

## **Money Fears: 5 Steps to Mastery**

There's so much about our relationship with money that can be incredibly rewarding and nurturing, but if our fears are overactive, we face an uphill battle.

The goal is not to eradicate fear altogether. Fear, like all other emotions, is a helpful guide, providing important information. The key is to employ our fears to serve us, instead of allowing them to drive the bus.

***There are five steps to mastering your money fears.***

### **1. Name It**

A Chinese proverb says, "When you name a thing, you tame it." The best way to diminish fear's power is to call it out from its hiding place. Identify your *specific* fears. What exactly are you afraid of? What thoughts and beliefs amplify your fears? In a stream of consciousness fashion, let your thoughts and feelings flow without censoring yourself.

### **2. Hear It**

Imagine your fear is a guide, trying to tell you something. What message lies within your fear? What is the fear saying about something you'd like to change in your relationship with money? What is it asking you to pay attention to?

### **3. Contain It**

Feel your fear, but contain it. Don't let your fears leak out all day, buzzing in the background. Try a daily "15-minute freak out" (preferably not too close to bedtime). During this block of time you can feel the fear, write about it, cry, yell, and get yourself all sweaty and nauseous. If your fear pops up outside of that time, don't give into it. Tell it you'll pay full attention to it at the next designated freak-out session. By doing so, you claim your rightful place and take power away from your fears. If you try this, you'll probably find you don't need to do it everyday. Even once may be enough. It goes to show just how flimsy fears truly are.

### **4. Flip It**

Anything worth having in life has both fear and excitement attached to it. Where there's money fear, there's also money excitement. Maybe you've spent so much time on the fear side that it's become your default mode. Flip that fear and start building a vision around what excites you about money. What would it be like if you could partner with money to fund your dreams? What if your interactions with money were aligned with who you are as a person? What if money could support all you care about most? Spend more time on the excitement side, and the fear will diminish. What do you know so far about your short-, mid-, and long-term life goals?

### **5. Do It**

If you're waiting for your fear to completely disappear before you move forward, you'll be forever stuck. Take action. As they say, feel the fear and do it anyway. What small step can you take *this week* that aligns with your vision for what you want? Write it down in a visible place, alongside your other priorities so it doesn't get lost in the shuffle. When you accomplish that step, move onto the next and before you know it, you'll be living a new relationship with money.

### **Living It**

Mastering your money fears isn't easy. Each step requires your commitment and presence, but the end result is well worth it: less stress, more clarity about financial decisions, and the energy required to propel you toward your goals. Without money fears sapping your energy and derailing your efforts, think of all you'll be able to create and accomplish. So what are you waiting for? Start practicing and become the powerful fear master you know you can be.