

Healthy Habits - Breathe the Relief

One of the things I've experienced working with people over the years is that they feel better simply by looking and taking action. Even for those whose financial situation seemed insurmountable, relief has come from becoming clear about their numbers. Because even when you're avoiding your financial life, using credit cards when deep down you know you shouldn't, and allowing your money problems to mount, it's weighing on you. Looking the other way doesn't work.

Sue is a great example of how being in action can change how you feel, even when your money isn't better yet. She came to me in serious financial trouble, and she had been avoiding it for quite some time. In fact, her troubles were to a point where there was no quick fix. Even with one on one guidance, it was going to take awhile to change her situation.

But relief came faster. She put a date on her calendar to set aside an hour every Friday to work on her finances. She doesn't always do what she said she'd do on Friday, but she almost always then does it shortly thereafter. And even when she's missed a Friday she's at least done three Fridays throughout the month which is more than she was doing before, just managing urgencies and emergencies and never having any dedicated time. She's now breathing a sigh of relief because she is paying attention to her financial life like never before.

Take a minute and breathe your first deep breath of relief. Inhale the deep feeling of knowing you've made the right move by coming to this program and exhale everything that has led you here. **Bad decisions of yesterday are gone and the actions you take right now are what are important.**

Breathe the relief that you've come to the right place. You will have many more of these but right now I want you to envision what will make you breathe your next sigh of relief? Knowing where you are financially? Feeling better about being on top of your finances? Having enough money to breeze through your next financial crisis? Knowing you have enough to make it through next Christmas or your next car repair? Knowing you have enough to weather a true financial emergency such as losing your job?

The biggest sigh of relief comes from both knowing you're on top of your finances and having enough money set aside to weather an emergency. But even taking one little step on that path brings relief.