



Financial Wellness



“Your net worth does not equal your self-worth.”

– Kate Northrup



Five Steps to Fearless Finances

Before All Financial Decisions, Ask Yourself:

Is it loving?

Is it kind?

Is it going to be worth it?

Is it necessary?

Is it going to help me feel better long term or is it just instant satisfaction?

5 Steps to Fearless Finances

Step One: Remove Fear

Step Two: Remove Blocks

Step Three: Become Clear

Step Four: Become a Magnet

Step Five: Set Intentions



Financial Wellness

Do you desire to have more money? It's no surprise that most people are unsatisfied with the amount of money they have and the amount of money they make. Financial wellness is very important when trying to reach wellness goals. When a person's finances are in order, the rest of their life is more manageable. It is our goal to help clients with education and assistance to help them meet all of their financial goals. We will help our clients get to the root of their money problems, while referring them to experts in the areas of financial planning, credit management, and investing so that they can live an optimal life.



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Financial Wellness in Balance

Ask these questions to determine whether or not your client needs coaching within this element.

- How do you feel about money?
- Are you in Debt? If so, how do you feel about it? If not, how do you feel about that?
- How do you feel about your ability to establish and manage a budget?
- How well do you feel that you are able to live within your means?
- How does money influence your life?
- How do you feel about giving and donating money?
- How do you feel about credit cards?
- What do you think about saving money?



Characteristics of Financial Wellness

- You view money as a positive energy and are able to remain relaxed when talking or thinking about it.
- If you have debt, you are actively paying it down.
- You know how much money you spend each month and where your money is going.
- You have invested money.
- You keep a written budget and adhere to it unless there are emergencies or exciting and wise opportunities.
- You maintain insurance coverage.
- You have a retirement plan.
- You have savings plans for various life events such as college for children or a new house.
- You have a \$1000 emergency fund.
- You have 3-8 months of expenses set aside for emergencies.
- You give as freely as you receive.

Notes/Ideas:



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Corporate Financial Wellness

Corporate wellness programs are becoming mainstream in all areas of wellness. As Holistic Life Coaches, you will be able to facilitate these corporate wellness programs in the areas of each element. One area that greatly affects employers is Financial Wellness. It is evidenced that reducing financial stress increases workplace productivity. In fact, one in four employees reported becoming distracted by their personal finances while at work according to PwC's [survey](#). We suggest clicking the link and reading about their findings so that you can become aware of various ways in which clients can be affected.

There are many signs of employees experiencing financial stress including requesting pay advances, unexpected absences, withdrawing retirement loans, preventable medical issues (not doing to the doctor due to expense), and taking care of personal finance issues at work. According to CNBC, Healthcare costs for one individual receiving financial wellness coaching reduced by 4.5 percent over the span of two years.

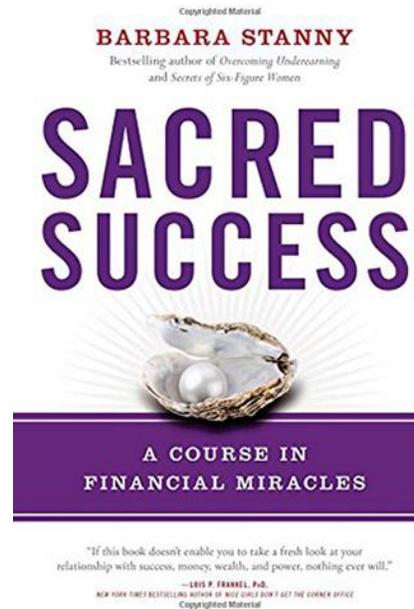
Source: <http://www.cnbc.com/2015/03/09/financial-wellness-coming-to-an-office-near-you.html>



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Sacred Success

A Course in Financial Miracles



Sacred Success is a groundbreaking paradigm shift, with an explicit message: **There is a better way to achieve wealth and power: on your own terms, as a woman.** Instead of pushing women to pursue financial success in the traditional fashion, *Sacred Success* seeks to redefine power from a feminine perspective. The ultimate goal of *Sacred Success* isn't to "finish rich" (though that may be a desired outcome), but to go for Greatness, which requires you to become the powerful force you were born to be.

Best described as **A Course in Miracles meets the Wall Street Journal**, *Sacred Success* gives you a proven process that uniquely blends the practical, psychological, and spiritual work of wealth. The results may be nothing short of miraculous.

(source: <http://barbarastanny.com/books-products/>)



Companion Guide & Workbook Introduction

The opening quote in this book comes from *A Course in Miracles (ACIM)*, “You do not ask too much of life, but far too little.” Take a few moments to reflect on this teaching. What feelings, thoughts, or ideas do you have based on your own life and this teaching?

Lesson 19 of *ACIM*, is entitled “The Attainment of Peace.” It says, “*Every situation, properly perceived, becomes an opportunity to heal.*” Have you found this to be true in your own life? If so, how? If not, are there any current circumstances driving you crazy? How could you take the opportunity to shift your perception?



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Barbara Stanny writes about how she believes that, “. . .money is God made visible.” In what ways do you demonstrate respect for your money so that it will multiply and be available for you to bless and serve others?

Let's zoom in on the relationship between your purpose and money. What kind of legacy do you want to leave? How much money do you envision that you need for that to happen?



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Part One: The Problem

Chapter 1: Women, Wealth, and Power. . . Oh My!

- Power is associated very strongly in our minds and emotions with money. We often feel like if we have more money, that's going to mean that we will have a lot of power and some of us fear that. We're emerging from generations of people who have had men as primary money-makers within households and many of us were not taught that being in a position of power is feminine and successful.
- What do you think would happen if you were to become powerful? Do you have any fears surrounding power? If you are able to identify them, what are they?
- One thing we often do is avoid financial success by not keeping track of our money. If we don't allow ourselves to see it, we can sweep the issue under the rug.
- Power is defined by Erich Fromm, psychologist, as "The main task in life is to give birth to our self to become what we actually are."
- Barbara Stanny refers to the game women play as *Sacred Success*, or the motivation to make a difference, while men simply seek status.



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Chapter 2: Preparing for the Passage

- Be sure to view the great T-Chart on page 25 entitled, “The Conflicting Agendas Of. . .” This chart compares the voice of the ego and the voice of the soul.
- Individuals who take the time to process and release limiting beliefs are the ones who will find the most financial success. They have to be willing to go through the financial process and the spiritual process in order to be successful.
- Barbara Stanny outlines Four Core Principles of Wealth and Power. They include:
 - “1. Financial well-being is essential to achieving greatness.”
 - “2. Our financial foundation is only as strong as our individual integrity.”
 - “3. Power demands responsibility.”
 - “4. Our power comes from one of two sources- Love or Fear”
- Our egos are not only false perceptions, they are false power. Loving thoughts and actions come from our soul's voice.
- This process is all about disregarding the ego and yielding to your own soul.
- When we have slip-ups or less than ideal days, we should reflect and realize that our ego's instant self- protection mechanism operates on a subconscious level.



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- Going into this process, we must realize that it's completely up to us. How much we release, we will receive.
- Consider taking the quiz on pg. 35. if you have the book.

Notes/Ideas:



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Part Two: The Process

Chapter 3: The Call to Greatness- Stage 1

- In what ways do you hear your soul prompting you to go bigger?

- Do you feel worried, unsettled, restless, disconnected, bored, exhausted, or any other negative longing-type feelings? If so, which ones? What do you believe your soul is asking you to do?

- Barbara Stanny defines greatness as, “ the place where your deep gladness and the world's deep hunger meet.” Do you feel that you are in your zone of greatness? If not, what would getting there look like? What would you be doing?

- Embrace the fear! When you're afraid, your ego is compromised and you're headed in the right direction.



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- Based on Barbara Stanny's four steps for accepting the call, reflect on the following:
 - 1. What do I really want?
 - 2. Do I understand the Law of Attraction and Law of Congruency?
 - 3. Where am I giving my power away?
 - 4. Do I pay attention to my own actions and responses by observing myself?
- Stage 1 Homework exercises are located on page 60.

Chapter 4: Receptive Surrender- Stage 2

- Reflection is key during this phase, You will also need to do a lot of rejuvenation and regrouping.
- Make room for emptiness. This means clearing out blocks of time and not being constantly busy. This is very important so that you have time to heal, which involves a ton of feeling. You'll be surprised at how creative you become when you operate more mindfully.
- Barbara Stanny's four steps of Stage Two:
 - 1. Who am I?
 - 2. What is my purpose?



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- 3. Allow yourself to receive all abundance.
- 4. "Obey the Law of Ownership."
- Stage Two Homework is on page 96.

Chapter 5: Disciplined Action- Stage 3

- This step stems from Stage 2 which was Receptive Surrender. You must consistently take action using discernment. Stanny refers to "thoughtfully pruning" as opposed to "tirelessly pushing". Listen to your inner-knowing and allow your intuition to guide your action.
- The more you jump into Disciplined Action, the more your fear will gradually dissipate.
- Remember: Do not strive for busyness. There is no discipline in busyness.
- Stanny's Four Steps to Disciplined Action
 - "1. How will I pursue my purpose?"
 - "2. Comply with the Law of Growth."
 - "3. Toughen up."
 - "4. Think strategically."
- Stage 3 Homework is on page 130.



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Chapter 6: Disciplined Action- Part 2- The Discipline of Affluence

- It is important to invest in the most informed, wisest way. This will upgrade you from Consumer status to a Wealth Builder. You can invest in bonds, stocks, real estate, cash, and commodities.
- Be brave and invest! Be sure to diversify your portfolio. It's great to hire honest and reputable financial professionals. Conduct several interviews before choosing someone.
- Stanny's three-step formula involves reading about money daily, talking about money weekly, and save money automatically monthly.

Chapter 7: Modeling Greatness- Stage 4

- Modeling is something we all do. We can either be a good model example of mediocrity or we can model greatness. When we experience financial success, we are operating in our greatness.
- It is vital that you model greatness by serving and giving. Giving generously leverages you to dwell in the status of a new demographic: *Women of Influence*.

Notes/Ideas:



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- Stanny's Steps to Model Greatness
 - “1. What is the legacy I want to leave?”
 - “2. Give powerfully.”
 - “Rule 1: Give to yourself first”
 - “Rule 2: Take responsibility for yourself, and only yourself.”
 -
 - “Rule 3: Leverage your financial clout.”
 - “Rule 4: Obey the Law of Focused Giving”
 - Stage 4 Homework is on page 180.



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Part Three: The Power

Chapter 8: Welcoming the Warrior

- In this phase, allow obstacles and fears to emerge so that you can find healing. Greatness attracts itself and everything else will fall away. This means that sometimes the falling off will feel like loss. Hold on tight through the trials and you will bring forth your warrior within.
- Remain in tune to your responses to life's lessons. You are able to end the cycle when you recognize and release past patterns.
- Once your Warrior has been brought out, your ego will subside. By committing to your inner Warrior, you will continue on the journey of *Sacred Success*.

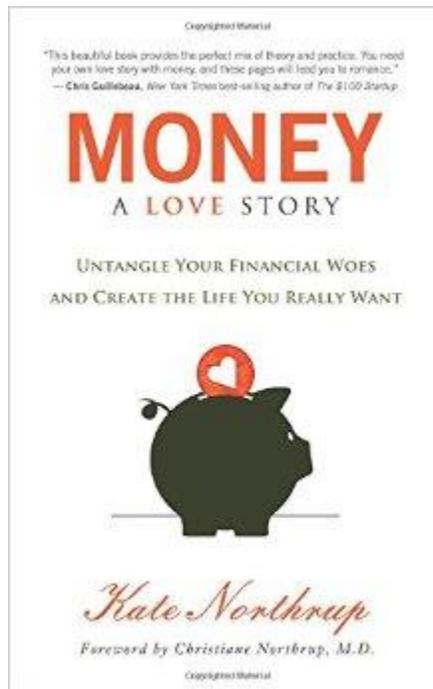
Chapter 9: Women Waking; Mountains Moving

- "There is no journey, only an awakening." (ACIM)
- This is the time of the ultimate paradigm shift among women. Women are beginning to rise up and operate in ways that best serve themselves and the world, instead of remaining slaves of idealism.
- Prepare for the miracles you are creating with each small step.
- How much are you willing to release? How much are you willing to receive? Your journey toward *Sacred Success* depends on these two questions.



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Money: A Love Story



Money: A Love Story takes a fun, understanding, and – most of all – proven approach to creating true financial freedom. You won't find any shame, blame, or finger wagging here. Just tons of relatable moments and simple, step-by-step guidance to living out your own money love story.

Whether you want to pay off your debt for good, rake in more income, or forge a lifestyle of true freedom, **Money: A Love Story** is your road map. True abundance, financial clarity, and a love relationship with your money (and yourself) are all yours for the having. This book will lovingly take your hand and show you exactly how to get there.

Oh – and all that stuff about enjoying the journey? Well, turns out it's true. The path to financial freedom will be way more fun than you ever thought possible.

Love your money. Love yourself. Love your life. (source:

<http://www.katenorthrup.com/book/>)

All resources from Money: A Love Story are used with permission.



Love Your Debt

Small Steps to Loving Your Debt:

- Walk to the mailbox with joy! Shift your perception of your bills from dread to gratitude. "I am thankful for each of these bills because they mean that I'm thriving!"
- Honor your budget as you honor a good friend. Take time to sit with it, examine it, and nourish it with your love, time, and attention just as you would with any good relationship.
- Shift your debt perception by believing in its power of helping you achieve your goals and dreams over the years. It is important to distinguish between your needs vs. your wants, but investing in yourself is okay because debts build your future! (This includes credit scores)
- Become organized and love your debt because money is simply energy and does not have the power to cause anxiety or depression.

Love your debt!



Love Your Debt

List 20 reasons why you love your debt below!

I deeply and completely love my debt because. . .	
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More Actions toward Financial Wellness

1. Decide to Transform Your Money Lifestyle

- a. Make the decision to live beyond your current money history. Be courageous as you approach financial security!

2. Take Daily Steps to Inform Yourself

- a. Subscribe to a financial newspaper, blog, or daily tips e-mail. Read something every day that will grow your financial knowledge-base. Learn how to be a savvy investor.

3. Work the Process

- a. Start by being a simple observer of your resistance. Suspend judgment about yourself while you do this.
- b. Plug affirmations about your finances into your day! Record any negative thoughts you regularly have surrounding money and create a positive affirmation to transmute your negative thought into a positive thought.

4. Track EVERYTHING

- a. Escape the world of vagueness by becoming clear on exactly what you have, spend, invest, etc.
- b. For six weeks, hand- write everything you spend. This includes everything, big and small. Record it as soon as you spend it.

5. Become Clear

- a. Once you have spent time learning and tracking, it is time to become clear. Use your information to begin to make new decisions. How much do you have? How much do you owe? How and how much do you want to invest? Where will you invest? (This is the step where it is an amazing idea to hire an amazing certified financial planner.
- b. This is where you optimize your gains and reduce losses. Figure out what your financial needs are and figure out how to diversify your plan and your investments around your needs. Research asset allocation with your financial planner to make decisions.
- c. When hiring a financial planner, it is important to hire one that is fee only. Call them any time you have any questions at all. In the



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beginning of this process, you may need to contact them very frequently, but eventually you will understand your finances much better. If you visit www.garrettplanningnetwork.com or ask around, you will find an affordable expert financial planner in no time! (Interview at least 3-5 before hiring!)

6. Reach Higher

- a. Each day, ask yourself, “What am I afraid of in the area of money?” Then, figure out a way to do that task. Everything you really want and all of your opportunities for success are right outside of your comfort zone.
- b. Save on a regular basis. Open a savings account at least and save an amount regularly, using automated technology, so that it comes out on a certain date and you don't even have to think about it. Whether it's \$5 a month or 10% of your income, simply get started in this step using your savings account.
- c. Make a difference! Find ways to give back in the world. Planned giving is powerful! Find what you care about and find the joy in giving!

Notes/Ideas: