- Are you a slave to creditors because of ‘stuff’? What are you missing out on, today, with your children because your time and energies are being spent to pay off all that stuff?
- Covet24 is a form of pride. Could it be that you cannot ‘see’ that you have a Covet24 problem?
- Are you in a house or vehicles that you shouldn’t afford (need to sell), even though you can, for now, make the payments?
- If your household income dropped by 10%, 20%, or 50%, would you have to sell or liquidate assets to stay afloat? And the reason for that would be, what?
- Are you willing to put together a Tunabudget Worksheet Plan so you can see for yourself whether you have Covet24?

### Forgiveness – Still on the One-Yard Line of Life?



**Want to Be ‘Held Back’ on the One-Yard Line for the Rest of Your Life?** – If you’re not very careful these days, you and your Tunabudget Worksheet plan will penalize yourself. How? You will purposely sit yourself down on the one-yard line of your life, for life. You’ll essentially give nothing or very little to others you love, or contribute much of anything to the community. All because you’ve been offended, right? Of course, feelings of mental stress, anxiety, feelings of blame, depression, and all that, are normal for anyone who has been hurt or offended. It’s called being a human

being. You may have been mistreated with meanness, abuse, intolerance, and even hatred. There are plenty of reasons to be hurt, and plenty of opportunities to have a forgiving heart too. No doubt, each time you think back at being offended, you’re going to naturally go through all the feelings of sadness, all the way up to anger. Throughout your life you, and everyone else, will surely be wronged, treated unfairly, discriminated against, be bullied, and even abused by other people. It may even seem too incredulous that another person would intentionally cause you harm, especially a spouse. Being

offended can also come due to someone innocently doing something to you. It is so easy to get upset and become bitter. If not contained, it can escalate to anger, wanting vengeance for the offender, and you becoming completely justified to sit on the one-yard line and let the offender know you are not forgiving him/her. Bad feelings ensue. Think divorce. And blaming an ex-spouse for the rest of your life too. But, what does all that really accomplish for you? Sitting on the one-yard line year after year, that's what. Really? One of the most unwarranted and saddest things ever, likely, is to not forgive someone, regardless of who it is, or what they have done to you. Of course, that may seem impossible, and everyone gets that. But look at what it does to you if you don't forgive and move on. How would you like to find yourself 50 years from now, completely stuck on the one-yard line in the game of life. Unforgiveness is just part of ugly pride.

***Here's Why You'll Be Stuck. Look at What You Will Be Missing Out On*** – Sure, you could get lucky and have a great life, but just imagine how you'd 'live' if you didn't carry all that baggage, the ball and chain anchors, for decades. If you don't forgive and continually blame others, it's like a curse on your own life. You'd be in a position where you can't enable yourself to give freely of all of yourself and all you have to offer. It's like a beautiful rose that sits there in bud mode and never blossoms for you to experience and for others to enjoy your gift and beauty. You will be stuck on the receiving end of living. Everybody will have to cater to you, but you have nothing to offer anybody else. You don't give. You just take it in from others. How wrong, how limiting, how prideful. You'd never really flourish in life, or your Tunabudget Worksheet Plan, because



you are stuck 24/7 in this mental spinning wheel where you constantly despise your offender. Your unforgiveness extends to the family members of the person that offended you, too. And the circle continues to expand outward to others. Soon, you'd miss out on the things that really matter in life, like deep and abiding relationships with family members, family memories, and other associations. When it's gone, it's gone and there's no getting it back. Rather, a great part of you, who you could have become, will sit on the one-yard line, year after year, acting and pretending to be fulfilled. You'd justify the way you feel because of someone else's offense(s), because you still blame someone who harmed you, that you can't forgive. How sad! How sick! What a loss! Yet, because of pride, there you'd sit. Others can see it, as there's no hiding it. You can rest assured your financial well-being, likely in most cases, will match up with the miserable mind-set you'd have. If you were a speed boat, and you knew deep inside you were (and others knew it too) with so much potential in life, you could fly across the water. Because of the heavy anchor you're dragging below the surface, you're not living up to your potential. You may even be stuck on your own one-yard line. And you know it but your pride won't let you forgive and cut off the anchor and move on. You just refuse to let it go. Obviously, the sooner you do let go, the better you can cruise across the water, with no anchor at all. The longer you won't let go, that harder it will be to eventually let go. More pride will set in, as damage and decay start to take over. To really be successful, including your Tunabudget Worksheet Plan, you will have to find ways to let go of the anchor. Those ways and solutions are certainly out there. There is always a solution to every problem. If you really desire to fully get past it, you most certainly will. Great solutions just start with a sincere desire. You can get past the blaming, the hurt, the pain, and move on.



***Getting Rid of Any Mental Stress and Anxiety Baggage Through Forgiveness*** – People might ask: “How can I let my bad feelings

go? Maybe you’re only ignoring the bad feelings. Maybe you want to truly forgive and let those feelings go, but they keep coming back and won’t go away once and for all. But you just can’t seem to get there. What do you do about that? A lot of people find forgiveness through their religious beliefs, so that may be the best and fastest way to really get rid of the pain.

You’ve probably heard that one should ‘pray for their enemies.’

How about something like that? Many people believe in miracles. Maybe you need a miracle and should seek one too. Do you want one yourself? Then go get it, as there’s nothing stopping you. Forgiveness with love will likely blot out any hard feelings, and move you down to the endzone quickly. Your inner rose bud will blossom. You know there absolutely are solutions to any problem, even forgiving someone. If you are still unsure about this, and can’t find it, then you’re welcome to lean on me. There are solutions for every problem, even having a forgiving heart. Search and work at it, but don’t give up until you find the right solution and full forgiveness is realized. Yes, it can take some time, maybe a long time. If you desire a forgiving heart, you will succeed. Interestingly, some people may not know they even have bad feelings towards others until later in life. Who isn’t in learning mode, right? For today, you already know all too well if you’ve been injured, or even feel like you’ve been destroyed. But that doesn’t mean you can’t rise up again, be restored, completely healed, and still blossom. You can. You really should get any necessary help and put anyone’s offenses and injuries completely aside and go on with your life. Cut the anchor lose, drop the bag of heavy rocks, and let your Tunabudget Worksheet Plan be much better off for it when you do. Get to the end zone. You’re a winner, and you’re better than that. Let higher powers deal with the offender, right? You do know that survival is not as sweet as fully living. You just have to want or desire it, for real.

***How Quick are You to Lovingly Forgive?*** – Maybe the older you get, you become wise enough to pick up the pace on forgiving others. Older people realize that there’s no use in holding on to grudges and the like. They have a stronger sense of well-being and don’t need to ‘go there’ by blaming others. They can more easily forget about the offense and just move on. If they run into the offender, they can genuinely say hello and not think another thing about it. But if that’s true, that leaves a whole bunch of us who may struggle to quickly forgive others. In other words, you’re not alone. So, what is it when a person can quickly, let’s say, instantly, forgive another person? I try to do this, personally, and I have my reasons. Surely, you have your reasons about being forgiven, and forgiving others too. Or, maybe you have some more work to do. When someone forgives another person, quickly, life just seems to go forward, better, you might say. There’s no baggage or anchor holding them back. Sure, there was damage done, but you just have to push through and make the best of it. But, in your heart, if you’ve figured it out, you can go forward and still enjoy a happy life. It’s a fair statement that the sooner (or quicker) you forgive someone, the better off you’re going to be. There won’t be any baggage, hard feelings, constant blaming, etc. You’ll keep moving down the field, creating new relationships, new opportunities. Otherwise, if you keep the baggage (a bag of heavy rocks: anger, revenge, hate, etc.), you will certainly be bogged down, perhaps for the rest of your life. Figure this out. Naturally, you also know that if you fully forgive others, there’s no guarantee you’ll become rich. But the chances are high that your Tunabudget Worksheet Plan will feel the lift as quickly as you do.



**What are You Waiting For?** – Like most people who have been hurt or offended, you may be carrying a heavy bag of rocks (anger, revenge, hatred, ugly bitterness, vindictiveness, holding grudges). Are you waiting for the person who injured you to ‘say sorry’ before you forgive them? Do they really have to change before you can or should forgive him? If so, you’re likely in good company. Normal people are certainly going to feel justified in saying that there’s no chance ‘so and so’ will ever be forgiven before they sincerely apologize. You have a point, for sure. But do you really want to go there? Would healing better serve you and your family? If not, at what cost is this going to bring you, as heavy rocks will weigh you down inside and out. Why risk an entire lifetime of being on the one-yard line, spending good brain cells wanting to ‘get even,’ missing out on great relationships, smiles, happiness,

memories and the like. If these offenses happened in your home, involving a family member(s), how can there possibly be any unity and love in the home where forgiveness is lacking? Do you want this ugly feeling to persist in your home, or if there’s now a divorce, to persist in your heart, everywhere you go and for as long as you live? No way. It’s not worth it. Contention, malice, hatred, meanness, cruelty, evilness, are ‘not good.’ There is no good at all in any of that, so why let it be there, right? It is like a person stalled on the one-yard line and never getting off it. Or like a budded rose that doesn’t fully blossom. It’s like wanting to have the offender see the damage done to the rose so the offender feels bad. That’s just pride and it is not right. But let’s not miss the real point here. The point is you, the rose. You can and should blossom. You can be even more beautiful and blossom like a beautiful scented rose. That’s the way you have to see yourself. One way to get past it all is to forgive others, anyone, everywhere, often, and instantly. Once this happens, there is a restoration of unity, harmony, love, affection, friendship, tenderness, and even passion. Many people believe that they need to forgive to be forgiven themselves. Any reasonable person would agree that your Tunabudget Worksheet Plan will love you for your forgiveness. It will otherwise stay budded and may even crumble. What are you waiting for?

**Where Do You Stand on the Forgiveness/Mercy Scale Today?** –

The answer may be as simple as observing what is coming out of your own mouth. If you keep hammering away all the time on the times when you were wronged, blame, blame, blame, what do you think your relationships will look like? How can you possibly heal inside your mind and heart if you constantly blame others for what they did to you? Do you want any rest from this madness?

Does your mind and body let you know that you need rest, even if you still don’t want it, like you’re getting sick? Do you really like

being stalled on the one-yard line, or in bed? Could you definitively say that there is someone out there that needs some compassionate forgiveness from you? Are you saying that there’s nobody out there that needs to forgive you too? Do you not have your own shortcomings, or have you not made a mountain out of a molehill? So, you’re not perfect yourself, right? Many times, issues develop outside our families, and may involve our neighbors. Is there peace between you and your neighbors? At the end of the day, you are going to have kindness, goodness, and live together in peace, or you’re not. If you are constantly in a state of contention, arguing with people or having constant conflict in your life, how can you possibly be healthy? Are you healthy? If you’re not healthy, how can your Tunabudget Worksheet Plan possibly have a chance? On a scale from 1-10, (10 being totally willing), how willing are you to forgive, forget, and get totally healthy?



## CANDID QUESTIONS

- Do you truly, really, like being stuck on the one-yard line, and missing out on the game of life?
- Are you already missing out on the things that really matter in life, like deep and abiding relationships with family members, and family memories?
- Do you believe forgiveness with love will likely blot out any hard feelings, and move you down to the endzone quickly? Why not? Willing to reconsider? Willing to stay stuck on the one-yard line then?
- Ever considered living a life of 'instant' forgiveness?
- How heavy is your bag of rocks, or anchor (anger, revenge, hatred, ugly bitterness, vindictiveness, holding grudges), and how long have you been carrying that load? Is it worth it?
- Why not decide today to go all-in on the forgiveness and mercy endzone?
- Clearly, you can see how your Tunabudget Worksheet Plan will benefit by forgiving, right?

## Stuff – Way too Much; Share It Away



**Stuff – Way Too Much, So Share It Away** – For those of you that have a 'ton of stuff,' too much stuff, this CCM is for you. Others, maybe even millions, perhaps billions of people have hardly anything, or very little. They'd be grateful to have even the necessities of life. They need your help, and there are many ways to do so, so let's talk about it. Perhaps you live in an area where you can drive down the street and see an open garage that's embarrassingly packed with so much stuff the vehicles cannot be parked inside. The rest of the house probably is in a similar

condition. Having so much stuff must give people a sense of security or something. How and when does it get cleared out? Will it just get more and more congested? So, what's to be done? In short, there is way too much clutter, or stuff. Have you ever heard of, or much less thought about just sharing your stuff away to others?

**Share It Away. The Good Stuff, For Free** – Call it "share it away," or freely sharing your stuff, even the 'good stuff,' with others. It is not throwing it away, or even selling it. But how about just sharing it with others, anyone, for free? Yes, most of you will likely sell it because, why not, there's value there? It's an easy quick sale, especially at a discount anyway. Yes, it will quickly sell like that, for sure. But, do you really 'need' the small amount of money such items could bring? Even if it's worth much more? Could you not easily continue to survive if you were to share it away, even the good stuff, for free? Or, maybe you have a 'covet' problem, or are afraid of running out of resources and you won't let go of so much stuff. If you are willing to share it away, how do you do it? Could you just list it for free, just give it to someone in need, or put it out on the corner of the street, for 'free'? This is the 'good' stuff that has value, stuff people would really want. Yes, that's right, especially the good stuff.

**Willingness to Share = Unity in the Community** – Surely, there’s someone who could use something you have that you’re not needing, or should or could get rid of. If you shared it away, for free, that is a valid and effective option for getting rid of too much stuff. Why? Because it shows you can let go of your own stuff, that you’re not tied to it, that you’re more than your stuff, that you can let go. Plus, think how it will make you feel to share something of real value (not just the junk stuff, but decent stuff). And when you set it out there for free, you never know who’s going to get it. That’s real sharing, because you are not making it out to be about you, what a generous person you are. Maybe do it anonymously? It has a caring element to it because it is stuff that has value. And, the recipient will be blessed by a generous person who sees the bigger picture. Sure, they may just turn around and sell it, but so what? They must need the money more than you do. Imagine what would happen if more and more people shared their good ‘stuff’ like you are now willing to do. What if everyone started to freely share their stuff, and ‘sharing it away’ became a commonplace practice instead of always selling the good stuff? It certainly would bring a spirit of unity in the community knowing that many people are willing to share, even if it comes as a sacrifice, which is all the better for you. Your Tunabudget Worksheet Plan will love you even more, as your life is restored and opened for new beginnings. Think about it.



**Have Less Anxiety and Stress** – So, we’re talking about completely cleaning out the garage, storage shed, basement, kitchen, bedrooms, bathrooms, the works. This is about getting rid of just about everything that’s extra. For example, pretend you’re a newly-wed couple moving into a new apartment, or you’re just starting all over. Think of it as part of a new restoration of your life. You now want to keep your life simple, where everything is clean and beautiful. Could this new life be possible? Yes, again, think ‘simple.’



Why? Because stuff takes up your time, space in your heart and mind, and can make you go blind to what’s more important in life. You already may have so much stuff, you can’t see at all? When was the last time you opened all the boxes or stacked tubs in the storage area? When is the last time you wore everything in your closet, or all the pairs of shoes? Keep going, you get the idea. With so much clutter and junk, you can’t feel anymore, and you’re time is consumed taking care of and managing your stuff. You get motivated to go out and clean things out, but you’re really just restacking and moving it from one place to another. If you’re more inclined to sell your stuff, go ahead, and try it. Try getting rid of all your stuff by posting ads, and in the end, you end up with a few hundred dollars for all that work and time. In two months, nothing will have changed. And, you will still have tons and tons of stuff all around. In fact, you will look back and realize that you didn’t even make a dent for weeks or months. You’ll never change, and you will be the same person years from now, just like you are today with all the same stress and anxiety in a bogged down life of stuff.



**Clear It All Out Quickly, or It Won't Happen** – Make it simple and quick. Get rid of your stuff over the course of a week or so by sharing it away. It will only take a couple of weeks or weekends to share it all away, and donate the rest that people didn't want for free. Or, just chuck that stuff. You have to share it away because you have way too much stuff. To sell it, it will just never happen. Once the good stuff is gone, the mediocre stuff can be donated. The stuff that is really junk, just dispose of it. Face it. It's worthless, or not

nearly worth as much as you might think. The more you think you must put a price tag on it, the longer it will take to get rid of. It may take weeks if not months to get rid of it. So, change your mind and heart, get charitable, and avoid all the hassle. While you think your stuff is worth a lot, realize that it may not be in style, out-of-date, or something anyone else would even want, even if you just gave it to them. You need to get this done, and not draw it out forever. Think like you've got just 10 days to clear out the house, garage, basement, etc. Seriously, why not make this stuff a share-it-away event to take just a week or two at most? Think about it, it's just stuff. Can you not see why it's better to just share it away, avoid all the time and hassle? As you free up your life, you'll see that people will likely be really surprised, if not shocked, that you're sharing away good stuff too. Stuff just takes up so much mental energy, time and money. Again, it also unnecessarily adds to your anxiety and stress that you really don't realize is even there until you get rid of your stuff. Share it away, like now. Consider making your home and life like a cleared-out simplified new model home and restored life.

**Imagine Your New Life and Home are Like a New Model Home. More Important "Living" is Coming** – To be clear, to really understand how much stuff you have, just envision yourself going to a new model home open-house. The place is beautiful, simple, with basic furniture. It is not like your house, garage, and basement, that's for sure. That image should give you a clear idea of what 'starting over' looks like. Do you really need that much of everything you have in your place? Of course not. It's bogging your life down to where you're spending all your time running back and forth acquiring more and more. Your Tunabudget Worksheet Plan is getting bored and tired of the same old stuff. You call that living? Maybe you do. Maybe you're blindly stuck too and can't see there's a whole new life waiting to be lived. Deeper relationships, more together memories, better priorities, better everything. Contrast again the image in your mind: the model home vs. your place. What does your place look like, comparatively speaking? Of course, it's not a total valid comparison but the closer you can get to seeing how much stuff you have, the better. Because getting rid of your stuff, your excess baggage, will free up time, and create energy to do many new great and important things that you never dreamed were possible. Things that you're never going to see until you have ridded your life of all the stuff. You simply can't fully realize your new potential until you share away your stuff. Selling it off piece by piece, hopefully you'll come to see or understand, is akin to wasting time and energy. And, it won't otherwise happen, either. This is like a prescription. You take it or you don't. If you don't, you don't get better either. Other than a couple of weeks or even weekends of your time to share away your stuff, it shouldn't cost you much to share it away. When you and your home are finally restored, new ideas, new adventures, new goals will fill your life and you'll cherish the day you decided to 'clean house' and simplify once and for all. And because of people like you, others will be blessed because of you and your generosity, perhaps more than you'll ever know. If the adage is true: 'the more you give, the more you receive,' your Tunabudget Worksheet Plan will love you more and more.

#### **CANDID QUESTIONS**

- If a stranger were to walk through your place, what would they say about your stuff?
- How tied are you to your stuff, even the 'good stuff'?



- Can you see how sharing it away can unite your community, even if it comes as a sacrifice from you?
- Is all your stuff causing you stress and anxiety? How much time and money do you put into stuff?
- Do you understand what sharing away your stuff means, like a 10-day project vs. selling off stuff?
- Surely you can imagine the new open-house look vs. your own place, right?
- Are you possibly blind to seeing what really living is like (new opportunities, more time and energy, new ideas, better goals) compared to being bogged down with stuff?
- Are you willing to share it away, to the level where your stuff is finally gone?
- You do realize that if you do it, you'll be restored and renewed; if you don't you won't, right?
- Are you on the other end where you wished those people that had good stuff, would share it away with you?
- How do you think it feels to share good stuff with others, perhaps with those not so fortunate like yourself?
- Where might you go to find people with whom you could share away your stuff?
- Do you covet your stuff?
- How old, really, is your stuff?
- What is mentally or emotionally connecting you to your stuff?
- Will you share away your stuff over a 10-day period?
- What if everybody shared-away their good stuff?

## Adversity – Sink or Swim



**Adversity. Sink or Swim?** – Why is this happening? It feels like more than you can handle, right? You're in 'overwhelmed' mode for way too long. It's way too hard. You can't survive this. There are no options. It's too painful. You wonder if there's something to be learned from all this. But you're drowning and this is very serious, regardless of what it is. Pick your own words, right? In the end, however, you have a choice. To ask for help or plow through it on your own; maybe it's a combination of both? Regardless, you always have a choice in how you deal with adversity. You should ask for

help, probably because most people don't ask for enough help. They become overwhelmed. Adversity may be so heavy that you know in your heart that you need help, but are too stubborn to ask for it. Maybe you are asking for and receiving help already. Maybe you're too prideful and blind to ask for help. Are your relationships becoming damaged or even destroyed, with excuses and addictions on your heels? Still, you think you can do it all by yourself, but you know deep down you really can't do it all yourself anyway. You must remember that you're not alone out there. There are lots of good people who are willing and able to provide help to those in need. It's what being human is all about, regardless of which side of adversity you're experiencing. You and everyone else are going to go through adversity at one time or another. Nobody is going to escape adversity. It's like the weather; it comes. Why do you personally think adversity happens? Have you experienced it, and if so, how did it go? How bad was your sickness, hardship, difficulty, danger, misfortune, or other harsh conditions, and how did you get through it? Did you learn anything from it?

**Overwhelming Adversity, Asking for Help** – And when adversity strikes at those overwhelmingly heavy times, what about that? To whom do you turn to for help? To whom should you go for relief and strength? Assuming you do, to whom do you worship? What's stopping you from going to these sources?

Do you not have a choice to ask for help? Is it that simple, as simple as a choice to ask for help? It is so easy to go the prideful and pity-party route (and not asking for help), especially at those times when you're struck with overwhelming adversity. You need to be humble and ask for help, okay? You still may not want to ask for it though, but you must ask yourself if it is because of pride and feeling pitiful, regardless of the pain you may be experiencing. If you do succumb, that's still being normal and not the end of the world. People are human. People are weak at times, and they make mistakes. So, on one hand it happens all the time, and that may or may not be a good thing. But, still, too, that is no excuse. You may want to choose to not to go down that prideful, pity-party path. There are better paths and it's your choice to ask for help and get on a better, higher, path.

**Higher Purpose, or Plain Baloney?** – Could it be that there's a higher purpose to adversity, like to refine and teach you? Maybe it's a divine test? Yea, right, that's 'baloney,' you may be thinking. Regardless of what adversity might mean to you, would you agree that adversity does have the ability of either crushing you, and/or teaching and refining you to becoming, say, a better, or nicer person? How will you let adversity affect you? Is it really something you can control or choose how to handle? Will it make you a 'better' person, or will it destroy you, and your relationships, along with your Tunabudget Worksheet Plan? So, which do you choose? You do realize that great solutions start with sincere desires for whatever you want to change. How well will you endure through it, as you realize there's no way to go above it, under it, or around it, but only through it. Will you ask for help or be foolish and try to get through it all by yourself? Candidly though, is there really a choice involved with this thing called adversity? It certainly feels like adversity comes when you might least expect it like a tornado falling out of the sky. It certainly goes deeper or is stronger than your deepest roots that sustain you (like a tree in a storm, or worse). Some say that life is a real test. In one minute, you're fine. The next minute, you're in trouble. If it is a test, are you passing or failing that test? How will adversity affect your financial well-being and your Tunabudget Worksheet Plan? You do know that you can and should use your Tunabudget Worksheet Plan especially during periods of adversity. Adversities shouldn't last forever either, as things change, lives and homes get rebuilt. Consider that there may be something to be learned here, and don't dismiss it as 'plain baloney.' People often are thankful for their adversities and how they positively shaped their lives. That's no baloney.



**Adversity Does Not Last Forever** – If you are asking for help already, you're probably getting up in the morning, and you're finding solutions. You're not about to give in. You're not going to give up. You're not going to abandon yourself. You're not going to abandon your spouse. You're not going to abandon your children. You're not going to lose your friends. You are going to find answers. You're going to be around and you're going to fight this through as a person, a spouse, a parent, a grandparent, and a friend. The world needs you. Anything is possible, and adversities don't last forever, right?



**Finances Going South? Don't Sweat It** – Yes, your Tunabudget Worksheet Plan is going to take a hit. It will likely be dragged through the mud for a season or two. Some of the wonderful stuff (assets) you have accumulated may end up going away. But, if that's necessary, just let it go, and don't go down with it. Don't fight it too much because your stuff, is just that, stuff. It does not make you who you are anyway, and it certainly isn't necessary for you to become the finer person you will become because of adversity.

Maybe your adversity will be seen and realized, eventually, as a blessing-in-disguise. Maybe you will be just fine without that nice place to live in, or that nice car to drive, or all the toys and nice clothes, or the sweet job. Maybe you'll end up becoming a much better person, who 'gets it' when it comes to living life, what really matters and is most important, like your family and loved ones. Adversity may end up being one of the greatest experiences of your life, even if your finances have flown South without you.



**Take A Good Look at What You're Willing to Sacrifice** – Looking back on an adversity event, you might see that you wore out your mental sanity, physical health, even your marriage and family relationships, trying to hang on to all your stuff when adversity struck. But think about it first, before adversity strikes. When your Tunabudget Worksheet Plan falls apart, what price are you really paying trying to hang onto your assets, for example? You should carefully consider how you can, or if you should, stress everyone out

too much over maintaining your assets. People can only handle so much, including you. After all, assets are just things made of metal, glass, carpet, drywall, rubber, silk, jewels, money, prestige and the like. None of that is more important than yourself and your well-being, and you being a spouse, a parent, and a grandparent, right? Perhaps it makes sense to best prepare for those overwhelming times of adversity beforehand by saying something like: "Okay, come take the house, here are the keys; we're going out for a walk and then for a bite to eat." It's still true that the creditors can repossess the stuff securing your unpaid loans, but they can't eat you. Life will go on. Meanwhile, use your Tunabudget Worksheet Plan to negotiate your own debt repayment solutions. When push comes to shove, just remember what really matters most. Don't let your tax returns show alimony and child support payments, or gambling losses. If your adversity becomes so heavy, to where you should make early changes, then make things happen. You can do this with your Tunabudget Worksheet Plan on hand.

**Regardless of Your Adversity, Things Will Be Okay, The Sun Will Come Out Soon** – Are you facing an illness, an accident or injury, an unexpected layoff, a natural disaster, an epidemic, a pandemic, a robbery, a drought, a fire, a flood, a tornado, an earthquake, a tsunami, a famine, a divorce, or some other calamity? Maybe it's a situation where someone you love has passed away, or walked off and left you alone. Of course, all these things can be devastating to your emotional, mental, and temporal well-being, to the parties involved, and not to mention your Tunabudget Worksheet Plan. Adversity, or life happens. It's a perfect mortal world we live in and changes will always happen. Some are bad, and they hurt us. Yes, it's 'unfair,' and 'not right.' Yes, it's overwhelmingly painful at times – beyond what anyone else can even begin to understand. But, here's the deal: it's okay. Relax for a minute. Things will be fine and they will work out just like the sun will come out tomorrow morning. It really will. It may take some time, or a lot of time, but it will be okay, eventually. The day of the rising sun will finally come to you, and everyone else. Look up. Know that it is still sunny up there above the storm clouds. Storm clouds do not hang around forever, and the sun will come out soon.

**All Is Not Lost – Be That Individual, Spouse, Parent, Grandparent, Friend** – The way forward starts by making healthy decisions, and asking for help, because you need help. Your choices will have direct and possibly long-lasting consequences. Remember, you can enjoy being a wonderful person, friend, child, spouse, parent, and grandparent, even with the heavy adversity and all. It may not be fixed right away, and that's okay too. This is not a race, and there's no hurry. You are what is important here, the lessons you're perhaps learning, and the better person you will become. Your determination to overcome your adversity, and your choices will make all the difference in the world to you later, to those you love, and who love you too. Choose life and family over anything else. Nothing else matters as much, right? Your

adversity will be over before you know it, so choose to not sell out. Go more humbly through it. If you do succumb, become sorely disappointed, it's like falling off or getting bucked off the horse. Just get back up on the saddle in the morning. If you need help doing so, ask for it, and get all the help you need until you're riding again. To overcome adversity, remember that it will pass. Tornadoes and dark nights don't last forever. The sun will always come up and there will be a new day.



**Get Some Rest, Get Back Up on The Horse** – As a reminder, when your adversity hits hard, get some sleep, get back up on the horse in the morning, and start moving forward again. Make things happen with lots of small choices and asking for help, even if you feel some days like you are carrying the horse yourself. Will your adversity drown you? No, it will not. You will overcome and work through it. Period. You are in control and you know there's a solution for this, but you have to choose to find solutions, and you have to ask for

help. And while you are doing all that, put together and ponder the numbers on your Tunabudget Worksheet Plan, even if the numbers are just the ones you'd like to have. Use it as a planning worksheet, to make the numbers turn into a financial reality, of restored well-being as you learn to overcome and work through your adversity.

**Keep Your Tunabudget Worksheet Plan Alive** – As to your financial well-being, when adversity strikes, keep your Tunabudget Worksheet Plan alive and up to date. Adjust the numbers to the new reality regularly, regardless of how ugly it looks. Since it's a plan, feel free to enter income and/or expense numbers you'd like to see even though they're not reality for today. Ask for help to achieve the numbers you need. Confidentially sit down with and share your plan with others you trust to get their take or feedback. Don't dismiss the Tunabudget Worksheet Plan because it is actually a 'process,' even when it no longer makes any economic sense to do so. What you enter can and will likely become the new pending reality, so use it. Your plan keeps you in the 'ownership' lane by following your desires. You never let go of your life's vision and plan for your financial well-being. Keeping your plan close to you shows that you are learning some humility and patience in life, and you know where you are, where you want to go, and what your income and expenses need to be. You will work tirelessly to get there, as it helps you see clearly what burdens and opportunities you have. This will give you internal hope and peace of mind. Don't let all this 'adversity weight' swim laps back and forth in your head any longer. Put it all down in your Tunabudget Worksheet Plan, and start smiling with confidence. It's strong and can hold up regardless of what you throw at it. Give it your best shot.

**Don't Look Back and Regret It. This Is Not a Race** – If you're someone that will not ask for help, the last thing you want to do is to look back later in life, and see that you had given up, and abandoned all things most precious. There can be no such thing for you. But maybe this adversity experience, like a tornado, has already touched down and left you overcome. It's okay. Your purpose is to still rise above it if you haven't already done so. There is no race here. Your legacy is just as important as the next person's, and overcoming adversity, eventually, is a wonderful story that everyone can benefit from. So, don't give in or give up, ever. You got this.

#### **CANDID QUESTIONS**

- Just where are you currently when it comes to recognizing your own adversity?
- Are you willing to ask for help, or are you stuck in the prideful, pity-party lane of life?
- Is it possible there is something for you to be learned here, or is it all 'plain baloney' to you?
- Why is it that people often are thankful for adversity and how it positively shaped their lives?

- You do realize that no adversity lasts forever, right?
- Could adversity, which can destroy your Tunabudget Worksheet Plan, make you become a much better person, who is 'living' a better life?
- Is it possible you could be sacrificing your family for your assets?
- While going through your adversity, you do know the sun is shining above the storm clouds, right?
- Looking out long-term, you know that all is not lost, and that choosing life and family over anything else is the most important blessing, right?
- Are you willing to 'get back up on the horse' each morning?
- Will you keep your Tunabudget Worksheet Plan updated and used throughout the adversity process?
- You will never, ever, under any circumstances, give up, right?

### Good Health Choices – Diet, Exercise, Sleep



**Good Health Habits – Diet, Exercise, Sleep** – Surely, paying close attention to your diet, exercise, and sleep, all choices you make each day, will have a material impact on your life, and therefore, your Tunabudget Worksheet Plan. The cumulative effect or impact of poor or good decisions over a long period of time on you, and your body, can't be overstated. In most cases, there's an obvious correlation between one's health and financial well-being. Life is hard enough being healthy, but to throw a bunch of health issues

on top of the daily grind, can be about as much as you can take, right? It's not like you're addicted to something bad and your life has become disabled to a certain degree. Almost entirely, you can control what you eat, if you exercise or not, and if you're getting enough sleep. If these three objectives are well-balanced, or finely-tuned, it's going to have a positive impact on your entire life, overall well-being, including your finances. Do you not agree? Likely, you already know the importance of good health habits, and we can rightfully assume pretty much everyone knows this to be the case. You, pretty much like everyone else, have repeatedly failed to regularly maintain your diet, exercise, and sleep, right? Congratulations, you're normal and in good company. Well, the sad reality, sometimes, is that when the body has been neglected, for whatever reason, it will likely result in some bad news for your Tunabudget Worksheet Plan too. If you are so fortunate to have good or excellent health, chances are that your financial well-being will be better too. As mentioned previously, life is hard enough, even with good health. When you have poor health, well, that's all the more challenging. Is it possible that now is the time to start making more healthy choices? Is there a 'new you' out there? Is it not possible to start developing good health habits by tracking (keep it very simple) your diet, exercise, and sleep efforts?

**Tomorrow's Quality of Life Has a Lot to Do with Choosing Good Habits** – So, what about you? How well are you doing? Maybe if things are going well, then great, keep it up – you're fortunate. Doctors say your 'tomorrows' depend on how well you take care of yourself today. But, if there are a few health struggles, or a bunch of them, how did you get in this situation? Were you 'blessed' with health issues at birth, or from an accident? Depending on how you look at it, maybe your bad health is from an adversity situation. If so, do you see it as a blessing that you've accepted, and you wouldn't change a thing? Generally, it seems, one learns to deal with the 'deck of cards' he/she has been blessed with, and so it is. There are also those who have chosen to indulge in so-called 'poor habits' that have hurt their health and well-being. Even still, most people will still try to watch their diet, exercise, and sleep. Hopefully you

do care how you treat your body. If you don't care, you are certainly not alone. If you're an honest person, you'll admit to yourself where you stand in making good health choices, or bad ones. Regardless of your situation, all of us, including you, can do better at watching your health and you know it. Who doesn't know it? How much does it really cost you to make better good health habits? It's likely less expensive than making poor habit choices in lots of ways.

***Addictive Substances Will Hammer Your Life, and Your Tunabudget Worksheet Plan*** – Assuming the choices you've made over the years led to addictions, and you now find yourself with less than desired health, you'll have to agree that addictive substances will hammer a person's life. Your Tunabudget Worksheet Plan is likely to be negatively and directly impacted, and possibly become dismal. Looking way back, would you have made better health choices as you see



the consequences of your choices? You may need to find some professional help to restore as much of your health as possible, as it's never too late to try. In hind-sight, maybe you were taught since you were a child that consuming addictive substances will lead to addictions that can destroy you, things like pornography, alcohol, tobacco, harmful drugs, and even gambling. Then again, maybe you were not taught such things. Today, do you consider these as being addictive and harmful to your health and overall well-being? How has it impacted your financial well-being, and impacted your Tunabudget Worksheet Plan? If you are in poor health on account of your poor choices, it's likely that you already know the risks, and this is nothing new. Of course, if pursued, these horrible addictions will eventually destroy you, and your spousal and family relationships, and more. No one is exempt from such premature and unwarranted destruction if continued. That's just the way the human body is made up. Choices to use them are yours to make, but not the consequences. These things will destroy the body over time. Yes, there are solutions for most any addiction. How bad do you want help? And you may be at the point of not even caring about it anymore. If so, your Tunabudget Worksheet Plan is a foregone conclusion – at least for today. Like other Candid Conversation Memos, everything starts with a 'desire.' Do you want something better or not?

***'Ya Gotta Wanna'*** – Great solutions start with a sincere desire. But maybe you still care about your health, as most people do. If you do, your tomorrows will likely be a better story for you. However, to start down a new path, 'ya gotta wanna.' To help you re-start your 'desire' to improve your overall health and well-being, give some consideration to some of the positive and negative effects of your diet, exercise, and sleep. How might your Tunabudget Worksheet Plan benefit by improving your health with proper diet, exercise, and sleep?

***Time for a Wake-Up Call*** – Even though this is probably the very last thing you want to look into, if you have any desire at all to make an improvement in your health and your Tunabudget Worksheet Plan, it's worth a few minutes of your time to let some reality set in. But only if you're really interested will it mean anything to you. Please carefully consider these risks, even if you feel like you are high risk already or are 'past the point of no return.' Of course, anything you do will make almost immediate improvements, and these good health choices basically are free. Carefully ponder these so some of it will sink in. As sobering as this stuff is, it may just be the right time for the wake-up call you really need. Agree? Keep in mind, these choices are basically 'free,' they don't cost anything. And, their impact is felt almost immediately. What have you got to lose? Any step in the right direction to lower your risk threshold, is still a step in the right direction. Take a new first step, okay? If not today, tomorrow will be fine too. Just do the 'best you can.' Nothing more is needed, and your risk levels will gradually improve over time,

probably faster than you think.

### Diet –

- (+) *Weight Management –*
  - A balanced diet rich in fruits, vegetables, lean proteins, and whole grains helps maintain a healthy weight. Studies show that individuals who follow a nutritious diet are 42% less likely to be obese compared to those with poor dietary habits. (Source: Harvard T.H. Chan School of Public Health - The Nutrition Source)
  - Consuming a diet high in fiber aids in weight management by promoting satiety and reducing calorie intake. Studies show that individuals who consume 30 grams of fiber per day lose 5 pounds more weight over a 12-month period compared to those with low fiber intake. (Source: Journal of Nutrition - Fiber Intake and Weight Loss)
  - Including probiotic-rich foods like yogurt and kefir in the diet promotes gut health and aids in weight loss. Research suggests that individuals who consume probiotics daily experience a 25% greater reduction in abdominal fat compared to those who do not. (Source: Nutrition Reviews - Probiotics and Weight Loss)
  
- (+) *Reduced Risk of Chronic Diseases –*
  - Consuming a diet high in fiber, vitamins, and antioxidants lowers the risk of chronic diseases such as heart disease, type 2 diabetes, and certain cancers. Research indicates that adhering to a Mediterranean-style diet reduces the risk of cardiovascular events by 30%. (Source: Mayo Clinic - Mediterranean Diet)
  - Consuming foods rich in antioxidants, such as berries and leafy greens, reduces inflammation and lowers the risk of chronic diseases like arthritis and Alzheimer's disease. Individuals who consume antioxidant-rich diets have a 30% lower risk of developing inflammatory diseases. (Source: Journal of the American College of Nutrition - Antioxidants and Inflammation)
  - Incorporating omega-3 fatty acids from sources like salmon and walnuts into the diet reduces the risk of cardiovascular diseases by lowering triglyceride levels and improving heart health. Studies show that individuals who consume omega-3-rich diets reduce their risk of heart disease by 25%. (Source: American Journal of Clinical Nutrition - Omega-3 Fatty Acids and Heart Disease)
  
- (+) *Improved Digestive Health –*
  - Eating a diet rich in fiber promotes healthy digestion and prevents gastrointestinal issues such as constipation and diverticulitis. Individuals who consume at least 25 grams of fiber daily are 41% less likely to develop digestive problems. (Source: National Institute of Diabetes and Digestive and Kidney Diseases - Eating, Diet, & Nutrition for Constipation)
  - Consuming fermented foods like kimchi and sauerkraut promotes gut microbiome diversity and enhances digestion. Individuals who regularly consume fermented foods experience a 30% reduction in symptoms of irritable bowel syndrome (IBS) and digestive discomfort. (Source: Nutrients - Fermented Foods and Gut Health)
  - Drinking an adequate amount of water, at least 8 cups per day, supports healthy digestion by preventing constipation and promoting bowel regularity. Individuals who maintain proper hydration levels reduce their risk of digestive issues by 40%. (Source: Harvard Health Publishing - Water and Digestion)



- *(+) Enhanced Mental Well-Being –*

- Nutrient-dense foods support brain health and cognitive function, reducing the risk of mood disorders such as depression and anxiety. Studies show that adhering to a diet rich in omega-3 fatty acids and B vitamins reduces the risk of depression by 35%. (Source: Psychology Today - Nutrition and Mental Health)
- Consuming foods rich in magnesium, such as spinach and almonds, supports neurotransmitter function and improves mood. Individuals who consume magnesium-rich diets have a 20% lower risk of developing symptoms of depression and anxiety. (Source: Nutrients - Magnesium and Mental Health)
- Including complex carbohydrates like whole grains and legumes in the diet boosts serotonin levels in the brain, promoting feelings of happiness and relaxation. Studies show that individuals who consume complex carbs regularly have a 25% lower risk of mood disorders. (Source: Psychology Today - Carbohydrates and Mood)



- *(+) Increased Energy Levels –*

- A balanced diet provides the necessary nutrients to fuel the body, resulting in sustained energy levels throughout the day. Individuals who consume adequate carbohydrates and proteins report a 20% increase in energy levels and productivity. (Source: Harvard Health Publishing - Eating to Boost Energy)
- Consuming a balanced breakfast that includes protein, carbohydrates, and healthy fats stabilizes blood sugar levels and provides sustained energy throughout the day. Individuals who eat a nutritious breakfast experience a 50% increase in productivity and focus. (Source: Journal of the American College of Nutrition - Breakfast and Productivity)
- Snacking on energy-boosting foods like nuts and fruit between meals prevents energy dips and improves overall productivity. Research suggests that individuals who snack mindfully increase their daily energy expenditure by 15%. (Source: Nutrition Journal - Snacking and Energy Levels)

- *(-) Increased Risk of Obesity –*

- Consuming a diet high in processed foods, sugary beverages, and unhealthy fats increases the risk of obesity. Individuals who regularly consume these foods are more likely to be overweight or obese. (Source: Centers for Disease Control and Prevention - Causes and Consequences of Obesity)
- Approximately 42% of adults in the United States are obese, and another 32% are overweight, primarily due to poor dietary choices. (Source: National Institute of Diabetes and Digestive and Kidney Diseases - Overweight and Obesity Statistics)
- Obesity-related medical costs in the United States reached \$147 billion annually, with obese individuals spending 42% more on healthcare compared to individuals with a healthy weight. (Source: Centers for Disease Control and Prevention - Adult Obesity Facts)



- *(-) Increased Risk of Cardiovascular Diseases –*

- A diet high in saturated fats, trans fats, and cholesterol contributes to the development of cardiovascular diseases such as heart attacks and strokes. (Source: American Heart Association - Diet and Heart Disease)
- Consuming excessive amounts of sodium, often found in processed and fast foods, increases



- blood pressure levels, raising the risk of hypertension and heart disease. (Source: American Heart Association - Sodium and Hypertension)
- The economic burden of cardiovascular diseases attributable to poor diet and nutrition exceeds \$500 billion annually in healthcare costs and lost productivity. (Source: American Heart Association - Cardiovascular Disease Statistics)
- **(-) Increased Risk of Type 2 Diabetes –**
    - Poor dietary habits, such as excessive consumption of sugary beverages and refined carbohydrates, contribute to insulin resistance and the development of type 2 diabetes. (Source: American Diabetes Association - Diabetes Risk Factors)
    - More than 34 million Americans have diabetes, and another 88 million adults have prediabetes, primarily due to lifestyle factors such as diet and physical inactivity. (Source: Centers for Disease Control and Prevention - National Diabetes Statistics Report)
    - The annual healthcare costs associated with diabetes in the United States exceed \$300 billion, with the majority of expenses attributable to type 2 diabetes. (Source: [American Diabetes Association - Economic Costs of Diabetes)
  - **(-) Increased Risk of Cancer –**
    - Poor nutrition, characterized by low intake of fruits, vegetables, and fiber, increases the risk of various cancers, including colorectal, breast, and prostate cancer. (Source: American Cancer Society - Diet and Physical Activity: What's the Cancer Connection?)
    - Approximately 40% of all cancer cases diagnosed in the United States are associated with poor dietary habits, highlighting the significant impact of nutrition on cancer risk. (Source: National Cancer Institute - Cancer Statistics)
    - The economic burden of cancer attributable to poor diet and nutrition exceeds \$80 billion annually in healthcare costs and lost productivity. (Source: American Cancer Society - Economic Impact of Cancer)
  - **(-) Deficits in Brain Function –**
    - Inadequate intake of essential nutrients during pregnancy and early childhood, such as iron and iodine, is associated with mental and behavioral delays in children, affecting cognitive development. (Source: World Health Organization - Nutrition in Early Childhood)
    - The brain develops most rapidly in the first 1,000 days of life, from the start of pregnancy to the child's second birthday, making proper nutrition during this period crucial for optimal brain development. (Source: American Academy of Pediatrics - Brain Development in Infants)
    - Nutrient deficiencies, such as low levels of omega-3 fatty acids and vitamins B12 and D, impair brain function and increase the risk of cognitive decline and neurodegenerative diseases later in life. (Source: National Institutes of Health - Nutritional Neuroscience)

**Exercise –**

- **(+) Improved Cardiovascular Health –**
  - Regular aerobic exercise, such as brisk walking or cycling, strengthens the heart muscle, lowers blood pressure, and improves cholesterol levels. Engaging in 30 minutes of moderate-intensity exercise most days of the week reduces the risk of heart disease by 35%. (Source: American Heart Association - Recommendations for Physical Activity)
  - Participating in group exercise classes, like dance or aerobics, enhances cardiovascular health by promoting social interaction and accountability. Individuals who engage in group



fitness activities experience a 20% reduction in cardiovascular disease risk factors. (Source: Journal of Sports Medicine and Physical Fitness - Group Exercise and Cardiovascular Health)

- **(+) Weight Loss and Maintenance –**

- Incorporating strength training and cardio exercises into a fitness routine promotes weight loss and helps maintain muscle mass. Studies show that individuals who engage in regular exercise burn an additional 500 calories per day, leading to sustainable weight loss. (Source: Obesity Society - Physical Activity and Weight Management)
- Consistent participation in recreational sports or activities, such as basketball or swimming, promotes calorie expenditure and aids in weight management. Individuals who engage in recreational sports for at least 150 minutes per week reduce their risk of obesity by 30%. (Source: British Journal of Sports Medicine - Recreational Sports and Weight Management)
- High-intensity interval training (HIIT) increases metabolic rate and fat oxidation, facilitating weight loss and calorie expenditure. Research suggests that individuals who incorporate HIIT into their exercise routine burn 25% more calories compared to traditional aerobic exercise. (Source: Journal of Obesity - HIIT and Caloric Expenditure)

- **(+) Enhanced Mental Health –**

- Exercise releases endorphins, neurotransmitters that improve mood and reduce stress levels. Research indicates that individuals who engage in regular physical activity are 30% less likely to experience symptoms of depression and anxiety. (Source: Mayo Clinic - Exercise and Stress)
- Improved cardiovascular health by regular aerobic exercise, such as jogging, swimming, or cycling, strengthens the heart and improves circulation. It reduces the risk of developing cardiovascular diseases like heart attacks, strokes, and high blood pressure. Research has shown that individuals who engage in consistent cardio exercise have a lower resting heart rate and healthier blood lipid profiles. (Source: American Heart Association - Physical Activity and Cardiovascular Health)
- Exercising has been linked to improved cognitive function and a reduced risk of cognitive decline with aging. Activities like brisk walking, dancing, or playing sports increase blood flow to the brain, promoting the growth of new neurons, and enhancing neural connectivity. Studies suggest that individuals who exercise regularly experience better memory, attention, and overall cognitive performance compared to those who lead sedentary lifestyles. (Source: Harvard Medical School - Regular Exercise Changes the Brain to Improve Memory, Thinking Skills)



- **(+) Increased Bone Density –**

- Weight-bearing exercises such as walking, running, and resistance training strengthen bones and reduce the risk of osteoporosis. Individuals who engage in regular weight-bearing activities increase bone density by 3% annually. (Source: National Osteoporosis Foundation - Exercise for Strong Bones)
- Incorporating strength training and cardio exercises into a fitness routine promotes weight loss and helps maintain muscle mass. Studies show that individuals who engage in regular exercise burn an additional 500 calories per day, leading to sustainable weight loss. (Source: Obesity Society - Physical Activity and Weight Management)
- Engaging in exercises that promote flexibility and mobility, such as yoga, tai chi, or gentle stretching routines, can improve joint health and reduce the risk of arthritis and joint stiffness. Regular participation in these activities helps to maintain the range of motion in

joints, lubricate cartilage, and strengthen the surrounding muscles, leading to better overall joint function and decreased discomfort. (Source: Arthritis Foundation - Exercise and Arthritis)

- **(+) Improved Sleep Quality –**

- Regular physical activity improves sleep quality and duration, reducing the incidence of sleep disorders such as insomnia and sleep apnea. Studies show that adults who exercise regularly experience a 65% improvement in sleep onset and maintenance. (Source: National Sleep Foundation - Exercise and Sleep)
- Incorporating relaxation techniques like deep breathing and progressive muscle relaxation after exercise enhances sleep quality and promotes restorative sleep. Individuals who practice relaxation techniques before bedtime report a 40% reduction in sleep disturbances. (Source: Journal of Sleep Research - Relaxation Techniques and Sleep)
- Engaging in regular physical activity can help reduce restlessness and anxiety, leading to improved sleep quality. Exercise stimulates the production of neurotransmitters such as serotonin, which promote relaxation and mood stabilization. Studies have shown that individuals who participate in moderate-intensity exercise, such as walking or cycling, for at least 30 minutes per day experience a significant reduction in symptoms of restlessness and anxiety, leading to better sleep outcomes. (Source: Anxiety and Depression Association of America - Exercise for Stress and Anxiety)



- **(-) Increased Risk of Obesity –**

- Adults who engage in less than 150 minutes of moderate-intensity aerobic activity per week are 50% more likely to be obese compared to those who meet the recommended physical activity guidelines. (Source: Centers for Disease Control and Prevention - Physical Activity Guidelines for Americans)
- Sedentary individuals have a 30-35% higher risk of obesity compared to physically active individuals. (Source: American Heart Association - Physical Activity and Cardiovascular Health)
- Inactivity contributes to approximately 11% of total healthcare expenditures related to obesity, which amounts to billions of dollars annually. (Source: National Institutes of Health - Economic Costs of Obesity)

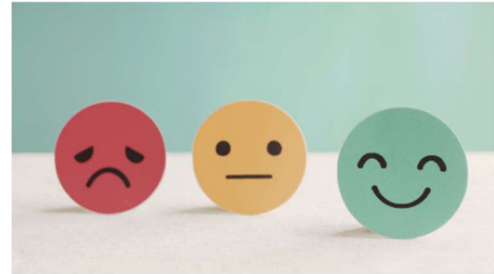
- **(-) Increased Risk of Cardiovascular Diseases –**

- Physically inactive individuals have a 45% higher risk of developing coronary heart disease compared to those who engage in regular physical activity. (Source: British Journal of Sports Medicine - Physical Activity and Cardiovascular Health)
- Each additional hour of sedentary behavior per day is associated with a 14% increased risk of cardiovascular events, such as heart attacks and strokes. (Source: Journal of the American College of Cardiology - Sedentary Behavior and Cardiovascular Risk)
- The annual healthcare costs attributable to physical inactivity-related cardiovascular diseases amount to approximately \$53.8 billion in the United States. (Source: American Heart Association - Physical Inactivity and Cardiovascular Disease)

- **(-) Increased Risk of Type 2 Diabetes –**

- Adults who engage in less than 150 minutes of moderate-intensity aerobic activity per week are 30-40% more likely to develop type 2 diabetes compared to physically active individuals. (Source: American Diabetes Association - Physical Activity and Diabetes)
- Sedentary individuals have a 70% higher risk of developing type 2 diabetes compared to those who are physically active. (Source: Diabetes Care - Sedentary Behavior and Risk of Type 2 Diabetes)

- The annual healthcare costs associated with physical inactivity-related type 2 diabetes exceed \$37 billion in the United States. (Source: Diabetes Care - Economic Costs of Type 2 Diabetes)
- *(-) Decreased Mental Health and Well-Being –*
  - Individuals who engage in regular physical activity experience a 25-30% reduction in the risk of developing depression and anxiety disorders compared to sedentary individuals. (Source: National Institutes of Health - Physical Activity and Mental Health)
  - Each additional hour of sedentary behavior per day is associated with a 12-15% increased risk of poor mental health outcomes, including depression and anxiety. (Source: JAMA Psychiatry - Sedentary Behavior and Mental Health)
  - The economic burden of physical inactivity-related mental health disorders amounts to approximately \$78 billion annually in the United States. (Source: National Alliance on Mental Illness - The Economic Costs of Mental Illness)
- *(-) Decreased Quality of Life and Productivity –*
  - Physically inactive individuals report lower levels of overall well-being and quality of life compared to those who engage in regular physical activity. (Source: World Health Organization - Physical Activity and Health)
  - Sedentary behavior is associated with a 15-20% reduction in work productivity and performance, leading to significant economic losses for businesses and economies. (Source: Journal of Occupational and Environmental Medicine - Sedentary Behavior and Work Productivity)
  - The economic impact of physical inactivity-related productivity losses amounts to over \$120 billion annually in the United States. (Source: Journal of Occupational and Environmental Medicine - Economic Costs of Physical Inactivity)



## Sleep –

- *(+) Improved Cognitive Function –*
  - Quality sleep enhances memory retention and facilitates the consolidation of memories, leading to better retention of learned information. Research shows that individuals who get sufficient sleep after learning tasks demonstrate significantly better memory recall compared to those who are sleep-deprived. (Source: Harvard Medical School - Sleep, Learning, and Memory)
  - Sharper Focus and Attention: Good sleep supports sharper focus, sustained attention, and concentration, resulting in improved cognitive performance. Studies indicate that individuals who consistently achieve adequate sleep duration demonstrate faster reaction times and reduced lapses in attention during tasks requiring concentration. (Source: Sleep Health Journal - Sleep Duration and Cognitive Function)
  - Adequate sleep fosters creativity and faster problem-solving abilities by facilitating efficient information processing in the brain. Research suggests that well-rested individuals exhibit quicker and more effective problem-solving skills compared to those who are sleep-deprived. (Source: Journal of Experimental Psychology: General - Sleep and Problem Solving)

- **(+) Enhanced Physical Health –**

- Quality sleep strengthens the immune system and function, reducing the risk of infections and illnesses. Studies have shown that individuals who consistently achieve good sleep are less susceptible to common colds and infections, experiencing a 50% lower risk of illness compared to those with poor sleep quality. (Source: Sleep Medicine Reviews - Sleep and Immune Function)
- Adequate sleep plays a vital role in regulating metabolism and maintaining a healthy weight. Research indicates that individuals who get sufficient sleep have lower levels of appetite-stimulating hormones like ghrelin and higher levels of satiety hormones like leptin, leading to better weight management and a reduced risk of obesity. (Source: The American Journal of Clinical Nutrition - Sleep, Obesity, and Weight Loss)
- Good sleep is essential for optimal athletic performance and physical recovery. Athletes who prioritize sleep experience improved endurance, faster reaction times, and a reduced risk of injuries. Studies demonstrate that athletes who consistently get 8-10 hours of sleep per night demonstrate significant improvements in speed, accuracy, and overall performance compared to those with insufficient sleep. (Source: Sleep Medicine Clinics - Sleep and Athletic Performance)



- **(+) Better Emotional Well-being –**

- Quality sleep promotes emotional resilience and reduces stress levels. Individuals who achieve adequate sleep demonstrate lower levels of cortisol, the stress hormone, and report feeling more relaxed and emotionally balanced. Research suggests that consistent quality sleep can decrease perceived stress levels by up to 40%. (Source: Sleep Health Journal - Sleep and Stress)
- Good sleep is associated with improved mood regulation and emotional stability. Studies have shown that individuals who maintain regular sleep patterns are less likely to experience mood swings, irritability, and negative emotions compared to those with irregular sleep schedules. (Source: Journal of Sleep Research - Sleep Patterns and Mood)
- Adequate sleep is linked to a reduced risk of depression and anxiety disorders. Research indicates that individuals who consistently achieve sufficient sleep duration are up to 70% less likely to develop symptoms of depression and anxiety compared to those with chronic sleep disturbances. (Source: The Lancet Psychiatry - Sleep and Mental Health)

- **(+) Enhanced Productivity and Performance –**

- Good sleep supports better cognitive function, resulting in improved decision-making abilities. Studies have found that individuals who prioritize sleep demonstrate more effective decision-making strategies and are better able to weigh risks and benefits when faced with complex choices. (Source: Sleep Medicine Reviews - Sleep and Decision Making)
- Quality sleep enhances creativity and innovation by facilitating neural connections and problem-solving capabilities. Research suggests that individuals who experience uninterrupted sleep cycles are more likely to generate novel ideas and solutions compared to those with disrupted sleep patterns. (Source: Journal of Sleep Research - Sleep and Creativity)
- Adequate sleep is associated with higher levels of productivity and performance in the workplace. Employees who consistently achieve quality sleep demonstrate greater job satisfaction, lower absenteeism rates, and higher levels of engagement and efficiency in tasks compared to sleep-deprived counterparts. (Source: Journal of Occupational and Environmental Medicine - Sleep and Workplace Performance)

- *(+) Improved Longevity –*

- Good sleep is linked to a lower risk of developing chronic diseases, including cardiovascular diseases, diabetes, and certain types of cancer. Longitudinal studies have shown that individuals who maintain consistent sleep patterns have a 30% lower risk of developing chronic health conditions compared to those with irregular sleep habits. (Source: Journal of the American Heart Association - Sleep and Cardiovascular Health)
- Quality sleep supports cellular repair and regeneration processes essential for maintaining overall health and longevity. During deep sleep stages, the body undergoes tissue repair, hormone regulation, and immune system strengthening, contributing to optimal physiological functioning and longevity. (Source: Trends in Molecular Medicine - Sleep and Cellular Repair)
- Adequate sleep is associated with better quality of life and longevity in older adults. Studies have found that seniors who prioritize sleep experience higher levels of physical function, cognitive function, and emotional well-being, leading to a more fulfilling and active lifestyle in their later years. (Source: Sleep Medicine Clinics - Sleep and Aging)



- *(-) Impaired Cognitive Function –*

- Sleep deprivation can impair cognitive function equivalent to being legally drunk, with individuals experiencing deficits in attention, memory, and decision-making. (Source: National Sleep Foundation - Sleep Deprivation)
- Adults who sleep less than six hours per night are four times more likely to experience memory problems compared to those who get sufficient sleep. (Source: Sleep Health Foundation - Sleep and Memory)
- Sleep-deprived individuals show a 20-30% decline in cognitive performance, affecting tasks requiring sustained attention and complex problem-solving. (Source: Harvard Medical School - Sleep and Cognitive Function)

- *(-) Mood Changes –*

- Sleep deprivation can lead to increased irritability, mood swings, and feelings of anxiety or depression due to alterations in neurotransmitter activity. (Source: National Institute of Mental Health - Sleep and Mental Health)
- Chronic sleep deprivation is associated with a 50-80% increased risk of developing mood disorders such as depression and bipolar disorder. (Source: Sleep Foundation - Sleep Deprivation and Mental Health)
- Sleep-deprived individuals often report heightened emotional reactivity, with negative emotions being amplified and positive emotions being dampened. (Source: Sleep Health Foundation - Sleep and Emotions)

- *(-) Increased Risk of Accidents –*

- Sleep-deprived individuals are seven times more likely to be involved in car accidents, with drowsy driving contributing to over 6,000 fatalities annually in the United States. (Source: National Highway Traffic Safety Administration - Drowsy Driving)
- Workplace accidents are three times more likely to occur among employees who sleep less than six hours per night compared to those who get adequate sleep. (Source: Occupational Safety and Health Administration - Fatigue and Workplace Safety)
- Sleep deprivation costs the U.S. economy an estimated \$410 billion annually in productivity losses and healthcare expenses related to accidents and errors. (Source: Sleep Health Foundation - Economic Impact of Sleep Deprivation)

- *(-) Weakened Immunity –*
  - Sleep deprivation suppresses immune function, making individuals more susceptible to infections such as the common cold and flu. (Source: Sleep Foundation - Sleep and the Immune System)
  - Adults who sleep less than seven hours per night are three times more likely to develop respiratory infections compared to those who get adequate sleep. (Source: American Academy of Sleep Medicine - Sleep and Immunity)
  - Chronic sleep deprivation disrupts the production of cytokines, proteins essential for immune response, increasing the risk of infections and delaying recovery. (Source: National Institutes of Health - Sleep and Immunity)
  
- *(-) High Blood Pressure –*
  - Sleep deprivation increases blood pressure levels, with even one night of inadequate sleep leading to elevated systolic and diastolic blood pressure readings. (Source: American Heart Association - Sleep and Hypertension)
  - Individuals who sleep less than six hours per night have a 20-25% higher risk of developing hypertension compared to those who get sufficient sleep. (Source: Hypertension Journal - Sleep Duration and Hypertension Risk)
  - The economic burden of sleep deprivation-related hypertension exceeds \$100 billion annually in healthcare costs and lost productivity. (Source: National Institutes of Health - Economic Impact of Sleep Disorders)



### CANDID QUESTIONS

- Are you out of control, or do you control what you eat, if you exercise or not, and if you're getting enough sleep?
- Is it possible that now is the time to restart more healthy choices? Is there a 'new you' out there?
- If you keep making the same health choices you're making today, where will that put you in near and long-term, health-wise?
- How much have your health habits, good or bad, impacted your financial well-being?
- Do you believe that consuming addictive substances will lead to addictions that can destroy you, things like pornography, alcohol, tobacco, harmful drugs, and even gambling?
- How much does a sincere desire to improve your health really cost? Nothing, right? What are you waiting for?
- Being more aware of the importance of diet, exercise and sleep is helpful, right?
- If you feel better, do you think you will be more apt to perform better at your work, which will enhance your financial well-being?

Caring for Others – Look Around and Do a Little "Good"



***Caring for Others – Look Around and Do a Little “Good”*** – Surely if you breath, or have a Tunabudget Worksheet Plan at all, there’s something you can do to care for others. Everyone has something to share. How generous are you, and do you share? Are you one of the many people who have been blessed with, shall we say, an abundance, or even riches? If you have the ‘necessities of life,’ like food, clothing, and shelter, it’s possible most of the people in this world would think that you are very rich. But the amount of money, or

assets, is not the point here. The point is that everyone, regardless of whether you consider yourself rich or poor, has something that could and should be shared with their family members, friends, neighbors, poor and sick people, and even strangers in need. The near-term future is going to provide endless opportunities to share and care for others. Rest assured. Much to your surprise, even you may even be on the receiving end too. Maybe the question is whether you have a giving heart. Most people likely have giving hearts, especially when they ‘see’ the pressing needs of others. If you and your family are financially broke, how about just offering a genuine smile and a friendly greeting, or some other act of kindness? Could you open a door for someone, or letting someone go in ahead of you with a kind smile? How much do these little acts of kindness you offer really weigh, anyway? Are you generous with your time and possessions with your own family, your neighbors, your friends, strangers, elderly people, those with disabilities, or someone in desperate need? What resources do you have to share? If not, would you be willing to share them if you had them? How about that nice smile you have, or a helping hand, can you offer that?

***Would Being Happy Help Your Financial Well-Being?*** – And what does caring for, and sharing with others, have to do with your own financial well-being? Think about it. If caring for others makes you happy, and it does and will, how might being happy affect your financial well-being? If you bring income into the household for the benefit of family members, does that count? Of course it does. Freely sharing the resources you’ve been blessed with can only make you happy, and will more than likely improve your Tunabudget Worksheet Plan. How? Somehow everything just seems to work out better the more you give to, share with, and care for others. Selfish people have their reward. Maybe their Tunabudget Worksheet Plans will be much stronger because having more and more is all they focus on, which is a real possibility. But, are selfish people as happy as content as those who share and care about others? It’s likely things will still work out well for the person that is willing to care by sharing, and have the added benefit of happiness that comes along with it.



***Sharing Like a Caring Brother or Sister. Caring Is Sharing Which Brings Happiness*** – This isn’t about how much you could share with others, but that you do share something with others – especially with those who are less fortunate or in need. There are countless good people who actively share every day. But more and more it seems like many people’s only purpose in life is to acquire more and more stuff, year over year, and consume it upon themselves – the more, the faster, the better. And, of course, less prosperous populations around the world only dream of

having what you have. Their plight is to just find a way to survive another day, right? It’s true. But regardless, if you have a sleigh full of toys and goodies to share, or just a smile, you should do it. At the end of the day, you will look back with fondness not on the material possessions you’ve acquired, but on the joy you’ve felt as you look back on those times you acted or served like an actual brother or a sister to another person or family. You have shared freely with those who were less fortunate, especially elderly people, widows, widowers, the disabled, the sick, the lonely and forgotten. Caring is sharing.



Sharing somehow naturally means happiness and peace of mind, probably because we're all part of the human family and that's how we treat each other. Now, let's get down to some examples.

- *Standing In Line at The Sandwich Shop* – The next time you're in the local sandwich shop, take a good look at the people in line. Is there someone that really has a lot on his/her mind? Do they seem stressed, or maybe a bit lonely, or upset, etc.? What can you do about it? If your Tunabudget Worksheet Plan is working at all, surely you can afford to step up to the register and pay for their meal. Nothing much has to be said at all. A simple gift can literally restore a person's faith in humanity, breathe hope to a wounded soul, or give them a sense of appreciation or recognition that's long over-due. If the person you served is religious, when he/she prays, you, a total stranger, may be front and center in their heart. Has anyone ever done that for you? How do you feel inside? As you can see, this is not about the money. You can't have those good feelings if you make it about the money. This is about human beings serving each other. The receiver creates an opportunity for the giver to care and share. The giver sacrifices resources to lift another person. When this happens, something special takes place. A piece of paper (cash) or a swipe of a piece of plastic doesn't make 'something special' take place. Rather, the human family is coming together in a wonderful way involving not paper or plastic, but a heart reaching out to and being received by another's heart. Hopefully, this experience that makes everyone feel so good inside, becomes a habit. Your Tunabudget Worksheet Plan will surely make room for more of these experiences.

- *The Widow at The Meat Counter* – If you choose to do so, slowly go into the grocery store 'with your eyes open.' Maybe you go there with a single purpose in mind (you're not there to buy anything). Intentionally look at others and seek to discern what's possibly going on in their hearts and minds. Because your eyes are open, you might see an elderly woman, probably a widow with a limited budget, standing next to the meat counter holding a package of meat in her hands, thinking and staring. In her cart, there's only a small handful of items. You see her stare at the meat and have a dreaded come into your mind – she's going to put it back. Next, she starts to put it back in the meat section, then retrieves it again, but finally it lands back in the meat cooler (and not in her cart). You know what's going on, don't you? Of course, you do. How? Why? Because you went into the store with a different purpose, to not see what goes into your own cart, but what's going (or not going) into the widow's cart. Now, because you have your financial affairs in order, your Tunabudget Worksheet Plan will handle what surely must be done. To not make it about you, you ask the nearby store employee to please give the money you hand him, to that elderly lady 'over there' so she won't know where it came from. A lonely but still precious, treasured widow, will feel that she's still loved, noticed, and cared about. And the benefactor, you, didn't make it at all about you, right? Mission accomplished. How do you feel inside? This is not about the money.



- *Standing In Line at The Grocery Store Check-Out* – Maybe you notice a person or family at the checkout line that you somehow just know is really struggling. Perhaps you can just sense the husband or father is even unemployed, or the person is on a low fixed-income. You just know

that the grateful mother is overwhelmed, that they're spending money they 'simply don't have.' You step up to the counter when it's time for them to make payment and pull out your cash or card, and take care of the entire bill. Starting to see? How do you feel inside?



- *The High School Automotive Student of A Single Parent Family* – Because you've paid some attention, you've learned about a young man who lives with his single mother, who is enthralled with his high school automotive shop as he gains some great automotive skills. His skills are unmatched, but he doesn't have his own tools. Your Tunabudget Worksheet Plan is ready to spring into action. You show up one day with the finest set of automotive tools a young man could ever dream of, maybe even as an anonymous gift (your choice). Or maybe you deliver the gift in person, with a firm handshake and eye-to-eye expression of confidence that you're certain he will become one of the finest mechanics in the country. You have no idea that you've just changed a person's life forever, his future family, the community, the world. Now, imagine the thousands of dollars put down on the gambling table each minute, and how those dollars might be steered towards such a young man. You gave him the break he really needed. Again, maybe you do it without him knowing it was you. He starts a small business in due time. This isn't about the money. It's called being alive, really living. Gambling or throwing money away, could not be a more wasteful bet. Gambling is dying, not living. Now you can see the difference too.

***Isn't The Sharing of Your Abundance What Living Life Is All About?*** – Honestly, isn't this real 'living'? Of course, it is. When you're blessed with some sort of abundance, any amount, even a free smile and greeting, this is what we should be doing. The needs and opportunities are all about us, everywhere, every minute of the day. If you want this happiness, welcome to such opportunities. You just have to prepare a little bit by pausing and opening your 'eyes that see' inside the hearts and minds of your fellow travelers of life. You can discern the needs of others if you want it. Just desire it and you'll become a new person. Again, perhaps it's just a smile, a kind word of encouragement, or expression of gratitude. With the right intent, the smile, word, or expression can also be worth a fortune to a person who needs your smile, encouragement, or expression of appreciation. These things won't even touch your Tunabudget Worksheet Plan. But surely you can make some room in there to lift another's burden, or create an opportunity for a young person, right? If you want it, you will get it. Just ask for 'eyes to see,' and you will see it all around you every day, everywhere. You and your financial well-being will survive and you'll become even more happy. In the long run, this is not about the money.

#### **CANDID QUESTIONS**

- How generous are you with your time and resources?
- What do you have to offer and share with others?
- Are you willing to go out on a limb and regularly share with others, knowing that it may have a little impact on your already stressed Tunabudget Worksheet Plan?
- Are you willing to be really, really happy?
- Is your abundance costing you more than you realize?
- Could you do more to lift elderly people, widows, widowers, the disabled, the sick, the lonely and forgotten?
- Do you have any idea of the pivotal 'good' you can do with your money and resources?
- How do you get 'eyes that see' into someone's heart and mind?

- What do you love or value more than your money?

## Religious Contributions – Go All In



**What Do You Actually Believe and Want?** – The world is a fragile place. Everything you have can be taken away over a short time or instantly (from a tornado, earthquake, tsunami, etc.). To whom will you implore for help? So, who are you anyway? Is there a Creator? How do you know if there is a Creator, or if there is not a Creator? Can it be proved one way or another? Do you need physical proof? Is there spiritual proof? What or whom do you believe in? Do you want ‘heaven’s help’ in your life? Will you need it some day? Is there a ‘Father’ in heaven, and if so, does that

make you his son or daughter? Do you even want to know about Him? Assuming you believe in deity, in God, what has He asked of you? You, like your neighbor, may have certain, similar, or differing beliefs, but it is still possible different religions teach the payment of a tithe, and that you sacrifice your resources. What does your specific religion teach in terms of paying a tithe or other contributions? Would you like to pay it, but your Tunabudget Worksheet Plan and everything else going on right now just won’t let that happen? How does this apply to you? What does your spouse want to do? Do you want it to be in your Tunabudget Worksheet Plan? Do you know whether your spouse wants to pay religious contributions? What do you want to teach your children? What is being taught to them? Do you want to pay these contributions but see no practical way to do so? Great solutions in life, like the payment of religious contributions, start with a sincere desire. If you are asked to make a financial sacrifice in the form of a tithe, or other contributions, this is important to your overall well-being. After all this is your religion (as applicable). It will certainly affect your finances.

**Your Money, Your Beliefs, Well-Being, from The Inside Out** – Put your religious contributions (tithes and offerings) in your Tunabudget Worksheet Plan and give it top priority. Work the numbers until you can fully participate in your religious practices. Many religions provide an opportunity to make religious contributions, so what are you waiting for? This is important. Take your religion seriously, and enjoy all that it has to fully offer. If you have, or desire to have, religious beliefs as many people do, you may want to stop your train for a few minutes and do a self-inventory check on what’s most important to you in this life. What’s really in your ‘spiritual’ bank account, if you have one, or desire one? Do you even want one? Maybe you’re super successful in this life, have “all the money in the world,” and nothing else, including religious worship, are all that important to you. Or, maybe you’re going about living, or just trying to survive pay-check to pay-check. Somewhere in between, most people seem to fit, and their belief in a Creator, or not, is somewhere in that spread too. With religious observation, there generally comes along some form of monetary sacrifice on the part of the believer. You may disagree, and think that less money to spend, by paying contributions, is only going to hurt the budget, not improve it. It’s true there will be less money for spending. But what about your own overall well-being, including your spirituality? Are you totally well? Is something missing? Is it time for a change from the inside, out? Fully practicing your religion, together with an opportunity to make religious contributions, are very important.

**Test Religious Contributions in Your Tunabudget Worksheet Plan –**

The Tunabudget Worksheet Plan is ideal for addressing your desire to pay religious contributions. Go ahead, put the amount in there and ‘see how everything else’ works out. It’s a harmless exercise, and always in draft form. It’s designed to enable you to privately see your options, like what if an actual full tithe and other contributions were paid, how it would all work out, or what changes would need to be made. Because your Tunabudget Worksheet Plan is always in draft form and is never ‘set in stone,’ you can see what your life would be like ‘as if’ you were fully paying your religious contributions, or anything else for that matter. So, go ahead, plug in the new amounts, and let it show there’s a deficiency at the bottom. Oh darn, there’s not enough money there to ‘do it all,’ so it can’t be paid at this time, you say. But something else will have to give, or more income will be needed to make this work, right? If you ‘go into the red’ with the payment of your religious contributions, you must find a way to make the worksheet still reconcile. You will need to work the numbers around until the income and the outgo come out even. Yes, that means that you may have to downsize a few things, like your transportation, your golfing, your vacations, your toys, or even your home. It really depends on what you want, because you will get the Tunabudget Worksheet Plan you want. You will become and receive what you want. It usually takes about three to six months to get the Tunabudget Worksheet Plan straightened out if material changes are needed. It may not be as long and difficult as you might think. Once decisive decisions are made, you will likely get what you desire quickly, especially if you are married and there are two people working on it. In the end, if you say on the ‘outside’ you don’t want to change any of your lifestyle and possessions, or stuff, just remember it’s all your call. But you could pay your contributions, as part of your religious worship, if you really want to, too. It’s your call brother and sister. I suggest you ‘go all in.’



**Stuff? Or Something Better?** – Listen carefully to this part as you weigh the payment of your religious contributions, especially if you are sitting on the fence. The lifestyle you have and the possessions you enjoy are really just about your ‘stuff.’ Stuff means things that are made from: metal, wood, plastic, rubber, glass, sheetrock, carpet, paint, vinyl, leather, cloth, silk, and so on. In the end, it is all junk. Junk, are you serious? Yes. Have you ever gone to a landfill when the super large bull-dozer is pushing around and picking up piles of ‘everything’? Note

that all that stuff was new and someone’s possessions not too long ago. Now, all that stuff is nothing but a pile of yucky and sick junk. It’s so gross it even stinks. That’s where nearly everything you have today, almost all your possessions will eventually end up - in the dump. Your stuff today is not garbage yet, but it certainly will be some day, and you have to ask yourself if there is more to life than what this world has to offer with all its materiality and stuff. You could end up paying a great portion of your income just to satisfy yourself with ‘stuff,’ and not have established a faithful relationship with your Creator whom you may worship and meet someday, depending on your beliefs. If your Creator asks you to make a sacrifice with the payment of religious contributions, and your head says differently (that you want more stuff), who will win? What’s better in the end?

***Finding Peace Is Well-Being – What’s Standing in Your***

***Way?*** – If your religion has an opportunity for you to pay a regular tithe or contributions, then plug those amounts in your Tunabudget Worksheet Plan. Realize you may need to re-work your expense profile, and even get rid of certain assets and debt load. It shouldn’t take long before you see what changes need to be made and the excitement builds to get your Tunabudget Worksheet Plan where you want it to go. Downsizing or changing things up until you have the right



mix between your income and expenses so you can easily pay your religious contributions can be achieved. If you want it, you will get it. And you become what you want. Most such contributions are an expression of faith, or to build your faith in your Creator. You may ask yourself what is of a greater value, such a divine relationship, or stuff? You live in a world where you need to find peace more than ever before, and for your family too. So, imagine your stuff, buried in the landfill one day, and what you will really have to show for it when your life is over? It will end. That’s a promise. That day will surely come so you may want to make your days and your Tunabudget Worksheet Plan really count. Being faithful to your Creator and religion is where much peace of mind can come – and it should be there for you during especially hard times (tornados, earthquakes, tsunamis, layoffs, sicknesses, death, etc.). Pre-spending your life, including religious contributions, on your Tunabudget Worksheet Plan will help you understand how easy it is to make necessary changes, if you really want to make such changes. In the end, you will end up with what you really wanted all along anyway. If you want to change things up, there’s only one person standing in your way – you. If you’re married, have a loving talk about this with your spouse. Together, you’ll make the bed you’ll both sleep in.

**CANDID QUESTIONS**

- What do you do, and to whom would you turn, if suddenly everything you had was taken from you (i.e., natural disaster)?
- How seriously do you take your religion, and the religious contribution opportunities provided to you?
- Do you see how making full religious contributions is a good thing, to help strengthen you from the inside-out?
- How long has it been since you sat down and took a good look at your life, your stuff, and where you’re going in life?
- Are you willing to sit down and put your full religious contributions into your Tunabudget Worksheet Plan, to ‘see’ what changes will need to be made?

# Candid Conversation Memos – Addictions; “You Choosing to Use” Risks

## Smoking and Tobacco Use



**Addiction, Smoking: How Hot Is the Real Cost?** – There is likely no doubt in any one’s mind that smoking is destructive. Inhaling toxic poisonous smoke at about 1,650 degrees Fahrenheit (burning tip of cigarette) is not good in anyway shape or form. Nicotine, a very addictive drug, is put in cigarettes because it is highly addictive. It ensures that you become dependent on the cigarette maker’s products, because you’re more likely to continue to buy cigarette products (repeat business). The

nicotine acts like a psychoactive substance that produces pleasure when it’s smoked. It can stimulate the release of dopamine in the brain leading to desirable feelings of relaxation and less stress. Nicotine addiction creates a physiological dependence on smoking cigarettes, so when you try to quit, you will experience withdrawal symptoms like irritability, anxiety, and cravings. Now that sound like it’s ‘good’ to smoke, right? People will still argue that they love to smoke. They are likely just addicted to nicotine. They fail to realize that nicotine is a very powerful and destructive drug that is smoked with combustion or burning of a tobacco plant at a very high temperature. At the burning tip of a cigarette the 1,650-degree gas is hot enough to melt tin (450 degrees), lead (621 degrees), zinc (787 degrees), aluminum (1,221 degrees), iron (1,455 degrees), and nickel (1,455 degrees). Silver melts at 1,763 degrees, gold (1,948 degrees), and copper (1,984 degrees). If you believe that inhaling extremely hot, toxic, and poisonous gases into your throat and lungs is good, well, you will want to ask yourself what’s the real cost here? Smoking could easily destroy your Tunabudget Worksheet Plan, no questions asked. The Centers for Disease Control and Prevention (aka ‘CDC’) offers some alarming facts:

- *Smoking leads to disease and disability and harms nearly every organ of the body –*
  - More than 16 million Americans are living with a disease caused by smoking
  - For every person who dies because of smoking, at least 30 people live with a serious smoking-related illness
  - Smoking causes cancer, heart disease, stroke, lung diseases, diabetes, and chronic obstructive pulmonary disease (COPD), which includes emphysema and chronic bronchitis
  - Smoking also increases risk for tuberculosis, certain eye diseases, and problems of the immune system, including rheumatoid arthritis
  - Smoking is a known cause of erectile dysfunction in males.
- *Smoking is the leading cause of preventable death –*
  - Worldwide, tobacco use causes more than 7 million deaths per year. If the pattern of



smoking all over the globe doesn't change, more than 8 million people a year will die from diseases related to tobacco use by 2030

- Cigarette smoking is responsible for more than 480,000 deaths per year in the United States, including more than 41,000 deaths resulting from secondhand smoke exposure. This is about one in five deaths annually, or 1,300 deaths every day
  - On average, smokers die 10 years earlier than nonsmokers
  - If smoking continues at the current rate among U.S. youth, 5.6 million of today's Americans younger than 18 years of age are expected to die prematurely from a smoking-related illness. This represents about one in every 13 Americans aged 17 years or younger who are alive today
- *Percentage of U.S. adults aged 18 years or older who currently smoked cigarettes in 2021 –*
    - 11.5% of all adults (28.3 million people): 13.1% of men, 10.1% of women
  - *Thousands of young people start smoking cigarettes every day –*
    - Each day, about 2,000 people younger than 18 years smoke their first cigarette
    - Each day, over 300 people younger than 18 years become daily cigarette smokers
  - *Many adult cigarette smokers want to quit smoking –*
    - In 2015, nearly 7 in 10 (68.0%) adult cigarette smokers wanted to stop smoking
    - In 2018, more than half (55.1%) adult cigarette smokers had made a quit attempt in the past year
    - In 2018, more than 7 out of every 100 (7.5%) people who tried to quit succeeded
  - *Smoking costs the United States billions of dollars each year –*
    - Cigarette smoking cost the United States more than \$600 billion in 2018, including:
      - More than \$240 billion in healthcare spending
      - Nearly \$185 billion in lost productivity from smoking-related illnesses and health conditions
      - Nearly \$180 billion in lost productivity from smoking-related premature death
      - \$7 billion in lost productivity from premature death from secondhand smoke exposure
  - *The tobacco industry spends billions of dollars each year on cigarette and smokeless tobacco advertising and promotions –*
    - \$8.2 billion was spent on advertising and promotion of cigarettes and smokeless tobacco combined—about \$22.5 million every day, and nearly \$1 million every hour. Smokeless tobacco products include dry snuff, moist snuff, plug/twist, loose-leaf chewing tobacco, snus, and dissolvable products
    - Price discounts to retailers account for 74.7% of all cigarette marketing (about \$5.7 billion). These are discounts paid in order to reduce the price of cigarettes to consumers
  - *State spending on tobacco prevention and control does not meet CDC-recommended levels –*
    - States have billions of dollars from the taxes they put on tobacco products and money from lawsuits against cigarette companies that they can use to prevent smoking and help smokers



- quit. Right now, though, the states only use a very small amount of that money to prevent and control tobacco use
- In fiscal year 2020, states will collect \$27.2 billion from tobacco taxes and settlements in court, but will only spend \$740 million in the same year. That's only 2.7% of it spent on programs that can stop young people from becoming smokers and help current smokers quit
  - Right now, not a single state out of 50 funds these programs at CDC's "recommended" level. Only three states (Alaska, California, and Maine) give even 70% of the full recommended amount. Twenty-eight states and the District of Columbia spend less than 20 percent of what the CDC recommends. One state, Connecticut, gives no state funds for prevention and quit-smoking programs
  - Spending 12% (about \$3.3 billion) of the \$27.2 billion would fund every state's tobacco control program at CDC-recommended levels
- *Youth use of tobacco products in any form is unsafe* –
    - Tobacco product use is started and established primarily during adolescence
    - Nearly 9 out of 10 adults who smoke cigarettes daily first try smoking by age 18
    - Flavorings in tobacco products can make them more appealing to youth
    - In 2021, 80.2% of high school students and 74.6% of middle school students who used tobacco products in the past 30 days reported using a flavored tobacco product during that time
    - In 2023, 90.3% of high school students and 87.1% of middle school students who used e-cigarettes in the past 30 days reported using a flavored e-cigarette during that time
  - *Global Tobacco Control* – Tobacco use is a major preventable cause of premature death and disease worldwide. Currently, it is estimated that nearly 8 million people die each year due to tobacco-related illnesses, which costs the global economy US \$1.4 trillion annually

#### **CANDID QUESTIONS**

- Is there anyone in your life that you could possibly reach out to, and humbly approach for guidance, love, and hope?
- Is there an organization that helps at a cost that you can afford to get help?
- How far and at what cost have your addictions taken you?
- What have you already lost, and what do you stand to lose?
- Are you earnestly seeking and desiring to get your addictions behind you once and for all?
- What are you willing to give to sacrifice to change, and how best should that change take place?
- Do you really know what you need to do, but are just too chained to the addiction?
- Are you addicted?

#### Alcohol Use





**Alcohol Addiction: Apparently, We Want to Pay the Full Cost and Do Nothing About It**

– If alcohol isn't right up there with the dangers of smoking, what else is? According to the World Health Organization (WHO), on an *annual* global basis, tobacco use causes more than 8 million deaths, and alcohol is estimated to cause more than 3 million more deaths. That's 11 million dying each year! And that doesn't count all the destruction these drugs cause to people's shattered lives, their families, etc. Let's not leave out their Tunabudget Worksheet Plans either. Shame on us for not

bringing these statistical data to young children. Recently, world-wide efforts (restrictions, mandates, major disruption) were made to protect people and children from the Covid19 pandemic, where some 5 million global Covid19 related deaths were reported. These 5 million deaths, compared to the annual 11 million deaths each year, represent only <6 months' deaths from alcohol and tobacco drug related deaths. Where is the outrage? In the past 10 years, assuming these deaths were held constant, there would have been some 110 million deaths. And, nobody is saying anything, right? Have you heard anyone raise their hand and say: folks, we have a massive problem here and more needs to be done to help these children not use these drugs in the first place, right? And most of these are preventable deaths, if people didn't smoke and drink, right? Are we not insane for not pushing the educating of young children to not use these destructive nicotine and alcohol drugs? Of course, the difference is Covid19 was not optional. But using alcohol and nicotine drugs is optional. Apparently, no one cares or will speak up that some 110 million people have died from alcohol and tobacco drug use in just the past 10 years, and another 100 million plus over the next 10 years. Should we stand silently and idly by and say and do nothing? How absurd. Hopefully, you're sick and tired too of the death and destruction caused by these two deadly drugs. The Centers for Disease Control and Prevention (aka 'CDC') offers alarming facts about the health risks associated with alcohol addiction:

- **Liver Diseases –**
  - Excessive alcohol consumption is a leading cause of liver diseases such as alcoholic liver disease (ALD), cirrhosis, and liver cancer. (Source: National Institute on Alcohol Abuse and Alcoholism - Alcohol's Effects on the Liver)
  - Chronic alcohol abuse can lead to fatty liver, inflammation (alcoholic hepatitis), fibrosis, and ultimately cirrhosis, which is characterized by irreversible scarring of the liver tissue. (Source: American Liver Foundation - Alcohol-Related Liver Disease)
  - Alcohol-related liver diseases account for approximately 48% of liver-related deaths globally. (Source: The Lancet - Alcohol use and burden for 195 countries and territories, 1990–2016)
  - The risk of developing alcoholic liver disease increases with the amount and duration of alcohol consumption. For example, heavy drinkers are at a significantly higher risk of developing cirrhosis compared to moderate or non-drinkers. (Source: National Institute on Alcohol Abuse and Alcoholism - Understanding the Impact of Alcohol on Human Health and Well-Being)
  - Liver cancer risk is elevated among individuals with alcoholic cirrhosis, with heavy drinkers having a 3-4 times higher risk of developing liver cancer compared to non-drinkers. (Source: World Cancer Research Fund - Liver Cancer Statistics)

- *Cardiovascular Disorders –*

- While moderate alcohol consumption may have some cardiovascular benefits, excessive drinking increases the risk of cardiovascular disorders such as hypertension, cardiomyopathy, atrial fibrillation, and stroke. (Source: American Heart Association - Alcohol and Heart Health)
- Heavy alcohol consumption can lead to high blood pressure, which is a major risk factor for heart disease and stroke. (Source: National Institute on Alcohol Abuse and Alcoholism - Alcohol and Cardiovascular Health)
- Chronic heavy drinking weakens the heart muscle, leading to cardiomyopathy, a condition that impairs the heart's ability to pump blood effectively. (Source: Cleveland Clinic - Cardiomyopathy)
- Binge drinking episodes can trigger irregular heart rhythms (arrhythmias) such as atrial fibrillation, increasing the risk of stroke and heart failure. (Source: American College of Cardiology - Binge Drinking Tied to Heart Rhythm Disorder)
- Alcohol-related cardiovascular disorders are responsible for a significant proportion of alcohol-attributable deaths globally. (Source: Global Burden of Disease Study 2016 - Alcohol Use and Burden for 195 Countries and Territories, 1990-2016)



- *Neurological Disorders –*

- Prolonged alcohol abuse can cause various neurological disorders, including alcohol-induced brain damage, cognitive impairment, and neuropathy. (Source: National Institute on Alcohol Abuse and Alcoholism - Alcohol's Effects on the Brain)
- Chronic heavy drinking can lead to shrinkage of brain tissue, impairing cognitive functions such as memory, attention, and decision-making. (Source: Alcohol Research: Current Reviews - Chronic Alcohol Consumption and its Effects on Brain Structure and Function)
- Alcohol-related dementia, known as alcohol-related brain impairment (ARBI), is a significant cause of cognitive decline and dementia among heavy drinkers. (Source: Alzheimer's Research & Therapy - Alcohol-Related Brain Damage in Humans)
- Peripheral neuropathy, characterized by numbness, tingling, and pain in the extremities, is a common neurological complication of long-term alcohol abuse. (Source: National Institute on Alcohol Abuse and Alcoholism - Neuropathy)

- *Mental Health Disorders –*

- Alcohol addiction is strongly associated with mental health disorders such as depression, anxiety, bipolar disorder, and suicidal behavior. (Source: National Institute on Alcohol Abuse and Alcoholism - Alcohol and Mental Health)
- Heavy alcohol consumption can exacerbate symptoms of depression and anxiety, leading to a vicious cycle of drinking to cope with mental distress. (Source: Substance Abuse and Mental Health Services Administration - Behavioral Health Trends in the United States: Results from the 2018 National Survey on Drug Use and Health)
- Alcohol abuse is a significant risk factor for suicide, with individuals with alcohol use disorder having a much higher risk of suicidal ideation and attempts. (Source: Alcohol Research: Current Reviews - Alcohol Use and Suicide: A Deadly Combination)
- Co-occurring alcohol use disorder and mental health disorders require integrated treatment approaches for optimal outcomes. (Source: National Institute on Drug Abuse - Co-occurring Disorders)

- **Social and Economic Consequences –**

- Alcohol addiction can have profound social and economic consequences, including impaired relationships, decreased productivity, financial hardship, and legal problems. (Source: World Health Organization - Global Status Report on Alcohol and Health 2018)
- Alcohol-related absenteeism and reduced productivity in the workplace cost employers billions of dollars annually. (Source: National Institute on Alcohol Abuse and Alcoholism - Alcohol and the Workplace)
- Heavy drinking contributes to family conflicts, domestic violence, child neglect, and divorce, impacting the well-being of individuals and families. (Source: National Institute on Alcohol Abuse and Alcoholism - Alcohol and the Family)
- Alcohol-related motor vehicle accidents and injuries impose significant healthcare costs and burdens on emergency services and healthcare systems. (Source: Centers for Disease Control and Prevention - Impaired Driving: Get the Facts)
- Alcohol-related crime, including violence, assault, and public disturbances, strains law enforcement resources and contributes to societal harm and disorder. (Source: Alcohol Research: Current Reviews - Alcohol and Crime)



**Prevalence of Lifetime Drinking –** What’s interesting is that people, maybe you too, don’t seem to really care all that much about their bodies. It’s almost as though they have lost something precious, perhaps a special knowledge like ‘who they are.’ It’s almost as if they’ve lost hope or something. They don’t care if using alcohol will destroy their bodies or not. On the other side of this, are those who would protect their bodies at all costs. They don’t want pain, and they don’t want to suffer. They completely know that to use drugs like alcohol will likely ultimately result in self-destruction, sickness, premature death, etc. With the prevalent use of tobacco, alcohol, marijuana, and other destructive drugs, this will soon result in a large segment of society, the world over, that is sick. The National Institute on Alcohol Abuse and Alcoholism shows striking facts that should be of a serious concern to all reasonable people:

- **People Ages 12 and Older –** According to the 2022 National Survey on Drug Use and Health (NSDUH), 221.3 million people ages 12 and older (78.5% in this age group) reported that they drank alcohol at some point in their lifetime. This includes:
  - 110.2 million males ages 12 and older (79.7% in this age group)
  - 111.1 million females ages 12 and older (77.3% in this age group)
- **Youth Ages 12 to 17 –** According to the 2022 NSDUH, 5.7 million youth ages 12 to 17 (22.3% in this age group) reported that they drank alcohol at some point in their lifetime. This includes:
  - 2.7 million boys ages 12 to 17 (20.2% in this age group)
  - 3.1 million girls ages 12 to 17 (24.5% in this age group)
- **Adults Ages 18 and Older –** According to the 2022 NSDUH, 215.6 million adults ages 18 and older (84.1% in this age group) reported that they drank alcohol at some point in their lifetime. This includes:
  - 107.5 million men ages 18 and older (86.2% in this age group)
  - 108.1 million women ages 18 and older (81.9% in this age group)

- **Emerging Trend—High-Intensity Drinking** – The CDC defines “high-intensity drinking as a pattern of alcohol consumption involving the consumption of alcohol at levels that significantly exceed binge drinking thresholds. This pattern of drinking is associated with an increased risk of alcohol-related harms, including injuries, accidents, and alcohol poisoning.” As was mentioned, people don’t care or have much if any hope in life to intentionally destroy themselves. Hopefully you are not in this camp. Of course, on a very positive note, there is a solution for every problem. You will get what you want, or become the sum of your individual daily decisions. If you want to get past using drugs like alcohol, you will. There is always help, and there is always hope. Let the desire spark within turn into a raging flame of strength. If you want to kick alcohol use, you can and you will, with whatever help it takes to get there. This high-intensity drinking nonsense is just plain nuts. Don’t ever go there.



### CANDID QUESTIONS

- Should young elementary children not be taught the harmful effects of using alcohol and nicotine drugs?
- Should they not be shown pictures showing how these drugs destroy the body, share the number of annual deaths and issues, and be encouraged to never start using these drugs?
- Is there anyone in your life that you could possibly reach out to, and humbly approach for guidance, love, and hope?
- Is there an organization that helps at a cost that you can afford to get help?
- How far and at what cost have your addictions taken you?
- What have you already lost, and what do you stand to lose?
- Are you earnestly seeking and desiring to get your addictions behind you once and for all?
- What are you willing to give to sacrifice to change, and how best should that change take place?
- Do you really know what you need to do, but are just too chained to the addiction?
- Are you addicted to the alcohol drug?

### Marijuana Use



**Marijuana: What’s the “Real Cost?”** – Marijuana use is not a good thing either. Users, no doubt, will claim the opposite. People must know, or should know, that combustion usage contains harmful chemicals, including tar, carbon monoxide, benzene, and ammonia. Vaporization usage contains aerosol chemicals like solvents, polycyclic aromatic hydrocarbons, volatile organic compounds, carcinogens (cause cancer), and heavy metals (lead and nickel). When one seriously considers the negative health implications of marijuana use, it makes no sense to use it, as it

surely destroys in every sense of the word. Children should be well taught at a young age of the disastrous effects of marijuana use. There’s also no question that using marijuana will ruin your Tunabudget Worksheet Plan. These harmful substances should be 100% avoided at all costs. The Centers for Disease Control and Prevention (aka ‘CDC’), Marijuana and Public Health, offers alarming facts about the health risks and harmful effects associated with using marijuana:

- Marijuana is the most commonly used federally illegal drug in the United States; 48.2 million people, or about 18% of Americans, used it at least once in 2019
- Recent research estimated that approximately 3 in 10 people who use marijuana have marijuana use disorder. For people who begin using marijuana before age 18, the risk of developing marijuana use disorder is even greater
- Marijuana use directly affects the brain, specifically the parts of the brain responsible for memory, learning, attention, decision-making, coordination, emotion, and reaction time. Infants, children, and teens (who still have developing brains) are especially susceptible to the adverse effects of marijuana
- Long-term or frequent marijuana use has been linked to increased risk of psychosis or schizophrenia in some users
- Using marijuana during pregnancy may increase the person's risk for pregnancy complications. Pregnant and breastfeeding persons should avoid marijuana

### Vaping Marijuana, Harmful Effects –

- *Respiratory Illnesses and Lung Injuries –*
  - Vaping marijuana has been associated with an outbreak of severe lung injuries, including cases of vaping-associated lung injury (EVALI). Symptoms may include coughing, shortness of breath, chest pain, and fatigue. (Source: Centers for Disease Control and Prevention (CDC) - "Outbreak of Lung Injury Associated with the Use of E-Cigarette, or Vaping, Products")
- *Exposure to Toxic Chemicals in Vape Aerosols –*
  - Vaping marijuana exposes users to potentially harmful chemicals present in vape aerosols, including solvents, flavorings, and heavy metals such as lead and nickel. Prolonged inhalation of these substances may pose health risks. (Source: National Institute on Drug Abuse (NIDA) - "Vaping Marijuana Linked to More Lung Damage Symptoms Than Vaping or Smoking Nicotine")
- *Lung Function Impairment –*
  - Chronic vaping of marijuana may impair lung function and lead to decreased respiratory capacity. Some studies suggest that vaping marijuana may have similar or even greater detrimental effects on lung health compared to smoking. (Source: American Thoracic Society - "Daily Vaping Increases Odds of Having a Lung Disease")
- *Nicotine Addiction (if THC-containing products also contain nicotine) –*
  - Some THC-containing vape products may also contain nicotine, leading to nicotine addiction in users. Nicotine addiction can have adverse effects on cardiovascular health and may increase the risk of developing substance use disorders. (Source: National Institute on Drug Abuse (NIDA) - "Vaping and E-cigarettes")
- *Potential for Respiratory Infections –*
  - Vaping marijuana may increase the risk of respiratory infections due to the inhalation of potentially harmful substances and the suppression of the immune system. Respiratory infections can range from mild symptoms to severe pneumonia. (Source: British Medical Journal (BMJ) - "Are e-cigarettes a gateway to smoking or a pathway to quitting?")



## Marijuana Use Health Risks –

- *Respiratory Problems –*

- Marijuana smoke contains many of the same harmful chemicals as tobacco smoke, which can irritate the lungs and lead to respiratory issues such as chronic bronchitis and coughing. (Source: National Institute on Drug Abuse - Marijuana)
- Long-term marijuana smoking is associated with an increased risk of respiratory infections and impaired lung function. (Source: American Lung Association - Marijuana and Lung Health)
- Chronic marijuana use may contribute to the development of conditions such as bronchitis and emphysema, similar to tobacco smoking. (Source: British Medical Journal - Respiratory Health Effects of Cannabis)
- Heavy marijuana smoking can lead to the buildup of tar in the lungs, increasing the risk of lung cancer and other respiratory diseases. (Source: Cancer Epidemiology, Biomarkers & Prevention - Marijuana Smoking and the Risk of Lung Cancer)



- *Mental Health Disorders –*

- Marijuana use, particularly in adolescence, is associated with an increased risk of mental health disorders such as psychosis, schizophrenia, and depression. (Source: National Institute on Drug Abuse - Marijuana)
- Long-term marijuana use may exacerbate symptoms of pre-existing mental health conditions and increase the likelihood of developing psychotic disorders. (Source: The Lancet Psychiatry - Cannabis and Psychosis)
- Chronic marijuana use can impair cognitive function, memory, and attention, leading to long-term cognitive deficits. (Source: Current Addiction Reports - Cognitive Effects of Cannabis)
- Heavy marijuana use during adolescence is associated with a higher risk of developing mood disorders and suicidal ideation later in life. (Source: JAMA Psychiatry - Association Between Adolescent Cannabis Use and Psychosis)

- *Impact on Education and Employment –*

- Marijuana addiction can interfere with educational attainment and career prospects, leading to academic underachievement, dropout rates, and decreased work performance. (Source: National Institute on Drug Abuse - Marijuana)
- Adolescents who use marijuana regularly are more likely to experience difficulties in school, including lower grades, absenteeism, and disciplinary problems. (Source: Substance Abuse and Mental Health Services Administration - Marijuana Use and Educational Outcomes)
- Marijuana use is associated with decreased motivation, impaired concentration, and reduced productivity in academic and occupational settings. (Source: National Institute on Drug Abuse - Marijuana: Facts for Teens)
- Workplace drug testing policies may result in job loss or disciplinary actions for individuals who test positive for marijuana use, affecting career advancement opportunities. (Source: Journal of Addictive Diseases - Marijuana Use and Employment)

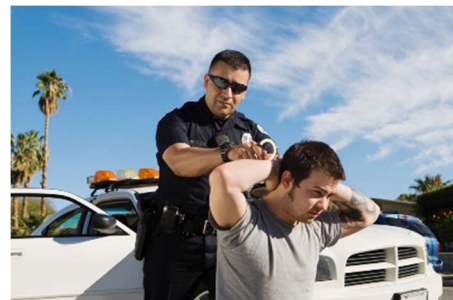
- **Impaired Driving and Accidents –**

- Marijuana impairs cognitive and motor functions, increasing the risk of motor vehicle accidents and injuries among users, especially when driving under the influence. (Source: National Institute on Drug Abuse - Marijuana)
- THC, the psychoactive component in marijuana, can impair judgment, reaction time, and coordination, making it unsafe to operate vehicles or heavy machinery while under the influence. (Source: Drug and Alcohol Dependence - Acute Effects of Cannabis on Motor Vehicle Collision Risk)
- Marijuana use is associated with an increased likelihood of being involved in traffic accidents, particularly among young drivers. (Source: Drug and Alcohol Dependence - Cannabis Use and Motor Vehicle Crashes)
- States that have legalized marijuana for recreational use have seen an increase in marijuana-related traffic fatalities and accidents. (Source: American Journal of Public Health - Impact of Marijuana Legalization on Adolescent Marijuana Use)
- Driving under the influence of marijuana is illegal in most jurisdictions and may result in legal consequences such as fines, license suspension, and imprisonment. (Source: National Highway Traffic Safety Administration - Drugged Driving)



- **Social and Legal Consequences –**

- Marijuana addiction can lead to social isolation, strained relationships, and legal troubles due to possession, distribution, or cultivation of the drug. (Source: National Institute on Drug Abuse - Marijuana)
- Heavy marijuana use may contribute to social withdrawal, decreased social interactions, and difficulty maintaining friendships and family bonds. (Source: Addiction Research & Theory - Cannabis Use, Social Relationships, and Quality of Life)
- Possession, sale, or cultivation of marijuana is illegal in many jurisdictions, and individuals caught engaging in such activities may face criminal charges and legal penalties. (Source: Drug Policy Alliance - Marijuana Legalization and Regulation)
- Marijuana-related offenses can result in arrest, criminal records, and incarceration, affecting employment opportunities, housing, and financial stability. (Source: American Civil Liberties Union - The War on Marijuana in Black and White)
- Legalization of marijuana may lead to increased access and availability, potentially normalizing use and contributing to higher rates of addiction and associated social and legal problems. (Source: The New England Journal of Medicine - The Legalization of Marijuana in Colorado)



**Marijuana Addiction (5 reasons ‘for’ it being addictive; 5 reasons ‘against’ it being addictive) –**

**For –**

- **Psychological Dependence** – Marijuana use can lead to psychological dependence, where individuals feel a strong desire or craving to use the drug to cope with stress, anxiety, or other emotional issues. (Source: National Institute on Drug Abuse (NIDA) - "Marijuana Drug Facts")
- **Tolerance Development** – Regular use of marijuana can lead to the development of

- tolerance, requiring individuals to consume larger amounts of the drug to achieve the desired effects, which can contribute to addiction. (Source: Substance Abuse and Mental Health Services Administration (SAMHSA) - "Marijuana")
- *Withdrawal Symptoms* – Chronic marijuana users may experience withdrawal symptoms when they try to quit or cut back on use, including irritability, mood swings, sleep disturbances, decreased appetite, and cravings for the drug. (Source: American Addiction Centers - "Marijuana Withdrawal")
  - *Impact on Brain Chemistry* – Marijuana affects the brain's reward system by increasing dopamine levels, which can reinforce drug-seeking behavior and contribute to addiction. (Source: Journal of Neuroscience - "Marijuana Addiction: Neural Mechanisms and Implications for Treatment")
  - *Gateway Drug* – Some research suggests that marijuana use may precede the use of other illicit drugs, potentially leading to the development of polydrug use and addiction. (Source: National Institute on Drug Abuse (NIDA) - "Is marijuana a gateway drug?")

**Against –**

- *Lack of Physical Dependence* – Unlike many other drugs, including alcohol and opioids, marijuana does not typically produce severe physical dependence or withdrawal symptoms. (Source: National Institute on Drug Abuse (NIDA) - "Marijuana Drug Facts")
- *Low Addiction Potential* – Studies suggest that only a minority of marijuana users develop a clinically significant dependence on the drug, indicating that it has a relatively low addiction potential for most individuals. (Source: Substance Abuse and Mental Health Services Administration (SAMHSA) - "Marijuana")
- *Non-Fatal Overdose Risk* – Unlike many other drugs, including opioids and alcohol, marijuana use is not associated with a significant risk of fatal overdose. (Source: Drug Policy Alliance - "Drug Overdose Deaths")
- *Therapeutic Use* – Marijuana has recognized therapeutic benefits for various medical conditions, and its use under medical supervision may not lead to addiction in the same way as recreational use. (Source: National Academies of Sciences, Engineering, and Medicine - "The Health Effects of Cannabis and Cannabinoids")
- *Personal Choice and Individual Differences* – Addiction is influenced by a combination of biological, psychological, and environmental factors. Not everyone who uses marijuana will develop an addiction, and individual differences play a significant role in susceptibility to addiction. (Source: Psychology Today - "The Biology of Desire: Why Addiction Is Not a Disease")

**Legal Marijuana Is Making Roads Deadlier; Cannabis-related traffic fatalities are a threat to public safety. Governments need to get serious –**

- “Marijuana legalization is killing a lot of people. Not slowly — though some studies suggest that it may be doing that, too — but quickly, in car crashes. It’s one more symptom of the disastrous rush by lawmakers to capitalize on cannabis sales without doing the hard work needed to keep the public safe. In Canada, which legalized recreational marijuana in 2018, one study found a 475% increase in emergency-room visits for cannabis-related crashes in Ontario between 2010 and 2021. Many more cases likely went undetected, owing to a dearth of reliable testing for driving while high.



‘In the US, the proportion of motor-vehicle fatalities involving cannabis use soared to 21.5% in 2018, up from 9% in 2000. One analysis found a 10% increase in vehicular deaths, on average,



following legalization by states. In California, the increase was 14%; in Oregon, it was 22%. This suggests that more than 1,000 Americans could be dying annually because of marijuana-related accidents — and that’s just in states where legalization has occurred. Given the ease of transporting the drug across state lines, the real number could be far higher. The cause of these deaths isn’t just the drug itself. It’s ignorance.

‘A recent study found that about half of marijuana users thought they were OK to drive 90 minutes after inhaling or ingesting the drug, yet their driving performance in a simulated vehicle was as bad as it had been after 30 minutes. The best available evidence suggests that people should wait a minimum of four hours before getting behind the wheel; some experts recommend eight to 12 hours.

‘That people don’t know this is the fault of governments, which have rushed headlong into legalization without doing the required research or adopting necessary safeguards. In effect, they’re conducting live experiments on their own citizens. To address this unfolding crisis, voters should hold officials accountable for taking two steps: boosting public awareness and developing better detection technology.

‘The fight against drinking and driving offers a useful precedent. After widespread government-sponsored campaigns helped stigmatize such conduct, drunk-driving fatalities were cut in half. Stronger enforcement also played a part. For a long time, roadside tests were limited to walking in a straight line and other basic exercises. The advent of Breathalyzers made drinkers think twice before getting behind the wheel.

‘So far, marijuana users don’t face the same disincentive, partly because the technology for roadside testing isn’t as reliable or widespread as it should be. Governments can help overcome this hurdle by supporting basic scientific research into such tools. Fear of arrest is a powerful public-policy lever — that’s why police departments often announce drunken-driving spot checks in advance — but right now, many drivers are getting high with impunity, and the public is paying a high price.

‘A pharmacologist who has studied the effects of marijuana offered a grim assessment of the state of road safety. In Colorado, where he teaches, traffic fatalities rose by 16% after the drug was legalized, according to one study. “When I’m on the road,” he says, “I assume everybody’s stoned. Increasingly, that’s a reasonable assumption.

‘Of the many egregious mistakes governments have made in legalizing marijuana — including ignoring the drug’s impact on youth brain development, which could be damaging an entire generation — failing to take road safety seriously is among the worst. Until it’s addressed, many more people will be killed, and their families left to wonder what their elected leaders were smoking.” (Bloomberg, Opinion, Editorial Board, 04/04/2024)



## CANDID QUESTIONS

- Is there anyone in your life that you could possibly reach out to, and humbly approach for guidance, love, and hope?
- Is there an organization that helps at a cost that you can afford to get help?
- How far and at what cost have your addictions taken you?
- What have you already lost, and what do you stand to lose?
- Are you earnestly seeking and desiring to get your addictions behind you once and for all?
- What are you willing to give to sacrifice to change, and how best should that change take place?
- Do you really know what you need to do, but are just too chained to the addiction?
- Are you addicted?

## Addictive Drug Use



**Addictive and Often Destructive Drugs** – Medications, no doubt, serve society well when they are properly prescribed and used. When drugs are abused, or drug abuse with painkillers, cocaine, heroin, benzos, stimulants, inhalants, and sedatives, they can quickly reap destruction. Consider the destruction that is caused by these drugs being abused and what it is doing to the human body, to you, your family, spouse, children, and your Tunabudget Worksheet Plan. The destruction caused by abusing drugs is off-the-charts-

serious. It's astonishing how many people abuse and then become addicted to these drugs. Addictions come too easy, and the first thing people say is that they taste or feel "so good." Good? Really? There is nothing "good" about abusing addictive drugs. Besides, if you or anyone else keeps it up, you and they will be in serious trouble. But there are always solutions. Addictions need not be. Physical and financial well-being can be restored in most cases. So, yes, there are solutions. Your financial well-being is dependent on your body being free from abusing these drugs and their addictions, without question.

### **Sample of Addictive and Destructive Drug Facts –**

- **Painkillers –**
  - Oxycodone (OxyContin, Percocet)
  - Hydrocodone (Vicodin, Norco)
  - Morphine (MS Contin, Kadian)
  - Codeine (Tylenol with Codeine)
  - Fentanyl (Duragesic, Actiq)
  - Hydromorphone (Dilaudid)
  - Methadone (Dolophine, Methadose)
  
- **Opioid Overdose Deaths –**
  - In 2020, there were over 69,000 drug overdose deaths in the United States, with opioids, including prescription painkillers, contributing to the majority of fatalities. (Source: Centers for Disease Control and Prevention - Drug Overdose Deaths)
  - The economic burden of opioid misuse and addiction in the United States is estimated to be over \$78 billion annually, including healthcare costs, lost productivity, and criminal justice expenses. (Source: National Institute on Drug Abuse - Opioid Overdose Crisis)
  - Prescription painkillers such as oxycodone, hydrocodone, and morphine are commonly abused for their euphoric effects and pain-relieving properties. (Source: National Institute on Drug Abuse - Prescription Opioids Drug Facts)
  - Long-term use of prescription painkillers can lead to physical dependence, tolerance, and

addiction, increasing the risk of overdose and other adverse health outcomes. (Source: American Society of Addiction Medicine - Opioid Addiction: 2016 Facts & Figures)

- Access to prescription painkillers through healthcare providers, illicit markets, and diversion contributes to the widespread misuse and addiction to opioids in the United States. (Source: Substance Abuse and Mental Health Services Administration - Key Substance Use and Mental Health Indicators in the United States)

- *Cocaine Addiction and Overdose –*

- Cocaine is a highly addictive stimulant drug, with an estimated 5.5 million people aged 12 or older reporting past-month use in the United States. (Source: National Institute on Drug Abuse - Cocaine Drug Facts)
- Cocaine overdose deaths have been increasing in recent years, with over 16,000 fatalities reported in 2019 alone. (Source: National Institute on Drug Abuse - Overdose Death Rates)
- The economic costs associated with cocaine abuse, including healthcare expenses, lost productivity, and criminal justice costs, are estimated to be billions of dollars annually in the United States. (Source: RAND Corporation - The Economic Costs of Drug Abuse in the United States)
- Chronic cocaine use can lead to tolerance, dependence, and addiction, characterized by compulsive drug-seeking behavior despite negative consequences. (Source: National Institute on Drug Abuse - Cocaine Addiction)
- Treatment for cocaine addiction often involves behavioral therapies, medications, and support services to help individuals achieve and maintain abstinence from the drug. (Source: Substance Abuse and Mental Health Services Administration - Treatment for Stimulant Use Disorders)

- *Heroin Epidemic and Overdose Deaths –*

- Heroin is a highly addictive opioid drug derived from morphine, with an estimated 475,000 people aged 12 or older reporting past-year use in the United States. (Source: Substance Abuse and Mental Health Services Administration - Key Substance Use and Mental Health Indicators in the United States)
- Heroin-related overdose deaths have more than quadrupled in the United States since 2010, with over 14,000 fatalities reported in 2019. (Source: Centers for Disease Control and Prevention - Drug Overdose Deaths)
- The economic burden of heroin addiction, including healthcare costs, lost productivity, and criminal justice expenses, is estimated to be over \$50 billion annually in the United States. (Source: National Institute on Drug Abuse - Heroin Research Report)
- Injection drug use, sharing needles, and contaminated heroin are major risk factors for HIV/AIDS, hepatitis C, and other infectious diseases among individuals with heroin addiction. (Source: Centers for Disease Control and Prevention - Injection Drug Use and HIV Risk)
- Medications such as methadone, buprenorphine, and naltrexone, combined with counseling and support services, are effective treatments for heroin addiction and opioid use disorder. (Source: Substance Abuse and Mental Health Services Administration - Medications for Opioid Use Disorder)



- *Benzodiazepine Dependence and Withdrawal –*

- Alprazolam (Xanax)
- Diazepam (Valium)
- Lorazepam (Ativan)
- Clonazepam (Klonopin)
- Temazepam (Restoril)
- Chlordiazepoxide (Librium)

- Oxazepam (Serax)
- Clorazepate (Tranxene)
- Flurazepam (Dalmene)
- Triazolam (Halcion)
  
- Benzodiazepines, commonly prescribed for anxiety, insomnia, and seizures, are highly addictive central nervous system depressants with a high potential for dependence and withdrawal. (Source: National Institute on Drug Abuse - Benzodiazepines Drug Facts)
- Long-term use of benzodiazepines can lead to tolerance, physical dependence, and addiction, with withdrawal symptoms including anxiety, insomnia, seizures, and psychosis. (Source: American Addiction Centers - Benzodiazepine Withdrawal: A Guide to Symptoms and Timeline)
- Overprescribing and misuse of benzodiazepines contribute to the growing problem of addiction and overdose deaths in the United States. (Source: National Institute on Drug Abuse - Benzodiazepines and Opioids)
- Polydrug use, combining benzodiazepines with other substances such as opioids or alcohol, increases the risk of overdose and fatal respiratory depression. (Source: Journal of Addiction Medicine - Concurrent Benzodiazepine and Opioid Use Among Veterans Receiving Opioid Analgesics: Prevalence and Risk Factors)
- Treatment for benzodiazepine addiction often involves tapering off the drug gradually, with medical supervision, and utilizing behavioral therapies to address underlying issues contributing to substance use. (Source: Substance Abuse and Mental Health Services Administration - Benzodiazepine Addiction Treatment)

- *Stimulant Abuse and Psychiatric Effects –*

- Amphetamine medications:
  - Adderall (amphetamine/dextroamphetamine)
  - Dexedrine (dextroamphetamine)
  - Vyvanse (lisdexamfetamine)
  - Evekeo (amphetamine sulfate)
  - Mydayis (amphetamine/dextroamphetamine)
- Methamphetamine:
  - Desoxyn (methamphetamine hydrochloride)
- Stimulants such as amphetamines and methamphetamine are highly addictive drugs that increase alertness, attention, and energy, with an estimated 1.6 million people aged 12 or older reporting past-year use in the United States. (Source: National Institute on Drug Abuse - Stimulant ADHD Medications: Methylphenidate and Amphetamines)
- Chronic stimulant abuse can lead to psychiatric effects such as paranoia, hallucinations, agitation, aggression, and psychosis, which may persist even after discontinuing drug use. (Source: National Institute on Drug Abuse - Stimulant Psychosis: How to Recognize and Treat)
- Methamphetamine overdose deaths have been rising in recent years, with over 16,000 fatalities reported in 2019 in the United States. (Source: Centers for Disease Control and Prevention - Drug Overdose Deaths)
- Long-term stimulant abuse is associated with cognitive deficits, mood disorders, and increased risk of stroke, heart attack, and other cardiovascular complications. (Source: Substance Abuse and Mental Health Services)



## CANDID QUESTIONS

- Have you ever sat down and taken a look-back inventory of just how many, say, prescribed and

- non-prescribed pills you have consumed in your life, in the past year, month, week, or day?
- What are the side-effects of all those consumed medications; how have they affected your body and organs?
- What might the total sum of such an inventory look like, and how much damage might it have done to your body?
- What if there has been damage? Are you willing to fix the problem and be grateful with the results? If not, why is that?
- Have you done anything illegal to obtain these addictive substances, and if so, how much money has it cost you, and others?
- Could you readily admit the root cause of your addiction?
- How has your addiction injured others, and especially those you love?
- Will you seek assistance from those who love you, and can direct you for help?

## Gambling Use



**Gambling, Path to Ruin** – Sorry, but the consequences and negative effects of gambling are not good, but addictive and destructive. Like other destructive things that people say are ‘so good,’ the consequences and negative effects of gambling are also ‘not good.’ It’s not true that addictive and destructive things are ‘good,’ rather they are not good. If you, or anyone else, falls for the lie, you’ll be in addictive bondage before you can escape unless you avoid it, or otherwise get help. Tunabudget Worksheet Plans are

ruined when individuals and families go down the path of gambling and are subjected to their addictive consequences. So, how do you see gambling, that it’s a good thing? Do you gamble ‘just for fun,’ or ‘limited to a certain amount,’ or ‘it’s just like a night out to see a movie and have dinner,’ that sort of justification? It’s amazing what excuses people will come up with to rationalize their gambling, which can easily turn into a destructive addiction. Based on the examples below, do you think any of these people would have ever taken this path if they could see what devastation comes beforehand? Of course not! Would they have ‘justified’ their petty gambling activities like you do now? So, why are you doing it? Maybe you are in the same path to ruin too, and you don’t see it. Of course, you justify, you’re different, and just playing around, right? People like you every day are becoming addicted to gambling and it will eventually lead to the destruction of all things precious. If you become addicted to gambling, what effect will it have on your overall and financial well-being in particular? Maybe you will ‘win,’ but you should consider the behaviors, consequences, and negative effects of gambling before you start or go down further this path that leads to ruin. Wouldn’t it be better to just be done with it and never do it again? That’s a question only you can answer. Meanwhile, look at the destruction gambling has caused these people.

## Financial Devastation –

- *Loss of Savings and Assets –*
  - John, a compulsive gambler, lost \$50,000 of his life savings in a single night at the casino, depleting his retirement fund and children's college fund. (Source: National Council on Problem Gambling - About Problem Gambling)
- *Accumulation of Debt –*
  - Sarah, addicted to online gambling, accumulated \$100,000 in credit card debt over a year, struggling to make minimum payments and facing potential bankruptcy. (Source: National Council on Problem Gambling - Debt and Gambling)
- *Bankruptcy and Financial Ruin –*
  - David, a long-time gambling addict, declared bankruptcy after maxing out multiple credit cards, taking out high-interest loans, and losing his home to foreclosure due to gambling debts. (Source: National Council on Problem Gambling - Bankruptcy and Gambling)
- *Loss of Employment and Income –*
  - Lisa, a successful professional, lost her job and career due to chronic absenteeism and performance issues related to her gambling addiction, leading to financial instability and unemployment. (Source: American Addiction Centers - The Relationship Between Gambling and Substance Abuse)
- *Family Financial Strain –*
  - The Smith family's finances were strained when Mark, the primary breadwinner, developed a severe gambling addiction, spending thousands of dollars each month on lottery tickets and casino games, causing tension and hardship in the household. (Source: National Council on Problem Gambling - Impact on Family)



## Mental Health Decline –

- *Anxiety and Stress –*
  - Jane, a compulsive gambler, experienced severe anxiety, and stress, constantly worrying about her mounting debts, unpaid bills, and financial obligations, impacting her mental well-being. (Source: Journal of Gambling Studies - Gambling and Stress: A New Look at an Old Habit)
- *Depression and Despair –*
  - Tom, struggling with a gambling addiction, fell into a deep depression, feeling hopeless and overwhelmed by his financial losses, social isolation, and inability to stop gambling despite negative consequences. (Source: National Council on Problem Gambling - Depression and Gambling)
- *Suicidal Thoughts and Behavior –*
  - Emily, facing overwhelming debt and guilt from her gambling addiction, contemplated suicide as a way to escape her financial problems and end the emotional pain and suffering she endured. (Source: Psychology of Addictive Behaviors - Suicidal Behavior Among Gamblers)
- *Psychological Distress and Shame –*
  - Mike, addicted to sports betting, experienced profound psychological distress and shame, hiding his gambling activities from family and friends, and feeling guilt and self-loathing after each loss. (Source: International Journal of Mental Health and Addiction - Shame and Gambling)
- *Cognitive Impairment and Obsession –*
  - Karen, obsessed with slot machines, experienced cognitive impairment, struggling to focus on work or daily tasks, constantly preoccupied with thoughts of gambling and winning, and neglecting personal responsibilities. (Source: Journal of Gambling Studies - Cognitive Distortions and Gambling)

### ***Relationship Strain and Social Isolation –***

- ***Family Conflict and Breakdown –***
  - Jack's marriage deteriorated as his gambling addiction escalated, leading to frequent arguments, lies, and betrayal, ultimately ending in separation and divorce. (Source: National Council on Problem Gambling - Divorce and Problem Gambling)
- ***Loss of Trust and Support –***
  - Sarah's family and friends distanced themselves from her after discovering the extent of her gambling problem, feeling betrayed and unable to trust her due to her deceit and financial irresponsibility. (Source: Journal of Gambling Studies - Social Support and Gambling Recovery)
- ***Social Withdrawal and Isolation –***
  - Ben, consumed by his online poker addiction, withdrew from social activities, avoiding friends and family gatherings to spend more time gambling alone, leading to feelings of loneliness and isolation. (Source: Journal of Gambling Studies - Social Isolation and Gambling)
- ***Alienation and Estrangement –***
  - Amanda's relationships with her children deteriorated as her gambling addiction worsened, causing emotional distress and resentment, leading to estrangement and loss of familial bonds. (Source: International Journal of Mental Health and Addiction - Parental Gambling and Family Relationships)
- ***Impact on Children and Loved Ones –***
  - Tim's teenage daughter, Emma, suffered emotionally and academically as a result of her father's gambling addiction, feeling neglected, ashamed, and burdened by family financial problems. (Source: Journal of Gambling Studies - Parental Gambling and Child Well-being)



### ***Legal and Criminal Consequences –***

- ***Arrests and Legal Charges –***
  - John, a compulsive gambler, resorted to theft and fraud to fund his addiction, resulting in multiple arrests and criminal charges for embezzlement and identity theft. (Source: International Gambling Studies - Crime and Problem Gambling)
- ***Legal Fees and Court Costs –***
  - Sarah faced mounting legal fees and court costs after being charged with illegal gambling activities, draining her finances, and exacerbating her financial difficulties. (Source: National Council on Problem Gambling - Legal Consequences of Problem Gambling)
- ***Probation and Parole Restrictions –***
  - David, convicted of gambling-related offenses, faced probation and parole restrictions, including bans on entering casinos, participating in gambling activities, and associating with known gamblers. (Source: Journal of Gambling Studies - Probation and Parole Restrictions)
- ***Criminal Records and Employment Barriers –***
  - Lisa's criminal record from gambling-related offenses hindered her ability to secure employment, as potential employers conducted background checks and were reluctant to hire individuals with a history of legal problems. (Source: International Gambling Studies - Employment and Problem Gambling)
- ***Imprisonment and Incarceration –***
  - Mark, convicted of gambling-related crimes, served time in prison, facing separation from his family, loss of freedom, and stigma associated with incarceration, further exacerbating his

mental health and financial problems. (Source: Journal of Gambling Studies - Imprisonment and Problem Gambling)

### **Physical Health Deterioration –**

- **Sleep Disturbances and Insomnia –**
  - Jane, consumed by her gambling addiction, experienced sleep disturbances and insomnia, staying up late into the night gambling online, leading to chronic fatigue and daytime drowsiness. (Source: Journal of Gambling Studies - Sleep Disturbances and Gambling)
- **Physical Neglect and Decline –**
  - Tom neglected his physical health as his gambling addiction worsened, skipping meals, avoiding exercise, and engaging in erratic sleep patterns, leading to weight loss, fatigue, and overall decline in well-being. (Source: National Council on Problem Gambling - Gambling and Health)
- **Stress-Related Illnesses –**
  - Emily, caught in a cycle of financial stress due to her gambling addiction, developed stress-related illnesses such as hypertension and gastral issues, further exacerbating her overall health. (Source: Journal of Gambling Studies - The Relationship Between Stress and Gambling)
- **Substance Abuse and Addiction –**
  - Mike, struggling with the consequences of his gambling addiction, turned to alcohol and drugs as coping mechanisms, leading to substance abuse disorders, and compounding his physical health issues. (Source: International Journal of Mental Health and Addiction - Comorbid Gambling and Substance Use Disorders)
- **Neglect of Medical Care –**
  - Sarah, consumed by her gambling activities, neglected routine medical check-ups, and ignored symptoms of underlying health conditions, leading to delayed diagnosis and worsening health outcomes. (Source: Journal of Behavioral Addictions - Gambling and Health: Stress and Chronic Diseases)

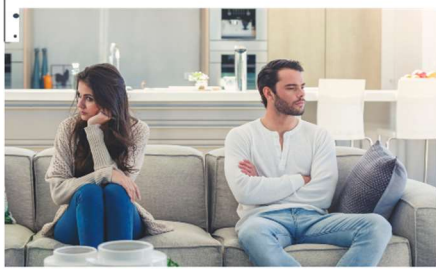


### **CANDID QUESTIONS**

- Are you willing to not gamble?
- Are you able to not gamble?
- Do you have any of the noted behaviors exhibited by someone who has a gambling addiction?
- Have you experienced any of the noted consequences or negative effects of a gambling addiction?
- Are you willing to get the necessary help to get a gambling addiction behind you once and for all?



## Pornography Use



***Pornography, Path to Destruction*** – The destructive effects of pornography are also addictive and ruinous. These effects are addictive to you and have a destructive impact on you, your spouse, your children, your family, your neighbors, to society, to every human being. Your Tunabudget Worksheet Plan can easily become destroyed when individuals and families are taken down as a result of addiction to pornography. So, let's be clear about the destructive effects of pornography. If you want serious,

prosperous, long-term financial well-being, then you need to be on board with this, and seek assistance if needed. If not, you, your financial well-being, and your relationships are at risk. There is no good in pornography whatsoever. It should be avoided like a killer plague. Consider the following examples of what an addiction with pornography will ultimately bring to your doorstep, and to your overall and financial well-being too.

### ***Mental Health Decline –***

- ***Depression and Anxiety –***
  - Sarah, addicted to pornography, experienced heightened levels of depression and anxiety, leading to difficulty concentrating, low self-esteem, and social withdrawal. (Source: Journal of Sexual Medicine - Pornography Consumption and Psychological Distress)
- ***Obsessive Thoughts and Compulsions –***
  - John, struggling with pornography addiction, experienced intrusive and obsessive thoughts about viewing explicit content, leading to compulsive behaviors and inability to control urges. (Source: Archives of Sexual Behavior - Pornography Use and Addiction)
- ***Guilt and Shame –***
  - Emily, addicted to pornography, felt intense guilt and shame after each viewing session, leading to self-loathing, secrecy, and avoidance of social interactions. (Source: Cyberpsychology, Behavior, and Social Networking - Pornography Addiction and Shame)
- ***Relationship Strain and Marital Conflict –***
  - Mike's addiction to pornography caused strain in his relationship, leading to frequent arguments, loss of trust, and emotional distance with his partner. (Source: Sexual Addiction & Compulsivity - Pornography and Relationship Quality)
- ***Desensitization and Detachment –***
  - Lisa, exposed to hardcore pornography from a young age, experienced desensitization to sexual stimuli and detachment from real-life intimacy, leading to dissatisfaction and dysfunction in romantic relationships. (Source: The Journal of Sex Research - Pornography's Impact on Sexual Satisfaction)

## **Physical Health Deterioration –**

- **Sexual Dysfunction –**
  - Tom, addicted to pornography, experienced erectile dysfunction, and decreased libido, leading to difficulties in achieving arousal and satisfaction during sexual encounters. (Source: The Journal of Sexual Medicine - Pornography Consumption and Erectile Dysfunction)
- **Sleep Disturbances –**
  - Sarah's excessive consumption of pornography disrupted her sleep patterns, leading to insomnia, fatigue, and daytime drowsiness, impacting her overall well-being. (Source: Cyberpsychology, Behavior, and Social Networking - Pornography and Sleep Disturbances)
- **Physical Fatigue and Weakness –**
  - Emily, spending hours consuming pornography online, experienced physical fatigue, eye strain, and muscle weakness due to prolonged periods of sedentary behavior. (Source: Journal of Behavioral Addictions - Physical Health Consequences of Pornography Addiction)
- **Increased Risk of Sexually Transmitted Infections –**
  - Mike's addiction to pornography led to risky sexual behaviors, including unprotected sex and multiple partners, increasing his risk of contracting sexually transmitted infections (STIs) and HIV/AIDS. (Source: International Journal of STD & AIDS - Pornography and Risky Sexual Behaviors)
- **Negative Body Image and Self-Esteem –**
  - Lisa, exposed to unrealistic body standards in pornography, developed negative body image and low self-esteem, leading to dissatisfaction with her appearance and psychological distress. (Source: Journal of Sex Research - Pornography Exposure and Body Image)



## **Social and Relationship Consequences –**

- **Isolation and Withdrawal –**
  - John's addiction to pornography led to social withdrawal and isolation, as he spent increasing amounts of time alone engaging in online sexual content, neglecting social interactions and relationships. (Source: Journal of Behavioral Addictions – (Social Consequences of Pornography Consumption))
- **Loss of Intimacy and Connection –**
  - Sarah's reliance on pornography for sexual gratification led to a loss of intimacy and emotional connection with her partner, as real-life intimacy failed to meet the unrealistic expectations set by pornography. (Source: Cyberpsychology, Behavior, and Social Networking - Pornography and Relationship Satisfaction)
- **Breakdown of Family Dynamics –**
  - Emily's addiction to pornography created tension and conflict within her family, as her secretive behavior and emotional detachment strained relationships with parents and siblings. (Source: The Family Journal - Impact of Pornography on Family Dynamics)
- **Erosion of Trust and Communication –**
  - Mike's secretive consumption of pornography eroded trust and communication in his relationship, as his partner felt betrayed and deceived by his dishonesty and lack of transparency. (Source: Journal of Sex & Marital Therapy - Pornography and Marital Communication)
- **Divorce and Family Disintegration –**



- Lisa's addiction to pornography contributed to the breakdown of her marriage, as her partner's discovery of her secret habit led to irreparable damage to trust and intimacy, ultimately resulting in divorce. (Source: Sexual Addiction & Compulsivity - Pornography Addiction and Divorce)

### **Financial Impact –**

- **Expenditure on Pornographic Material –**
  - Tom spent an average of \$200 per month on subscription fees and pay-per-view services for accessing premium pornography content online, draining his financial resources. (Source: Cyberpsychology, Behavior, and Social Networking - Financial Consequences of Pornography Addiction)
- **Loss of Income and Productivity –**
  - Sarah's addiction to pornography resulted in decreased productivity at work, as she spent several hours each day browsing explicit content online instead of focusing on her job responsibilities. (Source: Journal of Behavioral Addictions - Pornography Consumption and Work Performance)
- **Legal Fees and Fines –**
  - Emily faced legal repercussions for accessing illegal or underage pornography online, resulting in fines, legal fees, and potential criminal charges, further exacerbating her financial strain. (Source: Journal of Sex & Marital Therapy - Pornography and Marital Communication)
- **Therapy and Treatment Costs –**
  - Mike sought professional help to overcome his pornography addiction, spending \$200 per therapy session and participating in a six-month intensive outpatient program costing \$5,000, leading to significant financial strain. (Source: Journal of Sexual Addiction & Compulsivity - Treatment Costs for Pornography Addiction)
- **Debt and Bankruptcy –**
  - Lisa accumulated \$50,000 in credit card debt and defaulted on her mortgage payments due to her addiction to paying for premium pornography content, ultimately declaring bankruptcy, and facing financial ruin. (Source: Journal of Financial Therapy - Pornography Addiction and Financial Distress)

### **Legal and Ethical Consequences –**

- **Cybersecurity Risks –**
  - Emily's frequent visits to pornographic websites exposed her to cybersecurity risks, including malware, viruses, and identity theft, resulting in her personal information being compromised and her online accounts being hacked. (Source: Journal of Computer-Mediated Communication - Pornography Consumption and Cybersecurity Risks)
- **Violation of Copyright Laws –**
  - Mike downloaded and distributed copyrighted pornography without permission, violating intellectual property laws and facing legal consequences, including fines and civil lawsuits from content creators. (Source: Computers in Human Behavior - Copyright Infringement and Pornography)
- **Employment and Reputation Damage –**
  - Lisa's employer discovered her involvement in the production and distribution of amateur pornography, leading to termination of her employment and tarnishing her professional reputation, making it difficult to secure future job opportunities. (Source: Journal of Business Ethics - Pornography and Employment Discrimination)
- **Civil Lawsuits for Harassment –**
  - Emily's addiction to pornography led to her engaging in online harassment and cyberbullying



against individuals featured in adult content, resulting in civil lawsuits for emotional distress, invasion of privacy, and defamation, requiring legal representation and potential financial settlements. (Source: Journal of Cybersecurity - Pornography Addiction and Cyber Harassment)

- *Child Exploitation Charges* –
  - Mike's involvement in sharing and downloading explicit material led to the accidental download of illegal child pornography, resulting in criminal charges for possession and distribution of child exploitation material, leading to imprisonment and mandatory registration as a sex offender. (Source: Child Abuse & Neglect - Pornography Addiction and Child Exploitation)

#### **CANDID QUESTIONS**

- Do you understand the destructive effects of pornography?
- And your opinion of pornography is?
- Are you addicted?
- Will you seek appropriate help?
- Or, will you not?

# ADDENDUM #2) Purpose

## Dedication

To everyone, everywhere, who is experiencing (or may yet experience) the heavy burden of debt; those that are searching for debt repayment solutions, financial peace of mind, and well-being.

## Mission Statement

To do good business, share good fruit, build true friendships.

## Principal / Founder

Jerry Staker founded the following companies:

- National Credit Awareness and Resolution Association, Inc. (NCARA.org) for small business, in 2020
- Tunabudget LLC (tunabudget.com) for individuals and families, in 2020
- Credit Risk Management Advisory, LLC (CreditRMA.com) for creditors, in 2023

The following points may be of interest:

- Birth: 1960
- Residency: Utah, Rhode Island, Arizona, Hawaii, Kentucky
- Family: Married, four children, five grandchildren
- 40+ Year Career: 28 years in commercial banking at community and regional banks: Workout Loans, Credit Review, Director/Credit Management Group; 12 years Bank Supervision & Regulation (Commissioned Bank Examiner – Federal Reserve Bank of San Francisco)
- Interests: Walking, traveling, gardening, writing, music, family, service, journal writing, family history work, fishing
- Hobbies: Earthquakes, volcanos, tornados, solar, water, wind, astronomy, consumer finance, politics, personal life histories, sunny beaches
- Ambitions: Sing, play Ukulele, under 200 lbs.