

When I was a little girl, I used to sit for hours with my grandmother and listen to *her* “little girl” stories. She was born in a small, mountainous town in Italy with modest and humble beginnings. Nanie would tell me how she and her family conserved what little money her father made as the town power plant operator. Her mother was the main caretaker of the children, home and extended family, so in accordance with tradition; her full time “jobs” were already underwritten. They knew how to stretch each Italian “lire” as far as possible to ensure there was enough for all their needs. “Wants” were a definite luxury and not frequently granted. This family financial dynamic became a continued necessity as they journeyed on to American in 1929...And the rest, as they say, is history.

My parents have told me for years how fortunate we are to live comfortably without too much worry. They have always subscribed to the theory “never live beyond your means.” They reiterated the importance of paying your bills, being conservative and not a spendthrift, and most importantly to save as much money as possible (and to find an honest, brilliant financial planner! 😊). They also taught me the difference between being privileged and being spoiled. Most of us who live in the United States are advantaged by virtue of our standards of living and access to wealth as compared to other countries. However, those who take it for granted and expect no less are spoiled, especially if they are not willing to do the work necessary to realize such a lifestyle.

I have been advised, have listened intently and now try to live by these words of wisdom. Hence, this is *my* personal financial responsibility. What does it mean to me? *Everything!!* It means I should not expect to get everything I want. It means I should be thankful for having all I need. It means I should maintain a strong work ethic to cultivate my dreams; after all, my happiness is my own responsibility. It means I need to get a good education to compete in this diverse, aggressive world of ours. It means I should not be wasteful of my time, treasures or talents. It means I should share my bounty with the least favored and continue to give back to my community (can you tell I’ve attended thirteen years of parochial school?). Personal financial responsibility means I need to be realistic as to what I can and cannot afford given an ever-changing economy and job status.

Personal financial responsibility means I need to forever grasp these important family values. My heritage was built on these solid foundations and it behooves me to embrace them throughout my own lifetime. Mindful financial responsibility is a legacy which has been passed down to me from generation to generation. It is now my personal responsibility, financial and otherwise, to bequeath this wonderful gift given to me which I need to advocate to and nurture in my own children.