

# *7 Quick Steps to go from Money Mess to Financial Success!*

*Are you ready to start building Prosperous Foundations in your life?*

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## *Your Prosperous Life Vision*

*You're here and ready. You desire real financial change and you want to end the money struggle now and start to live a prosperous life on your terms! That's fantastic so now you need to gain real clarity on what that big beautiful prosperous life looks like to you. Write below what prosperity means to you and the vision you hold for your prosperous life.*

Now using your *Prosperous Life Vision* choose a goal to aim for within the next 90 days. Your vision as a whole may seem like a long way away and research shows that if we break things down into bite sized pieces and make goals for no longer than 90 days we are far more likely to achieve them. So choose one thing to achieve over the next 90 days that will see you moving closer to your prosperous living vision and closer to financial success.

## *My 90 Day Goal*

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## *Your Financial Clarity*

To turn your financial situation around and to begin to give your money great leadership and purpose you need to gain absolute clarity on what is going on for you in that area. This is where you need to commit to being honest with yourself, take the blinkers off, big girl panty time and really take a good long hard look at your finances.

Please whatever you do don't hide away from this step or think that you can just skip it. I know its tempting but please for the love of all things prosperous don't. This one step is vitally important in your pursuit of financial success. Even if what you think you're going to find is messy, unpleasant or downright awful it needs to be done. You have to know what you're dealing with and as much as you may be dreading this I promise you that it will all be worth it and you may even find it quite liberating.

So lets do this! Set aside some time when you won't be disturbed, get all of your account information to hand and grab a coffee or a glass of wine or anything that your enjoy. Aim to make it as enjoyable an experience as possible. You can see below that there are 3 columns to choose from for expenditure. The essential column is for your essentials spends such as your mortgage and food. Then you have the nice to have column which is for those non essentials such as your sky package and then there is the luxury column for all other items that fall outside of the other two columns such as meals out or nail treatments for example.

Separating out your expenditure like this can really help you to understand your spending behaviours and habits and give you a clear view of how you are directing your money.

*My Monthly Income Is :*

*Essentials*

*Nice to Have*

*Luxury*

*Ok so now you know how and where money is flowing into and out of your life. With this new found clarity comes a great opportunity for change. It's now time for you to take a stand for your fabulous prosperous life and to begin directing your money with real purpose and focus.*

*So now take another look at your expenditure, focusing in on the 'nice to have' and 'luxury' column. What one thing, just one for now can you change, get rid of or cancel. Remember this is not about going without as you won't be really as that money will be staying in your life rather than flowing straight back out. It may be that you have a subscription to something that you no longer need or a gym membership that you never use. Just choose that one thing that you can change right now and do what you need to do to cancel, stop and cease that payment.*

*Now every month direct that amount however small away from your main account and into a savings account and celebrate how that feels. This is just the start and its those small steps that can really build momentum for the future. Now I know that there will be some of you who feel that this isn't enough and want to go further. If that's you then go for it! Choose more from your expenditure that you can change and again really celebrate and enjoy those steps that you are taking. Commit to these changes below. Step 3 will also have you exploring your expenditure a little more too.*

*I commit to redirecting the following money towards my Prosperous Life.*

## *Fix that Leak*

*Now I did try to think of a way of putting this more eloquently but then I thought that if I prettied this up it would sound less threatening and less of a problem and let me tell you it is a big problem! So 'fix that leak' it is. Now if you've ever heard the saying 'throwing money down the drain' that is very much how I view this. The leak that you need to fix is the leak that you may not really know is even there. It is drip, drip, dripping day after day and month after month and it is leaching money away.*

*So what is this leak and where can I find it. Well, this leak can be different for everyone and it tends to lurk in the essentials and nice to have columns of your expenditure. Hiding out here you don't readily see it is a threat but your should. So what am I talking about? I'm talking about the daily coffee from your favourite coffee shop, I'm taking about the lunches that you buy everyday rather than making your own. It's the spend that seems to be such a small amount that it stealthily creeps into everyday life without us even noticing. It's the spend that multiplied over days, months and years can add up to much more than we ever imagined.*

*Now as I mentioned before this spend can be different for everyone. What you need to do is take a close look again at your expenditure and ensure that you have left nothing out. Then take a closer look and begin to identify those spends that you make regularly. Find that leak and fix it!*

*Now I know you may be thinking that you don't want to go without your favourite coffee or your favourite lunch or whatever that may be for you and as I've mentioned before I'm not about depriving you or having you feel like you are going without as thats counterintuitive.*

However there are many other ways of still enjoying something. Take for example the coffee, what I've recommended to a lot of clients is that they purchase a really lovely take out cup and that they find a coffee that they love and then make their own coffee at home, put it in their cup and away they go.

What has been really interesting is that after a couple of weeks those clients have felt a renewed sense of self care and have actually started to take more care of themselves in other ways too. The fact is that rather than dashing to their favourite coffee place and grabbing a coffee to go they have taken the time to make themselves a drink that they love and can enjoy. By taking that time to prepare something for themselves it has opened them up to more self care and they've honestly loved it plus they have those extra savings everyday that they can direct as they choose and feel good about too! What's not to love!

So find that leak. Search for it and commit to fixing it. Write below what leak you have identified and how much you will save in month just by plugging that leak. Then add that total to the total saving from step 2 so that you are keeping a running tally.

*The leak that I have found is:*

*My overall monthly saving so far is:*

## *Take Yourself out of Other Peoples Business*

*Ohhh this is a big one and if you work on mastering this it can absolutely transform not only your finances but also your entire outlook on life, behaviour around money and happiness, I kid you not! Now as entrepreneurs we innately have a craving for something more and often times the vast majority of us desire success and financial stability and because of this we are open to learning and developing ourselves further. Whilst this is great it also opens us up to looking at what others are doing and the success they're having and can pretty easily have us spiralling into 'Compare and Despair'.*

*Now this isn't just amongst entrepreneurs of course and it can happen within and outside of our business lives too. We could be comparing ourselves to the neighbours or friends or peers... the list goes on. What holidays they're having, what car they drive, the lives they appear to be living!*

*Now this is a deep subject and something I really go deep with in my programmes as it can be so destructive and can also completely take us off our true path. We can look at others, see what they have and think that we should have that too. We can go down the rabbit hole so to speak and get carried away chasing stuff that really isn't truly what we desire at all.*

*We can also be great storytellers here too. We can tell ourselves all sorts of stories about a fellow entrepreneur or neighbour like how financially abundant they are, how they have a fantastic life, how successful they must be and so forth. The truth is however that we have absolutely no idea what is really going on for that person. They may very well appear to have it all but we don't know what their bank balance looks like, we don't know if they have savings, we don't know if they are financially stable or not.*

*What we are doing is comparing our 'back of house' where we know what is truly going on for ourselves in our lives and finances and comparing that to someone else's 'front of house' where we truly have very little to no idea what is going on for that person in their 'back of house'.*

*Does that seem a fair comparison? Absolutely not! Is it a waste of both time and energy on our part? Of course it is! So what do you need to do about it?*

*Step 4 is all about identifying when and where you may be putting yourself into other peoples business and learning and mastering how when this happens to take yourself out it.*

*So below identify at least on person that you feel you compare yourself to or get caught up in their business in your head.*

*Then really explore how this may be affecting how you spend for example do you feel an element of 'keeping up with the Joneses' or that you have to been seen to have the latest designer handbag, or car or whatever that is.*

*Also explore how this makes you feel emotionally. Do you feel that you are caught upon a chase for more? Do you feel less than when this happens? Do you find that you stray off your own business or path onto something that isn't truly in alignment with you?*

*Then choose to commit to identify when this happens for you in the future and choose to see to for what it really is. A ridiculous waste of time and energy where you make up fictitious stories about someone, make yourself feel bad, make ridiculous and unfair comparisons and put yourself into business that is truly non of your business!*

*The person I have identified is:*

*Ways in which this can affect my finances are:*

*How this makes me feel emotionally is:*

*I commit to viewing this situation for what it is which is:*

## *Your Relationship with Money*

*This step can be a real eye opener when it comes to identifying and exploring your own personal relationship with money. The truth is that we all have a relationship with money and just as the types of relationships that we have with friends or family can differ so too can our relationship with money.*

*Now the reason I love this step so much is that when you begin to analyse money in terms of the relationship you have with it you really gain the opportunity to explore your own behaviours around money, how you feel about money and how you feel money shows up for you.*

*I have had many clients do this exercise, some of which have expressed to me that if this was a real person to person relationship that they would never choose to stay in the relationship. Now ok we all know that it's not that simple and that we all need to have money in our lives. However this is where you need to recognise that unlike human relationships we really do get to write this one and take control.*

*That's why this is so powerful because it gets us going deep and really inspecting and exploring our relationship, uncovering beliefs that we hold around money that then influence our behaviours. From that viewpoint we can then clearly identify how the relationship needs to change and because we now know what beliefs are running the show we can feel empowered to begin to think differently, act differently and therefore change our relationship with money for the better!*

*My Current Relationship with Money is:*

*The Way I Behave around Money is:*

*The Way Money Behaves around Me is:*

*The Money Beliefs I Currently Hold are:*

*This is where you now get to rewrite your relationship with money. Write it as if it's already present in the here and now and feel how great this new relationship now is for you.*

*My New Relationship with Money is:*

*The Way I Behave around Money is:*

*The Way Money Behaves around Me is:*

*The Money Beliefs I Now Hold are:*

## Decluttering

*Never underestimate the power of decluttering! I know that if you're a hoarder this will have you running for the hills like nothing else but I really do urge you to embrace it and give it a whirl.*

*So what's so darn special about decluttering! Oh where to begin... can you tell I'm a fan. Truth be known if I'm feeling overwhelmed, fuzzy headed and blocked in any way... financially or creatively then I jump straight to this step. Why... because it works wonders!*

*You see there's not just the physical side of decluttering where you physically sort through things that you no longer use or need and then sell them for some physical hard and fast cash. There's the energetic side too. There's not just the physical clearing of space but the energetic clearing of space too.*

*Now lets not forget that money's just energy too. When you purchase something there is an energetic exchange as well as a physical one. Now we aren't going too deep into this aspect at the moment but it is important to point it out at this stage. You see when you declutter and make energetic shifts you will be surprised at just how this opens you up to more money flowing into your life.*

*Now we all know that we can have a really good sort out and sell some items to make some more money quite quickly and thats exactly what I'm going to ask you to do. However what most of us don't realise is this energetic shift that happens when we do.*

*These are some of the physical and energetic benefits of decluttering:*

- \* Increased Physical space*
- \* Increased Energetic space*
- \* Items to sell for money right now*
- \* Energetic clearing of space for more money to flow to you*
- \* Decreased overwhelm and increased mental clarity*
- \* More order to your home*
- \* Less choices so improved decision making*
- \* A clearer understanding of how much you actually have*
- \* An increased sense of gratitude for what you do have*

*I could go on however I'm sure you get the idea. It's also important to note that I've made this step 6 for a reason. If I had brought this step in earlier say before you had a chance to explore how you may take yourself into other peoples business and compare yourself or before you had chance to explore your relationship with money I absolutely believe that you just wouldn't have decluttered the same as you would now.*

*It's been my experience that the more people understand about their own relationship and behaviour around money that the better they can be subjective and declutter with more vigour and enthusiasm.*

*It's my hope that you have a refreshed approach towards what items and belongings serve a purpose and bring you joy and those that don't. I for one would much rather have only a few items that continually bring me joy and that I cherish over a house mostly full of items that don't. So with that in mind make time to go through and declutter. Start one room at a time and keep everything that you've learned so far at the forefront of your mind.*

*Enjoy the process and make notes on the next page as you go through your own decluttering.*

*My Decluttering Experience*

*Items I found to sell and money made:*

*How I felt emotionally and energetically as I decluttered:*

*How I feel I decluttered differently:*

*Changes I have noticed since decluttering:*

## *Noticing the Flow*

*Can you believe that we are at the final step already. Now what I've done is combined two steps into one here as I want to give you as much to work with for now as possible so that you can really begin to see a difference financially.*

*Before we go onto the final step lets summarise how far you've come.*

*\*You've covered the facts and figures and gained clarity on where you are right now and where you'd like to be.*

*\*You've begun to make serious monetary changes by changing certain areas of spend, plugging those monetary leaks.*

*\*You've recognised and begun working on the areas in your life where you are comparing yourself to others financially and how this may be affecting your spending habits.*

*\*You've explored your current relationship with money and rewritten it so that it can serve you going forward.*

*\*You've decluttered and hopefully made some money whilst also clearing space and energy around your home.*

*Those are great steps and you should be absolutely congratulating yourself!*

*Now you're going to continue to build upon what you have already done so far by becoming really conscious of our money flow. By this I mean all money that comes in and all money that goes out.*

*You may be thinking but you've already covered that when you gained clarity on your figures and made some adjustments but stick with me as this is different. So firstly you're going to focus on the outgoing.*

*This is all about becoming a conscious spender. Getting to really know how and why you spend. Again you need to be really honest and clear with yourself and use all of the exercises that have gone before to help you with this if need be. Say for example it may be clear that now you know that you're comparing yourself to such and such and what they have and from that you've now noticed that this makes you want to spend to try to keep up. Or it may be that since decluttering you found x amount of items of clothes that still had the labels on them and you've realised that you are buying way more than you can even get around to wearing.*

*What you identify will be personal to you but by becoming aware of what's going on for you with regards the outflow of money you are setting yourself up to becoming really empowered to make the best choices for you.*

*It may be that the previous exercises have you thinking differently already about the importance of some of the ways within which you direct your money and I know I've said it before but I'd like to say it again. Working on becoming free of making financial decisions based upon what others around you have or appear to have really can make all the difference. Don't spend your time presuming that someone else has all of it together, just spend your time knowing that you're well on your way to having all yours together instead.*

*With that in mind lets take that next step.*

*The ways I have identified I unconsciously spend are:*

*The ways I am choosing to consciously spend are:*

*So you've looked at your outgoing money flow and the ways that you may have been unconsciously spending and how to become a conscious spender. It's time now to take a look at how money flows into your life. You may now be thinking that obviously that's your income and of course you'd be right but that's where most of us stop and other avenues of flow just aren't apparent to us.*

*It may also be the case that we are actually unconsciously closing off these channels of money flow without realising we are doing it. I'm sure you're intrigued so I will explain more.*

*Money can and does flow to you most of the time. It can flow in the guise of a coffee bought by a friend or a lunch, it can be in the guise of a free ticket to a concert or event and it can be via a discount that you get too.*

*Now how many of us really recognise this as money flowing back to us? You may see it as a stem in the flow out, but let's be honest for the majority of times you would have still purchased that coffee or lunch if your friend hadn't done so. You would still make the purchase before you knew about the surprise discount so really that money has flowed back to you and should be treated as such.*

*So to this part of step 7 there are a few areas that you need to pay more attention to.*

*\*Firstly when and where are you blocking this flow. This could be arguing back and forth with a friend about who's paying rather than graciously accepting their offer and kindness. It's important to recognise if you make a habit of this and to make a conscious effort to begin to allow the flow. Recognise that the energy that you put out by refusing the flow is very different to the energy and message that you send when you accept. One is saying loud and clear that you're not open to the flow whilst the other is saying that you absolutely are so be aware.*

*\*Secondly notice when you do receive and be grateful for it. Recognise it and its monetary value and make a note of it. You will be surprise at just what flows to you over a week and a month.*

*\*Redirect this money and give it a purpose. One great thing to do here is to get yourself a jar or pot of some sort and have this as your Money Magnet Jar! Place it somewhere where you will see it every day and as you add to it, it will serve as a reminder that you are indeed a money magnet.*

*Now before we get to the parts that you can fill out and explore this for yourself I just want to share a little personal story with you of this in action. Last year I went to an event that was very much money and personal growth focused.*

*During this event one lady took all of my contact details to stay in touch and I connected with a lot of the women via Facebook. Almost one week after the event I received an unexpected parcel from the lady that had taken my details and inside was simply a not saying enjoy. Inside the parcel was a Longchamp Leather Belt, a Gucci handbag and a pair of Gucci sunglasses. Now I kid you not!*

*This lady had been yes you've guessed it decluttering and had decided that she would surprise some people in her life with these unexpected gifts. How amazing is that? I was absolutely made up and so grateful. Now I didn't mention this in the decluttering section as it would have ruined the story but theres another idea for any items that you find that you would rather gift.*

*Thats not the end either as within that same week as the parcel I was contacted by another lady that I had met who had a ticket to a local business awards event which included a meal and drinks and should have been £85 and she offered it me for free. That was an amazing week and I'm convinced it was because I had made a real conscious effort to change my energy around being open to receiving.*

*I have so many stories just like that one that I share within my programme and it may be that you are now aware of times when something similar has happened to you. The key is to start to shift your energy and become really aware of the flow.*

*When you do you become more grateful and begin to identify with having abundance and prosperity in your life. Then the message that you send out energetically starts to say that you are absolutely open for business and ready for flow.*

*So start to notice all that flow and what is going on around you. Accept it and be grateful for it and record your findings and experiences down on the sheet overleaf.*

*I truly hope that you have enjoyed these 7 steps and if you implement and begin to take leadership you will begin to see some great results and real financial success.*

*Remember that your version of prosperity will be different to someone else and it's only by staying true to you that you will truly experience your prosperous life.*

*Wishing you a fabulous prosperous life*

*Lindsey xx*

*Ways in which I have been blocking the flow*

*Ways in which money has flowed to me*