

A Money Love Quiz

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1. Do you know how much you spent last month and on what within about \$100?
 Yes No
2. Do you know how much you made last month within about \$100?
 Yes No
3. Do you have more than \$1,000 in savings?
 Yes No
4. Do you have at least one retirement account?
 Yes No
5. Do you have at least one investment account?
 Yes No
6. Do you have any sources of income that come in no matter if you work or not, such as real estate investments, stocks and bonds, or businesses?
 Yes No
7. Do you know which funds/stocks/bonds you own in any investment accounts that you have?
 Yes No
8. Do you talk about money with your significant other, a friend, or someone else close to you at least once a week?
 Yes No
9. Do you know how much money is in your bank account right now within \$100?
 Yes No
10. Do you know how much you spend on average per month?
 Yes No
11. Do you know what top three categories you spend your money on?
 Yes No
12. Do you consciously spend money on the things you most value?
 Yes No
13. Do you enjoy taking financial actions like paying bills, talking to your accountant, and checking in on your investments?
 Yes No

14. Do you enjoy what you do for a living?
 Yes No
15. Have you ever read a book about money before this one?
 Yes No
16. Have you ever taken a course about money?
 Yes No
17. Do you feel optimistic about your financial future?
 Yes No
18. Do you set financial goals at the beginning of each year?
 Yes No
19. Do you track your expenses?
 Yes No
20. Do you feel that the work you do is adding value to the world?
 Yes No
21. Do you like making money?
 Yes No
22. Have you ever started a business?
 Yes No
23. Do you sometimes lie awake in bed at night or wake up early worrying about your finances?
 Yes No
24. Do you believe people who are wealthy are less spiritual than people who have less money?
 Yes No
25. Do financial conversations with your friends or a significant other often end in disagreements?
 Yes No
26. Do you feel anxious when you think or talk about money?
 Yes No
27. Do you find yourself using the phrase "I can't afford that" at least once a week?
 Yes No
28. Do you have credit card debt?
 Yes No
29. Do you avoid looking at bank statements, credit card bills, and other financial paperwork?
 Yes No

30. Do you owe any back taxes?

Yes No

31. Do you feel like there's never enough when it comes to money?

Yes No

32. Do you space out, get bored, or exhibit other signs of resistance when learning about money, talking about money, or engaging in your financial life in other ways?

Yes No

33. Does spending less than you make feel limiting to you?

Yes No

34. Do you have a belief, even a barely conscious one, that money is bad or dirty?

Yes No

35. Do you have a belief, even a barely conscious one, that rich people are evil and/or greedy?

Yes No

36. Do you feel drained by the work that you do for money?

Yes No

37. Do you have problems spending money on yourself?

Yes No

38. Do you feel anxious when spending what you consider to be a large sum of money?

Yes No

39. Do you keep a balance on your credit card despite knowing that you could easily pay it off?

Yes No

Scoring:

Add up your yeses from questions 1–22. Write that number here ____.

Add up your nos from questions 23–39. Write that number here ____.

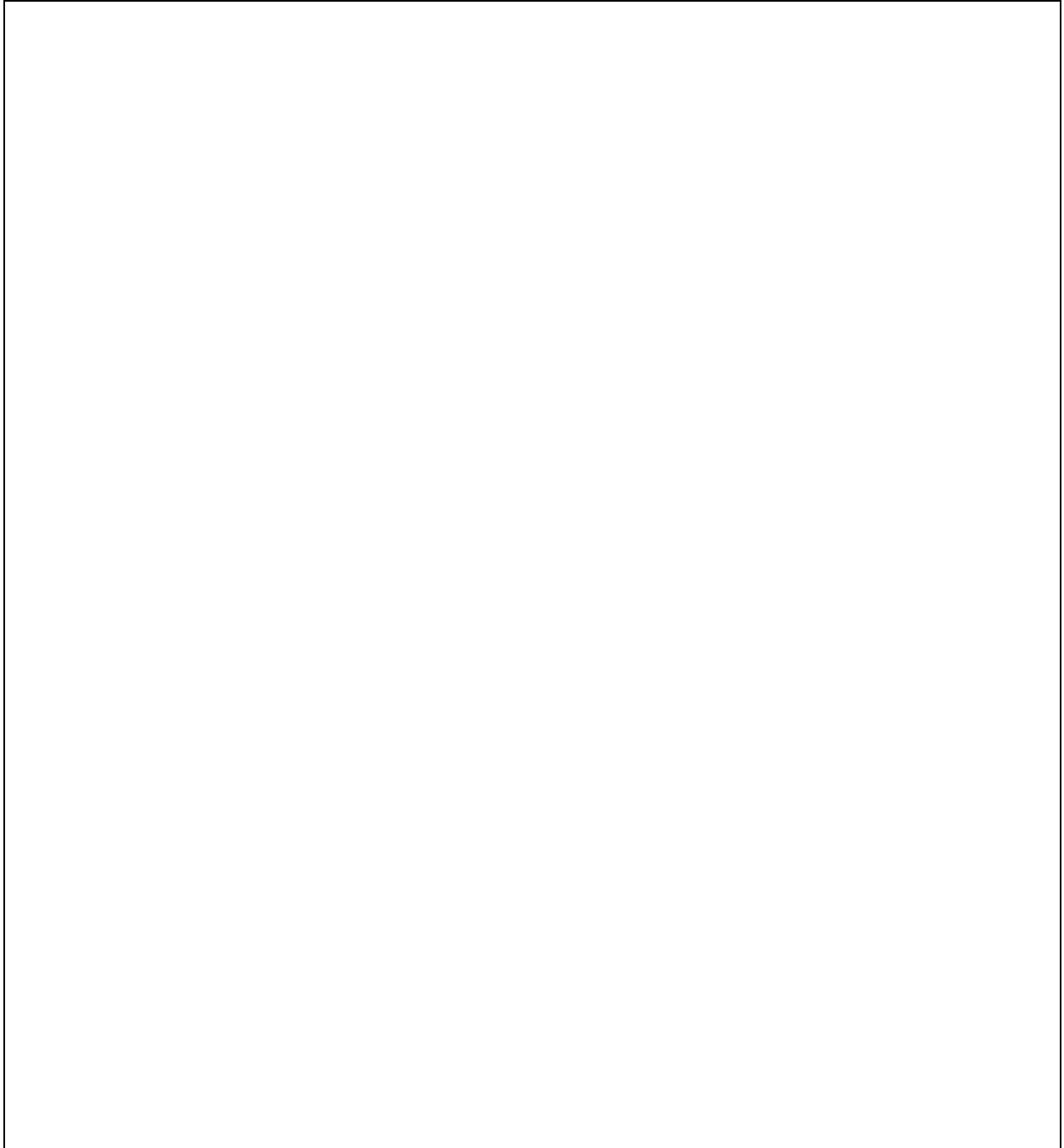
Add the first number to the second number. Your total Money Love Score is ____.

What's Your Money Love Story?

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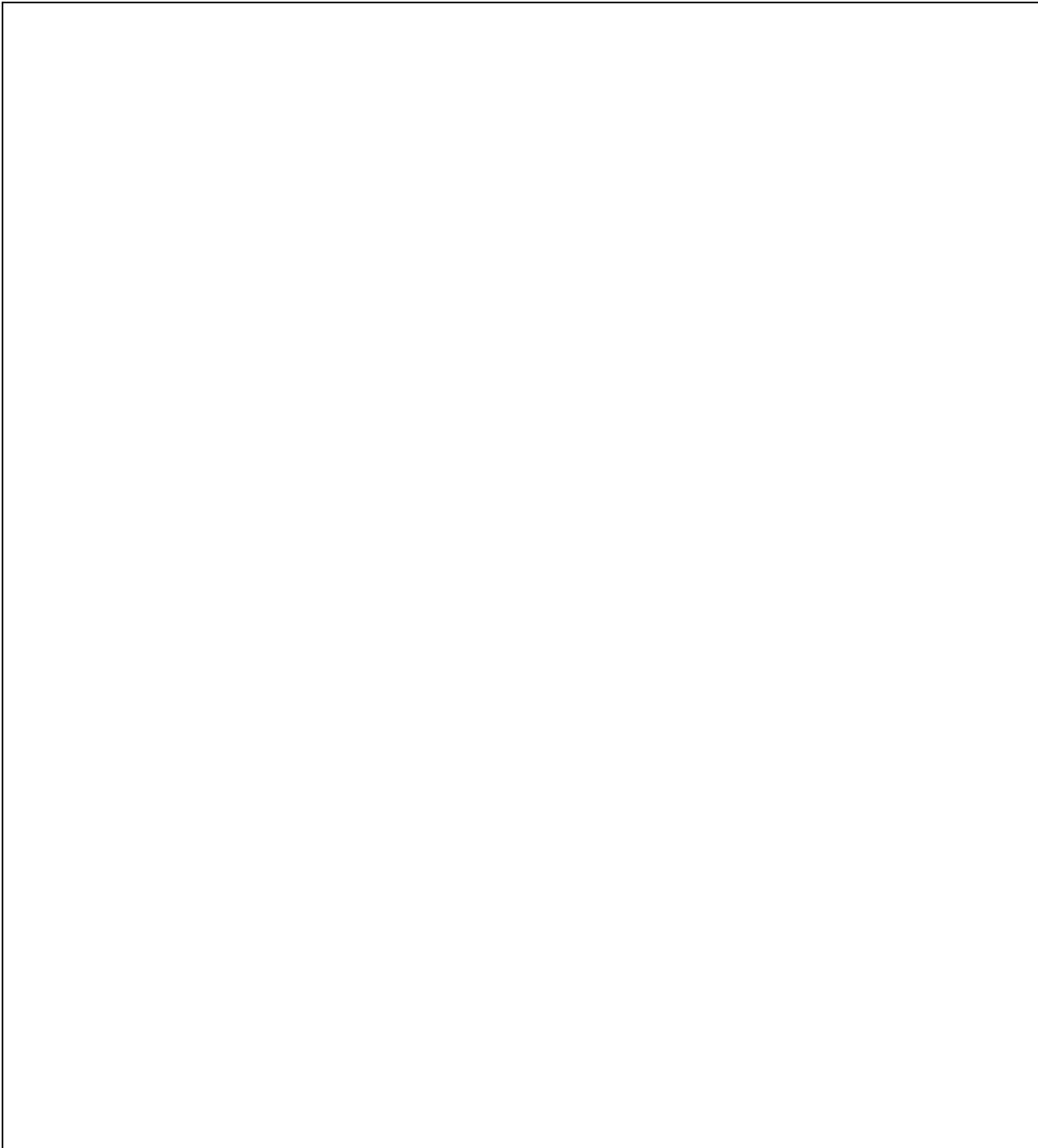
Part 1: Tell Your Story

Write your own money love story. Where did it all begin? What were the high points? Low points? What were the gems? Tell your money story in a way you've never told it before.

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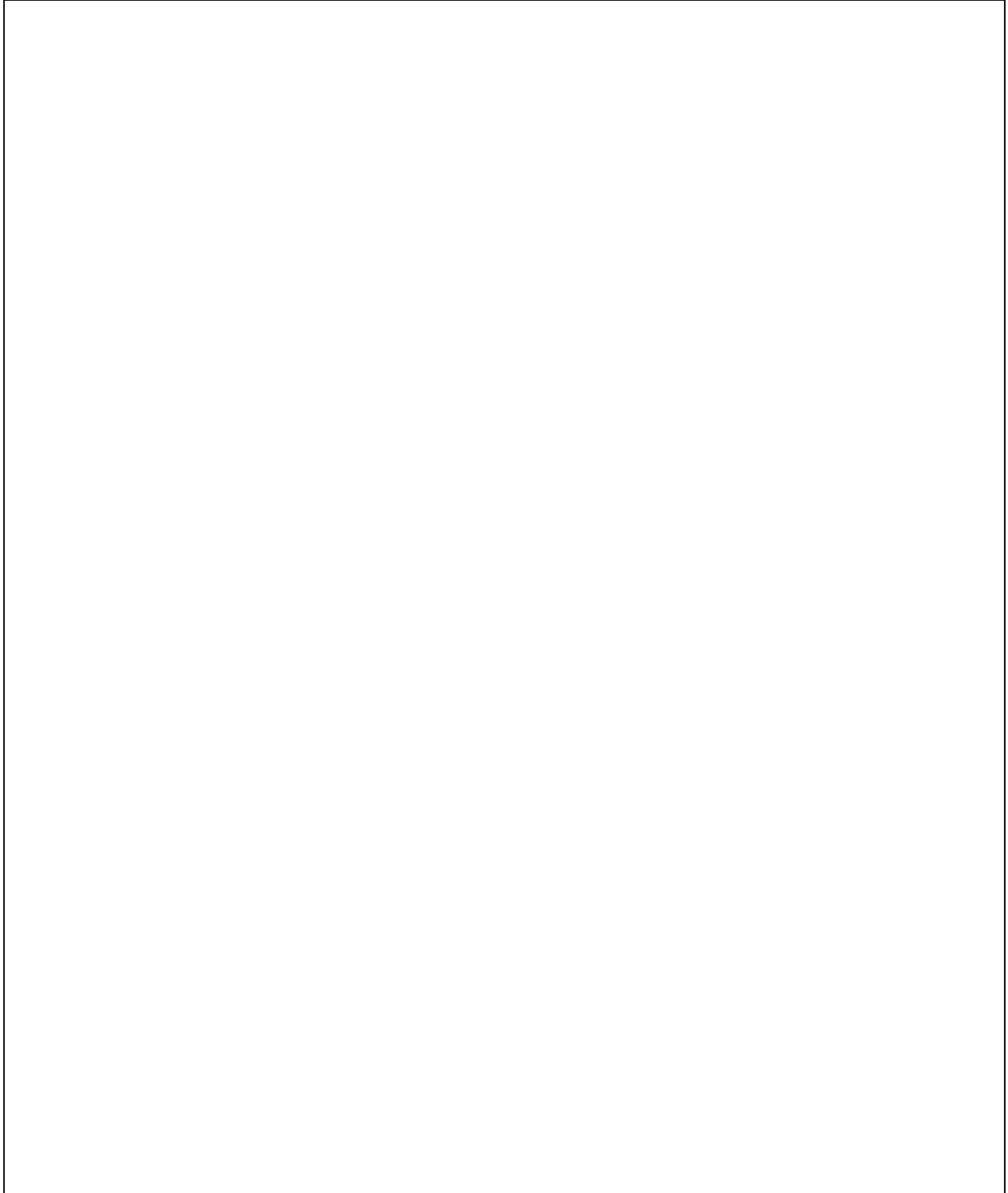
Part 2: Moments to Reframe

Where in your life have you let a challenging circumstance or event define your reality? Where have you not taken responsibility for the way you're choosing to see something? Pick one or two such areas of your money story, and look for ways in which things really have ended up perfectly as a result of these circumstances that may not have felt so great at the time. Did you learn something you couldn't have learned in the same way without getting into debt? Did you begin to claim your financial power or your worth in a new way after realizing how painful it had become to give it away?

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Part 3: Heroine's Journey Version of the Story

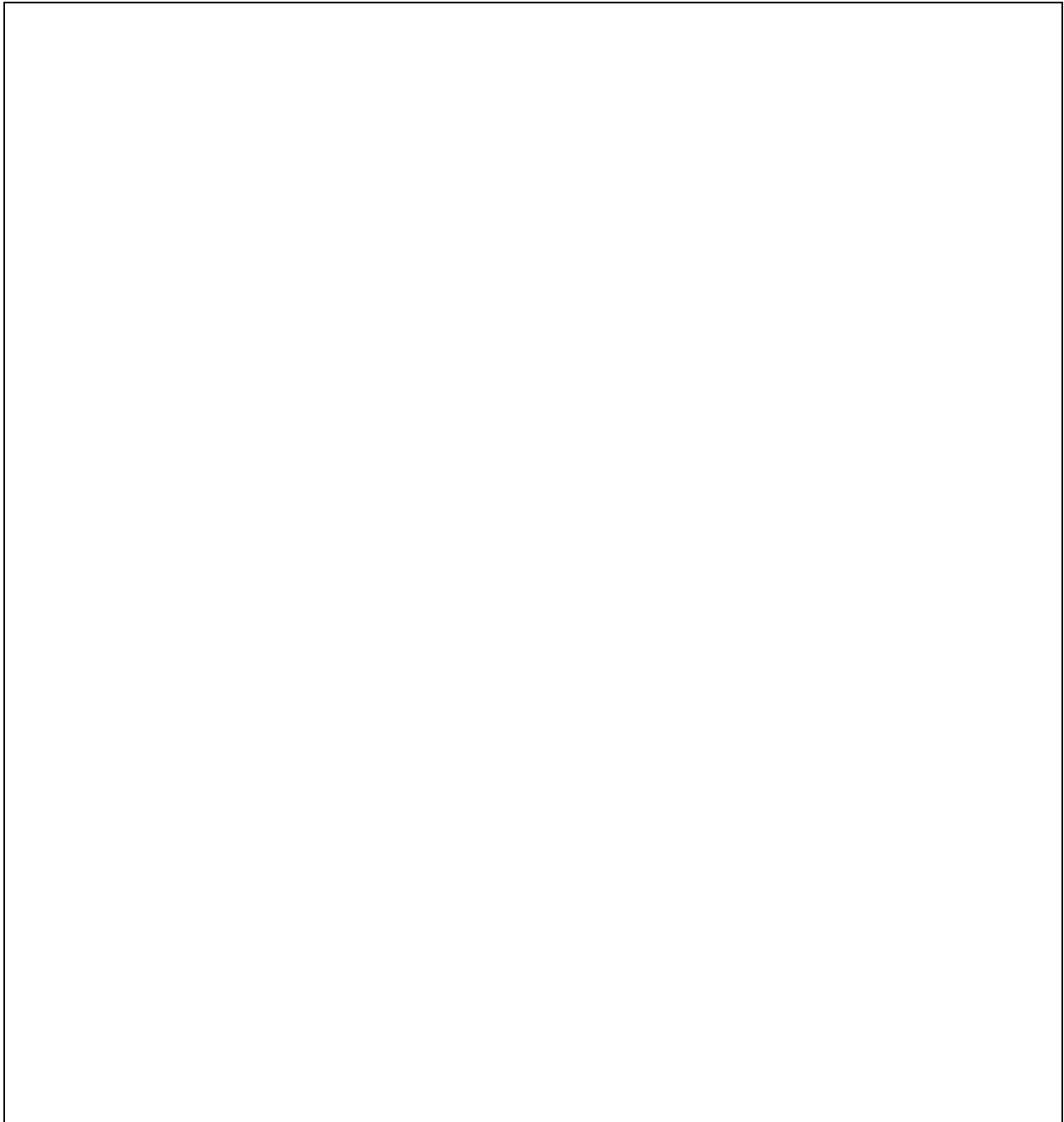
Today is the day to own your story and get into agreement with how things are. And that starts by acknowledging the beauty and perfection of the path you've walked to get here. Now I invite you to expand upon the approach we took in Part 2.

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Hearing the Voices

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Start to listen to, identify, and decode the voices in your head in regard to money. Begin to listen to your repetitive thoughts about money— you'll find that many of them are not actually being said in your voice. Now write down what you heard people (generally adults) saying about money when you were growing up. Begin to notice how many times throughout the day you say these exact same things.

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Connecting the Dots

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Part 1: Your Money Memory

Close your eyes. Take three deep breaths in and out through your nose. Ask yourself what your first, or most powerful, memory from your childhood is that has to do with money. Who was there? What words did you hear? What were the circumstances? How did you feel? Take another slow, deep breath through your nose and then slowly open your eyes. Write down what you recalled.

Part 2: Your Top Money Frustration

Now, write down your number one money frustration.

Part 3: Making the Connection

Look at your top money frustration, and then review the story you wrote about your first memory about money. Is there a connection? If so, where do you see the connection? Write it down.

If you didn't see a direct connection between your childhood memory and your current financial reality, don't worry. Sometimes there is no direct connection. It doesn't mean that our exploration together isn't working. Clarity is power and clarity comes first from awareness. So, keep paying attention to your thoughts and asking where those thoughts are coming from.

Drawing Up New Plans

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Write your top money frustration again here:

Now it's time for some retooling. Take your top money frustration from above and rewrite it so that it's flipped into a positive mantra. Here's an example:

- **Money frustration:** I never have enough money.
- **Flipped into an affirmation:** I always have more than enough money to do the things I want to do.

Write your flipped frustration as a new money mantra below.

New Money Mantra:

If you find yourself not believing the mantra, tweak it a little bit. Make your money mantra a calming, feel-good thought that is also believable.

While you're in the mind-set of flipping thoughts to more positive versions that will actually serve you on your financial journey, why not do a few more to get some additional practice? Do three or more financial frustrations flipped into money mantras in your Money Love Journal.

Money Frustration 1:

New Money Mantra 1:

Money Frustration 2:

--

New Money Mantra 2:

--

Money Frustration 3:

--

New Money Mantra 3:

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Valuing Yourself

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Creating more value in your life, financially and otherwise, starts with valuing yourself. We're going to take a moment right now to own how incredible you are. Write down three specific things you value about yourself. Writing down "I'm healthy" as something you value about yourself is great, but it doesn't stir the same emotional response as if you're really specific. For example, I could write that "I have strong, toned legs that get me from place to place" as something I value about myself. Yes, it's related to my health and it's part of that, but it's more specific and immediately makes me feel more valuable than simply writing "my health."

No. 1: I value that I . . .

No. 2: I value that I . . .

No. 3: I value that I . . .

When you're done, get out your calendar. Create a repeating event for every morning just when you wake up or every evening just before you go to bed (this works best if you use something digital like Google Calendar that will text you or pop up on your computer with a reminder).

Then when you see that event on your calendar or the reminder pops up, grab a notebook and write down three new things you value about yourself. It doesn't have to take long. Just do it. No excuses.

Make sure to be specific. Don't repeat something from the day before. I promise, there's an infinite supply of reasons you're amazing and truly valuable, so finding three new ones each day is not only possible, it will also become fun and easy as you form the habit.

Clearing the Way for Self-Love

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Part 1: Seeing Self-Love

Before you jump into caring for yourself, it's important that you understand your current views of these practices. Do some freewriting around the following prompts:

Self-care makes me think of . . .

When I think about loving myself I feel . . .

The reason I don't care for myself as well as I could is . . .

I could love myself/value myself more by . . .

Just notice what comes up for you. This may make you really uncomfortable. It may be really fun. Notice what emotions you're feeling and where they're showing up in your body. If negative feelings surface, move your body, cry, scream into a pillow, get a hand towel and hit the wall with it for a while, go for a run, put on music and dance, journal, or talk to a friend. Whatever it takes, detox your emotional charge and then move on.

Part 2: Creating Love

Now that you've cleared out some of the emotional detritus that was blocking the path toward greater self-love, it's time to get practical. Make a list of five ways that you can care for yourself, value yourself, and/or love yourself more this week.

Care Tactic 1:

Care Tactic 2:

Care Tactic 3:

Money and Memes

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Part 1: My Views of Money

It's time to go for a bit of an archeological dig. Remember, you may not think you have any negative feelings about money associated with it being dirty or unspiritual, but they may be hiding in there somewhere. Freewrite on the prompts below. When you write something that you suspect might have something deeper underneath it, ask yourself, "What do I mean by [whatever it is you've written]?" (This is known as the "proprioceptive question" from the practice of proprioceptive writing created by Tobin Simon and Linda Metcalf.) Dive underneath your words to see what might be below. If you feel like you're going off topic, follow the thread anyway. You never know what you may unearth. It's all gold.

Address the ones that you're most drawn to and the ones you want to avoid the most first. Then go back and write on the neutral ones if you still have steam.

When I think about rich people . . .

People with money are . . .

To me, money is . . .

Growing up, I was taught that people who have money are . . .

My experience around people who seem to be living prosperously has been . . .

When it comes to making a lot of money I . . .

People who live in service are . . .

When I think about what it would be like to make more money I . . .

In my religious upbringing, money was seen as . . .

I've always associated money with . . .

My current spiritual beliefs around money are . . . and the way I put them into practice is . . .

The spiritual beliefs I was brought up with around money were . . . and the way those were put into practice was . . .

Part 2: Looking at My Views

Sometimes we journal to just get the words out, but this time I want you to go back and re-read what you've written. Circle any words or phrases that you feel emotional charge around, positive or negative. Now, answer the questions below:

What, if anything, surprised you about how you answered the prompts?

What, if anything, did you find when you asked yourself to dive deeper?

What, if anything, did you learn about your money programming through this exercise?

Money and Self-Sacrifice

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Later on we'll do an exercise where you can identify financial drains in your life that are less obvious. But for now, since clarity is power, list three or more experiences you've had where you sacrificed your own well-being for the well-being of someone else.

Self-Sacrifice Experience 1:

Self-Sacrifice Experience 2:

Self-Sacrifice Experience 3:

Do you see a common theme between your examples? Do several of your examples have to do with the same person? Do several of your examples have to do with similar scenarios? Note which people, scenarios, and parts of your life trigger you to put yourself last.

Making Your Nice Money Case

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In the space below, identify a limiting belief you have about money. It could be something like it's not spiritual to be rich or that all the nice guys are broke. Whatever comes to mind first is the right choice.

Now, pretend you're a lawyer in court. How could you argue against that belief? What evidence can you find to support the opposite viewpoint? What examples can you find from your own life and from the world around you? Write up the most compelling argument you can against your old, stinky belief. It's time you set it straight.

What's Your Prince Charming?

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As you've been reading you may have already thought of your thing, your stand-in for Prince Charming. Or, perhaps you don't think you have a Prince Charming you're waiting for to come and save you from yourself. But trust me, you most likely do.

In the space below, answer the question "Who or what am I waiting for to take care of me?" Write out whatever comes up. Fill the whole page, or if you need extra space, start a new document. Just go until you hit pay dirt. You'll know when that is. You may ramble a bit but at some point something will come forward and you'll know that it's your "thing"—your Prince Charming.

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Making Yourself a Prince

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The questions below are designed to help you see what qualities you believe your Prince Charming has. It will also show you which of these qualities are also within you, even if, at the moment, they are latent. Answer each question as completely as possible and don't obsess over the answers. The first thing that pops into your head is generally the best one to go with. You'll be nicely surprised at the end by what you find and how close you already are to where you'd like to be. Remember to be completely honest with yourself here. No one is going to read this but you.

Question 1: Go back to the Prince Charming you identified in the last exercise. What qualities does that person or that entity have that make you feel safe and taken care of? List as many of them as you can here and feel free to describe them in as much detail as you desire.

Question 2: Look at your list of qualities you have to describe your Prince Charming. In the space below, write down the qualities on that list that also describe you. Even if you feel like one of them could use some beefing up in you, highlight it in some way.

Choose two of the qualities you noted above. What is one action step you could take to enhance and nurture each of those qualities in yourself? These action steps must be specific and able to be completed within the next two weeks. Put the dates in your calendar.

Action Step 1:

Action Step 2:

Whatever the larger category was, note it below, and write the person or organization's name beneath it. Repeat this process with every expense you listed above.

Category 1:	
Expense 1:	
Expense 2:	
Expense 3:	
Expense 4:	
Expense 5:	
Expense 6:	
Expense 7:	
Category 2:	
Expense 1:	
Expense 2:	
Expense 3:	
Expense 4:	
Expense 5:	
Expense 6:	
Expense 7:	
Category 3:	
Expense 1:	
Expense 2:	
Expense 3:	
Expense 4:	
Expense 5:	
Expense 6:	
Expense 7:	

Category 4:	
Expense 1:	
Expense 2:	
Expense 3:	
Expense 4:	
Expense 5:	
Expense 6:	
Expense 7:	
Category 5:	
Expense 1:	
Expense 2:	
Expense 3:	
Expense 4:	
Expense 5:	
Expense 6:	
Expense 7:	
Category 6:	
Expense 1:	
Expense 2:	
Expense 3:	
Expense 4:	
Expense 5:	
Expense 6:	
Expense 7:	

Category 7:	
Expense 1:	
Expense 2:	
Expense 3:	
Expense 4:	
Expense 5:	
Expense 6:	
Expense 7:	
Category 8:	
Expense 1:	
Expense 2:	
Expense 3:	
Expense 4:	
Expense 5:	
Expense 6:	
Expense 7:	

Look back over the list. Are there any categories that have more than one expense attributed to them? Are there any people or organizations that show up more than once in your list? Are there any categories, people, or organizations that come to mind that aren't on the list that make you feel contracted when you think about them? Add them to the list.

Congratulations. You've just compiled a list of Potential Financial Energy Leaks in your life.

Using Your Fear

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Part 1: Poking Around

Complete the following sentences with the first thing that comes to your mind. Just write it down without judging it or trying to figure out what it means. The sentences don't even have to make complete sense. Consider this spelunking. Just poking around in the dark areas to figure out what's in there.

- When I think about money I feel _____.
- Money is _____.
- If I had \$100,000 cash I would _____.
- I feel excited about money because _____.
- If I didn't have to think about money I would _____.
- The one thing holding me back financially is _____.
- I feel challenged by money because _____.
- If money were no object I would _____.
- I feel like I'm adding the most value to the world when I _____.
- If I had \$500,000 cash I would _____.
- The time I felt most valued was _____.
- If I had \$1,000,000 cash I would _____.
- Money and I get along like _____.
- What I find interesting about money is _____.
- What I feel scared about when it comes to money is _____.
- I really wish _____ would take care of the money thing for me.
- The most expensive thing I desire is _____.
- For me, money is like _____.
- My mom was _____ when it came to money.
- My dad was _____ when it came to money.
- The biggest thing I worry about when it comes to money is _____.
- The one thing I've never done because of money is _____.

Ooooooh, that was so good! You got some juicy intel. Nice work.

Part 2: Analyzing Your Thoughts

Now go back and read through your answers and answer the following questions:

Question 1: What words or themes did I repeat in more than one of my answers?

Question 2: What answers surprised me?

Question 3: What answers made me sad?

Question 4: What answers made me happy?

Question 5: How do I feel right now right after reading through my answers?

Part 3: Identify Your *Doing* Fear

It's time to do some further synthesis of the information you just gathered on your reconnaissance mission.

Now that you've started to cull some great stuff from your unconscious (and perhaps from your soul beginning to speak to you) it's time to ask yourself, what is the thing you're most afraid of *doing* right now? It doesn't have to be necessarily related directly to your financial life. But when you read that question something popped into your head.

The first answer is always the best answer. Whatever you just thought of, that's it. Just write it below. Don't write the reason why. Just for now, keep out the "because." The "because" matters far less than you think.

Keep in mind, this is the thing you're most afraid of *doing* right now. I didn't ask what you're most afraid of in general or what you're most afraid of happening. This is a book about personal responsibility (without personal flagellation) so I want to know what you think about *doing* that you're afraid of.

Part 4: Moving into Doing

Up until this point, we've just been gaining knowledge. Getting intel. Learning about ourselves. But now it's time to do one bit of proactive work. Read your answer to the question, "What are you most afraid of doing right now?" Let's say your answer was, "I'm most afraid of leaving my current business partnership." Now it's time for ye olde reframe. Reframing this sentence to include the excitement and desire within it would look like this: I'm so excited to leave my current business partnership.

Now we can unleash the "because." The "because" mixed with your excited reframe will add ammunition to your ability to flourish. The "because" mixed with your fear just adds ammunition to your inability to act. And there's all sorts of support for adding the "because" to your fears. Let's instead add some support to your excitement.

So now add a "because" to your reframed excitement sentence and go to town. Give yourself a really good case as to why this thing you want to do is the most genius idea you've ever had. (Remember your hot tamale litigator? Give her a call.) I'm not saying you have to do it yet, but just write this next part as though you were 100 percent for sure going to do it.

What are all the great things that could happen as a result? How will you feel? Who will be thrilled and supported by your choice? What will now be possible because of you taking this action that wasn't possible before? How will you feel more free?

Breaking It Down into Bite-Sized Pieces

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You've noted the thing you're most afraid of/most excited to do right now. It's probably something kind of big so let's break it down together.

Fill in the blank below with an appropriate title that describes the thing you're most afraid of/excited about. For example, mine might have been called "Project: Untangle Financially from Mom."

What is the very next, specific, finite action step you need to take in order to move toward whatever you wrote down in the previous exercise? Write down your next action step under your title. If what you wrote down feels too overwhelming, you haven't gone small enough. There is always some action you can take that won't throw you completely off center. You just have to find that.

After you write the first step, just for practice, write down the very next obvious, specific, finite action step that you'll do after you've done the first one. Now write down the third action step.

It's important to note here that it's pretty likely you'll only be able to think somewhere between one and five action steps ahead at any given time. This is because things change, we get new pieces of information, and sometimes we just can't see more than a few feet ahead of us at a time. It's all good. Just write one to three action steps for now and trust that as you move toward your high-leverage thing that we identified in this chapter, the next specific, finite action steps will reveal themselves to you. No need to push or freak out. Just do the action step that's next. That's all.

Project:

Action Step 1:

Action Step 2:

Action Step 3:

Putting Practical Practices to Work

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Let's move these ideas from theory to practice.

Forgive and Love Yourself: In the space below, freewrite on some of the thoughts and judgments you make about yourself when it comes to your finances. Review the heroine version of your money story. Really just take your time to feel gratitude for where you are right now and to love yourself right there—warts and all.

Pick One Paying-Attention Practice: Review the list of paying-attention practices I outlined and see if one of them seems like a good starting place for you. Decide on one simple practice that you can commit to. The sheer act of putting one foot in front of the other and committing to taking action moves mountains and opens doorways for possibility that would never have been possible had you not had the gumption to commit. Once you decide what you're going to do, put it in your calendar with a reminder.

Make Finances Fun and Pleasurable: What do you love? Is it chocolate? Is it some really soulful R&B music? Is it the feel of satin against your skin? Make a list of things you find pleasurable and then see how many you can begin to associate with your financial-consciousness practices. If you go gaga over great stationery (like I do) then get yourself some beautiful paper and envelopes to organize your receipts and take notes on. If you love design and to create art, write up your annual financial goals and then make a beautiful poster out of them to hang on your office wall. Get out the glitter, colored markers, and stickers and make that puppy sparkle! You can even make a promise with your partner that after your weekly financial meeting you'll have a good roll in the hay to activate your second chakras.

Knowing Where You Stand

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I've created a form that will help you gain clarity about what you have and what you owe. Fill out the items below. If you don't know the exact numbers but you have a pretty good ballpark figure, it's okay to estimate. If you don't have a clue what the values are here, that's okay, too. This is a great opportunity to get out your bank statements, credit-card bills, and investment-account statements to get clear. You'll feel like you can do anything once you do this. Remember, this is about loving and valuing yourself through your money. If you do this from a place of love as opposed to from a place of fear you'll lay the foundation for much more abundance in your life. Plus you'll simply have more fun doing it.

NET WORTH	
<u>Assets</u>	
Value of your home:	
Car value:	
Bank-account balances (cash on hand):	
Stocks/bonds/other investments:	
Other assets:	
Total Assets:	
<u>Liabilities</u>	
Amount owed on your mortgage:	
Amount owed on your car:	
Amount owed on student loans:	
Credit-card debt (with APR%):	
Card 1:	
Card 2:	
Card 3:	
Any other debts:	
Total Liabilities:	
Total Assets - Total Liabilities = Your Net Worth	
Net Worth:	

YEARLY INCOME	
Yearly Income:	
MONTHLY INCOME	
Salary:	
Commissions income:	
Business income:	
Gifts:	
Residuals:	
Investment income:	
Dividends:	
Interest:	
Other income:	
Monthly Income:	
MONTHLY EXPENSES	
Car payment:	
Gas:	
Mortgage:	
Utilities:	
Heat:	
Water:	
Electricity:	
Phone:	
Cable:	
Internet:	
Cell Phone:	
Insurance:	

Car:	
Health:	
Home:	
Renters:	
Other:	
Groceries:	
Travel:	
Airfare:	
Hotels:	
Bus/train/cab:	
Meals out:	
Clothes:	
Personal care (haircuts and color, mani/pedis, waxing, etc.):	
Health:	
Doctor:	
Chiropractor:	
Prescriptions:	
Vitamins:	
Personal trainer:	
Gym membership:	
Gifts:	
Education:	
Children:	
Education:	
Extracurriculars:	
Home maintenance:	

Cleaning:	
Lawn care:	
HOA dues:	
Subscriptions:	
Student loans:	
Credit-card debt interest:	
Other debt repayments:	
Bank fees:	
Other expense:	
Other expense:	
Other expense:	
Other expense:	
Monthly Expenses:	

Total Monthly Income – Total Monthly Expenses = Your Monthly Cushion or Discretionary Income, or Basically the Money You Can Choose to Do What You Want With (save, invest, spend, or give)

Remember as you're doing this, your Net Worth is not the same thing as your self-worth. This number may be smaller than you think it should be, or it may be bigger than you thought it was. Whatever the case, it is simply a number. Like your weight is a measure of your body's relationship to gravity in a given moment, your net worth is a moment in time in your money story. So just use this number as a fact, not a judgment. It's neither good, nor bad. It's just a number.

This same idea should be applied to your discretionary income. If this number is negative, it's okay. The good news is that now you know you are spending more than you make. Clarity is power. In the next chapter, I'll teach you some simple ways to make that number positive that don't feel like deprivation.

Money For Me

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Now it's your turn to create a Money For Me account. As I mentioned, this will be an ongoing practice, but we'll get it started right now. Take a look at your monthly expenses. Look at how much you've spent in each category and note the categories where most of your money goes. If there's a category that you feel is on the high side and you wish it weren't (for me it's always travel, eating out, and gifts) notice the judgment or regret that comes up as you look at it. Take a deep breath all the way into your pelvis so it expands your belly. If it helps, say the following mantra aloud or write it down:

I forgive myself for my financial past. I love the person I was when I made past financial decisions and I honor and respect that I was doing the best I could in the moment. I am profoundly grateful for all the choices in my life that have led me to this moment and my financial choices are part of that. I bless all past, present, and future financial decisions and situations as part of the ongoing creation and unfolding of my expansive, abundant, rich life.

Next, make a list below of expense categories where you could take a little bit of money and move it to a Money For Me account. For example, if your eating-out expense category was \$500 last month, maybe you'd like to plan to eat a few extra meals at home and put \$75 in your Money For Me account.

However you do it, I recommend setting a target amount for the account, like \$500 or \$1000, and rewarding yourself when you get to that number with a walk on your favorite beach, a pedicure, a new book, or some other token of your love for yourself and your appreciation for this greater level of financial self-care. Remember, this reward does not have to cost you money. Quality time spent with yourself or your beloved, a special bubble bath, or reading in bed for a few hours on a Saturday are all free pleasures that can be very valuable.

Category	Amount to Save
Monthly Total Money For Me:	

Action Step:

What you'll notice after doing this exercise is that your sense of what's possible will expand. And as you begin to think more in terms of how you can add immediate value to not only bring cash in the door, but also to make the world a better place, your bottom line will increase and so will your self-worth.

Free Association on Financial Shame

(page 140)

Take out a fresh page in your Money Love Journal, set a timer for 20 minutes, light a candle, put on some classical music, and freewrite on your debt. If you don't have debt, but feel that you don't really have your spending under control, write on that. If you don't have a source of financial shame, feel free to skip this exercise, but be honest with yourself; don't just gloss over it because you don't feel like doing it. This can be a very healing exercise. Allow yourself to write down anything that comes to mind and try to not lift the pen from the page; just fluently write exactly what comes into your mind on the paper. It doesn't have to make sense, have perfect spelling, or have correct grammar. Don't censor yourself. If you need some inspiration, ask yourself the following questions:

What does being in debt or out of control of my spending mean to me?

How does it feel to be in debt or constantly out of control in my spending?

Why did I end up here?

How do I feel about myself when I think about my debt or spending habits?

What does my debt or spending represent?

When you're done, read back over your writing and write down below anything that jumps out at you as surprising, profound, or disturbing. Also note anything that's a new insight you've never had before. Awareness is the first step to unraveling and changing our relationship with money. Opening your eyes to the way you feel, the thoughts you think, and the way you talk to yourself when it comes to debt and spending is incredibly helpful to bring more awareness.

A large, empty rectangular box with a thin black border, intended for the user to write their reflections on their writing.

For those of you who are not in debt, but are just dealing with out-of-control spending, make a list of those purchases that make you feel shame. This is similar to what you did when you were finding potential financial energy leaks in Chapter 4, but this time, we're doing it with all of your expenses.

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Nice job! Repeat after me: Clarity is power. Clarity is power. Clarity is power. It might be painful to face your IBARs, but trust me, getting clarity and being willing to look at it square in the eye will move you forward faster than avoidance will. Congratulations for going there. I'm proud of you and you should be, too. It's a huge step.

Step 2: Inventory of Your Blessings

This next step is so fun. Now that you've got your IBARs all clear and organized and you know what you owe, to whom, and by when, it's time to recall all of the blessings you've received already as a result of your spending. Take your car loan, for example. You've likely traveled thousands of miles in your car and had the opportunity to do tons of things you would not have gotten the chance to do if you didn't have your fine set of wheels. This step is about taking inventory of all the ways your life is better because of the debt you've incurred or the overspending you've done.

In the table below, write the name of each giver or shame-inducing expense on your IBAR Inventory list, and then write a list of things you're grateful for that came into your life as a result of that particular expenditure. Write down the physical items you bought and how you enjoyed them. Recall the people you met on the trips you took. Take note of all of the incredible memories you've experienced in your home. Take a moment to appreciate what you learned from the classes you enrolled in.

Notice all of the ways your life has been enhanced through the value you've received from your various spending choices. Take as much time as you need on this step as it may be the most important one you do in your debt-clearing journey. Make sure to take deep breaths and allow yourself to indulge in the experience of recalling positive memories from your past.

Giver	Blessings

Giver	Percentage of Monthly Cushion	Dollar Amount

If your monthly cushion is a negative number, it's time to go back and look for some ways that you can fatten that cushion by increasing your income or decreasing your expenses. Ask yourself, where can I add more value to the world? Also ask yourself, what expense areas can I reduce to create a more abundant cushion for myself? This is about loving yourself, not depriving yourself.

Defining Your Riches

(page 157)

Since everyone has a different definition of riches or wealth, it's time to craft yours. Let's start with a brainstorm. List ten words or phrases that come to you when you hear the words *riches* and *wealth*.

Once you're done, put an asterisk by the words that really resonate deeply. If it's all of them, note them all. This exercise is about abundance so you don't have to limit yourself.

Now, organize your words and phrases into a definition. You can choose *wealth*, *rich*, *riches*, *abundance*, or any other word that feels like it really resonates when it comes to pinpointing the quality you'd like to have in your life associated with financial well-being and having enough or more than enough.

In your journal, simply write: "My definition of XXX (your word goes here—*riches* or *wealth* is a good place to start) is" and then start defining.

Read over what you've written. This is what you need in your life to feel wealthy or rich or abundant. Congratulations! You've just taken your first step to values-based financial planning.

Peak Moments

(page 160)

Think of three times in your life that you felt your best. These times were full of joy, feelings of expansiveness, and any other positive emotions that you recall. Examples might be the day you gave birth to your first child, a fantastic trip you took to a beautiful country, or a simple afternoon reading a great book by the fire. There are no wrong answers. Please don't spend too much time trying to think of the "right" or "best" moments; the first three that come into your head are most likely the best ones to work with.

Write down the three peak moments. Describe them in as much detail as you can remember. What were you doing? Who were you with? What do you remember seeing, hearing, smelling, and touching? Where were you? How did you feel? What were the circumstances surrounding this experience? What made it memorable?

Peak Moment 1:

Peak Moment 2:

Peak Moment 3:

Once you've written down everything you can possibly recall from these experiences, go back and read each one. If you have someone you can do this exercise with, even better. Read through your descriptions to that person and ask them to listen for common themes in all three. Whether you're doing

this exercise alone or with a partner, after reading your peak moments aloud, make a list of common themes throughout all three experiences. For example, you may have noted that in all three moments you were surrounded by the people you love most. Perhaps in all three you were outside in nature. Or maybe they all involved travel, adventure, or accomplishment. Whatever the common themes are, write them down.

Common Themes:

A large, empty rectangular box with a thin black border, intended for the user to write down common themes identified from their experiences.

Now, take the list of values that you wrote next to the common themes from your peak moments and pick the top five that most deeply resonate with you. These are the words that most describe who you are and what's important to you.

Top Five Values

How Do You Want to Feel?

(page 164)

Go back to your peak moments descriptions and reread them, either to yourself or to your partner, and notice what emotions were present in all of these experiences. A great way to do this systematically is to list every single emotion present in any of the descriptions.

Emotions Present in Peak Moment 1:

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Emotions Present in Peak Moment 2:

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Emotions Present in Peak Moment 3:

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Once you've finished this, look over the emotions you've listed and find those emotions that showed up in all three peak moments. Put an asterisk next to those. Next find the emotions that showed up in two out of three peak moments. Put two asterisks next to these. The emotions you have marked are how you want to feel.

Your Next Step to True Financial Freedom

(page 194)

As we've already discussed, plans for the big changes in life need to be put together as a series of finite action steps so you don't get overwhelmed and discouraged. Our goal right now is simply to brainstorm possible ways for you to move into true financial freedom.

Start writing options for you to begin to create something that will give you leveraged income. For inspiration, flip to the Appendix and read the pros and cons of some of the different ways to do this. But don't be constrained by them! Use your imagination. Only you will know what you might want.

Now that you've brainstormed some ideas, go back and see if you can identify which one would be best for you. Listen to your body and your intuition. Don't let the bigness of what you've imagined scare you away. Just write down one concrete action step that you can do in order to move in the direction of this goal. For example, if you want to start a network marketing business and you have a friend who invited you to a presentation a couple of months ago that you couldn't attend, your next finite action step could be to "e-mail Susan and ask her if she'd go to coffee with me next Tuesday to hear a presentation about her business."

Goal:

Action Step:

Now, put that action step in your calendar on a specific date at a specific time. The act of identifying your next action step and putting it into your calendar will make you feel infinitely less overwhelmed.