Photo Courtesy: RoseMarie Keogh-Smyth

Book

Turn Financial Chaos into Choice with RoseMarie Keogh-Smyth's Insightful Financial Strategies

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RoseMarie Keogh-Smyth's *Don't Have Sex Nine Months Before Christmas and Ot[illegible] Practical Financial Tips* is more than just a cheeky title—it's a guide to tak[illegible] co[illegible] of your money, planning for predictable expenses, and building financial confidence through humor and practical strategies. Inspired by her sister's annual holiday struggles, RoseMarie observed firsthand how unplanned costs—like a child's birthday coinciding with Christmas—can sometimes disrupt family budgets. "The title came straight out of real life," she explains. "Those big expenses aren't surprises. They happen every single year. If you don't plan ahead, you'll likely end up planning for them every year. The title is cheeky, but the message is practical—prepare for what's predictable, and you won't feel like your finances are running the show."

The book is a collection of practical tips aimed at helping readers regain control of their finances. One particularly helpful lesson is the idea of "Name It Before You Spend It." RoseMarie recalls how she taught her young son Colton to use labeled piggy banks for specific goals: a Car Fund, a Travel Fund, and even an SPCA Fund for giving. "It wasn't about the coins; it was about learning that money needs direction before it disappears," she says. This principle translates seamlessly into adult finances: renaming savings accounts with a purpose—like Downpayment for Dream Home or Wedding Day Bliss—can help prevent money from wandering into unplanned expenses. "When money has a job, it's less likely to disappear into things you might not actually care about," RoseMarie notes.

Her approach is grounded not in abstract theory but in lived experience. "Almost all of it comes from personal experience. I never wanted this book to sound like advice from a pedestal," she says. After university, RoseMarie faced her own financial wake-up call when she received her first student loan statement after borrowing for 4.5 years. The moment was decisive: "That single decision shaped how I see money and how I teach it. Debt doesn't have to last forever unless you let it. Once you take a breath, make a plan, and stop letting distractions win, you can start building momentum."

The book addresses common mistakes she's seen repeatedly, particularly a lack of awareness. Many people work hard but still struggle financially because their money lacks direction. RoseMarie refers to this as "autopilot spending," where purchases are made to feel better, out of guilt, or simply by habit. Her methods—like the Sweep

Method, which reallocates leftover money daily, and Name It Before You Spend It—focus on building awareness, confidence, and momentum. “I want readers to stop feeling ashamed of their finances and start feeling more in control of them. It's not about perfection; it's about momentum,” she emphasizes.

RoseMarie's advice is structured to simplify financial decision-making, especially for those juggling debt, savings, and everyday expenses. “Most people try to fix everything at once and end up exhausted,” she explains. Her solution is balance: choose one debt to pay down and one dream to invest in simultaneously. Each step toward debt relief can free up space, while every deposit toward a goal can reinforce motivation. “That balance can change everything,” she says.

Humor is another tool RoseMarie uses to make her financial guidance memorable. The bold title isn't just a hook—it encapsulates her philosophy of turning predictable chaos into manageable, actionable plans. By framing serious lessons in a relatable and entertaining way, she makes financial discipline approachable without sacrificing substance.

Beyond individual tips, the book emphasizes the mindset shift needed to manage money effectively. It encourages readers to take responsibility, plan ahead, and treat money as a tool for achieving life goals, not a source of stress. Whether it's renaming accounts, setting aside funds for specific purposes, or applying her Sweep Method, RoseMarie shows how small, consistent actions can compound into meaningful progress.

In today's fast-paced world, where many people feel overwhelmed by financial pressures, RoseMarie's message is both timely and practical. Her personal stories, combined with lessons drawn from family experiences, make abstract financial concepts tangible. Readers come away not just with strategies but with a renewed sense of control, confidence, and the realization that financial freedom is possible with awareness, planning, and a touch of humor.

For anyone ready to take charge of their finances without feeling intimidated, *Don't Have Sex Nine Months Before Christmas and Other Practical Financial Tips* offers a roadmap. With engaging stories, actionable tips, and a relatable tone, RoseMarie offers readers the tools to turn their financial chaos into choice—and perhaps even enjoy the process along the way.

Get your copy of Don't Have Sex Nine Months Before Christmas and Other Practical Financial Tips today and start taking control of your finances!

Disclaimer: *The information provided in this article is for informational purposes only and reflects the personal experiences and opinions of RoseMarie Keogh-Smyth. It is not intended as professional financial advice. Readers are encouraged to seek personalized advice from a qualified financial advisor before making any decisions related to their finances.*

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