



**HAVE MORE**  
*Financial Freedom and JOY!*

## 5 Tips to Create Financial Health, Wealth & Happiness

### Tip #1 Prince Charming Isn't Real - Expanding Your Money Awareness

Research shows that if you ask a woman why she's in business, she'll say for independence and to help others. But if you ask a man, the most common answer is to make money. I say why not both?

Were fairytales a part of your bedtime routine as a child? They were for me, and – like most little girls - I loved the idea of Prince Charming rescuing the "sleeping" (or otherwise unconscious) beauty so they could live happily ever after.

Most of us princesses have grown up. If we did find our Prince Charming, our "prince" may not have rescued us financially. *In fact, sometimes HE was the one that needed rescuing!* The idea that our finances will "take care of themselves" if we just wait long enough is like that fairy tale. It's a storyline that sets us up to avoid taking responsibility for our finances.

Yes, I still love a good story, fairy tales included – which I read to my granddaughters. But too many women continue to put off taking control of their money because they are still hoping or dreaming that their financial Prince will come. When you consider the fact that it's human nature to minimize or avoid problems that are difficult or uncomfortable. And that it's only since the 70's that women have been in the workforce in the numbers we currently are – there is a legitimate reason for women's residue of "innocence" when it comes to money.

But, to create health, wealth & happiness it's TIME to move past the fairy tale fantasy and take our heads out of the financial sand. **How?**

Make a decision to START paying more attention to your money now. An easy step and commitment is to start tracking your financial numbers which in the simplest terms means your inflow and your outflow – your income and your expenses.

As business women, we can't afford not to know what's going on with our money. Knowledge is power.

I look at my bank balance almost every day. For some women, this idea of looking at the numbers is a little scary.

In Money Coaching we work with what are called Money Types or Archetypes - which are our money personality types. "The Innocent Money Type is often driven by fear and overwhelm. When the innocent money type gets overwhelmed they stick their head in the sand because if they don't know what to do they have tendency to not do anything. It's ok to not know what to do, but as Ernie Larsen an addiction expert says, if nothing changes, nothing changes. I want to help you change your money mindset and get those big girl money pants on!!

**"When it comes to money there are Those who are afraid and take their fear with them and those who are afraid and let their fear stop them" Barbara Stanny, "Prince Charming Isn't Coming"**

**Action is empowering!**





HAVE **MORE**  
*Financial Freedom and JOY!*

## 5 Tips to Create Financial Health, Wealth & Happiness

### Action Step #1

**Buy a small notebook to keep in your purse and write down everything you spend money on 30 Days !!**

It's a great way to softly begin changing your money mindset and taking charge of your money.

You can get a small notebook at the grocery store – or you can get an app on your SmartPhone and or use it's Note function. How you do it isn't important – what's important is to track every single expenditure over the next 30 days. Eye-opening and awareness building.

*"I have achieved more goals this year than in the last 8 years of business. When I started Money Coaching I felt guilty paying bills. I realized why I wasn't fully financially responsible - the child inside had been scared about money. As soon as I faced the fears I felt a lot better and good things started flowing and happening."* Mari Fernandez, Full Force Fitness, Modesto, CA



**Be sure to watch for Create Health, Wealth & Happiness Tip #2.** As women, we're often taught to be "nice" – and this tip will help you break thru the old belief that says you can't be nice and financially successful. The "I have to choose between nice or rich" is old wiring that we women need to let go of. And I'll be sharing a simple action step that will help you do just that

If you're tired of struggling with the same old money problems and are ready for a breakthrough then register for my **FREE** Create Financial Health Wealth & Happiness Money Discovery Session. Go to [powerupyourmoney.com/discoverysession](http://powerupyourmoney.com/discoverysession).

No obligation or pressure, just a conversation designed to be helpful for you.



## 5 Tips to Create Financial Health, Wealth & Happiness

### Tip #2 Financial Self-Care First - Then Help Others!

- Do you get overwhelmed or stressed about money?
- Are you unsure about what to do to move forward financially?
- Do money problems keep you up at night?

If you answered yes to any of those questions, you're not alone. The truth is, 3 out of 4 people – not just women, but 75% of Americans – are experiencing financial stress.

We all have money stuff to deal with. And as women, we face different challenges when it comes to money. We aren't born financially savvy. For me, getting there has been a journey – one that continues.

So how do we get there? How do we become financially savvy? We learn how and practice. We start where we're at and take one step at a time as we learn how to put on our big girl money pants.



**Okay... Take a breath. It's time to get solution-focused...**

So tell me. How many times have you given money to your adult children, boyfriends, partners, parents, people in need rather than save more of it for your future? I know I've done it. But, why do we do this? Even when we don't have enough money for ourselves? Many women do this to be "nice" – other times, it's done out of guilt, feeling that they are supposed to "share" and sometimes it's just the nurturing nature that women have, wanting to "help" others.

But let's look at the reality: *Too many women don't have enough money to live comfortably in retirement, and this is especially true for single women.* It's great to be giving, but we need to learn to give to ourselves first. Now, I know what many of you will say: that's selfish. To that, I will say this: Remember – when you travel by plane, the #1 thing you are told to do in the event of an emergency is to put the oxygen mask on yourself first. **Why?** So you can continue to help others.

Taking care of ourselves first is not only an act of self love – it's also good modeling to our children – no matter what their age.

And, consider this: Sometimes giving to adult children is financially enabling and hurts them rather than helping them. How can you tell the difference? Ask: Is this money I'm giving going to help my son or daughter towards dependence or independence?

'Nice Girls Don't Get Rich' author Lois Frankel, Ph.D (a rich woman in more ways than one) says that many of the characteristics that make women uniquely feminine are the very same behaviors that prevent them from becoming financially independent. What does she mean by that?



## 5 Tips to Create Financial Health, Wealth & Happiness

### Tip #2 Financial Self-Care First - Then Help Others (continued)

Take a look at this "nice girl" programming and see what you think:

- Money is power, and most little girls are not taught to be powerful - they're taught to be "nice."
- Girls are socialized to be caretakers, nurturers and accommodators - not necessarily breadwinners - Even though many of us are.
- It's wonderful to be caring and loving – but that doesn't mean we can't also be strong and financially responsible too.

*Two questions to Consider:*

What do you think it will take for us women to be both "nice" and powerful with our money?

What would happen if you stopped being so concerned about whether others see you as "nice" and focused more on taking care of your financial self along with being helpful, while also keeping more of your money?



## 5 Tips to Create Financial Health, Wealth & Happiness

### Action Step # 2

**Put your own money house in order first by making sure you have adequate insurance.**

For women in business it's important not just to have the standard homeowners and auto insurance – you should also have an umbrella override which adds extra protection of your assets should you get into an auto accident or are sued for something that happened on your property. An Umbrella policy provides a LOT of protection for a very low-cost – and your insurance agent can explain what types of things they will cover.

If you have minor children you want to have life insurance and long-term disability insurance. You should also have a will in place.

These are all basic steps to being a responsible business woman and protecting yourself and your loved ones from potential risks. If you are in need of any of these things, please take steps this week to put them in place. Ask your friends/family for referrals for any of your insurance or legal needs.

Be sure to watch for Create Your Financial Health, Wealth & Happiness Tip #3. You'll discover how stress and anxiety cause you to make poor choices – choices that have a huge impact on your money situation. Plus I'll share a simple, yet powerful exercise you can do to lower stress or reduce anxiety in just 30-seconds!





## 5 Tips to Create Financial Health, Wealth & Happiness

### Tip # 3 Tapping Into Your Most Powerful Money Tool-Your Brain

Have you ever found yourself shopping or spending money - just to help calm the stress of a hectic and demanding week? Or grabbing that second Starbucks of the day because it's been a rough one and you've earned an extra treat? You think, "I've worked hard, I deserve a reward, right?" Yes, you do, but not at the cost of your future peace and well-being.



Spending unconsciously is sometimes what we do to make ourselves feel better when our brain is stressed. Yes, you heard that right – spending UNCONSCIOUSLY. We humans like to "think" we are so rational and in control, but don't believe it.

When we experience stress, our natural fight/flight reaction of "I gotta have it" takes over and the executive function of the brain takes a back seat. And that's when you don't make the best financial decisions. "Oh, where did that credit card charge for another blouse come from?"

**Another brain fact:** What fires together, wires together. "The more we reach for the doughnut (the Starbucks, the new shoes) without being conscious of how

we're feeling - anxious, stressed, unhappy- the more we cement in the habit of shopping to soothe or comfort. In fact, the more we deny our feelings with distractions, the more compulsive, or even addictive, we become."

(Check out Lynn's 2nd book: *Intentional JOY: How to Turn Stress, Fear & Addiction into Freedom*)

In their book 'Mind Over Money', Ted and Brad Klontz state that the human brain under stress is like a tilted table. Stress (anxiety and fear) makes us feel off-balance and the brain then looks for ways to rebalance itself. Of course, our advertiser based, consumer culture supplies us with plenty of suggestions (commercials anyone?) that sit under the surface waiting for the perfect moment - Friday night, kids fighting in the back seat, dinner to be prepared at home - blam – QVC Shopping Channel to the rescue.

An important thing to remember is that none of this is really bad or wrong. We are human, flawed and imperfect. That's the deal. And, we're wonderful!! Because we also have choice. It's normal to want to calm, soothe and comfort ourselves. But, what are some healthier ways that won't have such a negative blow-out?

You can strengthen your brain's relaxation response with healthy stress relievers like guided imagery yoga, breathing exercises, going for a walk, or talking with a friend. These are all proven stress busting, brain calming methods that won't leave a residue of guilt.

So how do you make the switch from unconscious spending to healthier solutions? Start with baby steps. And you've already started, because **Awareness there's a problem is the first baby step.**



HAVE **MORE**  
*Financial Freedom and JOY!*

## 5 Tips to Create Financial Health, Wealth & Happiness

### Action Step # 3

Lower Stress & Anxiety with this Relaxation Practice adapted from Rick Hanson's "Let in the Good" from his excellent book: 'Hardwiring Happiness.'

- Whenever you find yourself stressed or worried / anxious - PAUSE Breathe Relax for a moment bring to mind a strength or someone you care about or who cares about you.
- Bring to mind a happy time and feel that moment as fully as you can.

Do this for 20-30 seconds 3 or 4 X a day and you'll find you're less stressed or anxious – which will be a good thing for both you and you're bank account!

That's it for today. Stay tuned for Create Financial Health, Wealth & Happiness Tip #4, where we'll look at why so 40% of women retire in poverty – and some simple steps you can do right now that will make a HUGE impact on YOUR retirement years.





HAVE **MORE**  
*Financial Freedom and JOY!*

## 5 Tips to Create Financial Health, Wealth & Happiness

### Tip # 4 Plan & Save Now - Not Later!!

*Welcome back! I hope you've taken the time to do the action steps for the first 3 tips. If you have, congratulations!*

If not, I really hope you will think about why you may have put it off. Suze Orman says, "We women know how to take care of everybody so well. But the one person we have written out of the equation is ourselves." So I want to encourage you to put yourself on the calendar – and take the time to "do the work".

#### **Plan & SAVE NOW – Not Later!!**

Did you know that **Women control 51% of the wealth in America?** I was both shocked and pleased to hear that! Women control over half of the wealth, yet so many of the women I talk with aren't planning soon enough or saving anywhere enough for retirement?

Yes, retirement. It may seem like a huge mountain and it's easy to pretend it's still far off in the distance – but the truth is that retirement does, in fact, arrive. Retirement comes at you like the speed of light! But so many women seem to think that retirement will somehow just work itself out.

Remember, ladies - this is not a fairy tale, and "A man is not a retirement plan"  
Deborah Price, Money Magic.

Here's the reality: The average woman in America earns \$35,000 a year – Only 5% of women earn 6 figures and 40% of women retire in poverty. In fact, according to the AARP, more than twice as many women as men lived in poverty in 2009. And women who get divorced or widowed are even more vulnerable. Deborah Price, author of Money Magic, says that most women that divorce or are widowed are out of money in 5 years.

And women who get divorced or widowed are even more vulnerable. Deborah Price, author of Money Magic, says that most women that divorce or are widowed are out of money in 5 years.

So what's happening? First, most Women don't save enough. But they also piddle away too much money on things they don't really need or that don't build wealth. How many pair of shoes do you have in your closet? How many pairs of black pants or jeans? I know, they're different sizes - just in case. But, let's be honest...

***When you're 80 and need money for basics like food, medical, or long-term care even just a little fun, how good are those shoes going to taste?***





## 5 Tips to Create Financial Health, Wealth & Happiness

### Action Step # 4

Here are three things women need to do to SAVE more NOW. Pick one of these 3 possible ACTION steps to focus on for the next 30 days.

#### Option 1) Budget

Okay, budget doesn't have to be a scary word. And it doesn't have to be difficult. Here's a really simple formula from LearnVest.com that you can use as a guide.

50% of your income should go to Essential Expenses, which include housing, transportation, utilities and groceries.

20% of your income should go to Financial Priorities, which are retirement, savings and debt (in that order).

30% of your income should go to Lifestyle Choices, which are gifts, travel, dining out, shopping and everything else. So take your net income, divide it into these three categories, and there is your basic budget.



**Warren Buffet asks: "Is the desire to be rich or to be independent?"**

We in America are groomed to believe the only way to be financially happy is to be rich. But that's not necessarily the truth. Independence comes with planning.

#### Option 2) Know your retirement #'s

It's time to find out how much money you'll need to replace your income in retirement and maintain your lifestyle. If you already have A Financial Planner, he/she can help you with this step. But if you don't, or you're a do-it-yourselfer, there are many FREE retirement calculators available on the internet. Pick one to work with and plug in your social security income, other income and expenses. (if you don't know what you'll be receiving from SS, call them or go on-line and get a report).

*Okay, I know this exercise is not as fun as going shopping, but when you're 75 and either don't want to work or are unable to, all those shoes or beauty products you're buying today will be long gone – and even if they aren't they're not going to pay your electric bill or bring in extra income when you need it.*

Two excellent resources are [LearnVest.com](http://LearnVest.com) and [FlexScore.com](http://FlexScore.com). I'm partial to FlexScore because they're local Central Valley guys. Their book FlexScore is a great read and the profits benefit The Salvation Army!!

So find out what your retirement numbers are. Because knowledge is power – and I want you to be the wonderfully powerful and savvy woman you are meant to be.



## 5 Tips to Create Financial Health, Wealth & Happiness

### Action Step # 4 (continued)

**Option 3) Start an investment account NOW. Your greatest asset is time**

#### START SMALL

It doesn't take a lot. What can you cut back on so you have a little money to invest each month? Take your lunch to work, skip Starbucks, or get rid of cable? Start small with what you can afford now, and then raise the amount you're saving every year by \$25 – 50.00 per month.

#### ALWAYS TAKE ADVANTAGE OF FREE MONEY

This is a no-brainer. Companies that offer 401K's will often match your contribution. Companies contribute 3-6% of your monthly or annual salary. This means if you save in 3% in your 401K your company GIVES or matches your 3%. Many young people often aren't enrolled in these programs because they don't understand this is literally **FREE MONEY**.

Again, the earlier you start saving for your future, the better. But it's never too late - like the Chinese Proverb says, **"The best time to plant a tree was 20 years ago. The second best time is now."**

I want you to BE making the money you want, managing it in a way that **FEELS** great and then to move on to the final step of **BUILDING** wealth.

**So choose one of these 3 Action Steps and... Take Action!**

Be sure to watch for Step #5 to Creating Financial Health, Wealth, and Happiness. You'll discover the real reason behind why you're not where you want to be financially. If you're struggling or find yourself facing the same problems over and over, you won't want to miss it.

That's it for today! I'm Lynn Telford-Sahl, your Money Coach. My mission is to change the world one financially healthy & happy woman at a time! Thanks for joining me. And remember...

**Each one of us financially savvy women make a difference. And as you make more, value what you have more and build for your future, you will bless yourself, your family, your community and eventually the world.**

**Each one of us financially savvy women make a difference. And as you make more, value what you have more and build for your future, you will bless yourself, your family, your community and eventually the world.**

**IMAGINE the FREEDOM, the JOY and the Energy that will be yours when your money STRESSORS and Top Money Challenges are handled?**

**REGISTER for my [FREE PowerUP Your Money Business Discovery Session](#).**

There's no obligation or pressure, Discovery sessions are simply friendly conversations designed to help you understand your current relationship with money, uncover blind spots that are getting in the way of your success, and more.



HAVE **MORE**  
Financial Freedom and JOY!

## 5 Tips to Create Financial Health, Wealth & Happiness

### Tip # 5 Change Your Money Story

I hope you have started a savings account for retirement – if you want financial independence there's no time to start like now!!

*“We might get 10 years out of a car, perhaps 50 with a spouse, - but money you can't break up with, divorce, run away from, or coax into loving you more. That means we better get it right.” If you can change your money story, then you will have created powerful changes in your life story.” David Krueger – Secret Language of Money*

I'm going to share a personal story with you. It's part of my dad's money story - and part of what fed my own money blind spots and difficulties. A few years ago I learned that my paternal grandfather who died just before I was born, had been the #1 insurance salesman for the #1 insurance company in 1929. My dad's family was very wealthy when he was young. My dad's sister was 10 years older than my father Bob and grew up with everything money could buy – furs, cars servants.



Then, the crash of 1929 happened – and my grandfather lost everything. He lost all his wealth, all his money. But that's not all. He also lost his identity because he thought he was his money and career and position. It's what defined him, and it's a mistake many of us make. Because of this, my grandfather had a nervous breakdown and spent the remainder of his years hospitalized. My dad was an early teen when his father lost everything. Overnight, he went from being very wealthy to having nothing – his mother literally cleaned for a living and his dad had a nervous breakdown and never recovered. My dad never talked about money when I was growing up, but my observation is that he created a money script or belief that was something like: *I won't push myself to succeed like my dad did because I could lose it all anyway and or go crazy.*

When we have unfinished money business, we have patterns, habits and convictions that get in the way of our financial health and well-being. My dad had unfinished money business – really we all do - it was completely unconscious to him. He didn't know what he didn't know and unfortunately there was no education, no classes or books, no money coaches to help him.

We all want to feel good and do good with our money, but we don't necessarily know how to get there. Thank goodness we have tons of help available today.

**Do you have unfinished money business? Probably and it's ok. One way is to ask yourself if you are experiencing any of these difficulties:**

- You want to earn more money, but can't seem to do it
- You have spending challenges or the same debt problems over and over.
- You are under-earning or you undercharge for your services but you haven't been able to ask for more.
- You give away too much of your time or energy



## 5 Tips to Create Financial Health, Wealth & Happiness

### Tip # 5 Change Your Money Story (continued)

These money challenges affect so many women - And if you find yourself relating to any of them, I guarantee that there's a hidden emotional piece in your history - a blind spot. We all have them. And we'll continue to have the same money problems if we don't FIND them and work through them.

So how do you uncover the blind spots that are holding you back? There's an old saying, "**All the answers lie inside you.**" And in order to access your inner wisdom you'll have to do your "**inner work**" – which involves looking within. Taking the time to be introspective, ask yourself questions and listen for the answers.

#### Example:

Last year I was working with a client. We were going through her Money History together, when she realized that her "make do and settle" pattern came from resistance to becoming like her mother. Her mother was successful financially, but not a nice person. This was a huge *ah-ha* moment for my client and once she identified this money blind spot her income changed quickly.

There's another old saying, "**The apple doesn't fall far from the tree.**" And I often use "The Apple Tree Exercise" (from Mind Over Matter by Brad & Ted Klontz) when working with clients. Whether they are similar or polar opposites, this exercise helps my clients see how their money beliefs, patterns or habits didn't fall far from their parental tree.

In order to reach your financial goals, something needs to shift. That's why doing your "**inner money work**" is so important.

Once you know what your blind spots are and where they came from, you'll begin to get answers to questions, – like "**why do I save, save, save and then blow my money?**" Or, "**I know I should be getting paid more or charging more – so why is it so hard to ask for it?**" Or, "**why do I make really good money, but never have anything left over for myself?**" Or for me it was "**why was money so scary that I would get mad or dissolve into tears when my husband tried to talk with me about money?**"



## 5 Tips to Create Financial Health, Wealth & Happiness

### Action Step # 5



#### Part 1 - Change Your Money Story – Change Your Life

Let's start by exploring your money story to try and understand what's really driving your money bus. I want you to take a few minutes to finish these statements. I encourage you to WRITE the answers down as doing so gets you more in touch with the memories and the feelings.

***My mother felt money was:***

***My father felt money was:***

***I believe money should be:***

***My greatest fear about money is:***

These are just a few to work with. For complete list go to 'Prince Charming Isn't Coming' Pg. 102.

And let me be absolutely clear about something - there's nothing right or wrong, good or bad about your money story. Your story is to be treasured, valued and learned from. So don't be afraid of what you'll find. If you never explore it, you never develop understanding and awareness - And awareness provides choice.

#### Part 2 - Creating new money habits

Based on the work you've done so far, list one specific change you want to make in how you view money, handle money, or work with your finances. Next, List 3 action steps to begin the process of change.

***Finally, how will you support yourself to stay focused on this change?***

In my first book 'The Greatest Change of All' I talk about the record groove of change. New brain research reports we have "neural paths and neural nets, the highways and villages in our brain..." that occur with repeated thought, feelings & action. (Krueger) This is why changing a pattern is so difficult. As you discover money patterns you want to "shift" and work on, you will need to have ways to support yourself.

For example if the habit you want to change is shopping when stressed, for 21 days practice the **STOP PAUSE BREATHE**. Take 10 breaths **THINK** about your financial goals and if this fits into them – then decide if you want to make that purchase. Clients that practice this are able to **SLOW DOWN** the spending or change it altogether.

Just remember - Uncovering your blind spots and identifying money patterns you want to change is important. But you also need to work to create those new money habits. So identify what you want to change, create a plan, and have a support system in place. And if you need help, I'm here to support you. As a therapist and Certified Money Coach who struggled with money for years I love sharing strategies that can help you develop a healthier and happier relationship with money.



## 5 Tips to Create Financial Health, Wealth & Happiness

### Action Step # 5 (continued)

I'm Lynn Telford-Sahl, your Money Coach and this was the last of 5 Tips to Creating Financial Health, Wealth and Happiness.

**I KNOW** that as you make more, value what you have more and build for your future, you will bless yourself, your family, your community and eventually the world. Each one of us financially savvy women can make a difference.

If you're tired of struggling with the same old money problems and are ready for a break through then register now for my [FREE PowerUPYour Business Discovery Session](#)

Discovery sessions are simply friendly conversations designed to help you understand your current relationship with money, uncover blind spots that are getting in the way of your success, and more. And it's absolutely free! To register, Go to [powerupyourmoney.com/discoverysession](http://powerupyourmoney.com/discoverysession)

I'm Lynn Telford-Sahl with PowerUpYourMoney.com. Have a JOYful & prosperous day!



*Lynn Telford-Sahl* M.A. Psychology, Certified Money Coach (CMC)©