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Introduction

## *Financial Stress and Motherhood*

Do you find it harder and harder to find the joy in everyday mothering, because the financial stress feels like a forty-pound child riding piggyback who won't jump off? Do you want to live on one income? Did you lose a job and have to live on one income? Are you taking care of children AND parents? Do you worry about exchanging your retirement fund for a college fund? Is your house payment and credit card debt eating up your net income at the speed it takes to eat a sleeve of chocolate mint cookies?

Maybe you just want to get a little sisterly advice on how to gain better control over your spending. Do you want to develop an easy custom budget that gives you a guideline for spending in each area of your family life? Are you looking for ways to fight financial stress and to reclaim the JOY of motherhood? Then I invite you to turn off the infomercial, put the baby down for his nap, and read this book.

In the majority of households, moms do the shopping; and according to a recent American Express survey, nearly seven out of ten household bills are paid by the mom (American Express press release, March 20, 2001). It's no wonder that moms feel the weight of financial stress. If worrying were an Olympic event, it would always be moms who stood on the medal podiums. Moms have enough to worry about. This book will take you by the hand and help you fight the specific joy thief of *financial stress* and teach you how to reclaim the JOY you deserve!

This book was written for busy moms by a busy mom. Therefore, the format of this book is divided into two simple parts that will help you fight financial stress permanently.

**First**, you will get hands-on practical advice, tips, and tools to develop a customized budget, along with insight on how to attack each line item and choose a level of savings that is right for you. Moms are busy folks, and overhauling your personal finances and shopping habits can be overwhelming, so this book provides a three-level approach that moms can relate to: Money-Saving **Crawlers, Walkers, and Runners**. Start out a bargain **crawler**, become a coupon clipping **walker**, OR (like some one-year olds I know) go straight from being a crawler to a **runner**. Become a debt-free runner and run all the way to the bank!

**The second part** of the book will share with you five ways to reclaim the JOY over financial stress. There is a reason why this book has an emphasis on reclaiming the JOY as a method for fighting financial stress. Staying financially stress-free requires a mental attitude change. You will learn how having an attitude of gratitude and learning to spread the JOY will keep spending habits in check, as well as allow you to be a less-stressed and more JOY-filled mom.

One of those five ways to reclaim the joy is to remember to LOL (laugh out loud). So in

order to fight any joy thieves in reading this book, there are LOL stories in nearly every chapter, written by Joy @ Home Moms.

You also can read the author's notes on JOY at the end of the book that detail how becoming more dependent on God and growing your faith will lead to a sense of contentment and freedom from financial stress. As you grow closer to God, you can become more dependent on Him to fulfill your needs than on your credit cards.

Each section of the book is broken down into lots of small bite-sized pieces of information. This book is chock full of Top 5 and Top 10 lists. Even the first step is an easy baby step. You start with taking inventory as to where all the money is going by analyzing your last grocery store receipt. Then you can work your way up to creating a budget and attacking it one line item at a time. You'll learn winning coupon strategies, the "No Cash in the Trash" philosophy, and an easy method to tell the difference between Needs and Wants.

Lastly, because so many moms today are laptop moms, including yours truly, I've included some favorite web links in each chapter, as well as an appendix at the end of the book. In addition, because web links are changing and increasing all the time, we add new ones and update them on our website regularly. Please check in with us on the web at [www.PBandJAHM.com](http://www.PBandJAHM.com) and spread the JOY. Share your favorite ideas and links.

The author's personal thoughts on JOY, the devotionals, and the Scripture sprinkled throughout also will help you to draw closer to the true source of JOY, Jesus Christ.

Whether you are a **SAHM (stay-at-home mom)** or a **WAHM (work-at-home mom)** or a **Super Mom** (who is doing it all), just finding the time to match a year's worth of mystery-colored socks can steal your joy. The last thing you need is the crushing weight of financial stress! Your time is precious and you need "bite-sized" pieces of information. PB & JAHM resources are all about keeping it Simple, Fun, and Frugal . . . just like a PB & J sandwich. We invite you to grab a cup of hot tea and, through the pages of this book, learn how to become a **JAHM (JOY @ Home Mom)**.

The mission of PB & JAHM resources is meant for ALL moms who want to bring JOY into their homes using ideas and tools that are <i>Simple, Fun, Frugal, and Wholesome</i> —just like a PB & J.
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