



DENISE HUGHES

EARN  
SAVE  
SPEND  
GIVE

4 things to do with  
your **money** and how  
to make it all **work**





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*I dedicate this book  
to my mom, Julia, and dad, Jim.  
They taught me that true joy is created from love  
and our connection with one another,  
rather than our accumulation of things.*



# CONTENTS

<b>ACKNOWLEDGMENTS</b>	ix
<b>INTRODUCTION</b>	xi
<b>PART 1 YOUR RELATIONSHIP WITH MONEY</b>	1
Chapter 1: You and Money	3
Chapter 2: The High Cost of Financial Stress	15
Chapter 3: Needs vs. Wants	23
<b>PART 2 4 THINGS TO DO WITH YOUR MONEY</b>	39
Chapter 4: Earnings	41
Chapter 5: Savings	56
Chapter 6: Spending	73
Chapter 7: Giving	87
<b>PART 3 YOUR FINANCIAL TOOLBOX</b>	97
Financial Health Assessment	100
Vision Board Tool	105
Earnings Tool	107
Spending Tool	108
Get-Out-of-Debt Tool	109
Gratitude Tool	112
<b>ABOUT THE AUTHOR</b>	114



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## EARN SAVE SPEND GIVE

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# INTRODUCTION

Do you feel like you're suffocating financially? Does there never seem to be enough money? Are you tapping into home equity lines of credit, depleting retirement accounts, or going deeper into credit card debt to pay bills and monthly expenses? Have you created a financial plan with your financial planner but can't seem to stay on it?

If you said yes to any of these questions—or experience any kind of financial stress in your life—then this book is for you. Written for working mainstream America, *Earn, Save, Spend, Give* is about the nuts and bolts of building your financial foundation and how to overcome the pitfalls you may encounter along the way.

In this book we'll look at how you can manage your money, reduce and eliminate debts, save money for the here and now as well as your future, and ease financial stress. And although this book does not contain investment advice, we'll also focus on how you can save for your future years.

In these pages is the culmination of thirteen years supporting clients in developing a healthy relationship with money. They had the courage to look within to change their financial course—and they are living proof that it *is* possible to get a grip on your financial reality!

## **Why it Matters**

Money is a blessing and great resource in our lives. Yet most people don't give money its proper "due," preferring instead to relegate it (how it is earned, saved, spent, and given) into a realm

## EARN SAVE SPEND GIVE

of mystery or chance, therefore lessening their personal responsibility for their “money matters.”

And money does matter. It determines where we (or our children or grandchildren) can go to school, the neighborhood we live in, and how much we travel and experience in life, as well as other issues, such as health care and retirement options for ourselves and our loved ones.

If we are to reach our heartfelt hopes and dreams, we must steward and manage our money properly. Money management done “right” brings the habits of consciousness, clarity, prioritization, and, most important, planning to our financial house, helping our money last throughout our lifetime and possibly for generations to come.

Yet our family and educational systems fail to teach us life money management skills and behaviors that create a solid financial foundation in our lives. For many of us, we learn how to make money work through trial and error. And, as many of you know from personal experience, when money isn’t working in our lives, financial anxiety and pain invite us to explore new ways of being with and handling money.

### **I See It. I Want It. I Buy It.**

When I graduated from high school, I knew how to write a check. Later on, I was taught how to reconcile my checkbook with my bank statement “to the penny.” My mom and I shared names on my bank account so she could “keep an eye on how I was handling money.”

I learned meaningful money concepts from my Depression-era parents. Their unified approach to money was, “Live within your means,” “Pay cash for everything,” “Save some of your money every month,” and “If you can’t afford it, don’t buy it.”

## DENISE HUGHES

There was something missing, however. It was the “how” part of implementing these concepts. I lacked skill in basic monthly planning of cash flow. I didn’t realize the proper flow of money should be earn, save, spend. My mindset was spend what you want and, if there’s anything left over, you can save. Unfortunately, nothing was ever left over.

I also thought everything was a need. I could rationalize every one of my wants into a need. Basically, I was managing my finances with my mid-brain, the part of the brain we share with the animals. This part of the brain likes to have fun—pleasure is its goal. The mid-brain’s mantra is: “I see it. I want it. I buy it.”

My frontal lobe, the planning, executive-functioning part of my brain, was asleep, financially speaking. The frontal lobe is where discernment lives, along with the weighing and measuring of consequences, setting priorities, and higher levels of thinking.

Fast forward a few years. I relocated from my Pennsylvania roots to California, where I met my husband, Greg. We both worked at Stanford University Hospital in the heart and lung transplant unit as registered nurses.

Our days off were spent having fun. Hiking in Yosemite National Park, lavish trips to the Sonoma coast, and road trips exploring the West were funded by credit cards. When we got married, we put our honeymoon on a credit card—\$10,000 worth of fun!

We rationalized these credit card expenses by telling ourselves, “We have good jobs and can pay this off. We deserve this because we work hard.” In all our fun, we didn’t think about how we were purchasing the here and now with future income that wasn’t in our hands yet. Credit cards gave us the illusion we had more to spend than we really did.

In our early years of marriage we dug ourselves deeper and deeper into debt. Out of control, we let life-insurance policies

## EARN SAVE SPEND GIVE

lapse, cashed out our Stanford IRAs, and deferred payments on things until our bills became debts. We had the newest electronic gadgets in our beautiful rented town home and books of photographs of the places we traveled together.

But neither of us were up to date on dental care. And I remember not having a winter coat for cooler weather. We consistently funded our wants over our needs, and the result was a deep, growing experience of deprivation.

Financial stress started to create stress in our marriage. Money leaked into every conversation in the way of “how are we going to pay for (fill in the blank)?” We no longer talked about our dreams because we could no longer fund them. We felt as if all we were doing was working to pay bills. Life wasn’t fun anymore.

### **Hitting Financial Bottom**

Finally we reached a breaking point. Our relationship was on the brink of divorce over our inability to manage money. We both suffered physical stress symptoms in our bodies. Anxiety, despair, fears, and worry began taking up more space in our lives. We both felt dead spiritually. We had hit our bottom.

Many people blame money for breaking up a marriage. But money doesn’t break up a marriage. What breaks up a marriage is a couple not knowing how to talk about money, how to prioritize expenses, funding wants before needs, lacking a skill set in cash flow planning, and living in the blind spot of limiting money beliefs.

And we were guilty on every count.

When I look back and connect the dots that facilitated us hitting a financial bottom, here’s what was really going on.

First, we weren’t living in integrity. We said we wanted one thing (retirement savings, no credit card debt), but we

## DENISE HUGHES

were behaving in ways that created more debt, cashing out our retirement accounts to make ends meet.

We tried to keep cash flow number calculations in our heads. This didn't work very well. Our income/expense gap kept growing—in a negative way. We didn't have a visual tool or way to view money to help us make better choices. Nor did we know where to begin.

We both were re-creating the unhealthy family dynamics we had grown up with. I became the enabler and caretaker of our finances. I paid the bills, employed robbing-Peter-to-pay-Paul strategies, and carried the emotional weight of our financial secrets. My husband had a “hands-off” approach and a deaf ear when it came to our money. He avoided the bills, didn't look at the numbers, and, every time I brought up a conversation about money, said, “Can't we talk about something else? Why do you want to ruin a perfectly good day?”

We financed wants before needs. Funding surface wants while ignoring deep needs created for each of us a state of emotional, financial, and spiritual deprivation. The avoidance, arguments, unhealthy communication patterns, and overwhelming tension created a growing gap between us.

But we were so in the middle of our problems, we couldn't see what we were creating. A great quote by Albert Einstein comes to mind here: “No problem can be solved from the same consciousness that created it.”

### **An Invitation**

Money is a portal that invites us to enter the doorway to greater financial consciousness and self-awareness. Our portfolios, bank accounts, and financial struggles are mirrors reflecting back to us the behaviors we bring to our relationship with money.

## EARN SAVE SPEND GIVE

My husband and I had many mirrors reflecting back to us, trying to show us that what we were doing and how we were thinking about money wasn't working. These mirrors reflected back for a long time before we took action and started to create a new financial picture. (You'll be able to read about how we turned things around in part 2. I'll also share a great tool for getting out of debt in the toolbox in part 3.)

The good news is that each of us can create the financial picture we desire. When we bring the right skill set and mature money behaviors to our financial lives, we change our course of direction. These changes, over time, support us in creating our hopes and dreams.

*Earn, Save, Spend, Give* will help you make these changes. In part 1 we'll look at:

- **Your relationship with money.** If any financial aspect of your life is not working well for you, understanding your relationship with money is the first step to learning what you can do to change things for the better.
- **The high cost of financial stress.** It's normal to feel resistance to making changes in your life—especially financial ones. But if you're finding it hard to get started, it may help tremendously to understand what you're likely to face down the road if you don't do something now.
- **Needs and wants.** Before you can put into action the new way of managing money, which we'll explore in part 2, it's imperative to understand the difference between a want and a need. You will be amazed at the changes in your life that happen when you begin to see the distinction.

## DENISE HUGHES

Then, in part 2, we'll explore the four things to do with your money to make it all work:

- **Earnings.** Earnings are one of our greatest power tools and resources. But did you know you can earn as much or as little as you want? This chapter will answer questions such as: How do you create wealth? Are you earning enough? How much is enough?
- **Savings.** Saving money has become a lost art. As a culture, we're saving less and spending beyond our means. This chapter looks at three major reasons to save money first, then invest.
- **Spending.** Do you plan your spending? What if you knew that doing so would actually help you get more of what you wanted? This chapter addresses ways to get a handle on your income/expense ratio, and explores the neuroscience of spending—a window into how and why we make spending decisions.
- **Giving.** In this chapter, we'll look at ways to start giving and making a difference in the world. Giving “keeps the flow going,” and it's your job to use it and give it wisely. We'll also offer some guidelines for “healthy” giving in this chapter.

At the end of the chapters in part 2, I'll share “pearls of wisdom” from successful financial planners and advisors I know and trust. I hope you find these pearls helpful and inspirational and that they light a gentle fire under you to motivate you to action!

## **EARN SAVE SPEND GIVE**

In part 3, you'll find all the tools you need to make the changes you want in your financial life. These include:

- Your Financial Health Assessment
- Vision Board Tool
- Earnings Tool
- Spending Tool
- Get-Out-of-Debt Tool
- Gratitude Tool

The tools will be there for you whenever you need them. You may want to use some of them repeatedly. The Financial Health Assessment, for example, is a tool I recommend you use once a year to make sure you're on the road to meeting your goals.

Throughout the book I'll share stories about clients to illustrate and make practical the concepts being discussed. Please note that client names have been changed for privacy, and some stories represent a composite of clients.

May this book help you to EARN, SAVE, SPEND, and GIVE wisely, while your dollars nourish your deepest values.

Part 1

**YOUR  
RELATIONSHIP  
WITH  
MONEY**



## Chapter 1

# YOU AND MONEY

What adjectives would you use to describe your relationship with money? Would you say it's close, connected, fragile, estranged, shifting, complicated, unstable, the best of friends, at arm's length, not on speaking terms, rocky, loveless, or getting along famously?

However you'd describe it, there's probably good reason for the way you feel about money. The important thing is that if the financial aspect of your life is not working for you, you need to understand your relationship with money and learn what you can do about it.

For many of us, our relationship with money comes with lots of unconscious baggage, projections, and conflicting beliefs programmed in early childhood. Early influences carry great weight. These influences create the filters through which we view money, and they're responsible in part for our current money picture—unless we've done our inner work to clean up limiting beliefs, unhealthy money habits, and negative feeling states about money.

In this chapter, we'll look at the significant childhood influences that affect us as adults in our relationship with money. We'll also explore how to uncover the limiting beliefs about money that hold us back and keep us in an unhealthy relationship with the green stuff. Finally, we'll learn how to “talk” with money and transform our relationship with it into a powerful, positive experience.

## PART 1 YOUR RELATIONSHIP WITH MONEY

### Childhood Influences

One of the strongest influences shaping our relationship with money originates from our internal experience of whether our needs—and some of our wants—were met in our formative years. This influence is a foundational base that helps explain why we live from either a place of abundance or scarcity in our lives. What’s surprising is how siblings with the same parents, growing up in the same house, can have different beliefs about money.

I once worked with two sisters who lived together. They were four years apart in age. They had parents who believed in fairness to the penny—what one child received, the other also received in time. So why were their adult views so different?

Jill’s money memory was one of there never being enough in the family, while her sister, Emily, had the memory of there being more than enough. Maybe it had to do with Jill being the firstborn and her parents being tight with money when they first started out. Or perhaps Jill was more sensitive to the words “No, we can’t afford that” than her sister. While Jill stopped asking for what she want and needed—because she believed she already knew the answer to her request—Emily never stopped asking and always received more, based on her continued asking.

Another strong influencer shaping beliefs comes from each of us witnessing how our parents or caretakers engaged with one another over finances. Think back. Did your parents talk about money in a normal tone of voice? Or was there tension when they talked about money? Did they work as a team, sharing decision making when it came to how money was spent? Or were there power struggles over money?

We often take on behaviors that mimic one or both of our parents’ money management styles, even though we vow never to repeat the financial roles they modeled. We say things like, “I’ll

## CHAPTER 1 YOU AND MONEY

never be a tightwad like Dad,” or “I’m not going to spend away my retirement like Mom did.”

Growing up in my family, I watched my mom pay the bills and handle all the finances. My dad earned the money, and that was the end of it for him. He handed all the money over to my mom, and then, when he needed money, he’d say, “Julie, give me some money.” He would also frequently ask my mom if we could afford this or that.

I observed early on, even though I couldn’t articulate it at the time, my mom and dad setting up a sort of parent-child dynamic with money management. My dad earned. My mom paid the bills, saved for longer-term goals (like our college education), and made sure money went where it needed to go to make our household run. My mom was also the one who communicated whether we could afford things or not (because she was the one in the know with the numbers).

These kinds of early influences are significant. Messages we receive with the innocence of childhood eyes and ears become internalized (in the cells of our being), because we believe in the absolute authority of our parents. These early messages are the beginnings in creating our subconscious beliefs, which we spend the rest of our lives acting out.

We repeat parts of our family behavioral patterning around money as we grow up. Some patterns may be healthy and work for us. Others may not work so well. These patterns can really come alive when we enter into relationship with another person. We bring our patterns, they bring theirs—and the marital money dance begins.

In my marriage, I subconsciously took on my mom’s role in managing money. She was “hands on,” and so was I. My husband subconsciously took on the financial modeling of one of his parents, which was “hands off.” My husband would frequently

## PART 1 YOUR RELATIONSHIP WITH MONEY

ask me, “Can we afford this or that?” Déjà vu. This dynamic recreated the parent-child money dance for us—which both our parents had waltzed to.

Other influences exist as well. The culture, religion, generational influences, media, and the era we grew up in influence us. The Great Depression influenced my parents in more ways than I can share. They throw nothing out to this day, because “you never know when you might need it.” Saving money remains a priority for them in their eighth decade. They pay cash or don’t buy the item. They don’t trust financial systems. The Great Depression influenced their lives so much that they continue to live as if another Great Depression is right around the corner.

### Uncovering Our Money Beliefs

What beliefs have you internalized through the eyes of childhood that are ruling your financial life today? Most of us have one or two core beliefs that rule our relationship with money—and rarely are these beliefs based in reality. Here are examples of common limiting money beliefs. See if you can relate to any of them:

“If I have more money, it will change my personality to the dark side.”

“I should be taken care of financially.”

“If I get in a jam, someone will always pay my way out of it.”

“I don’t have time to manage my money. Life is too busy.”

“Having money makes me feel guilty when others have less.”

“I am more comfortable living broke. I don’t do so well when lots of money comes my way.”

“In order to have money, I have to work hard for it.”

“It is better to give than receive.”

## CHAPTER 1 YOU AND MONEY

“Rich people can’t be trusted.”

“I deserve to get what I want when I want it. Life is short and you can’t take money with you.”

“If I become rich, something will happen and all of the money will be taken away from me.”

Another limiting belief was experienced by Leslie, a client of mine who initially came to see me because she was deep in credit card debt for the fifth time. When I asked her what her thoughts were as to how she might begin to get out of debt, she told me, “I could get married again, and my new husband could take over paying my debt off for me.” She wasn’t dating at the time.

I immediately observed that her solution to tackling her debt was based outside herself. She wanted “someone to take care of her debt for her.” In digging deeper, Leslie uncovered the desire to be rescued financially for most of her life. Her ex-husband, dad, serial boyfriends, and several credit cards were all part of the team that had rescued Leslie. She often stayed in relationships with men even when the love had dried up—just for the money.

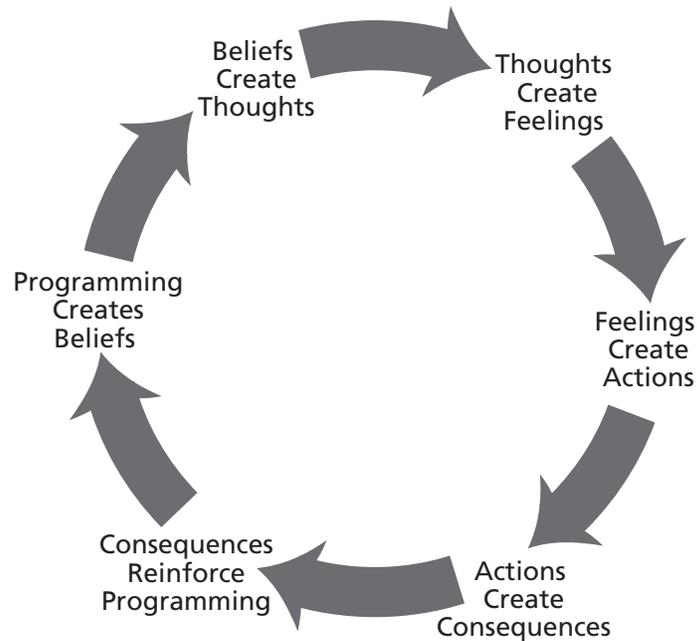
This wore at her self-esteem. Her desire to be rescued financially was interfering with her growing need to live a life of integrity. But this inner conflict also spurred her into making the choice to stand on her own two feet financially—for the first time in her life.

### **Thoughts, Feelings, and Actions Behind Money Beliefs**

When I help a client uncover their core money beliefs, we plot out on paper their thoughts, feelings, and actions supporting the belief. Thoughts, feelings, and actions are the three components that make up one’s behavior, and behavior is the blood flow that keeps the belief alive.

## PART 1 YOUR RELATIONSHIP WITH MONEY

Here is a visual to help you understand how money beliefs are created, which begins with how we are programmed from an early age:



Two of Leslie’s core money beliefs were, “I deserve to buy whatever I want, whenever I want,” and “I shouldn’t have to manage my money; someone should do that for me.” You can tell these beliefs have roots in early development, somewhere between toddlerhood and adolescence, because developmentally they lack the quality of accountability.

Leslie’s thoughts supporting this belief were: “If I want something, I should be able to buy it regardless of what is in my bank account,” and “If I need money until my next paycheck, I can take a cash advance or find someone to give me money.”

Leslie’s feelings supporting this belief were “deserving, entitlement, wanting to be taken care of.”

Leslie’s actions supporting this belief were spending without knowing the amount of money available in her bank account,

## CHAPTER 1 YOU AND MONEY

resistance to creating a spending plan for fear of not being able to get what she wanted, and placing expenses on her credit card so she didn't have to deal with not being able to get what she wanted when she wanted it.

Of course, over time, our behaviors create consequences. These consequences can be positive, moving us toward our goals, or negative, distancing us from our deepest desires. In Leslie's situation, her behaviors created the consequences of mounting credit card debt, depleted investment accounts, a drop in her credit score, a neglectful relationship with her money, and a lack of confidence in her ability to manage money.

When limiting money beliefs are present, so are distancing and avoidance behaviors. These behaviors create a Teflon coating with money. It's as if the dollars themselves know they are not welcome to hang out in our orbit or our bank accounts.

Usually, the first place we look to change things is our outer circumstances. We believe the answers and relief we need are found in divorcing our partners, claiming bankruptcy, selling our home, serial refinancing, bleeding our long-term investment accounts, asking family for a loan as a temporary life jacket, or finding another rescue strategy to give ourselves breathing room.

The problem is that when we look outward rather than inward for change, our outer circumstances continue to repeat themselves over and over again, until one day we awaken to the real work that needs to be done. This work is "inner work." This work is about understanding, healing, and transforming our relationship with money.

### **My Personal Financial Crash**

I too looked outward for solutions to my own financial situation, thinking that cashing in one more IRA would solve the problem

## PART 1 YOUR RELATIONSHIP WITH MONEY

of my husband and me overspending. After my IRA was cashed out, the next rescue strategy was credit cards. After my credit cards were maxed out, I asked my parents for money.

It was a scary time. I was running out of rescue strategies. I remember the day of desperation when I called my parents and asked them for a loan. Crying, I told them we owed the IRS \$3000.

My dad first asked me if I had credit card debt. I told him I did. I then listened to him tell me in a loud voice how credit cards were the ruination of our country and how he didn't believe in them. He never agreed to help pay the loan over the telephone, yet told me he would be sending me something to help me.

A few days later a package arrived from him, beautifully wrapped. I opened it on Christmas day; it was a pair of silver scissors. The note read:

*Dear Denise,*

*Cut up your credit cards. Start learning to live within your means. I'm not being mean. I want you to learn how to live in the world and depend on yourself. You won't be able to do this if we rescue you.*

*Love, Dad*

I cried when I read his note. I felt hurt and angry that my parents were opting out of being a part of my financial rescue strategy. I also understood the lesson they were trying to get across.

Shortly after that, my husband and I entered into financial counseling. This process was the beginning of us looking deep within to our relationship with money, as a couple and as individuals.

## CHAPTER 1 YOU AND MONEY

It took us a few years to get ourselves back on track, out of debt, and able to save money for the here and now, as well as our future. We didn't create our mess overnight, and we didn't clean it up overnight. But the understanding, healing, and transformation that came from this process were truly priceless. We wouldn't be where we are today without it.

We've made money work in our lives with job losses, illness, and the unexpected curveballs that life sometimes throws. Through all of it, we still live life without a credit card. This is something we are very proud of and wouldn't have been able to accomplish unless we had done our inner work.

### Money Dialogues

One of the best ways to begin exploring some of our dominant beliefs about money is to enter into dialogue with it. Olivia Mellan, co-author with Sherry Christie of *Money Harmony: A Road Map for Individuals and Couples* (scheduled for publication in 2013) and a pioneer in the field of financial therapy, shared this exercise with me. It's profound, fun, and ever so revealing. Here's what you do.

Imagine you and Money are sitting in comfy chairs facing one another, in a quiet private space where you can talk openly and honestly. Allow Money to begin the conversation with an opening sentence of inquiry or observation relating to your mutual relationship. What would Money say about being in relationship with you, for example?

Then you answer back. Then Money answers back. Do this for about three lines of dialogue each.

Add in one-line commentaries about this dialogue from significant people in your life—your mom, your dad, and your Higher Self (which could be God, the Universe, or any higher energy). See what unfolds.

## PART 1 YOUR RELATIONSHIP WITH MONEY

Here are two examples of money dialogues I did when taking a class with Olivia. I'm so addicted to doing money dialogues that I now do one every week.

### ***Denise's Money Dialogue #1***

Money: Why do you think you have to work hard to have me?

Denise: It's all I've known to be true about you—that you come through *hard* work. And I don't want to work harder. I'm fifty-five years old and want you to come to me effortlessly.

Money: I am easier than you think ... all you have to do is to ASK for me more, invite me in ... get the “hard” out of your mindset. Think “flow,” like a river, NOT “hard,” like a rock. I like it better that way too ...

Denise: You think you're so smart.

Money: I am smart; so are you. I'm right here at your door ... now open it with ease.

### *Commentary*

Husband: This is “woo-woo.”

Mom: What you're saying doesn't make sense to me.

Dad: (No words, just a shake of his head with disapproval.)

Universe: They don't know me like you do. You know my true nature. They told you lies about me. Let the lies go. Now you know me and we can do our own thing ... our new song is flow, flow, flow ... stay open to receiving, Denise.

## CHAPTER 1 YOU AND MONEY

### *Denise's Money Dialogue #2*

Money: I like it when you look at me each month to see if I'm growing or shrinking. This makes me feel like you're paying attention to me.

Denise: I worry that you aren't going to grow enough to support me in my old age. I want there to be enough of you.

Money: It's important for you to remember that if there isn't enough of me, you always find a way to get your needs met. You are creative and resourceful, and your deepest needs are hardly ever met by me anyway.

Denise: I forget this sometimes. I forget that having "enough" for me is really about loving my life, my work, and all the people in it. I do appreciate you, though, and all that you provide me with.

Money: Just keep watching me with soft eyes, Denise. I'll grow the best I can. No need to watch with vigilance and fear. That makes me as jumpy as it makes you!

#### *Commentary:*

Mom: Don't worry, dear, Dad and I are here to help you with anything you need.

Dad: Don't spend on anything that you can't eat or wear. You don't need that much money.

Universe: Denise, dear, knock, knock. Remember me? I am here for you in all ways ... to guide you ... to create opportunities for you to step into. Trust. So far, we've made it all work out magnificently, shifting from two incomes to one, dealing with life's curveballs .... There is nothing we can't handle or find a solution to, you and I—we rock!

## PART 1 YOUR RELATIONSHIP WITH MONEY

### *Your Money Dialogue*

Money:

You:

Money:

You:

Money:

You:

### *Commentary*

Mom:

Dad:

Significant Other:

God, Your Higher Self, the Universe:

These dialogues are a beginning step in exploring the relationship between you and money. Each dialogue has the opportunity to bring you to a new level of understanding with your relationship with money, uncovering hidden internal conflicts you didn't know existed and patterns of behavior and attitudes that may be keeping you stuck in your money life.

For me, these money dialogues open me with insight to the blind spots I've been living in. One of the gifts in becoming aware of our internal dialogue is to then take different action than what we have been doing, in order to move us closer to the kind of relationship we desire to have with our finances. If you're willing to try them, these dialogues will begin to create a foundation of financial intimacy between you and money.

When you and money are more connected, you then have the opportunity to create a new relationship based on understanding and respect. You can forgive yourself for past misunderstandings about money and, once and for all, begin to shift out of the space of stress and struggle into a space of peace.