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### KEY POINTS

Kick up your heels with Fezziwig by enjoying the fruits of your labor and balancing work and play.

Take care of Tiny Tim. Establish priorities in spending your money rather than splurging on impulses.

Confront the Ghost of Christmas Past. Explore your feelings about money in order to understand your behavior.

Look to the Ghosts of Christmas Present and Future to learn healthier ways to manage money.

## Scrooge's story can help your financial future

Ebenezer Scrooge was rich in cash but poor in spirit.

His image was indelibly written in our mind's eye by the pen of Charles Dickens in A Christmas Carol.

Since 1843, the immortal curmudgeon has been frozen in deep cheap, sitting in darkness and partaking of a cheerless bowl of gruel.

Stingy. Mean spirited. Miserly.

But in a single miraculous night, Scrooge is transformed.

He confronts his emotionally impoverished past and resolves to enjoy his wealth and help others.

"The Ghost of Christmas Future helps Scrooge to see the consequences of his actions if he does not change," says psychologist and career coach Brad Klontz. "When we take an honest look at our present financial trajectory and the likely results, we become motivated to act."

Klontz says people who are stuck in bad financial habits should take a page from A Christmas Carol. He explores ways to make life as full and rich as figgy pudding in a book he wrote with Ted Klontz and Rick Kahler, *The Financial Wisdom of Ebenezer Scrooge: 5 Principles to Transform Your Relationship with Money* (Health Communications: \$14.95).

Most folks think of Bob Cratchit, Scrooge's long-suffering clerk, as a victim of financial misfortune.

But Klontz sees him as a binge spender, emptying his tattered pockets for an indulgent holiday meal instead of seeking treatment for Tiny Tim, who medical historians say was likely suffering from a curable kidney ailment.

So, does anybody have a healthy handle on his Dickensian finances?

Klontz points to Mr. Fezziwig, the merry employer of the young Ebenezer.

"Fezziwig was a hardworking, kind and generous man who took good care of his employees and knew how to balance work and place," Klontz says. "He threw a lavish party for his employees and insisted they take time off from work to celebrate."

Learning to waltz with our feelings and finances requires learning new steps and a willingness to venture out on the dance floor.

But in time, it feels natural.

"Once the emotional transformation takes place, people are often eager to change -- just like Scrooge," he says.

Eileen Smith offers commonsense insights on personal finance and career enrichment in her Sunday column. Reach her at (856) 486-2444 or [esmith@courierpostonline.com](mailto:esmith@courierpostonline.com)

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