

Five Empowering Steps for Women to Grow a Great Financial Mindset



Money has been at the forefront of many people's minds over the past few years with job instability, changes in tax, and decreasing paycheques etc. It is understandable that the change in the economy has not passed without leaving a negative effect on our financial mindsets. However, I want to instil in all women the confidence to accept with certainty that money can be made in all economic climates; and in this article I will be sharing my top five steps to help you rebuild and regain a healthy financial mindset, so you can live in health, wealth, and abundance – and in any economic climate.

First of all identify as many of the limiting thoughts and beliefs you have with regard to money. For example, “I’d rather be healthy than be rich.”, “There’s not enough money to go round.”, “We can’t afford it.”, “Rich people are selfish.”, “You have to work hard to earn more money.” etc. Why? Because in the first instance, why must you choose to be healthy or rich? Why can’t you have both? And if you think rich people are selfish you would not want to become selfish which means that, subconsciously, you would sabotage your effort to become rich because of course rich people are selfish, aren’t they? Once you have identified these limiting beliefs, think about each one and laugh, to yourself or out aloud, at the nonsense of these beliefs. Also, find evidence to the contrary, e.g. that rich people are in fact generous.

Now, write down at least **10 great things** that you can do with some extra money. Here are five to get you started:

- 1) Give an extra £1,000 to your favourite charity.
- 2) Put down a deposit on that new apartment/house you love so much.
- 3) Take the holiday in the Caribbean that you have always wanted.
- 4) Buy yourself a new flash car.
- 5) Pay off all your existing bills and debts and live financially free.

Why is this important? - Because your personal reasons are more powerful than your goals. In fact it may help you to think of reasons as fuel for your goals. The better the reasons the more refined and powerful the fuel! And if you want to go into overdrive and fill your tank with rocket fuel, then add some passion and emotion to your reasons and watch yourself speed along like a Ferrari on a German autobahn!

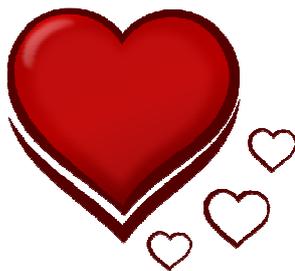
Next, write down some empowering declaration about money. I do not mean affirmations such as



"I am a millionaire." which is most probably not true and neither your conscious nor unconscious mind will be fooled. What I do mean is declarations such as *"I value money."* *"I want to be healthy and rich."* *"There are many ways to make more money."* *"Many rich people are generous and give large amounts of money to charities."* *"I have a millionaire mind."* *"I am a money magnet."* This last declaration is particularly powerful when said at times of prosperity such as when you find a 10 pence coin in the street; when you have a £25 Premium Bond win; when you get a tax rebate of £100; etc.

Next develop healthy habits towards money such as:

- Saving money regularly whatever amount you can afford and remember that even £5 per week is £260 per year plus interest.
- Another healthy money habit would be to invest in Premium Bonds rather than the National Lottery which is just throwing money away. Premium Bonds give you a chance of winning a prize from £25 to £1,000,000 every month; and when you want your money back you just ask for it.
- Buy cheaper branded shopping products, or look out for good deals in the sales - this will help you to save even more money.
- Stop smoking and use the money you will save - £5+ (pack of 20) – towards something that will make you feel good like a massage, manicure, new hair style, a new dress...
- Shopping on-line can help too! There are many bargains to be found on-line.
- Start thinking of yourself as a wealthy person who is deserving of wealth. This is really important because if you see yourself as poor, you will prevent yourself, perhaps subconsciously, from becoming rich; and even if you acquire more money you will always bounce back to how you perceive yourself. This is true of everything: money, weight, illness...



The fifth step is to develop a love affair with money. Love it! Think about it! Dream of ways of making it! Imagine what you could do with lots more of it! Find and create opportunities for making more money. Why? Well, if you don't care deeply enough about a 'friend', how often do you think they will visit you or stay with you?

Finally, I want to encourage all women to educate themselves about money – and I don't just mean how to add numbers together. I mean real education. Go to seminars like 'Millionaire Minds II' (a whole day seminar dedicated to helping you gain an excellent financial mindset) and read inspiring and educational books about money. I would highly recommend 'Rich Dad Poor Dad' by Robert Kiyosaki – this will completely change the way you look at and think about money. And if you are really serious, get a life coach to work with you one2one. This will make a tremendous difference to you in finance and other areas of your life. It will open your mind to new and exciting ways of thinking about money and keep you



focused when life attempts to distract you. A good life coach will not only help you to increase your financial income, but they will help you to be more confident, to have a high self esteem, to manage your time better, to have better health and to lose weight... and all of this in turn will help you even more to improve your financial mindset as you will feel great and you will attract great things to you as well as being open and alert to great opportunities.

Perhaps you are one of those women who think that there is not enough to go around and that if you have more it means that someone will have less. If so, allow me to share a simple exercise with you. Imagine that you are with 3-4 friends. You give the first friend £5 to buy from her a scarf. She in turn gives this same £5 to the next friend to take care of her children while she goes out for a meal with her husband. This friend then uses the same £5 to buy some basic shopping. How much value has been added to each of their lives using the same £5? Quite amazing, isn't it?

I challenge YOU to make a start. Stop thinking and start doing. You can wish for something better. You can hope for something better. You can intend for something better. But the truth is: **actions** are what make a difference to your life.

So make a start today and take action right now, eg., buy a new inspiring book, attend a seminar, watch a motivational DVD, hire a life coach, get some new friends... do something and know that if you want different results you MUST do something different!

And if I can help you in any way don't hesitate to contact me via my website:
www.passion4life.org

To your physical, spiritual and your financial health!

Anthony Fleming
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