Hogan digs deep to find root cause of money woes

· from WELL-KNOWN on page B1 cheque," she said, adding the average Canadian saves negative .05 per cent of his or her income.

In each episode of Maxed Out, Ms Hogan meets someone whose financial situation leaves much to be desired. She observes their spending habits and then devises a budget and shows them ways to save their money. She gives them about three weeks to implement the plan, she said, and then checks on their progress.

Three weeks later, she meets once more to see how they're doing. Sometimes they're right on new.

track, but not always.

"The advice in every show is relatable to people out there," Ms Hogan said.

Her motto: It's never just about money.

When Ms Hogan meets up with an atrocious spender or someone who can't seem to get it together, she said she probes deep to find out what's really going on.

"How we deal with money is a reflection of our personality," she said.

One example from the show is Donna, a certified shop-aholic who always needs something

"The reason is she's kind of insecure," Ms Hogan explained. "She likes to comfort herself by surrounding herself with things. She needs a fix at that moment, and then comes home with regret."

Donna was sent to an addiction counsellor who was able to give her alternatives to spend-

Ms Hogan helps people on the show using the very principles she's applied to her own life. She has three important money rules. The first is to become financially independent to live without financial fear.

Next is to save for retirement and unexpected life events such as a job loss or illness. There's also writing a will and assigning a power of attorney and then, when all that's done, there's saving for a dream.

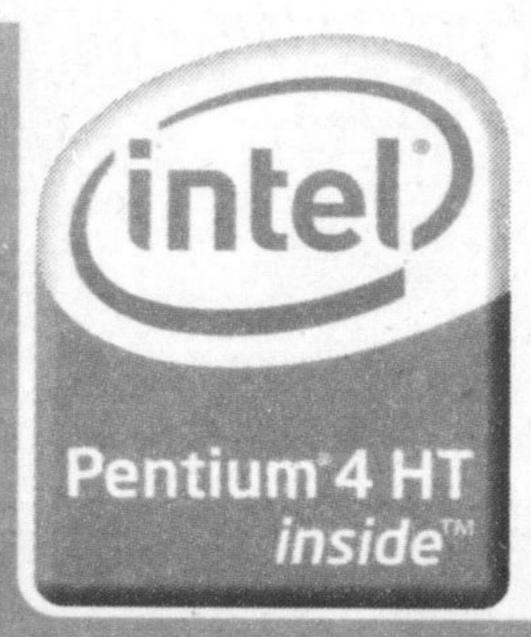
"This show is a platform. It's a way to reach out my hands and help a lot of people," Ms Hogan said. "If I can help one person feeling that anxiety (that comes with money trouble), then what I went through was worth it."

Stephanie Thiessen can be reached at sthiessen@miltoncanadianchampion.com.

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