

EPISODE 33: Planning for Your Financial Health as a Consultant—with Diana Crabtree Green

Deb Zahn: Hi, I want to welcome you to Episode 33 of the Craft of Consulting Podcast. I have a repeat guest on today, Diana Crabtree Green. She is a fantastic guest that I had on before. She is a financial and tax consultant and you might remember her from Episode 17, talking about how she built her consulting business and then also in Episode 28 where she did a group exercise with me and a few other folks about life balance. But today she's going to talk about something really important, which is a new tool and content that she has available. She calls it Buck the Budget™ and it basically helps folks make sure that they have really good healthy finances, which is so critical, particularly if you're thinking of becoming a consultant or you've already taken the leap and you're leaving the safety and security of having regular employment and having a regular paycheck.

That's why I think this tool, which I've actually done, is so important as a way to plan for that. So you're planning for your future, but you're also able to plan for how to build up the resources that you need in order to safely become an independent consultant and to make that all work financially. So she is going to talk about what it is and how this tool can actually help consultants figure out how to do all of that. And this is near and dear to me because I used to work in a consulting firm, wonderful firm. And then I switched and I am now an independent consultant and I learned some lessons about finances kind of the hard way. And I talk about that in this episode and she's going to help you figure out how to avoid a lot of that and also just have a financial future that's going to work for you in the life that you want to have. So let's get started.

I want to welcome back a fabulous guest that I had before. Diana Crabtree Green. Diana, thank you so much for coming back.

Diana Crabtree Green: Thanks Deb. I'm happy to be back with you.

Deb Zahn: Well, there's so much to say about finances and consulting, particularly being an independent consultant, that I wanted to have you back because I know that you've helped yourself and you've helped a lot of other people gain some financial independence through some financial planning. And tell the listeners a little bit about who you are, what you do and sort of why you have such a passion for it?

Diana Crabtree Green: Certainly. I'm a CPA. I specialize in tax, individual tax particularly, and then personal finance. I'm passionate about this for two reasons. First, and I'm not sure this is the first reason, but personally I have been obsessed with building wealth and also having balance in my life. My experience with all of this was I came out of college with debt, about \$40,000 of debt, and I started working and I had a pretty good job. I had a huge payroll of \$31,000 my first job out of college, which I thought was all I would ever need.

But I'll tell you, I had seen my parents make some really big mistakes and they were terrified about money and whether they could ever retire. And I committed at an early age to not be in their position. So I had that going for me at an early age and decided to just put my head down and start saving first and then spending. So it's funny because I did this because I felt like it was the thing I needed to do, but I never really felt like I was skimping in my life.

And about 12 years into my career, so understand I was in my mid-thirties, I lifted my head up and discovered that I had reached financial independence, which is to say I had accumulated enough wealth that I didn't need to keep working.

Deb Zahn: Wow.

Diana Crabtree Green: I mean, I could've retired. It would have been a pretty frugal life. I don't want to live that frugally. But anyway, so that's the first reason is personally I have been driven towards that. Secondly, in working with tax clients over the years, I've had people come to me over and over asking, "How do I better get ahead? I don't know where my money goes each month. I don't know how to manage my funds. Can you help me take a look at things?"

Now as a result, I would pull together financial plans for these guys and a big component of that was looking at their cash flows each month. How much money is coming in? How much is going out? And what recommendations I had around that. So those are kind of the two big pillars for my passion around this.

Deb Zahn: That's great. And how have you been taking sort of what you've learned to do with others and apply it to your own life? I mean, financial independence at the age you're talking about is glorious. But how do you do that now so that you keep steady in the direction you want to be in?

Diana Crabtree Green: It's pretty dang simple to be honest. And that is save first, then spend. I commit to that. I encourage my clients to commit to that and I'll tell you, this is different. This is different than what we're told to do.

Deb Zahn: Right.

Diana Crabtree Green: Because previously we're told that you need a budget and a budget is a brilliant concept. It's an ideal for how little you should spend so that something would be leftover in the end to save. It's called minding the gap. If you can keep your expenses down, there might be more to save in the end.

Deb Zahn: Yeah. Yeah.

Diana Crabtree Green: Very few people successfully pull off budgeting, and it's because it takes a tremendous amount of discipline to track each and every expenditure in order to adhere to that budget.

Deb Zahn: Right. It's like a diet.

Diana Crabtree Green: It's exactly like a diet. Thank you for saying that. Yes. Budgets, like diets, really don't work. What happens usually is you come to the end of the month and you have a reckoning. You get on the scale or you check your account and you're not where you thought you would be. You didn't adhere to this ideal and then you gorge on chocolate cake or a shopping spree.

Deb Zahn: That's right. Or both. What the heck?

Diana Crabtree Green: Yes. Anyway, so budgets are a really great idea but realistically for most people, they really do not work. What I'm proposing here is to turn this order on its head. If you save first and put away the right amount, nobody cares what you do with the rest on the backside. For me, that has been particularly effective. I wasn't trying to reach some kind of financial independence or freedom by my mid-thirties. I was just doing the right thing and living my life in the meantime and living a good life by the way. I was, again, I was not living frugally. I wasn't extravagant either.

Deb Zahn: So say more about the save first because that is really counter intuitive. Again, we all think in terms of count your calories and then have the cake later. How does that work? What should folks be doing that they would be able to save first in a way that means they're not skimping and it means that they can still live a full life.

Diana Crabtree Green: Yes. Really the secret to best paying yourself well is by using tax advantaged accounts. And these traditionally are referred to as retirement accounts. And whether you plan to retire at 35 or at 65, these are still the very best way to get ahead the fastest. And that is because you are allowed by taking advantage of the tax advantages of these accounts, you can invest more for less money and that gets you ahead faster. It's that simple really.

So I encourage people to stop thinking of these simply as retirement accounts. These really are tax advantaged accounts, which will build your wealth, yes for retirement, but for a whole lot of other things in life.

Deb Zahn: Oh, that's wonderful. So I know and one of the reasons I wanted to have you on is you have a new product, which I was very fortunate to test drive because, and—I don't want you to gasp—I didn't even have a budget. Like I know what my monthly expenditures generally are. I track that. I have my Excel spreadsheet, but I got to test drive it and I thought, "This would be really helpful for consultants." So describe your product and then I want to talk about how

consultants might be able to use it to help them with the wacky world of consulting.

Diana Crabtree Green: You bet. Buck the Budget™ is what I have here and it's not a product so much as it is a program. What it is is a three-step money management program. OK. And I'll just give you the three steps. I'm going to give you and your listeners a little advance sneak preview.

Deb Zahn: Nice.

Diana Crabtree Green: The steps are number one, you can guess it. Pay yourself well. So this is first thing you do is pay yourself. Use tax advantage accounts. Number two, isolate living costs. So this is identifying your fixed recurring, inescapable costs that happen each month. OK. And then number three, spend the rest. This is the discretionary spending. This is your reward for doing the first two steps. That's what Buck the Budget™ is about.

Now how this is available is on a website. And that website consists of a few things. First of all, there's content, which talks through the three steps. There is an action checklist to help you go through the steps and the various tips and things. Instructional videos and a toolkit, which is an Excel workbook, incorporating the tools that are mentioned throughout the content to help you implement the three steps. And there's several tools, about seven or eight tools in that workbook. All of this is on the website, at www.buckthebudget.com.

Deb Zahn: Wonderful, which I will have in the show notes as well. And so say how this is, so if someone's a new consultant or, actually let's back up. Let's say someone is thinking of becoming a consultant and they're moving from a salaried position to now independent consultant. And so I just experienced this and I will have to say, so I was a consultant at a firm where I got a regular salary and then I became an independent consultant.

And I was shocked at how long it took me to get paid for work that I did regardless, regardless of what was actually in the contract. Everything was at its own pace. I expected, "Oh, there'll be a couple months delay." There was actually multiple months delay. I think I just got paid for four months back just recently. And I had had some reserves, and I had saved some things up. I had done some planning. In retrospect, I wish I had done a heck of a lot more number crunching and planning and life would've been much easier for me.

So talk about how this would help someone in that position. So they're going from a salary to being independent. How would this help them know what to do?

Diana Crabtree Green: You bet. That's a really great question because obviously it is a huge leap of faith when you go from the safety that the life preserver of a regular paycheck to variability. Income that comes and goes, ebbs and flows. First thing you

mentioned is reserves. I don't care who you are, you need to have emergency funds in the bank, OK. For anybody with a job and with that life preserver coming in every two weeks or twice a month, three months of living costs is what you should have in the bank as an emergency reserve.

Deb Zahn: Minimum, right.

Diana Crabtree Green: Minimum, yes, because here's the deal. You cannot predict emergencies, but you can prepare for them and it is our responsibility to prepare for them.

Deb Zahn: That's right, and part of an emergency is a client who takes a while to pay you and again, had I done it, I thought three months sounds right and I had three months. I would have been better if I had done four or five, maybe even six months.

Diana Crabtree Green: You betcha. So three months, by the way, that's for anybody in case the water heater goes out. Yeah, you've got a humongously expensive car repair. I had a \$3,000 car repair last summer. Whew, that hurt. But when you are moving away from a paycheck, those uncertainties grow. And like you said, it's not just what if the water heater goes out, it's what if the water heater goes out and I don't receive this payment and this customer I've been waiting on. So it adds on to the uncertainties.

Deb Zahn: Mine was a vet bill. It was a very large vet bill. Emergency vet services, plus I hadn't been paid.

Diana Crabtree Green: There you go. Absolutely. And by the way, layer on more if you have rental properties where suddenly you may not be getting income because somebody forgets to pay their rent or your property goes vacant. So whatever your variables are, the more you have, particularly if you're a consultant moving out on your own, the more you need in emergency funds.

So at some point, three months, six months starts looking a whole lot better. If you've got some variabilities. And I'd say if you are going out on your own entirely and you don't have any passive income coming in, might need 12 months. Honestly. I mean it's what's going to make you sleep at night and also what's going to give you a long enough runway to get your business up and going.

Deb Zahn: That's right because the difference with me is that I already had clients. I already built up a robust pipeline. I already had work in the queue, and it still took four to five months to get paid. Had I had none of that and I was just starting from scratch and now I got to get clients in and then wait to get paid. Yeah. Then even six months is looking a little skinny.

Diana Crabtree Green: Absolutely. Yeah. In that case, 12 probably would have been great for you.

Deb Zahn: Yeah.

Diana Crabtree Green: But you know the other advice I have, and then we'll get to my to Buck the Budget™ and how this would help, is if you share finances with somebody, which I suspect you and your husband have shared finances.

Deb Zahn: To a degree, yeah.

Diana Crabtree Green: To a degree. OK. For my husband and I, we definitely share finances and this is a really great strategy which I mentioned in my previous podcast with you as well. When you're a consultant and you're jumping out away from a paycheck into a self-employed situation, it helps if you've got somebody else in the household with some stability. Now it's interesting because my husband and I are both self-employed, so we've got variability all over the place and how I use this product for us is that he has fairly regular payments.

One of his biggest contracts pays in quarterly and we can count on that coming in quarterly. The other ones are all over the place and he's sometimes got to chase them down. But for us, what we have done is run his income through Buck the Budget.™ So we'll take his income into step one, pay ourselves, do what we need to do there. Step two is so critical for the consultants that you're talking about, Deb, and that is we all need to understand exactly how much our living costs are to cover completely each month because we don't have a choice whether or not to pay that mortgage. And again, you identify those in total to figure out how much you need in reserves and also to help plan your cash flow and how much cashflow is required each month to cover that.

Deb Zahn: That's right.

Diana Crabtree Green: So in our case anyway, my husband's lumpy payments that come in quarterly, we look at it and on a monthly basis. We know how much he's going to get quarterly from this big contract and we can pretty easily estimate what the other payments are.

Deb Zahn: Right.

Diana Crabtree Green: And we can take that through the whole program. Now my work, I've got some tax stuff over here and I've got Buck the Budget,™ which by the way is cash outflow right now because I'm just launching this, which is a perfect example to what you're saying.

Deb Zahn: That's right.

Diana Crabtree Green: And as a result, I'm treating all those finances separately. But I've used my husband's finances through Buck the Budget™ because those are some pretty regular cash flows. Now, if you don't have the luxury of regular cash flows and

that kind of stability in your house, it might be that you just jump ahead to step two.

Deb Zahn: Right.

Diana Crabtree Green: Say, "OK, you know what? I have no clue what my income is going to be or when it's going to come, but what are my living costs, number one? And number two, what kind of reserves am I going to need to cover those and sleep well at night?" So the tool will work well for you there. It will be a little bit limited if you don't know at all what your income is going to be. And if you don't have a lot of predictability on that, it might be. And the tool is set up in a way that you can skip right ahead to living costs.

Deb Zahn: Yeah, yeah, yeah. Which is still enormously helpful. And one thing I found and I'm curious about your advice on this is so I track my bills on an ongoing basis, but I don't track how I'm otherwise spending. Now, obviously after this podcast, I will. But I realized at one point when I was doing some financial planning, I had to put it all together in the same way that somebody would ask me, "How much did you eat today?"

I grossly underestimated some of where my dollars were going. We don't live an extravagant lifestyle, we don't do a whole bunch of traveling and I grow a bunch of our food. But when I looked a little more closely at some of our expenses, they were much higher than I thought. And if I had just done the tool and say, "Well I think it's about, you know, duh, duh," I would have been less successful with it because I would have grossly underestimated how much recurring costs that I actually have.

So what do you encourage for folks who are doing that second step in terms of trying to get it as accurate as possible in reality based?

Diana Crabtree Green: Yes, that second step, again, being living costs and those are the unescapable bills that have to be paid. Those are really primarily fixed with the exception of two things. OK, and these are the two that you're probably talking about paying attention to and tracking and that's groceries, OK, and gas for your car.

Deb Zahn: Right? If you're including cat food and groceries, then yes.

Diana Crabtree Green: I definitely put the dog food in with the groceries.

Deb Zahn: That's right.

Diana Crabtree Green: I mean they're family, you know. So with those being the only two variable costs because I see it within living costs, I suggest dedicating a credit card for groceries and gas and estimate upfront as you take your first spin through Buck the Budget™ and you're isolating your living costs. You know, we spend in this

house pretty darn close to \$1,250 a month on groceries. And that's for three of us. OK.

Deb Zahn: Yeah.

Diana Crabtree Green: And our gas runs about \$250.

Deb Zahn: Right.

Diana Crabtree Green: So as a result, I expect that credit card, which is used for nothing other than those two items, to come in at \$1,500 a month. As long as it comes in at \$1,500 or less, I'm done. I can dismiss any exercise of having to track any grocery or gas expenditures.

Deb Zahn: Nice. Nice.

Diana Crabtree Green: Now if it comes in above that, I might need to take a look and go back through the file and say, "OK, let's be realistic. I'm not spending \$1,250 a month on groceries. It's more like \$1,400."

Deb Zahn: That's right. Or I have a teenager and it's higher.

Diana Crabtree Green: Yes, yes. Well, I have a teenage girl, luckily not a 180-pound teenage boy that would be eating us out of house and home.

Deb Zahn: That's right. So that's great. That's a really concrete, easy step to get a little better handle on some of those variable expenses that are recurring. I love that.

Diana Crabtree Green: Yeah. I would argue that any other variable costs are probably step three costs, which is discretionary spending.

Deb Zahn: Right.

Diana Crabtree Green: So that includes travel, clothing, gifts. I would even say car repairs might be in that category. And I realize if the car breaks down, you need to fix it, but you need to isolate things in a way that they're manageable.

Deb Zahn: Right.

Diana Crabtree Green: And this is why we've broken this into step two, isolating living costs and step three. And there's an emergency fund in there, too. But anyway, this is all addressed in the content.

Deb Zahn: Wonderful. And so what other advice would you give? So there's the tracking when you have really variable expenses. Is this a tool that you could use then as like a year look back to say, what did things actually look like and then how do I need to make adjustments going forward?

Diana Crabtree Green: Well, that's a great question. I'm glad we can clarify this. This tool is intended to be something that you set up at the start and then come back to once a month for 10 or 15 minutes. And this is meant to replace budgeting and tracking. And by the way, I said this before, but I'll hit it again.

The only way that budgeting really works is if you stay within the parameters that you've made. And the only way to do that is to track each and every expenditure. There's a lot of solutions out there that encourage that. With mobile apps where you go to the grocery store and you say, I just spent \$85 at the grocery store and you enter that. That is not what we're doing here. Instead, you'll spend an hour, maybe two upfront, depending on how much of the content you want to read through. Go through the content, get the concepts in place, and then go through a toolkit.

So in going through the toolkit, you're going to enter some paycheck information, make a plan to pay yourself well, step one. Number two, identify all of your living costs. So you're going to set all that up. And then step three, how much is left? And then you make a plan to pull that money out of your account, put it into other accounts, take it out in cash. There's a lot of different ways to do that, but by setting all of this up, you're giving yourself a global view, a total clarity of your finances upfront, OK. And see how they plan for yourself by the time you get to step three and you say, "OK, I'm going to take these monies into these accounts, I'm going to take this amount out in cash," and then you use that for the month.

OK, so a little bit like getting an allowance only you're your own parent at this point. Better than that.

Deb Zahn: That's right. And you're free to act out at that point.

Diana Crabtree Green: Yes. So long as you have correctly done all of the steps. So for instance, as long as you correctly identified all those living costs and your groceries like we talked about, there's not much to do once a month other than to come back when you open up that credit card statement and say, "How did I do? Oh, \$1,500 bucks on the dot. I'm doing well. OK. All right. How did I feel the last month? Did I actually have enough cash left over for spending? OK, maybe I adjust some my allocations in step three." But it's an investment up front and then a little bit of an autopilot going forward. I call it a monthly money tune up when you come back and spend 10 to 15 minutes at the end of each month.

Deb Zahn: Right. Which is better than panicking when you forgot a bill was coming in.

Diana Crabtree Green: Yes, absolutely. And it may take a month or two or three because if you have forgotten a bill by the way and didn't identify it in your living costs, you're going to know.

Deb Zahn: You're going to know it, yeah.

Diana Crabtree Green: Yeah. And those are the adjustments that you make with your monthly money.

Deb Zahn: It sounds like this also fundamentally requires a mindset shift. So when I first heard you talk about pay yourself first, I want to do fun stuff with money now and then you clarified, and by the way, I thought that, and I have been saving in my taxed advantage accounts, AKA retirement accounts, since I was 25.

Diana Crabtree Green: Yeah, you're my hero.

Deb Zahn: So I at least had the wherewithal to understand that there is something called a future. I want to make sure it's good and I should be saving money for it. But it seems like a mindset shift to say you're investing in your life and that's what you mean by paying yourself first. How would you guide people to be able to take that shift?

Diana Crabtree Green: It's such a tough question.

Deb Zahn: I know, I know.

Diana Crabtree Green: Especially, I'll give you an example. And it's my teenager. OK. She had a job over the summer and she would have thought she paid herself well when she took half her paycheck and spent it on fast food. Because to your point, that is her freedom. That is her definition of freedom is being able to do what she wants with her money. Right. And I asked her, "Well what do you have to show for that?" And she said, "Well, nothing."

Well, what had been happening on the backside is we were saving the other half of her paycheck. So what would happen is she'd get her paycheck, deposit it, and we would give her the other half and she would spend it freely and she would have spent all of it she did admit, by the way, had we not taken half and put it aside.

I'm not sure that I'm answering your question directly here, but it does take a mind shift. I did ask her, "How do you feel now that you know you've saved half your money?" And she said, "Pretty good." So she was pretty happy about it and it was a huge mind shift for her. Now would she do this on her own? I don't know, I still think she's learning, but it comes down to this. There's two things to do with your money: save it and spend it. And to pay yourself first is to give the money to yourself before you give it to your mortgage lender and the car dealership or anybody else because you have worked hard for this money and you deserve to keep some of it before paying anybody else, including by the way, the government, which is why the tax advantaged accounts are so important.

Deb Zahn: I think that's a powerful shift in terms of, because you're right, it's like we take the leftovers after everybody else gets theirs, but the reality is if so, how I think this would be helpful and why I plan to use it is it also, it'll help me meet my goals for generating the wealth I need to not be crazy rich, but to live comfortably for the rest of my life and to retire early and do all of those things I want to do. But it also will help me make choices, deliberate choices about how do I want to spend my living expenses? So if I calculated everything, is that really what I want?

So by the way, after we did this, I did a sample of this and I came home and I said, "You know, our expenses are higher than I feel like we truly need." And so we actually, we're rural so it's tough to do, but we changed our internet service. We pay a heck of a lot less now. We made some changes in how we were paying things and what we were paying for to reduce our expenses because we weren't deriving the value out of it that made the numbers that I saw in your tool worth it.

Diana Crabtree Green: Yeah. I'm not surprised. And Deb, I've got to tell you, I think most people couldn't answer the question of what does it cost for you to pay your bills each month?

Deb Zahn: That's right.

Diana Crabtree Green: I don't think most people have a grasp on that. This allows you a grasp on that for sure.

Deb Zahn: Yeah, I love that. And then you'd have more control in your life.

Diana Crabtree Green: Yes. And by the way, boy, if you've got a consultant, someone that's moving into consulting like you talked about previously, and they really want to cut their living costs in order to get their reserves to last longer, the first and most, well not the first, the most impactful thing they could do, get a roommate. Your living costs, meaning your housing costs, are the biggest expense that we have. And to get a roommate and to share that expense with you. Whew. That is the fast way to drive that down.

Deb Zahn: Yeah. Or not get an office because I've seen some independent consultants go out and pay money to have a separate office when the reality is, if you need to meet with clients and other things, there are easier and much cheaper ways to do that.

Diana Crabtree Green: You bet.

Deb Zahn: And so to think about what you want your life to be like, including paying yourself first and then think through what do I really want to be spending my money on? And I think your tool, particularly step two, helps you do that. And I

imagine it, and I thought about this when I was doing it, I can then play around with, do I want to pay myself more upfront? Because now I've cut these expenses or for whatever period of time do I want to leave it the way it is, cut my expenses and then I get more money on the back end because at some point I to buy myself a tractor?

Diana Crabtree Green: Yeah it is ... Yes, you do.

Deb Zahn: Why thank you.

Diana Crabtree Green: It's a need I'm pretty sure. It's a balancing act. All of it is really, and I feel like the best approach towards our finances is also a balancing act. There's a lot of hype out there about scarcity. Well let's say, let's call it frugality.

Deb Zahn: Yeah, yeah.

Diana Crabtree Green: There's squeeze everything down as much as possible and mind the gap, which is create as much savings on the backend as possible. And then there's a lot of talk out there about just building wealth, building wealth, building wealth. And honestly, you need to be able to build wealth but also live a little now.

Deb Zahn: I agree.

Diana Crabtree Green: So it's balancing the future and the now and it's critical that we do that because man, if we're all just heads down saving for our 401k, then all of a sudden we get that terminal diagnosis.

Deb Zahn: Yeah.

Diana Crabtree Green: What was all that for? Whereas on the flip side, if we're just completely neglecting any kind of savings because we think we're never going to retire, then we'd bring our heads up at 40 or 50 and we panic.

Deb Zahn: Yeah.

Diana Crabtree Green: Because it's been all about the now, and now what are we going to do? Anyway, there needs to be a balance in between and that's the balance that I'm trying to promote and strike with Buck the Budget.

Deb Zahn: That's wonderful. Well, I'm a huge fan of balance. So speaking of that, I want to ask you again and you answered this before and it was tremendously helpful when I asked you about how you bring life balance because you talked a lot about systems. And of course I love me some systems. But so you're raising a teenager. I happen to know that you're a bad ass rock climber extraordinaire, so you definitely have a rich life. So how does this way of you approaching financials do what you just said, which is balance in that preparing for your future in a way that gives you the life you want by having the life you want now.

Diana Crabtree Green: I'll tell you, it allows me to sleep at night. It allows any of us to sleep at night. When you're doing the right thing and you're putting money away, then it doesn't matter what you're doing on the back end. You don't have to go to bed thinking, "Oh God, I really got to start that 401k or I wonder if I'm going to have enough or am I going to be destitute and pushing around a shopping cart?"

Deb Zahn: Oh yeah, I know those feelings.

Diana Crabtree Green: Absolutely.

Deb Zahn: Well that's what stops a lot of people from becoming consultants is they either don't have faith that they're going to be able to make it work financially and they have all these fears about what that's going to mean. Or there's the other version where they think, "Oh, I'll make millions and millions of dollars" and that also can be true. But most of the time, that takes a while to get there if you ever get there.

So for consultants, I think figuring out that balance is perfect unless you just want to work constantly and charge really high fees and keep cooking that way.

Diana Crabtree Green: Yes. I think the key is clarity. I think there's a lot of comfort to be found in clarity. And again, with most people not understanding what it costs to pay the bills each month, going through the exercise of understanding, "OK this is my total number each month and maybe this number is too high. I'm going to get a roommate." Or, "Hey, I can do this and how much do I need in reserves and putting that plan together?" That's going to give you the peace of mind to be able to focus on your consulting and growing your business without having to worry about what's going on on the back end.

Deb Zahn: That's right. And pay attention then when you're rock climbing because you really need to pay attention.

Diana Crabtree Green: Yes. Yes. Absolutely.

Deb Zahn: Or metaphorically rock, I mean.

Diana Crabtree Green: Well I would say your consultants are definitely scaling some walls.

Deb Zahn: Yeah, I would agree. I would agree. Especially when you're first starting out, but there's no reason you can't do it if you have a plan and hence why the Buck the Budget™ I think is a great tool. So this is the first time I've really promoted any particular product, but I got the pleasure of test driving it and I saw how valuable it was. So I definitely wanted other folks to know about it. So where can they find it and when is all of this beautiful thing happening?

Diana Crabtree Green: Yes. Come and get it right now at buckthebudget.com. The pricing for all of the website content that we talked about, complete with the checklist and videos and the toolkit is \$89. But Deb, for your listeners, I would like to extend a coupon for 50% off of that.

Deb Zahn: Nice.

Diana Crabtree Green: So everybody listen carefully because the coupon is craft. As you check out, it will ask for the coupon code, all caps, C-R-A-F-T for Craft of Consulting.

Deb Zahn: Thank you.

Diana Crabtree Green: Just enter that in at checkout and you'll receive Buck the Budget™ for 50% off.

Deb Zahn: That's an amazing deal for everything that you actually get because I've previewed some of this and that's an amazing deal. So again, and just so folks know who are listening, this is not an affiliate program. I'm not getting any cut of this. I just think it's really helpful for people to have some tool at their disposal other than a blank Excel spreadsheet or worse yet, the back of the envelope or nothing to be able to prepare for this so that it's going to be easier for you to, if you are an independent consultant to stay that way and be able to thrive and pay yourself, pay the bills and have some fun with what you got.

Diana Crabtree Green: Yes, this coupon will be available through December 31st so hop on and start bucking soon.

Deb Zahn: That's right. That sounds like a good holiday gift.

Diana Crabtree Green: Yes.

Deb Zahn: Well, Diana, thank you so much for coming on again. I know we mentioned this on the last podcast you were on and I was dying to see it and then once I got to see it I knew I had to highlight it.

Diana Crabtree Green: Well, thank you, Deb. I appreciate it.

Deb Zahn: You bet. Bye, bye.

Thanks so much for listening to this episode of the Craft of Consulting podcast. I want to ask you to do actually three things. If you enjoyed this episode or you've enjoyed any of my other ones, hit subscribe. I got a lot of other great guests that are coming up and a lot of other great content and I don't want you to miss anything. But the other two things that I'm going to ask you to do is, one is if you have any comments, so if you have any suggestions or any kind of feedback that will help make this podcast more helpful to more listeners, please include those.

And then the last thing is again, if you've gotten something out of this, share it. Share it with somebody you know who's a consultant or thinking about being a consultant and make sure that they also have access to all this great content and all the other great content that's going to be coming up. So as always you can go and get more wonderful information and tools at craftofconsulting.com. Thanks so much. I will talk to you on the next episode. Bye, bye.