

Simone Janson (ed.)

**Finances**

**Under**

**Control**

More money for more life, stock trading & investments, achieve your saving goals, get rich the smart way, intelligent financial planning & retirement provisions



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# Finances Under Control

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## Authors Overview

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Profound Expert Knowledge, Quality Assurance and AI: The Concept of Publisher of the Year Best of HR - Berufebilder.de®

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# Imprint

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# **Introduction: Information, Experiences of Success, Inspiration - you'll find all that in this Book**

Dear readers,

glad we could convince you of the 4th, significantly extended edition, like thousands of readers before. Because this book makes your success tangible: In the following pages, you will not only encounter expert knowledge, but also a wealth of practical tools and resources that can help you achieve your goals and realize your full potential.

## **Achieve Goals Interactively: Awards, Press Reviews, Customer Feedback**

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Renowned experts from various fields - overview in the table of contents - have compiled their expertise and experiences to provide you with valuable insights and advice, practical and condensed. As a reader, you will also receive working materials as part of your book purchase, which you can download for free at <https://best-of-hr.com/academy/>. In addition, workbooks are available to help you reflect on the inspirations from this book.

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# Maintain social contacts, yet save money: with priorities & own initiative

*// By Simone Janson*

Saving doesn't necessarily mean giving up, but it definitely means change. What can you do to avoid being lonely?

## Priorities like Eisenhower

I wanted to save money and still be socially active. It shouldn't degenerate into stress either, it was about free time and it should still be fun. Sounds like squaring the circle? But there was a good solution:

I just have it **priorities** and started with the costs: With flexible costs I considered which activities are important to me. For example, these are the ones that I particularly enjoy. And then I also analyzed which of my leisure activities are less important, for example because they are less fun.

## Save like Eisenhower

The method comes from the time management and will **Eisenhower Principle**: (named after the US general Dwight Eisenhower). Eisenhower originally divided his tasks into “important / not important” and “urgent / not urgent”. This simple technique helps to set priorities, especially in everyday work.

The Eisenhower principle can also be easily transferred to your free time to save money! It also helps you to set your priorities relatively quickly.

## The Eisenhower window

If you plan your free time with others, such as with the family, everyone should play the following method for themselves and then they should discuss the result together.

### How to apply it:

- Take a sheet and divide it into four boxes. Number them from right to left and in the upper row starting with A, B, C and D. In doing so, size the fields sufficiently large so that you can enter all your activities.
- Now take a look at all of your leisure activities that you have entered under “flexible costs” in your Excel spreadsheet. Enter these costs in the fields of the Eisenhower scheme.
- The top two fields are for recreational activities that will give you a lot of fun (like eating with friends).

- In **Field A**: Enter all fun activities that are at the same time inexpensive.
- In **Field B**: Enter those fun-filled activities that cost a lot of money, such as a family visit to the theme park.
- The lower two fields, however, take up those activities that are not very fun. Even though it may look amazing at first glance, you may spend your leisure time doing things that are not very pleasurable for habit or other reasons.
- In **Field C**: Enter those activities that cost little, but also give you little pleasure - z. For example, if you are shopping while always looking for cheap bargains save money, but are completely stressed out.
- **Field D**: Finally, it contains those activities with a low fun factor that are also expensive at the same time. Maybe you pay for the gym month after month but never go out?

## How does the prioritization method of the Eisenhower window now work? Here is an overview:

### Field A and B

- At the activities in **Field A**: I do not need to change anything, because these activities do not cost much. What stands here can remain as it is. Maybe these activities can be extended even further?
- **Field B**: on the other hand, there is a personal “problem area”: I like to do these leisure activities, but they also cost the most money. So here I have to find alternatives. For example, I could organize trips instead of going to the amusement park. Or visit the amusement park on my birthday - many amusement parks, some swimming pools and many other facilities grant birthday children a discount or even free entry ...
- An overview of such birthday discounts can be found online, eg on gebura.de

### Field C and D

- Activities in **Field C**: do not cost money, but time. Here I had to think about whether I really wanted to waste my time. However, this will have less effect on my purse.
- And - you hardly believe it - in **Field D**: In fact, I've found activities that are expensive and I do not even enjoy them: it was the gym for me. Of course, sport is important. But originally I signed up because everyone else was going too. And then realized that I just do not enjoy it there and therefore I never go. Instead of putting the money in the gym, I started to organize my regular sports lessons myself and wanted jogging, walking, inline skating or cycling with like-minded people for mutual motivation. **Speaking of which ...** And also the **Health Insurance**: finances regular sports: For special prevention sports certain health insurance companies finance up to 90% of the course fee. Some health insurances also partially cover the costs for the gym. Also for the sports badge or membership in the club you can get something at some cash registers. Just ask - and possibly change the box office.