

Don't Be Your Own Worst Enemy When it Comes to Finances

by Cynthia Fick

Remember the old riddle, which comes first, the chicken or the egg? Here it is with a twist: Which comes first, money or happiness? We think if we could just become rich, we'd be happy, but as we all know, there are many deeply unhappy wealthy people. If you're waiting for the money to show up before you get happy, you're stuck playing the role of your own worst enemy.

Can you be a magnet for money if you're unhappy and worried about money most of the time? Not likely, because underneath worry is fear, and the number one reason we're our own worst enemy when it comes to our finances is fear. Ask yourself if you've ever made a good decision coming from a place of fear. And you certainly don't want to make financial decisions based on fear. Decide today to take one small step at a time to get rid of fear and become your own best financial ally.

Looking at Beliefs and Attitudes

Are your primary, personal attitudes and beliefs about money positive? What you believe about money determines where you are and where you're going financially. Find out if your beliefs are helping or limiting you and your family financially. Here are five questions to get you started on evaluating your personal attitudes and beliefs about money:

1. I believe I will always have what I need financially.
not at all some of the time all of the time
1 2 3 4 5 6 7 8 9
2. I deserve to prosper.
not at all some of the time all of the time
1 2 3 4 5 6 7 8 9
3. I generally feel positive about money.
not at all some of the time all of the time
1 2 3 4 5 6 7 8 9
4. I feel like I am moving toward my financial goals.
not at all some of the time all of the time
1 2 3 4 5 6 7 8 9
5. I enjoy handling my financial affairs.

not at all			some of the time			all of the time		
1	2	3	4	5	6	7	8	9

How did you score? Most of our money attitudes and beliefs originate in our childhood experiences, what we heard, observed, or were told by the adults who raised and educated us. Can you hear or feel the old messages as you look over your responses to this quiz? To learn to be an ally instead of an enemy in relation to your money, you need to release limiting beliefs and embrace beliefs that support your financial well-being. How?

- Write down your positive money beliefs. Put the ones you respond to the most where you can see them on a regular basis like in your checkbook or on your desk where you pay your bills.
- Monitor input on your financial matters. Are you taking in too many negative views from television or radio or well-meaning friends? If it's not helping you to stay positive about your finances, set limits. Look for new sources of positive input.
- Find a trusted money advisor. Your money attitudes and beliefs are often the unconscious drivers that dictate your level of confidence as you're exploring investing or talking to an advisor you're not sure you trust or even understand. Ask questions. Do online research to educate yourself enough to know what to ask.

Looking at Financial Goals and Dreams

After you've examined your money beliefs and attitudes, take a look at the goals and visions you have for your financial future. What's the North Star that you want to guide your financial life by? If you're not sure what your dreams are for yourself and your family, it's time to get clear about what's most important to you. How?

- Identify the life categories you want to examine. For example: business/career, retirement, education, cash flow, vacations. List all that apply to you and your family so that you explore everything.
- Write down your financial goals and dreams. Write a statement or a list about what you want to experience in each area. You might be surprised to discover that some of the things you've always thought you wanted aren't as important as they once were, and that some of the dreams you've let fall by the wayside, surface with renewed desire.

Looking to the Future

As you get clear about how you want to feel about your finances, what you're going to focus on, and what strategies you're going to use to put yourself in the role of best financial ally, don't be surprised if your confidence increases, insights begin to unfold, and your financial decisions start to flow from a place of clarity.

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Approachable and open to her clients' ideas, Cynthia speaks about real-life situations in language that her clients can retain and put to good use. She makes sure they understand and feel good about their investments. She is a fee-only advisor which means the customized financial life plan she crafts for each client is focused on growing assets that are not linked to commissions.

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