

Biography
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Simplicity in Family Budgeting Drives This Woman Entrepreneur
Down the Road of Success

Yes, she is the proverbial superwoman- Mother, career-blazer, entrepreneur, wife, and software whiz. She runs a household while serving as Vice President of a small finance company in the Los Angeles area. She co-parents a bright 8 year-old son making sure he learns the right values and lessons in life *AND* she operates her newly developed software/Internet business in her spare time. An inspirational success story in the making.

Tatiana Shevchuk, an Odessa, Ukraine native, is a woman who had to overcome great odds to get where she is today. Her reason for surviving in the midst of uncertainty yet still fearless was due to her taking financial control of her life. Now, through her new venture, My Budget Planner software for adults, teens and kids and accompanying website, www.mybudgetplanner.com, she imparts her knowledge to the rest of the world encouraging and empowering others to do the same -take control of their finances. *What's clearly unique about her product unlike all others on the market-simplicity.* Her own need to find a simple budgeting program that would not intimidate nor be time-consuming led Tatiana to designing her own software as she secured her financial well-being. And the rest is history.

The American Dream - cars, homes, vacations, entertainment, designer clothes, a steady job. America - the land of opportunity, freedom and fast success. But no one informed Tatiana, new to America 11 years ago, about the debt, the worries and the fears associated with those dreams acquired through America's financial system. And so it was soon discovered, not too long after she experienced the pure excitement of her first full time job in America in 1992; how difficult the journey was on the way to the American dream.

Upon completing her B.A. degree in computer science from Odessa State University, Tatiana truly had no planned ambitions to come to America and pursue the American dream. However, her new husband's relative from California sponsored the two to visit and research the opportunity to build a new life as young adults. Leaving behind a younger brother, parents and relatives, Tatiana left her native country to seek the unknown. The image Tatiana's family had of America was not a land of opportunity but one of lack. Tatiana's father was of the perspective she would waste her time in a low paying restaurant job washing dishes and her Russian background would not translate to much of anything. *And on that statement marked the beginning of a string of golden moments for Tatiana as her new life in America unfolded with her husband.* From this point on, Tatiana succeeded every step of the way in spite of her family's concern. *She prevailed largely due to her innocence and willingness to take a risk and plunge into adventure with abandon.* Shortly after arriving in Calabasas, California in May 1992, her husband's family encouraged Tatiana to send out resumes for computer programming jobs. With a limited English vocabulary and naiveté of how

America's workforce operated, Tatiana sent out three resumes. She acquired an interview that eventually turned into her first American job working for a mortgage company in Woodland Hills.

Elated with her new accomplishment, her new supervisors asked her how much salary she earned at previous jobs in Odessa. She replied with \$1.00 a month. Inflation was never good to the dollar in Russia. So, when her new supervisors offered her an annual salary of \$24,000, Tatiana thought she was in the money! Hence, the beginning of her American Dream.

Financial theme in all her programming jobs

A financial common theme began to take shape eventually leading her to develop MY BUDGET PLANNER software. With all her computer programming jobs located at financially based companies, a path began to her creating a new business. Her primary programming duties dealt with financial systems that she enjoyed designing. With a solid job in America and a good income, Tatiana began to compose goals with her husband about their future. The American Dream began to take shape for her and her loving husband.

The desire for the home, car, travel, family, and more guided their every step. However, creeping right behind the goals were the credit cards – the debt- the mortgage- all without a warning or guide to understand the process.

Tatiana's next job with Countrywide in the San Fernando Valley allowed her to continue building her now respected reputation and career; however, she lived a facade that she had control over her money. She noticed when her income with each new position rose - a lack of savings and investments surfaced and her concern and worry began to build about her financial future. Unpleasant questions about where all their money had gone surfaced more frequently between her and her husband.

Armed with a good career, wonderful husband and loving son, Tatiana continued to climb the corporate ladder with yet another financial company in Santa Monica. Recommended to read the popular book *Rich Dad Poor Dad* by Robert Kiyosaki became a defining moment in her life where she saw the possibilities of true financial success was actually possible. The much needed and wise advice of Kiyosaki inspired her to create a level of security for her family. Several thousands of dollars in debt and fears of not having enough for her son's college and her retirement, Tatiana tried out *MS Money* to begin her disciplined financial budgeting. 30 minutes into trying the program, she lost her patience desiring something easier and less intimidating for a young mother overwhelmed with responsibility. She was looking for a simple, easy-to-follow program where budgeting her money would be a non-painful, simple daily task via the computer. Quicken was her next try which also proved to be too complicated and time consuming.

Shortly thereafter, her job required her to develop an in-house financial statement program. The solution was beginning to unfold, "I am a programmer. I just learned how companies manage their finances. I don't need to search more for personal financial software. I can build it myself! SIMPLE and USEFUL!" mentions Tatiana. She then took her knowledge from Kiyosaki combined with the experience from her work project and created her first MY BUDGET PLANNER. A great solution to her financial dilemma would be solved!

Tatiana's entry into the marketplace

Her first and most important lesson was *PAY YOURSELF FIRST*. May 2001 marked the transition from her original Excel program to now the makings of a fully functional budget program for the average household. By September 2001, the first version of MY BUDGET PLANNER for her own family was complete. Tatiana's husband was not convinced of the program until he saw tangible results six months later. Today, he is her biggest cheerleader and promoter of the software. She began by working hard to pay off their credit card debt, educational loans and car payment. Now, with money in their savings, they took their family vacation to Hawaii without any worry about how to finance the trip. They were able to save more than 15% of their annual income and are still doing it today. Their financial disagreements nearly vanished with the success of the budgeting and they created a positive, worry-free relationship. Her best testimonial came near the end of 2002 when her husband was laid off from his job. Thanks to her discipline with MY BUDGET PLANNER and the simple application of the program, she re-budgeted all their finances allowing little worry about the loss of his income. Her financial expertise and success allowed her husband to have the luxury of choosing a job he prefers over taking the next available position. He now stays home with their son until the right job comes along.

Fruit doesn't fall far from the trees. Her eight-year-old son began his own savings and budget plan. Tatiana didn't want her son to repeat her mistakes and began teaching him money lessons. Her success with the adult version of program inspired her to create software for her son, **MY BUDGET PLANNER FOR KIDS**. Based on her own urgent need, MY BUDGET PLANNER became her entry into the marketplace to better people's lives. Several months into her initial marketing efforts, Tatiana's entrepreneurial venture is gaining overwhelming response to the effective, yet simple budgeting software. Testimonials are pouring in from all over the country including overseas.

Eleven years after her first step into the United States, Tatiana is in control of her finances and has achieved the American dream *without* all the financial worry. MY BUDGET PLANNER became her proactive solution to financial stress. *"My software SET ME FREE from all those headaches and worries around finances. I am building my financial security. This is such a wonderful feeling- FREE. I am building my retirement. When you are controlling your money you can have more fun. A sense of freedom prevails,"* says Tatiana. Her next goal is to help others do the same via her website and software program by adding peace of mind and security to their lives. A B.A. degree in finance is another. In 2003, she acquired her U.S. citizenship and will travel back to her native country to visit relatives she has not seen in 11 years. Now, that's an American dream realized.

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