

# Create Your Money Story

One of my first memories around money was when I was a kid and being worried at the grocery store that my mom was buying too much food and we couldn't afford it. My mom says I would offer to eat less and ask her to put stuff back. She would tell me we could afford it but that I would still worry. Fast forward to me now, a 41-year-old woman, who shops at Aldi so she can save the most money on groceries.

I am not sure what brought on my worry about money so early on in life. My parents were spenders. My grandfather was a saver. I was influenced by both, but my grandfather created a nice retirement for himself and my grandmother - and he was always complimented for how good he was with money. As a kid, I decided that, if given the choice, I would choose to emulate him.

Growing up, I wore my share of hand-me-downs from my sisters and didn't get the "brand-name" clothes I always wanted. While we lived a comfortable 'middle-class' life, I always felt a certain degree of worry around money and spending. Ironic, isn't it, that I am now a Financial Advisor!

That's not where I started, though. I have my own 'money story' and there are times I lay awake at night grateful for how well it prepared me. Going from corporate to business ownership was quite the change for me, financially. One I was not fully prepared for. To go from getting a nice steady paycheck to having no income at all as a business owner was quite a shock. Saving money was my comfort zone but now I had to tap into my savings and get creative with my spending - an experience that came with *many* sleepless nights wondering how my bills would get paid.

Overall, the experience of corporate income and the challenges and rewards of being a business owner have prepared me to better relate to my clients who are new to their careers and to those who are highly rewarded through their own business. No matter how much money we make, we can experience stress, anxiety, shame, worry, and joy - and sometimes all in the same day!

It's like I tell my clients: I have learned from experience that by taking small steps and educating myself about money and finance I can make big changes to my financial picture AND my 'money story'. Education really does lead to greater confidence and empowerment. When talking about creating wealth, it is not only a conversation about financial wealth, but also a conversation about your wealth of knowledge around your money.

I love saving money at the grocery store and will probably continue to be more of a saver than a spender - but life isn't just about saving money, it includes knowing how to spend it and how to feel about it while you create wealth. Let's talk about how much fun it is to have and **how** to create wealth, so that your 'money story' is one you can be proud of and share with your family - like my grandfather shared with me.

May your dreams come true,  
Laura