



10 Inspiring Quotes to Read When You Are on a Tight Budget

We're sharing wisdom from the experts to help you reach your financial goals.

By: Heather Chaet

It's one of those things that you really don't want to do, but you do it anyway because it's good for you and your family. It's like taking vitamins, getting that flu shot, or giving the cat a bath.

I'm talking about sticking to a budget. I hear your groans, my friends. However, knowing how much money you have coming into the bank account and keeping within a certain limit for spending is essential. A budget is your roadmap to a healthy financial future. For some, that means paying off credit card debt or student loans. For others, the goal is a down payment on a house or filling up a nursery for the baby on the way.

In our house, we have a pretty tight leash on our spending to save for our daughter's college days. We try to have fun when going over the numbers. We use quirky accents and call it a *boo-juhay*. Yet, weeks and months of watching where every dime and dollar goes becomes tedious. Sometimes, it makes me grumpy. Usually, it makes my husband even grumpier. What do we do? We turn to the experts for a little guidance. Whether you need a reminder of why saving is so important or a kick in the tush to stay on that financial path, these bits of wisdom from financial gurus, philosophers, and entrepreneurs will keep your budget mojo grooving along.

1. "Someone is sitting in the shade today because someone planted a tree a long time ago." -- Warren Buffett, business magnate, investor, and philanthropist
2. "It does not matter how slowly you go as long as you do not stop." -- Confucius, Chinese philosopher
3. "Just because you can afford it doesn't mean you should buy it." -- Suze Orman, television host, financial adviser, and best-selling author
4. "Money is a terrible master but an excellent servant." -- P.T. Barnum, businessman and showman
5. "The glow of one warm thought is to me worth more than money." -- Thomas Jefferson, third U.S. president and one of America's Founding Fathers

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6. "A goal without a timeline is just a dream." -- Robert Herjavec, entrepreneur, best-selling author, and television

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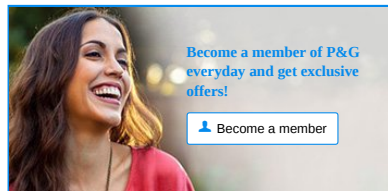


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MONEY & SAVING

personality



7. "A budget is telling your money where to go instead of wondering where it went." -- Dave Ramsey, financial radio host and best-selling author

8. "Financial freedom is also determined by your thoughts and emotions about money and worth. I've worked with millionaires who worry just as much as people barely above the poverty line. To me, financial freedom means no worry. It means peace." -- Meadow Devor, money coach

9. "It's not about having it all. It's about having what you value most." -- Jean Chatzky, personal finance journalist and author

10. "Beware of little expenses: a small leak can sink a great ship." -- Benjamin Franklin, one of the Founding Fathers, inventor, diplomat, and the author of *The Way to Wealth*

What is the hardest part about sticking to your budget?

Heather Chaet documents her mini parenting successes, epic mommy fails, and everything in between for a plethora (love that word!) of publications and websites such as CafeMom, New York Family, and AdWeek. While her online persona is found at heatherchaet.com. Heather lives in New York City with her film director husband and one insanely curious, cat-obsessed daughter.

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