

# Karen Ramsey, CFP, Founder of RamseyInvesting.com

Karen Ramsey, CFP, President & Founder of Ramsey & Associates, Inc. and RamseyInvesting.com, is dedicated to empowering people to live the life of their dreams. She believes money is meant to be a source of freedom, power, and full self-expression, and that high-caliber money management services should be available not just to the wealthy, but to everyone. In this blog, Karen will show you how much more prosperous you can become using what you already have, and will reveal the 21 myths that people have about money. These perceptions drive most of our lifestyle decisions—often in the wrong direction. Her goal is to transform your relationship with money so that it can become a friendlier presence in your life. In this blog, I will offer practical advice for dealing with the day-to-day realities of money and overcoming the frustrations that stem from financial problems. It will be a guide for getting what you want now, while still providing for your future needs.

## Money Message – Caring For Your Soul – Blog Conclusion

Posted on [June 6, 2015](#)

Thank you for following along with this blog. I've enjoyed presenting these money messages for your contemplation.

Remember, look to your thoughts and let your new money message guide your actions. What are you passionate about? What difference might you make in your life and in the world? What is your soul calling you to do?

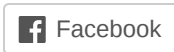
If you are interested in sponsoring a workshop that incorporates the concepts from this blog with many more exercises for your group, organization, or workplace, please feel free to contact us at: [info@caringmoney.com](mailto:info@caringmoney.com)

Advertisements



AUTOMATTIC  
We're hiring  
backend developers.  
Join us!  
[APPLY](#)

SHARE:



Like

Be the first to like this.

Posted in [Caring for Your Soul](#) | Tagged [budget](#), [caring](#), [Caring for Your Soul](#), [finance](#), [financial goals](#), [financial planning](#), [investing](#), [investment management](#), [Karen Ramsey](#), [money baggage](#), [money message](#), [money message principle](#), [money myths](#), [new money message](#), [personal finance](#), [RamseyInvesting.com](#), [spending habits](#), [wealth management](#) | [Leave a reply](#)

## Money Message Principle #24 – Caring For Your Soul

Posted on [May 30, 2015](#)

Our lives are sacred. And since money affects everything in our lives, this work of discovering our money baggage and activating our new money message is sacred work. It comes from our soul. That is why the language of our new money message is so clear and simple.

When we listen to what our soul is saying through our new money message, it will lead us to the reason we are here, to our true work and purpose in life—as Jacob Needleman says, to “become what we are meant to be.”

Each of us has a unique gift to share with our community or world. A gift the world is longing for. This gift, when it is a true expression of the soul, inspires others, is a joy to give, and brings a sense of purpose and meaning to our life. I believe we each have a higher purpose, and that money is an access point by which we can discover or express our gift. When we give that gift to the world, we are caring for our soul.

Maybe your gift is being a great and noble friend. Maybe your gift is to be the artist you’ve always longed to be. Perhaps your purpose is to assist nonprofits in raising more money, or to teach kids how to sail.

Your gift might be to develop powerful new software that helps insurance companies better serve their customers. Maybe you are a great soccer coach and your gift is to inspire and teach kids teamwork. Maybe you see cooking as a high art and want to follow that, or you need to travel the planet and write about your adventures. Perhaps your gift is to be the best mom or dad or grandma or grandpa or sister or brother you can be. Or maybe you simply need to love and accept yourself and become truly who you are—this might be your gift to the world. Others might be helped and inspired by your wisdom and energy.

Don’t feel that you have to invent the next miracle drug to heal some disease or save the planet (though many people who implement a new money message do actually find meaningful work helping others). The point of all of this is to find more peace of mind around money and why you are here. Your new money message will guide you. It is a voice that can be trusted. It is coming from the same place everyone’s new money message comes from—the deep well of

If only everyone did what he or she really loved to do, what an incredible place this world would be. What if the people who really love to drive buses were bus drivers? You'd know it the moment you got on the bus. If everyone followed their heart—tried out for a play or started a nonprofit to help homeless women, or became an organic farmer, or a wooden boat builder—we'd be happier. We would do more good in the world because we would be more content; people would be inspired just by being around us.

What if we let our souls speak through us and then took actions to follow that voice? Our lives would be more purposeful and more helpful to others.

George Bernard Shaw wrote, in a letter dedicating his play *Man and Superman*, "This is the true joy in life, the being used for a purpose recognized by yourself as a mighty one." Also attributed to him are the words "I am of the opinion that my life belongs to the whole community, and as long as I live, it is my privilege to do for it whatever I can."

When we create our new money message, we create pathways that are honest and authentic expressions of who we truly are. We will find that this truer self, this more expansive, more peaceful, more effective self has always been there, but it was masked inside our money baggage, suppressing our essence. The purpose of our money message is to give ourselves a new way to look at the world so we can fully express who we are in all areas of our lives.

As I have lived a life consistent with my money message, I've noticed how I look at life differently, and how my actions line up with this new way of looking. And I've found my soul's calling—helping people heal their issues about money and give their unique gift to the world. It is my vision to have money be a source of freedom, power, and full self-expression for every person on the planet.

I start with my family: I am conscious every day of what message about money I give to my children. I want them to see it as an empowering force in their lives, in every way. I personally strive to live each day in balance—personally, professionally, and spiritually.

For I know, deep down, in the depths of my heart, that we can all be at peace with money. We no longer have to suffer over it.

It can be a source of freedom and power in our lives. We can express who and what we were truly meant to be and money doesn't have to stop us any longer. It is about creating a new life. Your new money message will naturally connect to all levels of your life, the physical, emotional, mental, and spiritual, because it is being directed from your soul.

We can build a vital new life around our money message. Our thoughts create our reality, as the words of Buddha Shakyamuni express: "We are what we think. All that we are arises with our thoughts. With our thoughts we make the world." So, the practice is to ensure that our thoughts are in line with our highest dreams for our life and our contribution to the world.

Our money baggage comes from a place where our heart has been hurt. We don't realize that at first; we might resist the idea. I know many people who shrug off this idea that they are hurt, but every person I have seen go through the process of discovering their money baggage and who contemplates it deeply finds pain that is asking to be healed.

We can heal our hearts. We can create a new money message and activate it. With healed hearts we can really make a difference in our lives and in the world.

Which inner voice will you listen to? Your old money baggage or your new money message? One of them is active within you right now. A thought has been behind the formation of every moment of your life. Your money baggage or new money message is forming your present reality right now. You can only think one thought at a time. You have a choice. Which will it be?

Look to your thoughts and let your new money message guide your actions. What are you passionate about? What difference might you make in your life and in the world? What is your soul calling you to do?

---

**SHARE:**



Be the first to like this.

Posted in [Caring for Your Soul](#) | Tagged [budget](#), [caring](#), [Caring for Your Soul](#), [finance](#), [financial goals](#), [financial planning](#), [investing](#), [investment management](#), [Karen Ramsey](#), [money baggage](#), [money message](#), [money message principle](#), [money myths](#), [new money message](#), [personal finance](#), [RamseyInvesting.com](#), [spending habits](#), [wealth management](#) | [Leave a reply](#)

---

## Money Message Principle #23B – A Continuation of Translation: A Powerful Tool

Posted on [May 23, 2015](#)

Doing translations allows you to realign yourself with how you really want your life to be in specific areas. A translation can help not only with the small details of life but the large details as well. Anita and Oliver do translations regularly. Here's a dramatic example of how a translation exercise helped them sell their farm.

Looking through their money baggage lenses about selling the farm they wrote: Financial disaster is looming if the farm doesn't sell.

They wanted to sell the farm but subdivide the property so they could keep the house they had been living in. They listed the farm and for two years had no offers. Their financial assets began to dwindle.

They decided to do a translation on selling the farm. From their money message lenses they came up with: We will find the perfect buyer and the perfect price, the perfect completion and the perfect relationship with

Oliver: It was unbelievable! The day after this translation we got an offer and received six more offers in the next two months.

Anita: One of the offers was a very honest and quiet man who told us he wanted to operate the farm and respect it as if it was still ours.

Oliver: He gave us just the price we wanted. And miraculously, the provincial and municipal governments made three favorable rulings critical to the closing and the deal was done.

Anita: We, along with our realtor, were truly shocked at the speed at which it happened. And what's more, the new buyer not only wanted us to stay in the house but he wanted to landscape our yard as a show property for his nursery business.

Along with doing translations whenever they feel moved to, Oliver and Anita keep their respective money messages strong in their lives on a daily basis. Oliver carries his money message in his wallet and also puts it up on his bathroom mirror.

When I am upset and can't see any options regarding a situation I say to myself my money message: Money is energy and I am the sun. Immediately I stop being afraid. I ask myself, "Is the sun scared?"

My money message reminds me who I really am; how blessed I am with my health, my family, my friends; and that I have everything it takes to do what I set my mind to.

It literally and immediately alters the state I am in, as I allow myself to be the capable, creative person I know I am.

Once you have your new money message well in hand, and you make efforts to keep it in front of you, and begin to take baby steps and actions consistent with it, watch for those areas of life where you bump up against obstacles. Then sit down and do a translation on that area. Figure out specific actions you can take to move in accord with this new translation.

You can do a translation on any area of your life: money, health, relationships, taking care of yourself, changing what you are worth, or finding a new home.

Translations are transformational. Given that you can only think one thought at a time, a translation reminds you to be conscious of which thoughts you are thinking, which thoughts are shaping your life. A translation triggers you to reorient your unconscious thoughts and to consciously choose which thoughts you want to base your actions on.

As you start on your journey, let me review the seven basic steps in transforming your relationship to money:

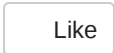
1. Discover and write your money baggage.
2. Become aware of how your money baggage has shaped your life.
3. Create a new money message.
4. Take actions consistent with your new money message.
5. Use translations in any area of your life that isn't going as smoothly as you would like.
6. Continue to take actions consistent with your new money message.
7. Build on the results. Notice and collect evidence about how your new money message is influencing

And get ready for your life to change. Every time you take actions consistent with your money message, you are creating new neurological pathways to influence your life going forward—pathways that care for your soul.

Next week – Money Message Principle #24 – Caring For Your Soul

---

**SHARE:**



Be the first to like this.

Posted in [Caring for Your Soul](#) | Tagged [budget](#), [caring](#), [Caring for Your Soul](#), [finance](#), [financial goals](#), [financial planning](#), [investing](#), [investment management](#), [Karen Ramsey](#), [money baggage](#), [money message](#), [money message principle](#), [money myths](#), [new money message](#), [personal finance](#), [RamseyInvesting.com](#), [spending habits](#), [wealth management](#) | [Leave a reply](#)

---

## Money Message Principle #23A – Translation: A Powerful Tool

Posted on [May 16, 2015](#)

When we create a new money message, we begin to see new possibilities in our lives. It's as if we are wearing a special lens, the lens of our money message, through which we can finally see more color, more resources, more options. Our old lens, the lens of our money baggage, limits our perception—like looking at a bowl of M&Ms® and seeing only the brown and yellow ones. With the money message lens, suddenly we see all the colors that had been impossible to see before, though they were there all along.

Once you create a money message and begin to take actions aligned with it, a peaceful, calm, self-trusting person begins to develop, and frustration and doubt recede. You begin to see new possibilities, options you couldn't see or even imagine before. You start making decisions using your new money message to clarify your direction and guide your life.

All of us will eventually bump up against something that will bring our money baggage right back in front of us; we will forget our money message, not to mention the possibilities it allows. Maybe you find a new job where it seems as if life is flowing, but then find a few months later that you still are having trouble managing your spending habits. Or maybe you find that the number of hours you are working is creeping up to an unreasonable level. No matter what the circumstances, without knowing it, you'll begin to operate from your money baggage again. It happens automatically, unconsciously. At this point many people get frustrated, feel hopeless, and give up.

To get you through these bumpy places, I designed a powerful tool I call a translation. A translation is an exercise in which you first look at an issue through the lens of your old money baggage, and then you

Privacy & Cookies: This site uses cookies. By continuing to use this website, you agree to their use. To find out more, including how to control cookies, see here: [Cookie Policy](#).

Close and accept

specific areas of your life.

Let me give you an example of a translation I did recently. An employee came in one day and gave her two-week notice. It was a particularly busy time at work and I already had several projects I was working on. When she gave her notice I thought to myself, This is the last thing I want to deal with. I don't have time. I'll never get someone hired before she goes and then she won't be around to train them. After I took a breath, I realized that my money baggage was screaming at me, telling me that I had to work hard and it wasn't going to turn out.

At that moment I did a translation. I wrote my money baggage down on the top of a sheet of paper: You have to work hard to make money, and even if you do, you'll never make enough. Under it I wrote what my thoughts would be regarding hiring a new employee looking through the lens of my money baggage. They were: Finding a new employee will be hard. I'll never find one by the time my current employee leaves. I don't have time to write the advertisement for the paper and interview a bunch of people who won't work out anyway. I was in a downward spiral, not seeing any possibilities for solving the problem in time.

On the other side of the paper I wrote my money message: It is my birthright to effortlessly have abundance in all areas of my life and I give generously from this abundance. Underneath that I wrote what my thoughts would be regarding hiring a new employee if I looked through the lens of my new money message. They were: I will effortlessly find the perfect employee, who will be trained by my current employee before she leaves.

At that instant I saw the appropriate actions to take consistent with my new money message. I called my current employee and told her to write an advertisement to be posted on a job placement bulletin board at a local university which offers financial planning courses. I booked out six hours on my calendar to interview candidates and waited. In less than a week several qualified people submitted their resumé.

We had six candidates come in for interviews and four of them were equally qualified and perfect for the job. The hardest part was picking which to hire from the four best candidates. The first candidate I offered the job to accepted and was at work two hours later. For the next two days he trained with the employee that was leaving.

Having my thoughts be shaped by my money message rather than my money baggage instantly opened me back up to the possibilities for how to handle the situation, options that were there all along, but which I couldn't see as long as my money baggage was influencing me. Once I focused on my money message, new avenues of action became obvious.

Translations are very simple and effective. If you do them whenever you feel stuck about something, new possibilities will quickly become apparent to you.

To do a translation take a blank piece of paper and divide it into two columns. Write your money baggage at the top of the left column, and your new money message at the top of the right column.

Then pick the area to do a translation on—say, paying the bills. Write in the left column under your money baggage how your money baggage is shaping your thoughts and behavior around paying bills. Looking through your money baggage lens, you may say: I dread even looking at the bills because I'll always just be squeaking by.

accountable and use inventiveness and all the resources and magic of the universe to have what I want.

With this new perspective, seen through your money message lens, you might schedule a time twice a month to pay your bills. You might even ask a friend to join you and bring their bills along so you can have fun and find mutual support, turning a once-dreaded chore into a pleasant task. Or if you are married, you could ask your partner if he or she would be willing to take over the bill-paying responsibilities in exchange for you doing something that he doesn't particularly enjoy doing but you wouldn't mind doing at all. You could set up as many of your bills to be paid automatically as possible. You could hire a bookkeeper to pay your bills.

The possibilities for solving any problem are there before you all the time; you just can't see them as options because of the narrow view through your money baggage lens.

Next – Money Message Principle #23B – A Continuation of Translation: A Powerful Tool

---

**SHARE:**



Be the first to like this.

Posted in [Caring for Your Soul](#) | Tagged [caring](#), [Caring for Your Soul](#), [finance](#), [financial goals](#), [financial planning](#), [investing](#), [investment management](#), [Karen Ramsey](#), [money baggage](#), [money message](#), [money message principle](#), [money myths](#), [new money message](#), [personal finance](#), [RamseyInvesting.com](#), [spending habits](#), [wealth management](#) | [Leave a reply](#)

---

## Money Message Principle #22 – Continuing the Journey

Posted on [May 9, 2015](#)

Life does not often proceed in a straight line. On our journey to transform our relationship with money, we should not expect things to move in a strictly linear fashion. This is the nature of the work in making the subconscious conscious: it moves in a spiraling and expanding manner as it transforms us. Other times it is halting, two steps forward and one step back. But these baby steps are always taking you higher and, paradoxically, further inward in a spiral of learning and experiencing. As your awareness grows and you develop more inward harmony, so too will the details of your outer life tend toward harmony.

When we decide to explore our pain, denial, and confusion about money, we consciously engage in the Hero's journey to find out who we are and why we are here. This nonlinear journey involves never-ending discovery and adventure.

Privacy & Cookies: This site uses cookies. By continuing to use this website, you agree to their use. To find out more, including how to control cookies, see here: [Cookie Policy](#).

Close and accept

And it won't happen unless you keep with it. It takes determination to keep your new money message alive.





When you have completed both collages, stand back and look at the visual difference between the two. Note what emotions and thoughts arise when you look at your money baggage collage versus your money message collage. Discuss these observations with your friends and family, or write them down to review later.

Put your money message collage up where you will see it often and where it will serve as a strong visual reminder of your new money message. Use it to help inspire you and shape your life. The constant reminder of your vision and dreams, of where you are headed, will help reinforce your intention to keep your actions consistent with your money message, and remind you to keep listening to your soul.

When you are done comparing the two collages, you may want to put your money baggage collage away, but in a place, perhaps a file drawer, where you can refer back to it later.

Here are a couple of examples of what people's collages looked like after doing this exercise:

Judy's money baggage: I have to work hard, I'm not supposed to want anything, and I don't deserve anything anyway.

Judy's money baggage collage: The images are almost all in black-and-white. There's a woman at the top of an old decrepit ladder looking very scared; a heart with a piece of barbed wire going through it; masses of people in front of a dollar sign; a woman exhausted with her head on her desk.

Judy's money message: I have plenty, to live freely, and give freely.

Judy's money message collage: I have a woman with a smile on her face with up-stretched arms that communicate "I love my life"; flowers; \$1000 dollar bills; a family obviously in love; images of nature and the beach.

Sherry's money baggage: I'm no good with money.

Sherry's money baggage collage: Broken dishes; someone "pulling her hair out" while slumped over a checkbook; a thundercloud with a tornado; a stack of bills.

Sherry's money message: I am an expert steward of all the abundance the universe provides me and I give back to the world in plentiful and creative ways.

Sherry's money message collage: Image of earth from space; a meadow filled with flowers surrounded by a forest; hands palm up in front of a person as if they have just given something to someone else; someone painting a picture.

You will find that the contrast between your two collages is sharp and distinct. The money baggage collage can be almost painful to look at. The money message collage conjures up a sense of peace, power, fun, and possibility. You may find you want to look at it and dream for a long time.

I have done workshops where people who have never done a collage in their life get totally immersed in the process. They surprise themselves and their spouses or partners by how creatively and perfectly the collages

Allow yourself to be creative. Figure out what will work for you. Do something fun every day that will remind you of your money message. Keep it alive, keep it alive, keep it alive . . .

Next week – Money Message Principle #23 – Translation: A Powerful Tool

---

SHARE:



Like

Be the first to like this.

Posted in [Caring for Your Soul](#) | Tagged [budget](#), [caring](#), [Caring for Your Soul](#), [finance](#), [financial goals](#), [financial planning](#), [investing](#), [investment management](#), [Karen Ramsey](#), [money baggage](#), [money message](#), [money message principle](#), [money myths](#), [new money message](#), [personal finance](#), [RamseyInvesting.com](#), [spending habits](#), [wealth management](#) | [Leave a reply](#)

---

## Money Message Principle #21 – Money Message and Family

Posted on [May 2, 2015](#)

Creating a new money message can have a profound impact on the health of a family. Here are two stories, both about men who changed the entire dynamic of their respective home lives by taking actions—big steps in one case, small steps in the other—consistent with their new money message.

Remember Wendell, the CPA whose dad had a car dealership and worked so hard he never had time to spend with Wendell? Wendell concluded deep inside that money is more important than family. As an adult he modeled his work life after his dad and missed out on ten years of his own kids' lives.

Here is Wendell's new money message: *I live a life balanced in stewardship, praying to God with a grateful heart, nurturing my family, sharing my giftedness with others, and giving back from the first fruits of my labor.*

I've become the dad I didn't have. I left the big accounting firm and started my own business, so I can spend more time with my family. I now have my own successful CPA practice providing accounting, financial planning, and investment advice to families and small businesses.

I spend time with my kids every day. I make them breakfast and I help take them to drum lessons, doctor's appointments, baseball practice, and Cub Scouts. When they are sick, I stay home with them. I rarely work beyond 5 p.m., I volunteer at both their schools, and once a month the entire family picks a great place to go out to dinner together. I had never done any of these kinds of things before.

In a funny kind of way, my money message isn't about money. Instead, taking action in line with my new money message has allowed me to have deep and satisfying relationships with my children. I have talks

Then there's Phillip, who had always felt secure as a child, but who came home from school one day to learn from his mother that they were having financial problems. Phillip said it was as if a trap door had opened in the floor and suddenly he was free falling into an abyss of uncertainty. He no longer felt safe.

This experience, and a series of choices to counteract that feeling of insecurity, shaped his life. He grew up to be a successful and wealthy doctor. As long as Phillip had lots of money he felt safe.

Phillip married an incredibly bright, entrepreneurial woman whom he adored. They were partners in all areas of their relationship, except for money, where they had very different styles. While she loved giving presents at holidays, he felt it was a complete waste of time and money. He could never figure out what gift to give, and his mood always put a damper on the festivities.

Spending in general was a sore spot. When his wife would wear a new outfit he would say, "Is that new? How much did it cost? Did you really need it?" Never did he say, "Gee, honey, that outfit looks great on you." His wife felt guilty buying anything, and when she did, his attitude took much of the fun out of it.

And he had this habit of squishing the tail end of an old bar of soap on top of the new bar, which drove his wife nuts. Here was a doctor, making plenty of money, squishing soap bars together.

In addition to driving his wife nuts, he also never felt relaxed; he always worried. Phillip's money baggage is: *I have to be frugal and work long and hard to make money and there is never more than enough and if I don't have enough, I'm not safe.*

In discovering his money baggage, Phillip saw how all of his actions and choices affected his wife and kids. Holidays had a certain tone and his family all recognized that certain stressed look on his face. His money baggage was sucking the fun out of the family festivities. All because he thought he needed money to feel safe.

Phillip was determined to turn this around. He created his new money message: *I'm grateful for the ever-increasing extraordinary abundance of creativity, health, wealth, leisure, pleasure, service, and contribution that flows through me now and always with ease. I am safe, whole, fulfilled, and capable with my abundant wealth. It is so fun and easy. Thank you, God.*

The actions Phillip decided to take with his money message in mind weren't big or earth-shattering. He simply started telling his wife how beautiful she was when she wore a new outfit—without giving her the third degree about whether she needed it or not. He took his wife out shopping for her birthday and didn't complain about how much her new outfit cost. He told his wife he wanted to be responsible for buying their two daughters presents for Christmas. He stopped squishing soap bars together.

To most people, these actions might seem small and insignificant, but to Phillip's wife and children they completely changed the mood in the home. Phillip felt more relaxed. No one had to walk around on eggshells, worrying about what Dad was thinking. The mood, especially around holidays, was one of fun and play.

Phillip so clearly illustrates that when it comes to family, the slightest changes can make a major difference. Today, he says, "I say my money message all the time. It feels good. It feels real—it really does." At one point, he added the word "contribution" to his money

generous. Contribution opens up the flow so that I can do all the things I wanted to do but couldn't, because I was so frugal. That's all changed."

Discovering your new money message and taking actions in the world compatible with it is a transforming experience. It is going to take a bit of tenacity and constant focus on your new money message to pull it off. But the work is worth it. Imagine what it will be like for you to have a more conscious and collaborative relationship with money. Watch how that also changes the relationships to those closest to you. Go ahead, create your money message and then take actions consistent with it. Your family deserves it and so do you.

Next week – Money Message Principle #22 – Continuing the Journey

---

**SHARE:**



Be the first to like this.

Posted in [Caring for Your Soul](#) | Tagged [budget](#), [caring](#), [Caring for Your Soul](#), [finance](#), [financial goals](#), [financial planning](#), [investing](#), [investment management](#), [Karen Ramsey](#), [money baggage](#), [money message](#), [money message principle](#), [money myths](#), [new money message](#), [personal finance](#), [RamseyInvesting.com](#), [spending habits](#), [wealth management](#) | [Leave a reply](#)

---

## Money Message Principle #20 – Money Message and Finance.

Posted on [April 25, 2015](#)

The stories in my blogs all illustrate that if you alter your relationship to money, your life and world will be a different place. This is especially true in the arena of personal finance. If we investigate the issues we have about money, implement a new money message, and take actions aligned with it, money will no longer be a source of suffering. I quote here Judy's story at length, because of how well it illustrates, step by step, how she followed these concepts and how it affected her relationship to her personal finances.

At the time I took the Caring for Your Soul in Matters of Money® workshop, life had not been kind. Since the finalization of my divorce a year before, I had been struggling financially. I had not received the divorce payout that was due from my ex-husband and had no savings. I was juggling every month to make ends meet with two daughters at home and one in college.

It was obvious to me that I was a worrier, but what I discovered in the workshop was that not everyone operated with the same constant, nagging mental chatter that I did.

I also discovered my money baggage: I have to work hard, I'm not supposed to want anything, and I don't deserve anything anyway.

how to pay them, and still have money for groceries or any unexpected things that might come up.

I rarely balanced my checkbook, so I really didn't know how much I had available for paying the bills. I usually didn't pay bills by the due date because I never wanted to let go of the money. I might write the checks and seal the envelopes, but not mail them for a few days. The whole schizoid attitude was instrumental in feeding my worrier nature.

At the workshop, I created my new money message: I have plenty to live freely and give freely.

I decided to really discipline myself to think my money message and take actions consistent with it instead of with my money baggage. I posted my money message on the bathroom mirror, in my checkbook, and in the middle of my car's steering wheel.

I worked out a money plan for the next twelve months so I could see what my expenses and income were. The money plan clearly showed that I didn't have enough income to cover my monthly expenses. Yikes!

Yet instead of going into my worrier tailspin, I decided to get a second job to help cover all the expenses and get out of the hole I was in. Almost immediately I was offered a job that I could do on the weekends and get paid a substantial amount per hour. I worked that job for a year until I had the income I needed to pay all my expenses every month.

I set up an accounting program on my computer and got a new bank account so I could download all the bank transactions directly into the accounting program. I categorized all the expenses so I could see where my money was really going and if I was on target with the money plan I set up for myself. As I tracked all my expenses, I went back to the plan and modified it as I began to get a clearer picture of how much I actually spent each month and on what.

I also set up as many of the bills as possible to direct debit out of my checking account, so I didn't have to be bothered with writing checks and mailing them. Since I had a steady job and got a paycheck twice a month, all I had to do was get my paycheck deposited in a timely manner. I contacted my creditors and asked to change some of the due dates on my bills to make my cash flow work better. I made some substantial payments on my three credit cards every month until I paid them off.

I worked with the Child Support Services and began to receive the monthly child support that was due, instead of listening to my money baggage, which says, "I am not supposed to want anything, and I don't deserve anything anyway."

One of my daughters wanted to go back to playing cello in the school orchestra and I told her she could because music is one of her passions. At the time, I didn't have any way to pay for the rental of the cello, but I was listening to my money message, I have plenty to live freely and give freely and knew we would come up with a way to make it work. As we were enrolling her in the orchestra class at school, the music teacher said she had a cello she could use. She walked us back to the music classroom, went to the storage closet, and took out the cello. My daughter was thrilled.

Another daughter had been attending the same private school for years. As I came to see the reality of

made a contribution to the school and she insisted she attend. The director told me I should pay whatever I could afford. I paid about a quarter of the normal tuition for the next two years until she graduated.

I worked with my daughter in college to get financial aid so she could complete the last two years of college, which she was able to do.

I began contributing to my favorite charitable organization every month.

When the kids asked for things, I could say yes or no based on knowing where I stood financially. This is a much calmer, saner, more peaceful way to operate instead of the old way where I would say yes to almost everything and then fret about how to make the money work.

Each month on the spreadsheet showing the monthly expenses and income, I also kept a list of items that did not fit into the budget; this became our wish list. The items on it were both large and small—vacation, driving school tuition, a car for my youngest daughter, a guitar, camera, etc. Interestingly, many of these things began to show up.

For example, a co-worker said she was going to sell the car of her recently deceased mother. It was the perfect first vehicle for my youngest daughter. I bought it from my co-worker at a bargain price and she was excited that it was going to someone who would really appreciate it.

Although having all the material things “show up” has been good, what have been the best results are the other less tangible ones like:

- Having peace of mind, not the old fretting, worrying, anxiety, and mental gymnastics.
- Being responsible, not avoiding things, just standing firmly in my money message and making choices.
- Feeling confident, experiencing success and using the evidence of my successes as my stepping stones for whatever is next.
- Using creativity and inventiveness, finding the means to do and have things beyond what I had done before. This often means asking others for help—something I would never do when operating from my money baggage, as I always had to work hard and not want anything.
- Being excited about life, enjoying every day, and laughing a lot.
- Having a vision for the future, allowing myself desires, dreams, and possibilities.

One step at a time, we get closer to a future that becomes our present, where we feel more alert, alive, and aware in our lives. Each step builds on the one before it. Judy's money situation did not change instantly after she started this work. She just kept putting one foot consciously in front of the other, firmly planting it in her money message. Eventually those steps bore fruit and gave her a sense of direction and control over her personal finances that she had never before thought possible.

Next time – Money Message Principle #21 – Money Message and Family

---

**SHARE:**

Like



One blogger likes this.

Posted in [Caring for Your Soul](#) | Tagged [budget](#), [caring](#), [Caring for Your Soul](#), [finance](#), [financial goals](#), [financial planning](#), [investing](#), [investment management](#), [Karen Ramsey](#), [money baggage](#), [money message](#), [money message principle](#), [money myths](#), [new money message](#), [personal finance](#), [RamseyInvesting.com](#), [spending habits](#), [wealth management](#) | [Leave a reply](#)

---

