

Money Isn't Everything

by Kaya Singer

It may be that after holiday expenses and bills money, or lack of money, is all you can think about. It takes money to travel, buy gifts, and to do the things you want to do. Some phrases I often hear from my clients are, "If I had allot of money to invest it would be so much easier," or "I wish I had rich relatives to help me." All these words have run through my own mind at different times and yet I know that my money issues still seem to be there regardless of how much money I have. Fear of not having enough, being afraid to take smart risks, addictive spending, and poor money management are all problems that are indications of deeper issues that will be there regardless of how much money you have.

One of my mentors taught me two tools that when put into action can transform some of those deeper issues. The first is the importance of paying yourself first. I skim 10% off of all of my income and put it into a financial freedom (investment) account. For someone who is very low income and has high debts you may want to begin at five percent. As a result of doing this one act, I saved thousands of dollars in the past year and I was able to buy a house last summer. Those funds are never used for anything other than investments. The second tool is to take the same percentage and put it into a giving account. I use this fund to buy food for homeless people, donate to non-profits, or give to people in need. Both of these small acts have changed my whole relationship with money and keep me feeling abundant even in times of financial crunch.

However, money isn't everything. Here are five things that are even more important than money.

1. Take initiative

Be creative. Try new things, don't wait for someone else to do it first. Trust your ideas and use your own brain power. Its free.

2. Be charismatic

Everyone has an innate magnetism. Find your way to stand out in the crowd. This begins with your smile!

3. Nurture your spirit

Connect with the something that is greater than you. Spend time in nature, write, make your office more beautiful. Feel your spirit and it will show in your eyes.

4. Develop courage

Do things in spite of the obstacles. Keep your mind focused on what is waiting past the obstacle. Look for solutions not problems. Courage begins in your heart.

5. Move your Energy

Get up and move. Go for it! Move your two feet and get out and connect with people. Talk to at least two new people every day. Take steps.

If you develop these five things you will begin the year with a positive and empowered outlook and your year will unfold with promise of riches far greater than money.

In addition, if you launch the two tools mentioned above and start your financial freedom and give accounts your financial abundance will increase and your money stress will decrease. You will begin to create 2007 as a year to permanently transform your money issues.

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