



Money Makeover

Taking control of your relationship to money is largely a matter of attitude

ODDS ARE HIGH THAT ONE OF the most important relationships in your life is fraught with difficulties. You obsess about it. You worry about it. It keeps you awake at night and prevents you from doing much of what you want to do.

Let's face it: Our relationship with money can make even our worst romantic escapades look pretty carefree in comparison.

Nobody can escape dealing with finances, particularly in these trying economic times. The good news is that no matter what your situation, you always can improve your relationship with money.

That doesn't just mean reducing your debt, saving more for retirement or funding your children's college educations (though those goals are

certainly important). Changing your relationship with money—turning it from a source of stress to a source of peace—goes deeper.

"Improving a relationship, whether it's with your spouse or your pocketbook, always begins with honesty," says Paula Langguth Ryan, prosperity adviser and author of *Bounce Back from Bankruptcy*. "It's easy to get angry about the larger economic forces that are making life difficult for us, but we need to turn inward as well."

Admitting our past mistakes with money can help us decide how we want to do things differently in the future. Rather than focusing simply on the financial bottom line, think about how you can live a life of abundance rather than fear. Utilize the Law of Attraction, which says that we need to focus on what we want to draw into our lives, not obsess about what's lacking.

PUT MONEY IN ITS PLACE

It helps to remember that money is simply a tool, not an end in itself. We may say we want to win the lottery, but what we really want is to provide for our families, reduce our stress level, give to those in need, or find work that is personally fulfilling. Sure, money can help us do those things, but even without winning the lottery, changing our relationship to money can lead us into a life of abundance.

Kristin Roach, a musician in San Antonio, Texas, has transformed her relationship with money over the past four years. During that time, she has paid off \$80,000 in debt, leaving just \$5,000 still to go. Part of the secret, she says, has been changing her attitude toward money, and viewing it as a blessing rather than as a source of stress.

"It's not always easy, but I try to be grateful for my bills,"

Roach says. "Every time I pay one, I give thanks that I have the money to do so. When I pay my rent, I'm grateful I have a comfortable place to live. When I make my car payment, I'm thankful I can travel where I need to go. It sounds simple, but it has helped me change my thinking about how I spend money."

Part of this attitude of gratitude involves giving money to charity, even on Roach's lean budget. "I can't tithe ten percent, or even five percent, but I've made a commitment to give away one percent of everything I receive," she says. "It helps me remember that I've been given a great deal in my life and I need to give something back."

We also can be more generous in our attitudes toward other people's finances. Too often, we think of life as a zero-sum game. If someone else suc-

ceeds, it makes us feel poorer. Instead, wish good fortune for everyone and don't let resentment of other people's well-being ruin your own happiness. We invite prosperity to flow through our lives, in part, by wishing good things for other people.

Finally, a healthy relationship with money means that we use our money precisely for what we want, according to Maria Nemeth, Ph.D., psychologist and author of *The Energy of Money: A Spiritual Guide to Financial and Personal Fulfillment*. "So much of what we spend simply dribbles away from us, without any conscious decision on our part," Nemeth says. "We spend an afternoon at the mall and are \$40 poorer without even real-

"When I pay my rent, I'm grateful I have a comfortable place to live."

izing where it went. Instead, I encourage people to always ask themselves, 'Is there an easier, simpler, less expensive way to do this? Is this something I really want?'"

Nemeth recommends writing down your financial principles and keeping the paper with you. This includes your financial goals as well as what you really want to spend the money on—how you want to utilize it as a tool. So, next time you are about to make a purchase, you will be reminded of your financial values and be able to determine if that purchase is aligned with your greater goals.

"Many of the people I consider to be financially successful aren't the ones who have a lot of money," Nemeth says. "They're the ones who are at peace with their finances and spend money in ways that reflect their deepest values." ❁

To read more about allowing abundance and using the Law of Attraction, see "Queen of Bees" (pg. 32) and "In the Mind's Eye" (pg. 20).

OUR TAKE

LIVING IN ABUNDANCE IS A CHOICE WE MAKE.

By re-prioritizing the role money plays in our lives, we can take control and use it as a tool to live the life we want. Focusing on what we do have and showing appreciation for what we are able to do—like pay the bills—allows and creates greater abundance in our lives.