INDUSTRY | LEADERSHIP | PERSONAL GROWTH | PROFESSIONAL DEVELOPMENT

3 Steps to Reduce Financial Stress

Write it down, organize it, and act and you will reduce stress

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1. Write down all of your financial responsibilities.

A major portion of your stress probably has to do with you keeping all of your financial responsibilities in your head. When you try to remember that you have to pay that bill, call that collection agency, hire that financial advisor, refinance the house, etc., you're going to feel overwhelmed.

Have you ever noticed when you make a list you feel a sense of relief?

You can do the same thing with your financial responsibilities. Block out an hour to write them all down! You'll be surprised at how much you've been trying to remember all at the same time.

2. Organize and identify the most important tasks and projects.

Now that you've written down all of your responsibilities, it's time to organize them into individual tasks and projects. Some items you're going to be able to complete in 15 minutes or a day. Other items you'll need several weeks or maybe a few years! With each item on your list, ask yourself if it is a *task* or a *project*. Here are two examples:

- Cutting up a credit card is a *task*.
- Getting out of debt is a *project*.

After you've organized everything into tasks and projects, it's time to identify the most important tasks and projects. Remember that sometimes the tasks and projects that are *urgent* aren't necessarily the most *important*. Figure out what you value most and free up some time for those tasks and projects.

3. Act with a plan.

You now know what is most important. You have everything written down. And, you've identified projects that might take you a while to complete. Now what?

It is best to take a look at some financial plans that can help you achieve the goals you've identified.

Bob at ChristianPF has written an excellent Getting Started Course that can help you identity even more goals you can add to your list. You'll also learn how to get out of debt, better organize and manage your finances, and prepare for your financial future. Best of all, it's free!

Dave Ramsey, a popular Christian financial advisor has a "big picture" plan with his 7 Baby Steps. This too is free!

> **An important part of handling financial stress is acting on your plan. It's not enough to have the head knowledge, *you have to do something about your stress!***

6 Additional Tips to Reduce Financial Stress

As you move through the three steps outlined above, here are some helpful tidbits that can put you on the fast track to financial freedom. These have been a lifesaver for me, and I believe they will be in yours as well.

1. Say "No" to new debt.

If you have financial stress, a major portion (if not all of it) is probably due to being in debt. The good news is that if you don't take on more debt, eventually you'll pay it off – even without a plan! But hey, you and I both know it's better to have a plan.

If credit cards are ruling your life, cut them up. Try a cash back debit card instead. You'll be spending your own money *and* earning rewards at the same time. Don't make the mistake of not investing in programs that can help you make more money. My friend Dale Calvert has an excellent

course that teaches people how to make money now with Ebay and Online Auctions. I think the investment in the course is about $200, but Dale guarantees you will make that money back within your first 30 days. This is exactly what some of our clients need, and you can learn more at Online Auction U.

2. Eat healthy and exercise!
If you don't have enough energy to work a second job so that you can throw some extra money at your financial goals, it might be because of your lifestyle.

What are you putting in your body? Fruits and vegetables or cupcakes and donuts? The fuel you feed yourself matters. *Try this:* Eat nothing but natural, whole foods for a week and see if you feel better – you might never go back!

Exercise is important too. Try for at least three times a week to start and do more if possible. Even just walking or running three times a week will do the trick!

These healthy lifestyle choices aren't easy to make (I'm always trying to improve on this one), but if you do make them, you'll have more energy to put into your financial plan.

Oh, and did I mention eating right and exercising naturally reduces stress?

3. Focus on one goal at a time.
You can't clean up your mess in a day. It's going to take time. So why try to do everything at once?

There's a power to focused intensity, and it will get you to where you want to go faster.

4. Make a budget.
This is a big one, folks. By learning how to make a great budget, you'll have a skill that will literally save you thousands of dollars over your lifetime. Prioritizing where you spend your money is essential so that you can not only survive, but *thrive!*

5. Find unique ways to save money and have fun with it!
While working a budget can do wonders, you're going to have to make some behavioral changes as well to succeed. Sometimes, that means

finding unconventional ways to save money. You know, like installing L.E.D. light bulbs, keeping your dryer vent clean, and other interesting ways to save money on electricity – you get the picture!

6. Pray. For real this time.

You don't have to make your prayer fancy. You're talking with God, and he knows what you're going to say anyway! Have a conversation with your Heavenly Father, and ask him to help you deal with your financial stress! The Lord loves you more than you could ever imagine, and wants to help you in your time of need. Keep it real, and ask God lighten your load!

Cast your cares on the LORD, and he will sustain you; he will never let the righteous be shaken. – Psalm 55:22 (NIV)

Dale Calvert started his first business from his parents home at the age of 14. For the past 25 years he has been supporting entrepreneurs and marketing professionals with some of the most powerful training programs in the industry.

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