

Stuck In a Money Rut?

We have the solutions



\$hift Method Workbook



Are you Stuck in a Money Rut?

When you think of money, what is the first thing that comes to your mind?

- Panic
- Fear
- Guilt
- Shame
- Anxiety
- Envy
- or Happiness and Pride?



Welcome! We are the **RelationShifters**.

We are Megan Harris and Karyn De Mol and we are both qualified Accountants, with extensive careers in business and have many therapeutic qualifications between us.

We know those two qualifications seem worlds apart, but the combination is why you are now reading this and will find this the most refreshing money handbook you will read.

After we met, we both realised we had similar upbringings. We were both left to our own devices as teenagers and had to work and look after our own finances much earlier than our family and friends. This is where our connection was cemented.

Freedom and having fun were something we had access to at an early age and were the envy of our friends, although we had to learn how to use money to achieve these things, as we did not have the privilege of running back home.

Karyn remembers learning how to get around credit card limits by knowing when a shop would check the credit limit and so would spend under that amount allowing her to buy over her credit card limit.

Megan gratefully remembers having to rely on her work colleagues who became like surrogate family members, who assisted with some essentials.

Both can relate to “borrowing” the odd roll of toilet paper from work, or doing the grocery shopping and not having enough funds to pay for all the items at the checkout and had to decide which items were least important.

These are stories of how we both just survived, and we are sure you have been in similar situations and have your own stories. We know that you want to know how to thrive, so keep on reading, as we share our experiences and expertise.

We are sure you have heard about things like the movie, *The Secret*, and setting goals, dream boards, affirmations and positive thinking and they certainly have their place, so by all means please use them.

In fact, we will teach you a money song that can become your mantra, although there are few things you need to put in place before it will have the desired effects.

How we behave, how we think and how we solve problems/negotiate, how we work, our purpose and how we play, are all influenced by our beliefs and values. Knowing this, our values must be the starting point. When you take the time to identify your own values in life, you will end up living a happier life.

Throughout this, we will show you how to identify your core values and then how to align your beliefs about money with your core values, so that they complement each other.

There is an old Chinese tale about a woman whose only son died from working to become rich. She always told him that money was the root of all evil and yet he still pursued it. In her grief, she went to the holy man and asked, “What prayers or magical incantations do you have that can bring my son back to life? I have his money and lots of it.”



Instead of sending her away or reasoning with her, he said to her, “Fetch me a mustard seed from a home that has never known sorrow. We will use it to drive the sorrow out of your life.” The woman went off at once in search of that magical mustard seed.



First, she came to a splendid mansion and knocked at the door and said, “I am looking for a home that has never known sorrow. Is this such a place? It is very important to me.” They told her, “You’ve certainly come to the wrong place,” and began to describe all the tragic things that recently had befallen them. The woman said to herself, “Who is able to help these poor, unfortunate people than I, who has had misfortune of my own?”

She stayed to comfort them, then went on in search of a home that had never known sorrow. But wherever she turned, hotels, palaces and other grand places, she found tale after tale of sadness and misfortune.

The woman became so involved in helping others cope with their sorrow that she eventually let go of her own. She would later come to understand that it was the quest to find the magical mustard seed that drove away her suffering and that her son's money was just a means to a greater cause. He would be proud of her.

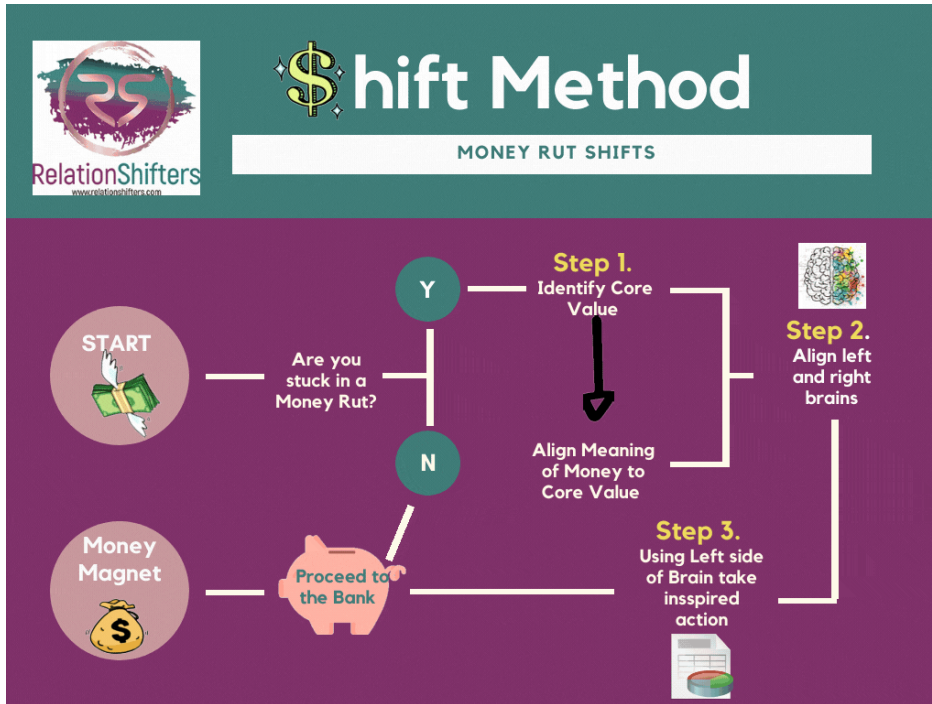
“If your love of money consumes you, that is called greed. If your love of money assists others, that is called purpose – it was never about the money”.



As you can see, this story is a great example of how the woman discovered a way for money to be aligned to her core values and her purpose.

We will also share with you, how to balance your Creative Mind with your Analytic Mind, so that money and you are not in competition but work together in harmony.

Then, by using your Analytical brain we will show you how to take inspired action, to ensure you take the steps from surviving to thriving



Let us introduce you to the:

3 Step \$hift Method

Step 1.

Rate your Values

A value is a long-lasting belief that is important to you.

Values are like your guiding compass on how you act and live your life.

They may have been formed in childhood passed on by our parents, teachers, carers, friends and/or mentors. Understanding what your values are, will give you some guidance on why sometimes you may sabotage your efforts to attract money.

When you understand your values, you know what is important to you. It is with this self-awareness that you can discover your purpose and align everything to ensure you can attract money, instead of unintentionally repelling it.

If it is your wish to turn 'just surviving' into 'thriving', in relation to money, it is possible that you may have outgrown some of your values.

Honoring our values, drive our motivation towards action.



Process to identify your Values



Answer the following 2 questions and list your answers under the Values Column 1

1. What is important about your life?
2. What else is important?

Keep asking yourself – “What else is important in my life?” until you have exhausted all options and have a list of values about wealth.

If you feel there are more, you can then ask a further question - “What emotions are important to experience?”

To complete:

Columns 2 & 3: Input further information about those values by answering the questions.

Column 4: If you could experience just one thing in life from your list of values what would it be?

Column 5: Go through the list and rate the value that you think is your highest value and rate as 1, then continue until you have rated them all.

In the example below, you can see how a value may cause a reason to push money away. If you are always putting yourself in a position where money is against the value, then pushing away money may be the result.



Re-write your top 7 values from your list above

Value	How does this value serve me?	How does this value NOT serve me in relation to money?
1. Freedom	Allows me to do whatever I want, when I want - travel	Travel costs money and freedom means taking time off not earning money
2. Enjoy Life	Have fun and makes me feel loved	Spend money that might not have – credit card
3. Dependable	This serves me except when I put others in front of my own needs	If I am putting others first, I am not doing what I need to be happy which might involve making money

Looking at this list do all these values serve you or do any of them cause you to reject money?

You can choose to change any values that you have identified as unhelpful by asking yourself the question – “What value would better serve me?”.

If a value is causing you to not be aligned with accepting money, now that you are aware, you can shift your thoughts to find a new relation to money for that value and shift your mindset to accept money and still be happy.



What does money mean to you?



What is the definition of money to you?

Money causes such emotions in people but in fact it is just a means of exchange but somehow, we have learnt to attach much more meaning to it.

We have formed beliefs about money and these beliefs can even define who we are as people.

Beliefs are the long-standing views that we hold about ourselves, other people, the world, and the future. These beliefs are often formed as kids that we have learnt through experience, our environment, and parents.

When we hold a belief to be true, we tend to behave in ways and take actions to prove our belief to be right and these actions may be pushing us away from what we really want.

Have you ever thought about what beliefs you have about money?

5 Common Money Beliefs

1. You have got to work hard for your money
2. There is not enough to go around
3. It's selfish to want a lot of money
4. You can't get rich doing what you love
5. Rich people aren't happy



Do you resonate with any of these beliefs? If so, do you think they are aligned with making money and happiness?

If a belief is negative or does not serve you, it is called a 'Limiting Belief' because it limits you. It keeps you stuck, repeating patterns of the same behavior. They also keep you from making decisions or taking action.

Can you think of any other money beliefs that may be limiting you from being happy with having more money in your life?

List them here:

How do you align your values to include money?

The first step is identifying where your values are misaligned with your definition and beliefs about money.

The first step in changing your beliefs or values, is to have awareness, which the above exercises have helped you to achieve.

Weigh up the evidence of that belief or value by finding evidence to support the change. Like when you used to believe in Santa Claus but once you had evidence that he doesn't exist, it changed your belief.

Decide today how having money can align with your values.



Re-write your top 7 values from your list above, but this time with your values and money aligned.

Value	How does this value serve me?	How does this value align to ensure wealth?
1. Freedom	Allows me to do whatever I want when I want - travel	My income allows me the freedom to travel on a whim
2. Enjoy Life	Have fun and makes me feel loved	My income allows me to enjoy the good things in life
3. Dependable	This serves me except when I put others in front of my own needs	My income allows me to share my wealth to help others

Step 2.

Align Left and Right Brains



There is a theory that we can be more dominant left or right brained; with our left part of our brain being analytical and our right side of our brain as more creative and artistic.

In fact, that is not entirely true. Our two brains are tied together with nerve fibers, so we are always using both sides of our brains.

However, scans have proven if we are in an emotional state, the lights turn off in the front of the brain, where we make our logical decisions, and the lights are on in the back of our brain. So, in that moment we are not thinking straight, and we may be dumber.

Money, or lack of, can cause emotional reactions, triggering the response of not thinking clearly. Then adding limiting beliefs into the mix, we may unconsciously be pushing money away.

Do you find that you argue with yourself between being practical and enthusiastic about making money? Would you like to be able to align your emotional and your analytical brain in a very quick exercise that you can do daily and have some fun while you are doing it?



An exercise that will enhance whole brain thinking pattern by aligning your left and right brains, release stress, calm your mind, feel clearer about being able to perform better and you may even find yourself feeling energised.

We would like to introduce you to the **Cross Crawl**



The Cross Crawl is simply a cross lateral movement using the opposite side of the body.



Think of a baby crawling, marching or even running where you use the opposite arms and legs.

You can play with different movement like tapping your knee with the opposite arm, or make it a yoga movement or even a dance movement.



Cross crawling allows the electrical impulses to pass freely, strengthening the connection between the left and right brains.

Step 3.

Using Left Brain Inspired & Targeted Action

Now that you have a new awareness and are aligned, do you know what you want? How do you get it?

You can practice the attraction methods you have just learnt; so dust off your dream board, goals, positive thinking and daily affirmations, like our money song.



I am aligned with money
Money is aligned with me
As I serve others
Money flows to me
I love money
Money loves me
I'm a money magnet
Money flows to me



The final step is important and often forgotten in money mindset teachings.

ACTION – Inspired and targeted action.



**TIME FOR
ACTION!**

You can't be successful if you don't know what is required to succeed.

Even if it is your dream to win the lottery, if you haven't bought a lottery ticket you can't win.

You need to use your analytical brain, as it requires you to crunch the numbers. You need to understand how much money you need or want, and what is required or even spent, to achieve your purpose.

Knowing what is required for your journey, allows you to have transparency in the flow of your money. You can concentrate on your finances, as opposed to worrying about other people. You have less stress and hence financial contentment.

With contentment comes the ability to attract abundance with a mindset of certainty instead of fear.

This takes planning with a budget and a budgeted cashflow is a great starting point.



Being accountants, we love our spreadsheets so we can share a simple spreadsheet that is very simple to use, where you just fill in your required numbers.



RelationShifters

MONTHLY BUDGETED CASH FLOW												
DATE	ESTIMATE	ESTIMATE	ESTIMATE	ESTIMATE	ESTIMATE	ESTIMATE	ESTIMATE	ESTIMATE	ESTIMATE	ESTIMATE	ESTIMATE	ESTIMATE
10/1/19	10/1/19	10/1/19	10/1/19	10/1/19	10/1/19	10/1/19	10/1/19	10/1/19	10/1/19	10/1/19	10/1/19	10/1/19
Initial Balance	52,000.00											
Monthly Income	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Monthly Expenses	(15,000.00)	(15,000.00)	(15,000.00)	(15,000.00)	(15,000.00)	(15,000.00)	(15,000.00)	(15,000.00)	(15,000.00)	(15,000.00)	(15,000.00)	(15,000.00)
Net Monthly Cash Flow	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Yearly Total	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00

Need extra help? As a bonus You can access this spreadsheet along with a recording showing you how to work through the exercises in this workbook for less than sandwich and coffee. Look out for the next email

We Are the RelationShifters

Create a new relationship with Money Today
Shift from Surviving to Thriving



Megan and Karyn xx
www.relationshifters.com

