

## Top 10 Prosperity Tips for Being Great with Money

- 1. Clear Your Clutter** Most people don't realize how keeping clutter in your life actually limits your prosperity—both physical (all that “stuff”) *and* mental clutter (all that “chatter in your mind”). If you want to kick-start your prosperity, spend 30 minutes once a month regularly to clear out any pockets of clutter in your home. Start to clear out mental clutter by organizing your financial records. Check out the Free Resources on [www.begreatwithmoney.com](http://www.begreatwithmoney.com) for a list of what documents to keep and how long to keep them.
- 2. Establish a Giving Account** Being a great giver leads to further prosperity and is also essential to keep the cycle of prosperity flowing back to you. Why not systematize your giving by establishing an automatic giving account? Here's how it works: contribute a percentage of your net income (you decide what feels right to you) each month to be given later to people, causes, and charities that are important and meaningful to you. Remember that giving of your time and energy is also a wonderful way to increase not only your prosperity but your happiness levels as well.
- 3. Express Your Gratitude Daily** We all have things we can be thankful for, yet often people don't spend the time to acknowledge their blessings. Each day say five things you are grateful for in your life. This is a terrific way to stop the cycle of worry around money issues as well as to boost your overall prosperity.
- 4. Align your Vision with your Values** To enhance prosperity and significantly increase your ability to reach your goals you need to align your vision (your dreams and goals) with your values. When vision and values are in harmony you will stay focused, energized, and realize your goals exponentially faster and more effortlessly. Review your top values now to see if they accord with your plans. Better yet, take the Prosperity Values Exercise in *Great with Money: The Women's Guide to Prosperity* to help identify what is really important in your life.
- 5. Reduce your Money Anxiety** People tend to view money from two viewpoints: either scarcity or abundance. A scarcity mind-set makes you feel trapped, frozen, and afraid to take actions. Here are some ideas to encourage abundant thinking: 1) recognize you are human and that all people, no matter how prosperous, feel anxious about money occasionally; 2) the next step is to change the focus of your attention--start by turning off the TV and radio when they agitate your financial worries; 3) then get grounded with an honest look at your finances and ask

questions to clarify your concerns. Worries are often imagined, like the boogeyman, not real. Become informed and you will gain confidence and begin to move towards contentment.

6. **Become deliberate with your Money Beliefs** Your beliefs about money and the words that you say to yourself and others steer your money focus. These thoughts and beliefs can either boost or seriously limit your financial options. Your thoughts and beliefs about money are the main ingredients of the recipe for the financial feast you do or don't prepare for yourself. Start your prosperity tune-up by uncovering some prominent beliefs you hold regarding prosperity. Look back and recall the messages of your past within your family or personal circumstances. Write down each of these messages you carry within you. Then evaluate if they are helpful or possibly harmful messages.
7. **Evaluate Your Current Resources** Many dreams incorporate some type of financial component to be achieved. After you have clarified your goals, you are poised for your first action step: to evaluate your current resources. It all starts here and if you are wondering how to move into a prosperous life, you need to show up first by taking a look at your complete financial picture. Start with basic information: Figure out what you **own** (assets) and what you **owe** (liabilities). Knowledge is power and accelerates your ability to accomplish goals.
8. **Spend less than you earn** Especially in today's financial climate of concern, this is the moment to review the cycle of inflow and outflow of money in your life. Believe it or not, most people don't have a good handle on what they are actually spending in relation to what money is flowing in. Credit cards make the spending easy indeed and most people underestimate what they spend. Specifically chart how much money comes in and goes out monthly. Review your statements and checkbook and pay stubs. Take an honest look and see if you are a better "spender" than "saver". This exercise will arm you with great information as you set priorities to move toward your vision.
9. **Get support from people who really back you and your dreams** Many people carry on a money conversation internally, repeat sabotaging beliefs, or never share their dreams or concerns with those who can help. Break out of any cycle of ignorance and loneliness by getting support. Pick friends who want to change or share your Vision and will encourage you. Meet regularly with them. If there are issues that you don't understand, reach out for information online or hire an advisor to walk you through the unknowns. Women who are *Great with Money* take action knowing they are always learning on the path of prosperity.
10. **Celebrate Your Success** Are you too busy to even notice when prosperity is coming your way? Maybe you are in such a hurry to move ahead in life you don't take the time to recognize and celebrate your achievements. Start a prosperity journal to track every incidence of abundance coming your way. Note even the smallest of wins such as finding a coin on the ground. Soon your bigger dreams will be flowing your way!