



Special Report:

Top Ten Tools for Creating Abundance

Ellen Rogin, CPA, CFP®

Are you finding it challenging to keep a positive outlook during this time of disappointing economic news? That is understandable; however, it is important to remember that focusing on what *isn't* working and what scares you can make the entire process of getting ahead that much more difficult. Golfers visualize hitting the ball into the cup, not on landing in the rough. Race car drivers keep their view on the road, not on hitting the wall. In the same way, our financial focus needs to be on what we want to have happen. There is much we cannot control – but you *can* control your viewpoint.

Do you see the world from a position of scarcity or do you view your life from the foundation of abundance? Are you someone who believes there isn't enough to go around (lack) or do you believe that your opportunities and resources are unlimited (plenty)? When we feel *scared* about our financial futures we are focused on *scarcity*. When, even in the face of turmoil, we believe that things will get better and we will come through this period stronger and happier, we are coming from a belief of abundance (plenty).

Over time we *become* our thoughts and beliefs. They define us and are reflected in our results. So, why wouldn't you want to move from scarcity thoughts to those of abundance? It is often a result of not knowing how to do so. Maintaining your positive attitude may take some extra effort these days. Even the most optimistic people can feel challenged when we are being bombarded by negativity. Just like it is more challenging for me to put on my running shoes and go for a jog on a dark, cold winter morning (even though I know I will feel better when I am done), it may take extra effort to keep your attention on what is working well in your life. In this economic environment it is crucial to have strategies and tools to cope with new challenges.

Ellen Rogin's Top Ten Tools for Creating Abundance

10. Go on a media diet. Knowledge about what is happening in the world is good, but too much information can be detrimental. Check in with yourself to see how you really feel after watching the financial news. Are you addicted to commentators who are hysterical or are you able to turn off the TV and focus on what's good in the world? If you need something else to watch try this 22 minute video that celebrates what is right with the world. [Celebrate What's Right in the World](#)

9. Get organized. When there is turmoil in the world, make your personal space as organized and in control as possible. This is a big stress reducer. Have you ever had the experience of cleaning and organizing your closet or desk and feeling an unbelievable sense of accomplishment and lightness? Possibly you had the experience as a young child of one of your parents threatening to throw away your toys if you did not clean your room. Your motivation level likely increased at

the thought of your Easy Bake Oven ending up in the trash, not to mention making your parents happy. Do you remember how good it felt to finish straightening up? Maybe you even took your mom and dad on a tour of your room to see your good work. As adults our financial lives can be a breeding ground for clutter – both physical clutter (papers, investment accounts, etc.) and mental clutter (thoughts about what we should be doing or should have done). Clearing up this clutter will give you much more energy and free attention to move ahead and be open to opportunities.

8. Redefine success. If your measure of success is solely based upon financial results, maybe it is time to redefine what success *really* means to you. It is terribly difficult when our picture of what is ideal ends up being very different than what shows up for us. Often people can stay stuck in an “it’s not fair” attitude. Instead of keeping your focus on how things are not working out like you planned, use that energy to create a new picture for yourself. For example, in [Three Cups of Tea: One Man’s Mission to Promote Peace . . . One School at a Time](#), Greg Mortenson tells about his journey that led him from an unsuccessful attempt to climb the world’s second-highest mountain to build schools in some of the most remote regions of Afghanistan and Pakistan. I think most people know someone who has experienced traumatic loss of a loved one or of a lucrative career and through this difficult time were able to redefine what was important to them.

7. Exercise the flex. The world is changing very quickly and it is more important than ever to be flexible. Remember that adage, “If you always do what you always did, you always get what you always got?” Well, guess what; it doesn’t apply any more. You can no longer do what you’ve always done and expect the same results. The rules are changing and you must do the same. Please keep in mind that change doesn’t necessarily mean bad or worse, it just means **different**. Maybe all of these changes will make you happier and more fulfilled in the end. Be open to what comes your way.

6. Take care of yourself. Now more than ever it is important to take care of yourself. Meditate, exercise and eat well to stay on the top of your game. Fun and laughter are wonderful ways to reduce stress. Spend time with friends and family.

5. Express Gratitude. Look at your situation with a wide-angle lens. Focus on what is going well for you now. Are you in good health? Do you have an income and are you able to pay your bills? Do you have a roof over your head and food on your table? All of us have things we can be grateful for. Focus daily on the blessings in your life. Each day note (mentally, out loud or in a journal) at least five things that you are grateful for in your life.

By focusing on what you are grateful for (what you have) you will move your attention away from what you don’t have. Even in very dark times, there is always something or someone to appreciate. Maybe it’s your health, your friends or your family. Maybe it’s the beauty of nature that you see around you. Don’t miss a day without taking notice of what is working well.

I recently spoke with a client and asked if she had questions about her portfolio or about recent events. She said to me “I know that we will be fine. Even in the worst of times, things come back.” She sounded calm and happy. This client is a breast cancer survivor and I asked her if she attributes her positive attitude to her illness. She said “Absolutely! After what I have been through, I spend my time focusing on what is really important in my life.”

Please don’t wait for an illness or tragedy to cause you to spend your time on the things you truly value in life.

4. Take an honest look at your financial situation – it might be better than you think.

People are spending a lot of time avoiding looking at the realities of their situations. It's better to understand what is really going on and make changes if necessary than to bury your head in the sand. The stress of not knowing is often much worse than the reality.

3. Create a values-based spending plan. Often people spend money unconsciously. They spend money on certain things because that's what they have always done. Take a look at your current spending through the lens of your values. Is what you spend money on really important to you? Does it reflect how you see yourself (or would like to see yourself) in the world? Challenging times may mean making adjustments to how you use your money. Make these decisions deliberately. If cutting back on spending will assist you to feel more in control, that's great. Know that it is possible to spend less and not feel a sense of lack. For example if you decide to eat home more you can use this as an opportunity to use those cook books collecting dust on your shelf and try some new dishes. Or if you take a driving trip this year instead of jumping on a plane, this can be a chance to spend uninterrupted time talking with your loved ones.

2. Become a dedicated giver. How can you give if you are worried about not having enough? That feeling of scarcity is the exact reason to give. If you are hanging on so tightly to what you have, you will be unable to receive what is coming your way. Think of giving and receiving as being mutually supporting, the same as inhaling and exhaling are mutually supporting. If when we breathe we only inhale (receive) air, we will die. On the same hand, if all we do is exhale (give) air we will suffocate. If we are afraid to exhale because we believe there isn't enough oxygen, eventually we will pass out. Giving and receiving--- of our resources, time and energy---is inter-related in the same way. Believing there is enough, the feeling of plenty, will lead you to give, grow and prosper. How and where you choose to give will depend on what you most value in life.

Studies have shown that happiness levels are higher and longer lasting as a result of giving to others (being of service), as compared to levels which result from purchasing things or experiences. Being committed to giving allows people to prioritize their giving and their spending to places they value.

You can give money (certainly many organizations can use your assistance now) and you can give your time and energy. Instead of focusing on how bad your situation is, why not volunteer to help people in your family, circle of friends or your community who could benefit from your efforts? Not sure where to start? You can go to www.volunteermatch.org, input your zip code and see organizations in your area looking for volunteers.

1. Be an Abundance Activist™. A positive outlook is contagious. Help those around you move away from discussing and thinking about what is broken in our economy. Instead assist them in seeing the opportunities that abound. Help them to find evidence of growth. For example, do you know what Disney, Microsoft, Wrigley, UPS and Wikipedia all have in common? All of these companies started during a recession. Fortune Magazine reported in January that 73 of the Fortune 100 companies were hiring. Opportunities abound to those who are open to seeing them.

During these challenging economic times, coffee shop chatter and dinner table conversations frequently turn into complaint sessions. The Abundance Activist™ knows that while the current economic situation is volatile, we can choose how we want to respond. Research has shown that being optimistic and performing acts of kindness can increase our feelings of happiness. An act of kindness can be as simple as a smile to someone in the elevator, an offer to bring dinner to an elderly neighbor or helping a friend who is ill by walking the dog. Make a commitment to join the Abundance Activist™ movement and inspire those around you to do the same.

Remember that there are always opportunities created in difficult times. The more able you are to focus your attention down the road as opposed to the pot hole in front of you, the better able you will be to reach your goals and enjoy the journey along the way.

Ellen Rogin, CPA[®], CFP and Abundance Activist[™], is an expert in building true wealth. Drawing on her vast experience as a wealth advisor, Ellen combines the abundance mindset with action you can take now to create a unique formula for personal success. An entertaining and inspirational speaker, Ellen Rogin's presentations are evidence there is much you can do to build true wealth-especially during challenging economic times.

Author of [Great with Money: The Women's Guide to Prosperity](#), Ellen educates and inspires women to look at their relationship with money is an entirely new way. Contact Ellen Ellen@begreatwithmoney.com or visit www.EllenRogin.com.