

Money for thought



By: Lama Farran

We are all familiar, to varying extents, with the Law of Attraction. To summarize it in one simple sentence, this law states that “You attract what you believe in”.

The other day, I came across this Law formulated in a different way, which had me thinking about it from a new perspective. It was Pastor Joel Osteen who said “**Whatever follows “I am” will come looking for you**”. This struck a chord with me because it took the law of attraction further than mere thoughts or beliefs. Here the pastor is referring to the words we actually speak day in and day out, such as: “I am so tired”, “I am overwhelmed”, “I am lost”, “I am broke”, “I am always late in paying my bills”, “I am so behind”. The list of “I am”'s can be endless.

Now take a moment to visualize yourself saying these “I am” statements and imagine guests called “tiredness”, “financial stress” and “lateness” knocking at your door (i.e. your mind) and making themselves comfortable in your house (i.e. your life), without even getting your permission to enter! Essentially this is what you are subconsciously doing when you keep complaining and using negative “I am” statements. Is this the life you wish for yourself? I'll take the liberty to answer this question on your behalf: Of course not!

How does that relate to your financial situation? Essentially, you are staying stuck in your financial circumstances because of your thoughts and most importantly because of the words you are using out loud to describe your situation to others. You could well be overwhelmed with your lack of money, but it is still possible to phrase it in a positive way. For example, you could replace “I am financially stressed” with “I am well on my way to living a debt-free life” or “I can see the brighter future already”, or “This is merely a transition period. I can hardly wait for what's making its way to me”.

There's indeed a very powerful connection between what you say and think and the way your life is manifesting itself. The best way to put it is the following quote: “**Watch your thoughts, they become words. Watch your words, they become actions. Watch your actions, they become habits. Watch your habits, they become character. Watch your character, it becomes your destiny**”. So what do you need to do to change your destiny? You change your thoughts, and most importantly your words.

Some will prefer to work with positive affirmations, repeated at certain times during the day. The repetition will imprint the affirmations in your conscious mind, and will eventually override the defective ones in your sub-consciousness. Louise L. Hay is a big advocate of positive affirmations. Here are some prosperity affirmations that she suggests using: “*Life supplies all my needs in great abundance. I trust Life.*”, “*I am now willing to be open to the unlimited prosperity that exists everywhere*”, “*I move from poverty thinking to prosperity thinking, and my finances reflect this change*”, “*Today is a delightful day. Money comes to me in expected and unexpected ways*”. When Louise Hay herself started using such affirmations, her financial situation was disastrous. Nevertheless she made a conscious choice to change her thoughts, and her situation soon reflected this change.

However, this task will be more challenging for some because of one main reason: lack of patience. What do you do when you plant a new seed in your garden? You water it regularly, you give it the right amount of sunlight, you nurture it, and most importantly you are patient with it. You don't expect it to become a fully-grown plant the next morning and yell at it for not growing faster. The same applies to the new seeds that you are planting in your mind. You need to give them a lot of self-love, self-acceptance, nurturing, and of course patience. The new affirmations will not make you rich overnight, but they will surely change your life, one thought at a time.

At the end of the day, **whatever you feed will grow**. So the choice is yours: Do you want to grow harmful weeds or nutrient-rich plants?

Lama Farran is a personal finance coach, affiliated with the holistic clinic Psy-santé (<http://www.psysante.com>). She is devoted to educating individuals /families about money without selling them any financial products. She helps her clients uncover their spending habits, set realistic and feasible budgets, and treat debt challenges at the root. She also coaches her clients on improving their money management skills. For more information, visit www.maxworth.ca, on Facebook at <http://www.facebook.com/MaxWorthMTL> , or call Lama directly at (514) 717-1976

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