



## QUESTIONS & ANSWERS WITH CARRIE ROCHA

### 1. You say lasting financial change starts first with an attitude adjustment. How so?

You have two choices when talking about changing your finances: a focus on behavior or a focus on attitude. When we transform what we think, feel, and tell ourselves on the inside, then the desired behavior more easily and consistently flows to the outside.

### 2. How do you change an attitude?

The first place to start changing an attitude is in your self-talk. The narrative that runs through your mind as you earn, save, and spend money reveals your attitudes. Thoughts don't go away all by themselves. They need to be replaced. In *Pocket Your Dollars*, I share anecdotes for each attitude we discuss so you can change your internal dialogue.

### 3. How much debt did you have and how did you pay it off?

We had more than \$50,000 in debt. We paid it off by first changing our attitudes toward money. From there we were able to dramatically change how we handled our money. We found ways to live within our means. We prioritized saving money for tomorrow's emergencies. We worked together toward a common vision for our financial life.

### 4. You're a big proponent of expense tracking. Why? How can a busy person do that?

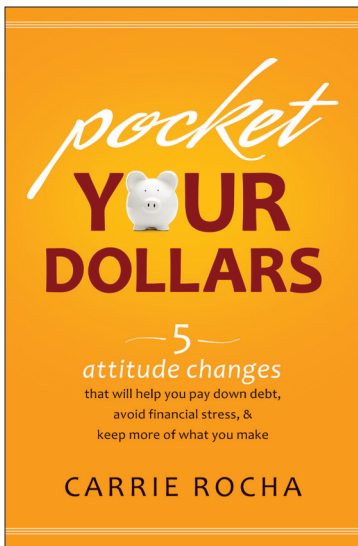
Expense tracking is like a GPS that helps you navigate your financial path. It's just like your GPS in that it tells you when you've gotten off course so you can correct it. Plus, it's easy to do. The days of saving receipts and keying expenses into spreadsheets are done. There are apps and computer programs that sync with your bank account to track spending. Others allow you to take photos of receipts and generate expense records.

### 5. How is expense tracking different from a budget? What place does a budget have in someone's life?

A budget is a forward-looking permission slip about how you are going to save and spend money. It's a plan. Expense tracking looks backward and captures how you really did. It measures results. When supported by positive financial attitudes, a budget and expense tracking can lead you out of the darkest financial places.

### 6. In addition to your personal finance expertise, you are also an expert on couponing and money-saving tips. What role does couponing and finding "deals" play in long-term financial success? And do you give specific tips in *Pocket Your Dollars*?

When I quit thinking "If I only had more money" and "Fake it 'til I make it," I realized that our financial success was dependent on the money we had in our hands right now. Would we spend it all? Would we save some of it? Would we leverage it to gain additional debt?



#### **Pocket Your Dollars**

by Carrie Rocha

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I firmly believe that long-term financial success requires you to spend less than what you make and to consistently save a portion of your income for future needs. As a result, you have to figure out how to live the life you've grown used to for less money. In Chapter 13, I share my most popular tips for how to save money on everything from groceries to cable to cell phones to gasoline.

**7. Money is often a point of contention in a marriage. How can that be minimized?**

Shared understanding has an incredible power to minimize contention. From life-long grandiose dreams to the road map on how we get there, it's important to be in sync with your spouse. When it comes to money, I think it's really important to understand the "why" behind the "what" your spouse is saying. They might want to buy something, go somewhere, save a certain amount, or invest a certain way that you don't agree with. In Chapter 4, I share a communication technique I call "Choose From 2" that helps you understand why they hold their position, so that you can reach an agreement.

**8. If I make a commitment to change my finances, then fall off the wagon, how do I dust myself off, recover, and keep making progress?**

A setback is a threat to your motivation. That is especially true if you have a particular outcome in mind instead of a focus on the process you are in. Reframing the setback in a way that preserves the four main facets of motivation—commitment, your confidence, your sense of control in the situation, and your composure—is key. It's about how you interpret the situation.

**9. Personal financial change can be overwhelming to think about. What's one thing I can do right now to start?**

Besides reading *Pocket Your Dollars*, the first thing to do is take personal responsibility. Until you own the responsibility for your current situation, you won't believe that you have the power to change it.