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Budget Killer #3: The Four-inch Problem

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Everyone is making resolutions for the New Year. The three most common resolutions are to lose weight, get into shape and take control of personal finances by starting a budget. Usually by the end of February or even as early as the end of January, these resolutions are forgotten. I know first hand that one of the biggest reasons the resolution for personal finance fail is due to not understanding The BUDGETkeeper SYSTEM's Budget Killer #3: The Four-inch Problem.

A book written by Tim Piering, "Mastery" states "if you only had two tools to help you succeed, they would be well written goals and the ability to take action despite the "radio voice" in my head."

The Four-inch Problem and "radio voice" are very much the same. You have to understand that your mind and "radio voice" are very powerful deterrents that will stop you from accomplishing your budget and personal finance organization.

For example, some voices may say "My neighbor spends a lot of money all the time and we have a similar financial position to them". Forget about your neighbor, you need to wear blinders like a horse in a horserace and look straight ahead and not be distracted by the horse on either side.

In the beginning this theory may be very difficult to apply and understand. However, you must realize that more than 70% of individuals spend 10% or more then they actually make each month. Until you learn to spend only equal or even less than you actually make each month, this theory is going to be very hard.



The voices inside your head telling you why you should not budget are endless. Once you understand that the “Four Inch Problem” and “radio voice” is one of the main budget killers you will be able to take control of your personal finances and stay on a household budget. Won’t it be really nice to say that last year I made a resolution to take control of my personal finances and one-year later I am still honoring my resolution!

This can be accomplished by using the BUDGETkeeper SYSTEM. You must also stick with the SYSTEM’s rules and simple principles to guide you to the road of financial peace of mind.