

Day One



**Start Here,
Go Anywhere**



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Want to build a happier, more prosperous financial life? All I ask is 5 or 10 minutes a day for the next 77 days. Some days, I'll offer a brief financial lesson. Some days, you'll learn about yourself. And some days, I'll suggest a few simple steps for you to take.

Think of this book as a conversation. It's between you and me – though you should also invite your spouse or partner, if you have one. Have you ever had a conversation where the other people blather on endlessly about themselves while you struggle to get in a single word? It happens all the time, right? I may have written this book, but you'll get to do a fair amount of the talking.

With that in mind, keep a pencil handy. By the time we're done, I hope you'll have scribbled all over this book – and then erased and revised what you earlier wrote. In the coming days and weeks, we'll work to figure out what you want from your financial life, probe your money beliefs, gather information, and take the necessary steps toward a better life.

Along the way, you'll come to understand some of the key ideas needed to be a prudent manager of your own money. Those notions aren't just about dollars and cents. Instead, we'll devote a fair amount of time to the human side of money – why we do what we do and what money can do for us. My fondest hope: By day 77, you'll be thinking of money not as a burden, but rather, as something that's integral to your life and that, with a little effort, can make it so much richer.

The goal isn't to beat the market, prove how clever we are, or become the wealthiest family in town. Rather, the goal is to have enough to lead the life we want.