

# KEEPING UPBEAT IN TOUGH TIMES

- BE PROUD OF BEING PRACTICAL! Get over being embarrassed about saving money and being mindful about your spending habits. It used to be that being fast and loose with your money was considered cool. Now it's just stupid.
- Rich people pinch pennies, too. How do you think they got rich? Not by buying, but by saving, investing, and working smart.
- Learn more about personal money management. Knowledge is power, and anyone can make better choices and thrive through being more money savvy.
- Teach your kids about the value of money. Enroll them in becoming a team with you in making the most of the money the family has got. Be honest with your kids about money, but don't scare 'em. Let them know that the days of spending without accountability are over, and that you'll be working together to make smart choices that will serve the whole family better. Put the older ones to work on creating a budget for themselves, and have them help with menu and grocery planning. They'll improve their arithmetic skills and gain a new appreciation of what it takes to have the things they have.
- Live simply. By not being consumed with consumerism, you allow yourself the opportunity to reacquaint yourself with the riches money simply cannot buy.
- It is wise of us to remember that many of the things we value most cannot be purchased
- Cultivate gratitude. Gratitude has the power to change your life. Be grateful for what you have. You live in the foremost first world country. Right at this moment you are wealthier than most people in this world if you have change in your pocket.
- What you focus on expands, so increase your awareness of your own personal abundance in order to have more abundance coming into your life. It works just like that.
- Don't isolate yourself. Create new alliances that support your goals, and cultivate those relationships in your life that encourage and empower you.
- Avoid negative people who complain all the time about this and that. Literally step away from naysayers and negative people.
- Be very careful about what you allow into your sphere of consciousness. Stop reading the newspaper and listening to the news on TV regularly, they bolster the sense that everything sucks, which is clearly NOT true.
- Talk to your loved ones about what your dreams are. If you spend time with the people you love the most and come to some consensus about your dreams, it becomes easy for you all to plan for it. If you're all planning and working together towards this dream, it becomes easier to stay focused on it and reach it. Set a big, audacious goal together and encourage each other to be financially fit - soon, you'll find you're doing it naturally and your dreams are coming closer than ever.
- Ask for help and encouragement from your inner circle. Sit down and talk to the people you love and care about the most and ask them for help. Tell them that you're trying to trim your spending and you'd love it if they offered any suggestions and support they might have - and pay attention to what they tell you. They might have some personal insights for your situation that will really help.
- Find daily inspiration for making intelligent moves. Perhaps you're inspired to make changes by your spouse - or even by someone in the community you respect. Maybe it's just a personal goal, like an early retirement. Find something that makes you want to make positive changes, then use that person or thing as a constant reminder. Keep a picture of it in your wallet, in your vehicle, and on your bathroom mirror. Keep it in your mind as much as you possibly can.
- Don't beat yourself up when you make a mistake. Even if you make ten good choices, it's easy to beat yourself up and feel like a failure over one bad choice. If you make a big mistake and realize it, think about why you realized it now instead of then, and try

to apply that later on. The memory of that mistake can end up being very valuable, indeed.

- Get moving. A walk or stroll can clear your head, invigorate and revitalize you. At least you'll get out of the house and get a change of scenery. Seriously, exercise is one of the best, most reliable ways to reduce stress and elevate your mood. It is a natural and effective anti depressant, working better over the long run than pretty much every single drug on the market now prescribed for mild to moderate depression, according to recent studies in the Lancet and New England Journal of Medicine.
- Always keep looking ahead. Don't let the mistakes of your past drag you down into more mistakes. Look ahead to the future. The choices you make now won't affect the past - but they definitely will affect the future. Think back, and remember how the bad choices you made earlier are costing you now, and constantly remember to not make those mistakes now so that they don't cost your future self.
- Join up with a volunteer program. It's a great way to meet new people, get some exercise, and involve yourself in a positive project that can lift your spirit. It also comes without a cost to you and can provide a lot of entertainment and a fulfilling day when you're in the right mindset. Doing for others is also wonderful for reminding yourself how good you've really got it, when you look at the big picture.
- Look at the Big Picture. You've got your health, your wits, so many advantages and blessings are yours. There are worse places to be in the world right now, and there are a great many people on the planet with whom you'd never want to trade lives. Besides, is worrying about things going to make them different? Nope.
- Never give up. Whenever the struggle against debt feels like it's too much, go read a personal finance blog and remember that there are a lot of people out there fighting the same fight. Read around through the archives and learn some new things - and perhaps get inspired to keep going, no matter what.
- Find a reason to laugh every day. Better still, laugh for no reason every day. It is good for the immune system, relieves stress, exercises the abdominal muscles, and makes other people wonder what you're thinking.



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