



**7**  
**STEPS**  
**TO A NEW RELATIONSHIP**  
**WITH MONEY**

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*As you're taking the time to read this, I am assuming one of the below, or similar is true for you.*

- *Maybe you're in debt*
- *Working in a job you don't like, just to earn money*
- *Always having "just enough"*
- *Worrying about money*
- *Have you been trying the Abundance techniques in the Secret, and it's just not working?*
- *Or something similar is stopping you from feeling at ease with your relationship with money.*

*I also know that because you've taken the step of downloading this – you want to do something to change this and are willing to take the necessary steps to turn around your relationship with money.*

*I've done it – it's the thing that first got me into coaching – so I KNOW it can be done and I want to share with you now some of the secrets of my success. I went from always having overdrafts and feeling in debt to living in the black and having ease around my relationship with money. I now*

*earn plenty of money working for less hours than I used to - doing things I really enjoy.*

*With all the doom and gloom and talk of recession it's even more important to keep your relationship with money positive, so that you find positive ways to adjust if your external financial circumstance change,*

*Step 1 - We'll look at your current beliefs about money;*

*Step 2 - We'll find more empowering beliefs for you to bring forward;*

*Step 3 - We'll look at where your money goes and how to stop it leaking away;*

*Step 4 - We'll look at where you want to go – what ease with money would look like to you;*

*Step 5 - We'll look at a plan to take you where you want to go;*

*Step 6 - What to do if things start to go wrong; and*

*Step 7 - We'll review your success and look to the future.*

*It's a good idea to print this out, and then you can fill in the questions as you go along.*

*I would suggest that you leave a couple of days between each step, so that you can actually do the Action Steps. It can also be fun to do it with someone else – and to be accountable to each other.*

## STEP 1

### BELIEFS

We all have all kinds of beliefs about everything.

Most of them were formed when we were very young and we're not even aware that we have them – until they're challenged in some way. Some of our beliefs are cultural, some from our education, some from our family and others from our own life experiences. However we formed them, we put great value on them and they have a very powerful effect on our lives.

Some of our beliefs serve us well –

e.g.

“Life is good to me”

“I always have all the money I need” or

“I can do anything I put my mind to.”

Others hold us back and are limiting in some way –

e.g.

“Life is hard”

“I have to do everything myself” or

“I have to do things I don't like to earn money”.

The great thing is – when you become conscious of your beliefs you start to have more say in whether you want to keep them as they are or change them – you can choose to put yourself in the driving seat and not be controlled by the beliefs you don't even know you have!!!

**ACTION STEPS.**

- Get your notebook and write down all the beliefs you have about money.

Use these as prompts:

Money is:

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Rich people are:

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If I had money I'd be:

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Being poor is good because:

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If I had a lot of money I'd worry that:

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Don't censor yourself – even if you think they sound a bit crazy!! Some of mine were really wacky.

Keep writing until you can't get any more.

- Then over the next few days, carry our notebook around and write down any more that surface – once you start this, you'll find the ones you formed earliest in your life will start to emerge.

The great thing is that once beliefs become conscious, they no longer have the power over us that they used to when they were lurking around in the depths of our unconscious mind.

And even better news is that next Step we're going look at ways of changing the limiting beliefs into ones that are more helpful to you.

## STEP 2

### EMPOWERING BELIEFS TO BRING THEM FORWARD

How did you get on with the first Step? It's really interesting isn't it when you start looking at the beliefs you've been carrying around with you. The negative ones are like carrying a big bag of rocks on your back without realising it. Well now you know that they're there, you can decide whether you want to keep them or not!!

When you're looking at them, it's a good idea not to be too down on yourself for having had that belief – even if it seems a little crazy now. You formed the belief because it was the best thing that you knew to do at the time to keep you safe, or to make sense of what was happening in your world at that time.

For instance a belief like “I have to work hard and do things I don't like to get money” – might come from having a dad who was often bad-tempered when they came in from work, so you learnt to associate earning money with doing things you don't like and causing unhappiness.

Take a look now at the beliefs you discovered that you hold.

Which ones surprised you? There are always a couple that cause shock, or a laugh even – it seems so absurd to have that belief, but you know that you do.

#### **ACTION STEPS**

- Make a list of the really BIG negative beliefs that came up about money. Leave at least 4 lines under each one – and in that space write down 4 reasons why this belief is COMPLETE RUBBISH! You might meet some resistances from your mind initially – it's probably very attached to this belief, but persevere, you can do it!
- Use your own life and other people's lives to challenge it. If you're looking at your own life, it's a good idea to look for an example is an

area of your life other than money. For instance if you hold a belief regarding money, like “I don’t have any willpower,” you might struggle to find an example of when you’ve shown great willpower to do with money – if you do, look first to another time in your life and see if you once had a different relationship with money. For instance you might have saved your pocket money to buy a guitar you always wanted. If you can’t find anything from your past to challenge this belief, look in another area of your life. For example, you might show great willpower in relation to your health and fitness.

- If you have a more global belief like “money is the root of all evil “ (one I discovered that I held quite strongly when I first did this exercise) – look for examples of people you know, or you read of in the media, who use their money to do good in the world.

Belief 1 \_\_\_\_\_  
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Belief 2 \_\_\_\_\_  
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Belief 3 \_\_\_\_\_  
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Belief 4 \_\_\_\_\_  
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Belief 5 \_\_\_\_\_

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Belief 6 \_\_\_\_\_

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- Next, choose the beliefs you would like to have about money. What beliefs would really empower you and help you on your journey?
- Write them down – and write down instances when these beliefs have been. It might not necessarily be to do with money. For instance you may want to develop the belief “I am a generous person.” An example you give about being generous, may be to do with you being very generous with your time, rather than money.

If you are finding it hard to think of a time it was true for yourself – use an example from someone you know, or someone famous.

Belief 1 \_\_\_\_\_

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Belief 2 \_\_\_\_\_

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Belief 3 \_\_\_\_\_

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Belief 4 \_\_\_\_\_

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Belief 5 \_\_\_\_\_

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Belief 6 \_\_\_\_\_

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Look for ways you can demonstrate these new beliefs during the next few days. E.g. if a new belief is “I am generous”, find ways to show your generosity – it can be with your time, affection or money.

## STEP 3

### WHERE HAS ALL THE MONEY GONE??

How did you get on with the last exercise? By now you are probably becoming more aware of your beliefs about money and how they have held you back in the past.

In this step we are going to look at a more practical aspect – **WHERE DOES YOUR MONEY GO??**

Have you ever had the experience of looking into your wallet or pocketbook expecting to find a fair bit of money – only to find it EMPTY? Until 5 years ago this used to happen to me on a regular basis. I'd think I must have lost it, or someone must have stolen it. Then I'd eventually remember a purchase I'd made that accounted for it – in my experience the money was never lost or stolen – I'd always spent it, but I couldn't remember!!

Things changed for me some years ago. I decided I was fed up with feeling in a mess about money – never sure what I had, always being overdrawn and lurching from one pay check to another. I was becoming more and more aware that friends who earned less than me seemed to be able to do more with their money.

Luckily, I found a coaching group and we worked on issues around money – and it turned my relationship with money around. I have not had an overdraft for 5 years and my savings are growing all the time. I save for the things I want to do. I have had far more holidays than I had previously and generally feel more relaxed and at ease with money that I ever have.

For me, one of the pivotal points was understanding exactly where my money went – especially the ways it was leaking out without me noticing.

For 2 weeks I wrote down EVERY CENT I spent!!! This sounded like an impossible task to me when it was first suggested. But, I'd committed to

bringing change about and so I dutifully went and bought a small notebook and started writing everything down.

It was a real eye opener to me – I could see how much I spent each day on buying coffees to take away and newspapers that I didn't read fully. Soon, I started deciding beforehand that I didn't really need the thing I was looking at – writing expenditure down made me much more aware of this.

### **ACTION STEPS**

- Write down EVERY SINGLE CENT you spend. Get yourself a notebook and pen and write it all down – remember to include, cash, credit and debit cards, cheques and standing orders. You are aiming to be aware of every single cent that flows through your fingers.
- TIP - I found it very helpful to make sure that I got receipts for every purchase I made, no matter how small.
- Now look back over your figures and decide on at least 3 areas where you are going to save money. It might be by cutting a subscription to a service you rarely use – like the gym or a magazine. Changing a utility supplier. Bringing lunch into work.
- Aim to save at least \$100 a month – more if you can.
- Decide what you'll do with the savings – if you have debts, use it to pay them off. If you have savings, decide what you'll put it towards.

## STEP 4

### BUILD A VISION OF THE FUTURE.

By following these steps you've started on a journey – a journey to a new, more fulfilling relationship with money.

When you undertake any journey, you've the best chance of arriving at your destination in the least amount of time if you know where you're starting out from - and if you know where you're going. The journey to Paris would be very different if you were starting out in Tokyo than if you were in Madrid.

In the last Step we got an idea where you're starting out from. In this Step we're going to take a look at where you want to go.

My idea of a positive relationship with money is probably very different than yours – mine has changed and evolved over the years depending on various things. I usually do this exercise at least once a year to check in that I am still on track.

#### **ACTION STEPS**

- Get yourself into a relaxed state – listen to some relaxing music or a relaxation tape, go for a walk, lie down, surf – whatever works for you to become relaxed. Then, let the following questions float into your mind:
  - What would I do if I didn't have any worries about money at all?
  - How would I spend my time?
  - Who would I be if I were totally at ease with money?
  - What am I passionate about?
  - What things do I love to do, but deny myself because I think I can't afford them?
  - How much money would I love to have coming to me each month?

- If I had limitless opportunities how would I like this money to come to me?
- How would I use my money if I had an unlimited supply?
- What is really important to me in my life?
- What things did I love to do when was younger that I don't do any more?
- In what ways do I spend money to fill up the places I feel empty?  
What will more money give me that I don't have already?

➤ When you feel clear – take a pen and start to write the following:

It is *(write a date here, about 6 months from now – an exact date e.g. 29th May 2010 – let it drop into your head)* \_\_\_\_\_

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I feel *(write a few words here to describe your feelings now that you have reached your goal)* \_\_\_\_\_

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My relationship with money is *(write here how your relationship is with money, describe in a few words what is happening, the things you are doing)* \_\_\_\_\_

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Now write how much money is coming to you each week/ month / year, and how it is coming to you. Be specific about amounts but remain open to possibilities of things turning up in ways you can't foresee. \_\_\_\_\_

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Write your thanks and gratitude – and open the possibility that even better things than you can imagine could happen. \_\_\_\_\_

This is how a goal might sound:

*It is May 29<sup>th</sup> 2010. I feel so excited, thankful and joyful. My relationship with money has transformed and I now feel relaxed and at ease. I now have all the money I require and more besides. I have dusted down my surfboard and started surfing again. I am making my own clothes and loving the creativity. It feels so good to go out wearing something I have designed and created myself.*

*I am earning at least \$5000 a month in ways that really inspire and enthuse me. I am saving \$1000 a month towards the deposit on my new house.*

*I am so happy and grateful. Thank your for this, or something better.*

Signed \_\_\_\_\_ Date \_\_\_\_\_

READ IT EVERY DAY –in an enthusiastic, positive way. Stand tall and smile as you read it as if it has already happened. Feel what it is like in your body now this has happened. See what you'll see and hear what you'll hear – it is happening.

Make an image board to represent your goal – remember to talk as if you already have your goal – FEEL yourself being, doing, feeling seeing it.

## STEP 5

### MAKE A PLAN OF HOW TO GET TO ACHIEVE YOUR GOAL

I've always liked the saying "Pray to Allah, but tie up your camel". After watching *The Secret*, many people, believed that all they had to do was to believe that something would happen and it would just turn up. For a few people this may have happened, but for most it didn't.

In the last exercise, we opened the possibility of letting what we want into our life, and it will be really helpful to you if you continue to read your goal everyday. This will create the right environment for your dreams to grow and prepare you to receive.

However, there are still things to be done. Even Rhonda Byrne had to TAKE ACTION to get the movie of *The Secret* made. It happened much more easily than she might have expected – but she still had to do things, and to overcome challenges.

Look at where you are now and where you want to go – and make a plan to get to where you want to go. Break it down into small, achievable steps.

If you have debts- work out a debt repayment plan. Get help to do this- there are lots of free services available. It might seem like a big task, but there is always a way if you really face up to the reality and are committed to change.

Explore ways to live more economically whilst you turn things around.

[www.tightwad.com](http://www.tightwad.com) gives loads of money saving ideas.

[www.freecycle.org](http://www.freecycle.org) is an international movement; where people offer items they no longer have any use for. They are free, you just need to collect.

Have fun being inventive and creative. Saving money while you get back on track doesn't have to be all slog.

If you're saving for something work out a savings plan – set yourself challenges and see if you can beat them!

If you need to learn new skills – include those in your plan.

### **ACTIONS STEPS**

- Make a plan – have fun doing it. Be imaginative and focus on the achievement of reaching your goal.
- Look at what you want to achieve, and break it down into 6 equal steps – eg one month each.
- Look at all the things you need to do, and fill it in on the sheet below.
  
- Break it down into small, measurable steps.
- Take some action EVERY DAY towards your goal.
- Give yourself rewards along the way.

<i>Milestone</i>	<i>Achievement</i>	<i>Date</i>	<i>Reward</i>
1			
2			
3			
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## STEP 6

### IF IT STARTS TO GO WRONG....

I'm sure by now, that you're feeling really excited and enthused about the new life you're going to build for yourself.

You've probably remembered old parts of yourself you'd forgotten about and are beginning to get to know them again.

You've looked at what seemed like major problems and found that there are solutions to them.

You've lots of ideas of things you can do differently – and more gratitude for the good things in your life.

You're taking actions daily and feeling a sense of progress.

#### **LONG MAY THIS CONTINUE!!**

As time passes however, people sometimes find it more difficult to keep the changes going, once the initial enthusiasm has worn off, and especially if the results aren't so clear.

It can often happen if there's a break in your routine – holidays, an emotional upset or something.

When this happens, people often give up and think there's no point in doing anything and they go back to their old ways – and they forget all the progress they made.

If you do find that things start slipping for you – and you are losing heart – the main thing is to start to take action again. Don't get lost in the contemplation stage or the negativity.

#### **ACTION STEPS**

- Be aware of your thinking – negative thinking is often a factor if things start to feel harder. One of the best ways I know of turning your thinking around is to change your focus – and the best way to do this is to give

thanks for what you do have, rather than what you perceive that you don't.

- There are many ways to do this – I like to keep a book by my bedside and to write at least 10 things each night that I am grateful for. It's important to really FEEL the gratitude if you can, this will make it much stronger. But if that is a challenge in the beginning, at least write what you are grateful for. You can even be more specific if there's a particular area of challenge – e.g. your partner, your body, money, your children, your parents. Remember YOU ALWAYS HAVE THE POWER TO CHOOSE WHAT YOU FOCUS ON. So you can focus on what's wrong in your life or what's right in it. Try it and see which works best for you – which gives you more energy, or the results you want.
- Re-assess your goal – is it still relevant? Does it enthuse you? Do you want to make any changes to it? Do whatever needs to be done to keep it inspirational and relevant to you.
- Look at your plan – do you want to make any changes there? DO the time-scales need re-adjusting? DO you want to change the focus a bit? Do you need more help or support – look at ways you can find it. Use your imagination.
- And finally, TAKE ACTION – towards your goal. Start by reading your goal daily. I'll wager that, if you've found things slipping, you've not been reading it in a positive way each day. SO hold yourself tall, smile and read your goal each day.
- Just keep taking action towards your goal and you will get there.

## STEP 7

### REVIEW AND NEXT STEPS

Well done – you've completed the course.

First I'm going to review the steps for you and then look at where you go next.

1. Make yourself aware of the limiting beliefs you hold about money.
2. Turn those beliefs around – build more helpful, positive beliefs for yourself.
3. Get really clear about your current financial situation.
4. Create an inspiring vision of where you want to go.
5. Work out a plan of how to get there
6. What to do if you meet difficulties along the way.

#### **REVIEW YOUR ACHIEVEMENTS.**

When you reach the date you set – review how far you've come. If you stuck to your plan you will have achieved what you set out to do.

- Write down what you learnt about yourself along the way.
- What are you proudest of?
- What was the most fun?
- What was your biggest challenge?
- What was your greatest success?

Even if you met more challenges on the way and didn't get exactly where you wanted to – do the exercise above. You WILL have learnt and achieved a lot.

## WHERE NEXT?

Go through the process in Step 4 again and set yourself a new goal for the next six months. You'll be amazed at the things that seem possible now – things you wouldn't even have considered six months ago.

You can try the same process in another area of your life – health, career, and relationships.

Well, that's the end of our time together for now. Thank you for following the steps, I trust you have enjoyed the journey.

## ABOUT CHRISTINE JENKINS

I am passionate about working with people who are committed to their own personal development. It is a constant source of joy and inspiration to me to hear the stories people tell me of the changes that they have brought into their lives.



I have always been dedicated to working with people in this way, and also to my own personal development. As I have changed and developed, so the way I work with people has changed and developed. The thing that has remained constant has been my desire to help people become the best they can be. As the Mohammed Ali Foundation says "To help children and adults be the greatest they can be."

My career changes have gone in decades – in 1977 I qualified as a teacher, in 1987 as a Social Worker/Counsellor, in 1997 as a Homeopath and in 2007 as a Life Coach. Who knows what 2017 will bring????

I have loved all of my careers, but have always been driven to learn more and to expand my way of working. I always bring great gems forward with me at each transition.

I have been privileged to work and study with some wonderful people over the years and am very grateful to them all.

A big turning point for me in my own life was when I completely changed my relationship with money. This happened through a coaching group I was a part of. I had always been in employment, and on a reasonably good salary, but somehow my money never seemed to go as far as other people's. I always seemed to have "just enough". I was often in debt and felt as if I was struggling much more than my income warranted. A lot of the time I was embarrassed because I felt as if I was failure somehow. I

would have hated anyone to know my real financial situation. I didn't even really want to know it myself!!!!

When I changed this around, by doing exercises similar to those in this workbook, I experienced such a change in my life. I truly felt miraculous. So many opportunities came my way. My energy improved. I felt much more in control of my own life. It was this which led me to train to be a coach.

I know that it worked for me, and had a profound effect on my life. I hope it will do the same for you too.

As a part of my gift to you, you will receive free membership to my bronze level membership site – here you can meet with others who are committed to changing their relationship with money, and find other resources to help and support you.

I wish you all the very best,

If you wish to contact me at anytime you can via my website

<http://www.goodvibrationscoaching.com>

Or by email

[goodvibrationscoaching@gmail.com](mailto:goodvibrationscoaching@gmail.com)

to your new relationship with money,

Christine