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Emotional wellbeing

hether you're a splurger who always ends up skint, or you fret about finances to the point where you don't spend a penny on yourself, most of us can't help but worry about money. And with a constant stream of doom-mongering stories in the news about the world's economy, it's hardly surprising we're all stressed about our financial futures.

But what if money wasn't a problem at all? What if you were neither a squanderer nor a scrimper, but simply enjoyed life, knowing that everything was going to be fine and you had more than enough?

Well, if you can look at your money from a more spiritual perspective, there really is no need to panic. If you want to create more abundance, the trick is stop looking for the doom and gloom,' says Simonne Gnessen, founder of Wise Monkey Financial Coaching (www.financial-coaching.co.uk). Instead, focus on the positive and work out what steps you can take to do well and prosper."

Taking a spiritual approach means recognising that your relationship with money is all about energy. Money itself is meaningless.

'It's not the money but the consciousness that you bring to money that is the issue," savs Nick Williams, founder of Heart at Work (www.inspiredentrepreneur.com). 'Money is neither good nor bad. It's simply a canvas on to which we paint our own consciousness. thoughts and energy.

'In other words, if you have issues with money - perhaps you overspend, or conversely. scrimp and save out of fear of poverty-this is a symptom of an emotional energy imbalance in your life. Deal with this and

your money issues should fall back into place."

However, this process is far from simple. 'Most of us have a lot of emotional baggage to clear around money, says Williams. 'Our childhood conditioning affects us deeply. We all inherit programming about many things, and money is often something that we pick up a lot of emotional programming about. For example, my first memory around money was helping my mum count the church collection plate, as my dad was a lay preacher. Lots of money flowed through my hands, but none of it was mine.

'So I developed a belief: other, worthier people deserve money more than I do. It took me years to transform this belief, to feel I was worthy of receiving. But now, money stresses are no longer an issue for me. I've watched clients do this, and my own life is bigger, more meaningful and inspiring

by doing it. I've written five books, one a best-seller, and have given talks in dozens of cities around the world. I love my work, and I get paid for it, too."

Williams believes anyone can change their mindset and attract abundance. Everyone can improve their situation - even if you've made mistakes before, or perhaps you haven't got the qualifications you need to get a highly paid job, and think, "That's me done for". When you recognise and clear your programming, you'll see other opportunities and can open the receiving doors for money. The universe doesn't withhold anything from us. It's our own programming that closes the door on us having what we need."

So, rather than fixate on the negative when it comes to money, focus your energy on inviting abundance instead. Find out how with our sevenstep financial programme below.

HOW TO OPEN YOUR LIFE TO ABUNDANC

IDENTIFY AND LET GO OF YOUR BIGGEST FEARS

'What's your biggest fear around

money?' says Brent Kessel, a leading holistic money guru in the US and author of It's Not About The Money: Unlock Your Money Type To Achieve Spiritual And Financial Abundance (£6.99, HarperCollins).

'Perhaps you have a fear of ending up in the gutter? Or of people hating you because you are successful? Ask yourself how your past experiences contributed to these feelings."

Maybe you grew up in a family where your parents were always worrying about money, and this has rubbed off on you. Or you were brought up to believe that 'money is the root of all evil' or 'money doesn't grow on trees'.

You may believe that being creative

means you can never be rich. By asking questions and identifying your biggest fears around money, you can then work on changing your mindset - for example, if you're driven by a fear of being poor, by being aware of this, you can start to make decisions based less on your fear and more on what's best for you and your finances.



'The power of the unconscious mind is so strong that unless you change negative dialogue and beliefs around money, little usually changes on the inside,' says Nick Williams. 'It's your unconscious mind that holds you back financially. So if you hold beliefs such as, "There's never enough money", "I need to work really hard", or, "I'm not naturally lucky when it comes to money", then money will always be a source of stress for you.

'Why? Because that's what you believe. Change your beliefs and watch your story change. One of my clients, Jennifer Percival, went from being an NHS nurse to an author with Virgin Publishing, earning up to £100,000 a year.'



THINK POSITIVE

The more you worry about bills and debts, the more emotional energy is used up on negativity. Your debts won't disappear by simply not fretting - but fixing your mind on positive solutions will get you solvent more quickly than spending your time being full of angst.

Concentrate on attracting abundance in everything you need - including money. This may take some practice. An easy way to begin is to use simple affirmations, such as:

- Money flows freely and easily to me.'
- 'I am abundant.'
- Tam open to receiving well-paid work.'

Write your affirmations and focus on them every day. Ban all negative thoughts about money for a week to begin with. If negative thoughts start to creep into your head, replace these immediately with positive affirmations and thoughts of abundance to attract cash.

BELIEVE YOU DESERVE IT To attract money, you need to be open to receive,' says Sarah Alexander, business coach and author of Spiritual Intelligence In Business (£6.99, HotHive). 'There's no point wishing for a great job with a good salary if, at heart, you don't think much of yourself. Low self-worth is what blocks many people from achieving their financial goals, which often stems from childhood. If you were neglected, abused, or felt unloved as a child then this will undermine your feelings of worth as an adult. But to draw money and financial good fortune towards you, you need to feel, with every cell of your body, that you deserve it. If you feel low self-esteem is holding you back, you need to identify blocks and find ways to overcome them."

For example, try some daily exercises to change your thinking - swap three



Fixing your mind on positive solutions gets you solvent more quickly than spending your time being full of angst9

negative thoughts for three positive ones. You could change Tm so disorganised' to 'Tm creative and fun'. If you feel your issues with self-esteem are more deep-rooted, consider seeing a therapist. Improving your self-esteem will have the happy by-product of improving your finances.

LINK ABUNDANCE WITH
GOOD TIMES

Remember the times money brought you joy, pleasure, status, power or generosity -for example, when you gave a friend a lovely present, or paid for a great holiday. Focus on the positives that money can

Everything we want to create is already in our life'

Priya Mahtani, 38, is a communications and events manager for a Steiner school. She has two children, Kabir, eight, and Karishma, five, and lives in Kings Langley, Hertfordshire

year ago, I was feeling negative and low. I felt like I needed some extra money -£1,300 to be exact - because I really wanted to go on holiday, but I didn't have enough funds to pay for it.

'A friend recommended Errol Campbell's Empowered Being workshop. He said it would help me attract abundance into my life, and I felt it had to be worth a try, so I scraped together the £395 cost and hoped I would be able to get the money back somehow.

There were 30 of us on the workshop, which ran from 9am to 8pm over two days. It focused mainly around connecting to your inner energy.

helping to manifest your true potential in whatever area you felt you were lacking. There was lots of meditation and other exercises aimed at showing you how to create a free flow of abundance into your life.

'Errol explained that everything we need is already there, that everything we want to manifest and create is already flowing into our life. We just need to learn how to access that energy by aligning ourselves with it. This all made so much sense to me.

Two days after the workshop, my brother asked me if I wanted to sell his car. He wanted £7200 from it and said I could keep anything

I made over that. So I put an advert in the school newsletter, and sold the car two days later. I made £1,300 - the exact amount I needed to go on holiday.

'After the workshop, my life really started to flow. I've always been interested in massage, and I now work as a massage therapist alongside my main job. I have complete trust now that I'm open to receive whatever it is I need - and I see evidence of this all the time.'

- To find out more about Errol Campbell's workshops, visit www.errolcampbell.com
- Visit Priya's website at www.lotusblue.org.uk

bring. 'Practise feeling abundant,' says Sarah Alexander. 'Imagine how you'd feel if you received a big cheque, got a dream job, or could afford to treat a friend. The more you step into a feeling of abundance, the more easily you'll draw that abundance to you.'

MONEY ISN'T EVERYTHING

'It's not money that makes us happy-it's living the life of our dreams, says Simonne Gnessen. 'So, rather than focusing on money. ask instead: what are your highest aspirations in life and what do you need to build that life?



'Lots of people say they want a million pounds. or whatever sum they think will make them happy. But if instead you focus on trying to lead the life of your dreams, you'll often find money is no longer the focus. Once you create a really clear vision of what you want, the unconscious mind will find ways to make that happen."

BE OPEN TO WHAT THE UNIVERSE IS OFFERING YOU

'Look out for opportunities that the universe is offering,' says Sarah Alexander. 'These may seem small and insignificant at first. For example, you get offered a part-time job instead of full-time. Rather than dismissing this as not good enough or not what you're really looking for, build on the chance that's presenting itself. It could lead to bigger and better prospects. There's always a reason that the universe presents you with certain opportunities. Use your intuition and let it guide you in the right direction.'



MYSTICAL WAYS TO ATTR OOD FORTLINF

Use sacred symbols

Make a copy of the Kabbalah symbol for prosperity (right) and put it up somewhere you can focus on it for a few minutes each day. Repeat the ancient Aramaic words Lamed aleph samech ('Power of prosperity'). To add value to whatever situation you're in. focus on the symbol or say the words Hey resh chet ('Connection to the light'). These phrases will tune you in to the vibration of prosperity and lead you to be of service to others.

Clear the way for positive energy

You can't attract new opportunities if you're hanging on to stale energy, so be ruthless and get rid of everything you don't need. This will create an immediate positive shift.



Use citrine to attract abundance

Wear this stone as jewellery, or place it around your home to draw in the energy of abundance. This crystal also helps enhance feelings of self-esteem.



Get lucky with Kabbalah

The magic mantra

Whenever she needs financial help. psychic Anne Jirsch recites a mantra devised by a 13th-century Buddhist monk. She says it works every time. See if it works for you. Just recite the following whenever you feel the need:

'Nam-mvo-ho-ren-ge-kvo'

Nam Myo

Ge

- 'a' like in 'father'
- 'Mi', like 'me' then 'yo', as in 'yo-yo'
- As in garden hoe Like the bird wren Ren
 - Sounds like get. without the 't'
- Kyo pronounced like the end of 'Tokyo'

Boost your financial fortune with fena shui

'Feng shui maximises the flow of "chi", or natural energy in your home, and this helps to enhance good fortune and abundance,' says feng shui consultant Paul Darby (www.fengshuidoctor.co.uk). Some simple tactics to try include:

Keep bathroom doors closed and loo seats down to stop good chi leaking away.



