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## Preface

The thought of money can immediately elicit any one of a wide range of emotions for each of us.

Money can give us opportunities and experiences of profound value; it can save lives, beautify communities, and bring us innumerable comforts and conveniences. Money can also be the source of overwhelming anxiety, anger, and grief. It has been the focal point of countless arguments between otherwise good people. Many of us can testify to the fact that failure to manage our money responsibly leads to general discontent, negativity, and havoc.

And for millions of North Americans, the emotional roller coaster that money represents in our lives is experienced with every single payday—a recurring reminder that we are broke!

But it doesn't have to be that way. In the spring and summer of 2010, twenty-seven households participated in a twelve-week pilot project designed to help them break the cycle of living payday to payday, and *stop being broke!*

Over the twelve weeks, participants worked through the eleven modules included in this book and participated in classroom-type learning workshops to apply what they were learning to their personal financial situation.

At the end of the twelve weeks, participants reported an increased sense of hope for their financial future, less anxiety about personal finances, improved behaviours associated with financial