

The Purpose of Financial Healing 101 is to:

Provide spiritual empowerment and practical tools so that:

In a few days, you'll have more breathing room than you thought possible.

In a few months, you'll experience financial peace.

In a few years, you'll be completely out of debt and on your way to building wealth!

Proverbs 22:1-7

A good name is more desirable than great riches;
to be esteemed is better than silver or gold.

2 Rich and poor have this in common:
The Lord is the Maker of them all.

3 The prudent see danger and take refuge,
but the simple keep going and pay the penalty.

4 Humility is the fear of the Lord;
its wages are riches and honor and life.

5 In the paths of the wicked are snares and pitfalls,
but those who would preserve their life stay far from them.

6 Start children off on the way they should go,
and even when they are old they will not turn from it.

7 The rich rule over the poor,
and the borrower is slave to the lender.

On a scale of 1 to 4 (1="scared," 2="a little worried," 3="under control," 4="very confident and happy"), how do you FEEL about the following financial matters. Go with your immediate, gut-level response.

Paying this month's utilities and car payments:

Making next month's rent/mortgage on time

Making this month's car payment: _____

Your retirement income: _____

Paying for kids' college: _____

Paying for a loan:

Paying next month's rent/mortgage: _____

Funding retirement: _____

Paying for kids' college: _____

Paying back a loan: _____

Paying the minimum on this month's credit card bills: _____

Paying off all credit card bills this month: _____

Ability to handle an emergency expense: _____

Prepared to pay for a child's wedding: _____

Leaving a proper inheritance to your children: _____

Taking a nice family vacation this year: _____

If you're scared or worried about any of these, you are not in control of your finances, they are in control of you. If you feel "under control," you may still be in denial about a negative situation. Unless we're smiling all the way, there is work to be done.

Pop Quiz # 2

Check the items below that, deep down inside, you KNOW apply to your finances:

- _____ 1. Huge house payments (even if the house isn't huge)
- _____ 2. Fat car payments
- _____ 3. Large student loans
- _____ 4. Bloated credit card balances
- _____ 5. Skinny savings account
- _____ 6. No budget
- _____ 7. Anorexic retirement account
- _____ 8. Past-due bills
- _____ 9. Periodically overdrawn checking account
- _____ 10. Pretending to have more \$ than I have
- _____ 11. Money runs out before month runs out
- _____ 12. Panic about my financial future if things don't change

If you have checked even ONE of these, let's trade DENIAL for DETERMINATION and do something about the situation!

50% of Americans can't write a \$500 check

4 out of 5 us workers live paycheck to paycheck

Credit cards

1 in 3 Americans has a debt in collections

The problem is we don't serve enough?

Where are you not serving enough= where the financial picture is off

5 main reasons why (even financially literate) people may not find financial peace, eliminate debt, and build wealth:

1. Fear. 2. Cynicism. 3. Laziness. 4. Bad habits. 5. Arrogance

Evaluating subconscious assumptions about money

They dictate your reality

exercises to help us cast some light on how our unconscious Core Story has been running the show. And, in the light of our awareness, he gives us the tools to start consciously writing a new script—a script consistent with our highest ideals and no longer driven by our unexamined Core Stories.

questions to kick off the process of better understanding our Core Story: •

“What is your most painful memory related to money? ...

What is your biggest fear about money? ...

• What were you taught was important about money? ... •

When have you been most positively or negatively moved by money?”

Archetypes are our keys to unlocking our Core Story. Here's a quick snapshot of the eight archetypes Brent's developed and how they show up positively and negatively in our lives:

• The Guardian is always alert and careful.

The Pleasure Seeker prioritizes pleasure and enjoyment in the here and now.

• The Idealist places the greatest value on creativity, compassion, social justice, or spiritual growth.

• The Saver seeks security and abundance by accumulating more financial assets.

• The Star spends, invests, or gives money away to be recognized, feel hip or classy, and increase self-esteem.

• The Innocent avoids putting significant attention on money and believes or hopes that life will work out for the best.

The Caretaker gives and lends money to express compassion and generosity.

The Empire Builder thrives on power and innovation to create something of enduring value.

All of us have all of these identities at work, but 2 or 3 really resonate with most of us.

As a step toward achieving financial freedom, identify the archetype(s) that are most active in you.

As you look at the characteristics of each archetype and start to see flashes of yourself in some, remember Brent's wisdom: “In my opinion, the optimal human being would be balanced among

all eight of these archetypes. Who wouldn't want to be the person whose financial life was experienced as secure and abundant, pleasure-filled and joyous, powerful and creative, self-sufficient, significant and worthy, relaxed, generous, and compassionate?" Again, in the short space we have here, it's impossible for me to go into detail on each of these archetypes (of course, get the book if this is resonating with you!). For now, know this: "By bringing conscious awareness to what is unconscious, we can attain balance and a sense of control over our financial destiny."

You don't have to get over your archetypes, just be aware—still use it—if you're philanthropic, if you're care-free, shine with it

Debt-free characteristics, signposts, traits, this is what it looks like

You can never earn enough money to protect you from stupid

Spend less than you bring in.

Real change is 20% head knowledge, 80% behavior.

Premium cable, eating out, car payments, and charge cards are not needed to survive and thrive.

This sort of living is countercultural...be comfortable with that.

Children do what feels good. Adults make a plan and follow it.

A lot of money slips through your hands when you don't pay attention.

When they say "Buy 2 save \$100," you're not saving \$100.

They don't buy things unless they can pay cash.

Buying things can't make you feel better or problems disappear.

Sticking to a plan gives you financial confidence not to care what others think

Every little goal you hit boosts your confidence

They set SMART goals (specific, measurable, achievable, relevant, time-sensitive)

They have intensity like they're running for their lives—side hustles, coupons, whatever it takes

They have become content with what they have and aren't seeking to buy their happiness.

They know budget cuts are just temporary

They never loan more money than they can afford to give.

THE TRUTH ABOUT MONEY

"Money is a store of life energy, and when we can channel that life energy into an expression of what is most dear to our soul, an exciting alignment takes place between our financial and spiritual lives." If you're as passionate about integrating your spirituality and economics as I am, it's always a good sign when an author wraps up his book with: "We are free when we move from a focus on getting love, abundance, peace and freedom to being love, abundance, peace, and freedom."

There is nothing capricious in nature, and the implanting of a desire indicates that its gratification is in the constitution of the creature that feels it

“Bless that which you want. If you see a person with a beautiful home, bless that person and bless that home. If you see a person with a beautiful car, bless that person and bless that car. If you see a person with a loving family, bless that person and bless that family. If you see a person with a beautiful body, bless that person and bless their body.” -T. Harv Eker

What About My Spouse?

When you got married, the preacher probably said something like, “Now you become one.” What he meant was: You and your spouse are a team. You work together.

But many couples let money problems drive a wedge in their relationship. Sometimes, one person wants to make things right—start budgeting, watch spending, and save money. But the spouse isn’t having it. They might want to continue on recklessly spending.

So if you find yourself in that situation, how do you manage? How do you convince a reluctant spouse that you both have serious money issues that need to be taken care of?

It comes down to three things:

1. Your Words

Simply put, watch what you say. Stay away from absolutes like, “You neverlisten to me!” or “I always have to pay the bills!” Ask your spouse for their opinion, and listen more than you speak. Remember, you have two ears and one mouth!

2. Your Tone

You know what it sounds like when someone speaks in a condescending tone, and you know how harmful that is when you’re trying to resolve conflict. So make sure you keep your tone respectful and polite.

Also, pay attention to your body language—crossing your arms, furrowing your brow, or rolling your eyes sends negative signals to your spouse. Most importantly, be open. When you go into a conversation with an open mind, without preparing to automatically shoot down everything the other person says, your tone will reflect that spirit.

3. Your Timing

Remember, this conversation is just a starting point to address money issues. You aren’t sitting down and writing a budget yet. That said, your timing is still incredibly important.

Pick a time when the kids are asleep or aren’t around. Don’t start the conversation when you’re already upset, or when you’ve had a bad day at work. And keep it fairly short and to the point. You should be able to have a good healthy conversation in 30 minutes.

Most importantly, make it a priority! If you're both planners, then put it on the calendar. But if scheduling the talk ahead of time will add negative anticipation and tension, then just let it happen naturally when the time's right. That's totally up to you.

If you're married to a reluctant spouse who isn't quite ready to get your financial life in order, then we believe these tips will help. Remember: pay attention to your words, tone and timing, and we think you'll take a huge step toward strengthening your relationship and improving your money situation.
