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FOR IMMEDIATE RELEASE

Give Yourself a Money Makeover in 2009

***The Emotion Behind Money* author, Julie Murphy Casserly, Empowers Americans to Create Their Own Financial Roadmap in 2009**

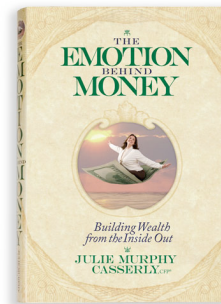
CHICAGO, IL (December 2, 2008) – A new year means a new beginning. And this means many things in 2009; a new presidential leader, a renewed sense of patriotism and the motivation to create a new direction in our own lives. Giving us a new “cents” of empowerment in our financial lives is Julie Murphy Casserly, a Chicago-based entrepreneur and author of “The Emotion Behind Money: Building Wealth from the Inside Out.”

In her book, Casserly reminds us that we all have the capability to plan wisely, work hard, save money and improve our quality of life. The problem? We just need help with the roadmap.

“What many don’t realize is that it’s not just about managing your money, it’s about understanding the emotions behind your money and where these attitudes come from,” said Casserly. “Ultimately, your relationship with money will affect how you earn, spend and save, or conversely, accumulate debt.”

As excerpted from her new book, Julie suggests the following tips for improving your relationship with money and creating your own path to financial success...in 2009 and beyond:

- 1) Examine your “Authentic Self”: Think about what motivates you to spend and save. Ask yourself if you are living a life that is consistent with *your* priorities, values and beliefs, or your neighbors. Trying to “keep up with the Jones” puts you in financial situations that are over your head.
- 2) Manage Your Cash Flow: It has become second nature to increase our standard of living in proportion to our income. This is the year to evaluate your priorities and set them in motion so you are in the right relationship with your money flow.
- 3) Proactively Manage Your Debt and Interest Rates: When you have debt, this puts money in the center of your life, creating unnecessary stress and anxiety that ultimately derails you from your financial plan. Look for ways to pay off debt. For example, find fixed interest rates on your credit cards and make sure you’re paying the lowest interest rate possible. Visit www.creditcards.com to find the best credit card deals.



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Give Yourself a Money Makeover in 2009, continued...

4) Understand Your Investment Options: Another common obstacle to getting on the right financial path is all of the options that are available to you: investments, savings, insurance, etc. Casserly finds it easier to categorize financial products according to your specific needs and break them down into specific needs and timelines. First, define your strategy, then develop a timeline and lastly, determine the proper investment options that suit you.

5) Diversify Your Assets: This is important especially during today's financial crisis. 91.5% of performance of an investment portfolio is based on how well you diversify your assets. One great way to diversify is to have investment holdings outside the stock and bond markets. Also always stay aligned with your investment tolerance level over the years...it changes! Keep an eye on your portfolio from an emotional standpoint or you may find that you've sold yourself — and your future — short.

6) Plan for Retirement: Even if you think you're on track with retirement planning, make sure you assume the proper long term inflation rate on your planning assumptions.

7) Identify Your "Crabs in a Bucket": Don't let family members or friends hold you back in achieving your best financial future. Examine who is supporting you, who keeps tempting you to spend, and who pulls you back into the same old patterns of behavior. It's time to manage these "crabs in a bucket" and focus on your own financial goals and priorities.

8) Seek The Pros: Not the best at handling financial planning? Calling a professional who understands your financial needs can help you stay on track throughout 2009 and beyond.

For more inspirational financial advice and to purchase "The Emotion Behind Money: Building Wealth from the Inside Out," visit <http://www.emotionbehindmoney.com>.

About Julie Murphy Casserly:

Julie Murphy Casserly, CLU, ChFC, CFP®, is a 14-year veteran of the financial services industry. She's advised thousands of clients on all aspects of their wealth management including investment asset allocation and risk management, insurance needs, retirement planning, business planning, college planning, tax planning and estate planning. She considers understanding each client's personal life strategy, goals, and dreams to be the key that that enables her to create truly personalized financial plans.

A graduate of the University of Illinois - Urbana/Champaign, Julie also earned an MBA from The University of Notre Dame.

About "The Emotion Behind Money: Building Wealth from the Inside Out"

The Emotion Behind Money is the notion that we each have specific emotions, or emotional patterns, attached to money and these emotions impact every financial decision you face. It is designed to be helpful —some early readers have said "life-changing" —for people of all ages and financial status. It helps you move past preconceived notions about money and set new goals that will allow you to think positively about your finances and live the life you deserve and desire.



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ABOUT THE AUTHOR

About the Author, Julie Murphy Casserly:



Julie Murphy Casserly, CLU, ChFC, CFP®, is a 14-year veteran of the financial services industry and author of the new book, *The Emotion Behind Money: Building Wealth from the Inside Out*. Julie has declared it her mission to “financially heal America” by helping people understand their emotions behind money, and how these attitudes affect how they earn, spend and save – or, conversely, accumulate debt.

It is her belief system, and practice, to delve into the emotion and psychology behind her clients’ monetary issues, spending patterns and behavior. Only by digging deep and really understanding her clients does she feel she can lead them on the right path.

A Chicago-based entrepreneur, Julie founded JMC Wealth in 2000 and now works with thousands of clients worldwide on all aspects of their financial portfolio’s including investment asset allocation and risk management, insurance needs, retirement planning, business planning, college planning, tax planning and estate planning. She considers understanding each client’s personal life strategy, goals, and dreams to be the key that enables her to create truly personalized financial plans.

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Her book can be ordered on www.amazon.com or www.emotionbehindmoney.com.



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ABOUT THE BOOK

"Wealth doesn't come from managing your money. Wealth comes from managing your emotions behind money." – Julie Murphy Casserly, author of *The Emotion Behind Money: Building Wealth from the Inside Out*.

The Emotion Behind Money is the notion that we each have specific emotions, or emotional patterns, attached to money and these emotions impact every financial decision you face. They are responsible for how you earn, spend and save money – or, conversely, accumulate debt. Amazingly, these thoughts are not just fleeting reactions; they actually influence how much money you'll make and amass throughout your entire life!

The narrative is personal and compelling, as Julie draws on her own relationship to money, which had its roots in her upbringing as one of 12 children, and her parental attitudes that money was in short supply and hard to come by. The book is also filled with relatable anecdotes based on the wide variety of individuals and couples with whom she's worked over the past decade and worksheets to help readers navigate their own financial roadmap.

The Emotion Behind Money is designed to be helpful –some early readers have said "life-changing" –for people of all ages and financial status. It helps you move past preconceived notions about money and set new goals that will allow you to think positively about your finances and live the life you deserve and desire.