What are the major lessons that I have learned after two hundred fifty columns, working directly with clients, numerous radio and TV appearances, and conducting financial planning workshops.

After ten years and nearly two hundred fifty columns, this will be my last ***Your Money Really Matters*** article. It has been a great experience and I feel that I have in some ways accomplished my objective of "raising awareness of personal financial planning in the Black community."

I would like to thank the National Newspaper Publishers Association (NNPA) for syndicating my column to the more than two hundred twenty five newspapers that make up the Black Press. The Black Press is a major force in our community and continues to be the institutional voice of our people. Facebook, twitter and blogs are great but we must continue to support our institutional voice, the Black Press.

Additionally, I would like to thank the NNPA publishers, editors and writers that I have met during this ten year journey. Your feedback, suggestions, and support have been invaluable. Special thanks to Michael House, formerly CEO of my home newspaper, The Cleveland Call and Post, who has served as my journalistic mentor and advisor over the years. Finally, I want to thank my wife Joyce Shinn for reading and editing my columns. As with most wives, she doesn't mind telling me, "Mike this doesn't make sense."

My Testimony

What are the major lessons that I have learned after two hundred fifty columns, working directly with clients, numerous radio and TV appearances, and conducting financial planning workshops.

First, **financial goal setting** and the prioritizing of goals is the most difficult task for a family. It is tough because there are always competing issues and scarce resources. However, having a set of agreed upon goals will guide the family when the inevitable financial crises and conflicts arise.

Procrastination stops most people from getting started. It is too easy to get buried in the minutia and drama of everyday life and then claim that “I am too busy to get started with my financial plan now – I’ll do it tomorrow.” Making any major life change has to start right now, this minute, or else it will not get done.

Consistency and perseverance. It has been said that there are two ways to make a small fortune, “start with a large fortune and spend it all or consistently invest a small amount of money and let the wonders of compound interest do the work for you.” Successful families set up a system to consistently invest money through payroll deduction or regular withdrawal from a checking account. Figuratively, they “don’t see” their investment money and therefore they can’t spend it.

Balance. Financial success is just a part of having a successful life. Everything has to be in balance including: family and relationships; health and fitness; career and finances; and spiritual growth. Successful families are able to find the balance among all of these key factors.

A Wonderful Journey

Writing ***Your Money Really Matters*** has been a wonderful experience for me. I want to thank

all of you who have read my column and I hope that some of my thoughts have helped you achieve your financial goals. I pray that God will continue to bless us all.

Visit www.shinnfinancial.com for more information or to send your comments or questions to shinnm@financialnetwork.com.