

sort **your** life out money

Nowadays people know the price of everything and the value of nothing.

Oscar Wilde

D is for DEBT

Commercialism and consumerism have become the alters that we all kneel to and increasing personal debt is price we now pay. It is estimated that our personal debt is increasing by ~ £1 million every four minutes. Such is our urge to spend on the latest gadgets, exotic holidays, ideal homes and those 'must have' shoes, thousands of us are looking at a debt sentence of 77 years before we're back in the black. According to research giants Mintel, UK consumer spending has hit the £1 trillion mark for the first time. From this evidence it would appear that we are happy living in debt, whilst toiling hard to pay off our mortgages, loans and credit cards. Yet the dramatic increase in personal bankruptcies and high rise in those seeking counseling for debt suggests to the contrary.

In this, the 5th Sort your Life Out article, we examine our relationship to money and our finances. We do not set out to give you tips on how to reduce your debt or increase your income as there are numerous books and television programs dedicated to such issues. Instead we will focus on your attitudes towards money, wealth, debt and abundance. As in previous articles, our aim is to facilitate a change in the way you think and feel about money. This shift in consciousness can help manifest a change in your actions, which in return will provide a change in your rewards.

M is for MONEY

**I can't take HIS money
I can't print MY OWN money
I have to work for money, why
don't I just lay down and die?**

Homer Simpson

Money is only energy, it's neither good nor bad, it is neutral. The economic world attributes a value to it and as a society we place a value upon it. As an energy it follows a path that we lay down for it, if we allow a flow it will create more, if we let the flow stagnate, then so does our financial health. Without money the western world would not survive and so follows the more money you have the more choices you will have in life. Below we have listed some statements relating to money, read through them and note how many resonate with you.

- **A penny saved is a penny earned**
- **Money only comes from hard work**
- **Money doesn't grow on trees**
- **Save for a rainy day**
- **Money is the root of all evil**
- **My parents were poor, and I will be poor**
- **Money goes out faster than it comes in**
- **Rich people are crooks**
- **I will never get a good job**
- **I will never make any money**

How many of the above beliefs resonated with you? If any rang true for you, they may well be getting the way of you reaching prosperity. Remember you only manifest in your life what you consciously think about and focus on. Now your task is to question where those beliefs came from and why you still choose to hold on to them. As mentioned in previous articles, our beliefs are often those of our family, our loved ones and our social group. Yet these old limiting beliefs are the very ones that are blocking your pathway to financial freedom and expression.

"All the events you have experienced in your lifetime up to this moment have been created by the thoughts and beliefs you have held in the past. They were created by the thoughts and words you used yesterday, last week, last month, last year... However, that is your past. It is over and done with. What is important in this moment is what you are choosing to think and believe and say right now."

*Louise L Hay.
You Can Heal Your Life*

In his best selling book, Rich Dad, Poor Dad, Robert T Kiyosaki, reiterates the importance of beliefs and their power to either limit or expand our wealth.

"The power of our thoughts may never be measured or appreciated, but it became obvious to me as a young boy to be aware of my thoughts and how I expressed myself. I noticed that my poor dad was poor not because of the amount of money he earned, which was significant, but because of his thoughts and actions."

Robert T Kiyosaki



Many of our limiting beliefs are reinforced daily by our words and our actions. How often have you studied a menu and chosen the cheapest meal? Or walked by a restaurant believing that it will be too expensive? What about that house on the top of the hill? You will never live there if your belief is that you cannot afford it. These collective beliefs form a poverty consciousness, which prevents wealth and prosperity. But all of this can change to a positive wealth consciousness, once you become **Aware** of what needs to change. In order to increase your awareness, denial, suppressed thoughts and beliefs and reluctance to change must be overcome. Once aware you must learn to **Accept** yourself and your situation and finally you need **Action**. Positive change occurs only with effective action, thinking and procrastinating does not.

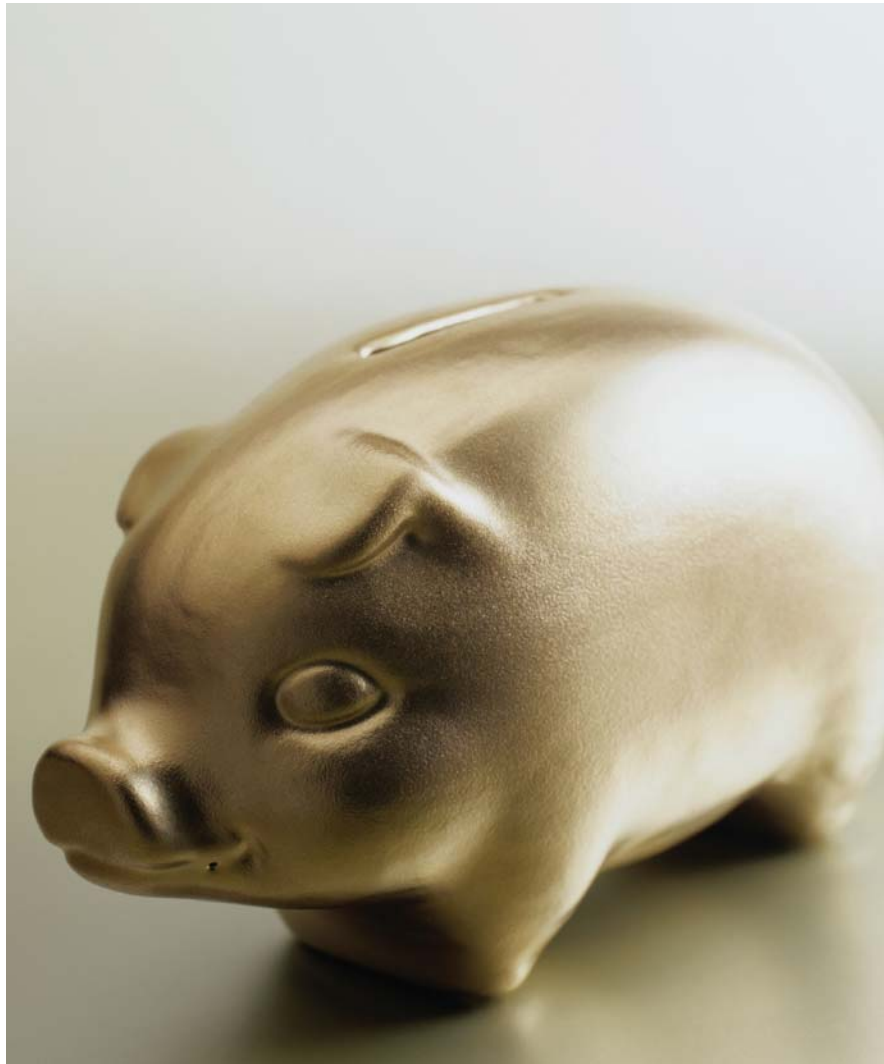
Acquiring a prosperity consciousness

Manifesting change and creating positivity should be something you are now familiar with if you have been reading any of our previous articles. Hopefully those changes have brought you reward and awakened new thoughts that are now expanding your horizons. It may take you a while to make these changes as so many of our issues around money are wrapped up in our own issues of self worth. I remember making the shift from being an employee, to being self employed and having to place a value on the work that I performed for clients. To then ask for that money and receive it openly required a huge shift in my own belief system. And being totally honest, work is still in progress as my core beliefs ran deep. But every day I challenge those beliefs and learn to accept and develop my own prosperity consciousness.

Now we need a physical action on your part and this begins with creating a positive cash flow. In order to do this you must first cut your expenses and then increase your income, or do both. At the same time you must create a vision of what your life would be like if you were already wealthy beyond your wildest dreams. When you've created that picture, chose to BE wealthy.

Once your cash is flowing in the right direction, when your income finally exceeds your spending, you'll have that inner sense of well being—the beginnings of a prosperity consciousness. The greater your cash flow, the richer you'll feel, and the richer you feel, the larger the flow will become.

Learn to live generously, remember money is energy, and it needs to flow through your life, not just into it. Holding on and scrimping work against the flow coming in, while giving generously within your means makes space for even greater



abundance. It isn't always about the money, give as generously as you can of your time, energy, compassion, and appreciation. Understand that a true experience of prosperity is determined not by how much money you have, but by how well you notice and enjoy what is already present in your life. The word prosperity is derived from the Latin prospera-re, meaning "to render fortunate." Rich comes from the Old English rice, meaning "strong," "powerful." Well is to wealth, as heal is to health. All these terms we associate almost exclusively with money and material gain, but in their origins all had meanings related to the quality of life in broader terms. It is therefore important that you celebrate being rich in friends and family, or rich with laughter, or even being rich in fresh air if your day isn't going to well. As a result material blessings may come to you more readily.

Creating your own true wealth

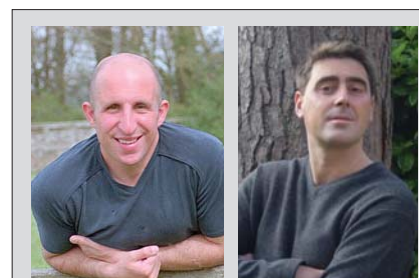
Be generous! Give to those you love; give to those who love you; give to the fortunate; give to the unfortunate - yes, give especially to those you don't want to give. You will receive abundance for your giving. The more you give, the more you will have.

W Clement Stone

As we are learning, the world is an abundant place and our natural state is one of abundance. If we live in abundance we can connect to the flow of life. Once we can shed the self limiting beliefs that have restricted our growth, we may tap into an unlimited potential

All that is needed is for you to change your beliefs and attitudes about what is possible and you will create a world of abundance and prosperity. **UF**

*For details of our events and workshops and to receive our free monthly news letter, visit www.sortyourlifeout.com or phone **01323 635030** for more details*



Pete Cohen and Carl Benton are both health and fitness professionals and Life Coaches. Pete is also a motivational speaker and author of numerous best-selling books. For more information visit www.petecohen.com or email Pete at info@petecohen.com or Carl at balance-cb@fsmail.net