

A background image showing numerous US dollar bills falling from the top of the frame, creating a sense of wealth and abundance.

HOW TO BE GOOD WITH MONEY

Transform Your Life Books

Susan George



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Transform Your Life Books

How To Be Good With Money

A new and creative approach to improve your financial situation

By Susan George Life Coach

Introduction

Welcome to “I am Good with Money”, one of my ‘Transform Your Life’ books.

Do you want to improve your financial situation but don’t know where to start?

Do you feel that you have lost control of your spending?

Do you feel that you are drowning in debt?

Are you ready to face the challenge of getting your finances in better shape?

If you agree with any of the above questions, then this little book has some solutions for you.

I have created this book as a simple and creative new approach to support you as you make changes in your life.

I am a life coach which means that I help people to unlock their own solutions to their personal challenges and provide them with an easy to follow plan of action. I have noticed that the best results are from those individuals who use positive affirmations whilst undergoing a life coaching process.

Positive affirmations are statements that create powerful new pathways in your mind which help you to be more aware of solutions to your own issues. They help you to focus on positive opportunities that are around you and support you when making changes in your life. They work best when they are repeated every day.

I have combined the power of positive affirmations with life coaching strategies to enable you to benefit from these two, highly effective tools.

This book takes you through a series of quick and easy to read statements to enable you to unlock your own solutions to your financial problems.

When you have read the book once, I suggest that you re-read the statements with a pen and paper handy. That way you can jot down the ideas that you want to start to put into practice.

This book is highly effective. Please read the positive affirmations every day to support you as you make the changes that you feel are right for you, until you achieve your goal.

I wish you every success with being “good with money.”

Susan George Life Coach

Step One - I Take Responsibility Now and Face the Facts

Today I am taking responsibility for my financial situation.

I am finding creative solutions to overcome my challenge with money.

I know that there are various factors that have resulted in my financial problems.

I accept that I have a mountain to climb but I will tackle it, step by step.

From today, everything I do will be focused on improving my financial situation.

I am determined to take personal responsibility for my finances.

I feel better already because I know that I am moving in the right direction.

I focus my time and commitment to be good with money.

I congratulate myself on being brave and bold.

I am proud of myself for taking personal responsibility for my finances.

I face the facts about my financial situation.

I take my time to work out the size of my financial problem.

I open every envelope that I have with a bank statement or bill inside it.

I check online to ensure that I have up to date information on my financial situation.

I sit down with a pen and a piece of paper and I write down the following information so that I have a note of:

Every loan that I have.

Each credit card that I have.

Any mortgages that I have.

Every overdraft that I use.

Any bills I have yet to pay.

I write down every penny I owe.

I make a note of exactly how much I owe for each of my debts.

I check the interest rate that I pay for each of my debts.

I write down how much the monthly payments are for each of my debts.

I calculate any income that I have.

I make a note of any savings that I have.

I work out the amount required to pay my essential bills each month.

I congratulate myself for being bold and brave as I face the facts of my financial situation.

I feel strong because I have worked out the size of my financial problem.

Step Two - I Am Open to Solutions

I now understand the size of the financial position that I am facing.

I am open to all sensible solutions.

I am exploring my options to improve my financial issues.

I am seeking out positive, honest and responsible solutions to my financial crisis.

I am open to any of my own new and creative solutions to improve my financial position.

I increase my awareness of money saving tips and take action on those that suit my current situation.

I am using positive affirmations to help me find my own solutions to improve my financial situation.

Step Three - I am Taking Control of My Budget

I consider how I feel about my money.

I understand that everyone who is “good with money” takes responsibility for their finances.

I appreciate that everyone who is “good with money” lives on a budget.

I work out the difference between things that I need and things that I want.

I decide to only buy what I really need whilst I improve my financial situation.

I start to calculate how many hours I have to work to earn the money to buy the items that I need to purchase.

I find this helps me to get a feel for the real value of the money that I spend.

I use this method to review every item on this basis before deciding to purchase anything.

I take my time to reflect before making larger purchases to save money on impulse buying.

I really appreciate the value of the money that I earn.

I enjoy being in control of my personal finances.

I calculate a weekly and monthly budget to ensure that I pay my bills on time.

I prioritize and pay my most important bills before I spend money on anything else.

I learn to keep track of every penny that I spend every day so that I feel in control of my spending.

I keep a record of my bank account balances and I keep it up to date.

I check regularly to enable me to keep within my credit limits on all my accounts and cards so that I have no penalty charges or extra interest to pay.

I search online and in the phone directory to find free information services that can help me deal with my financial problems.

I contact the free information services and ask them to help me.

I open the channels of communication with my lenders.

I contact each lending organisation that I owe money to and discuss any solutions they can offer me to improve my financial situation.

I ask if cheaper interest rates are available for any of my loans, credit cards or debts.

I agree to affordable repayments on my debts.

I use online comparison sites to shop around for the best deals on my telephone, mobile, internet provider, insurance needs and utility bills.

I set up a standing order to save a small amount after payday, every month, to provide me with a financial cushion for emergencies.

I enjoy the challenge of living on a budget.

Step Four - I Cut My Costs and Take Action on Money Saving Tips

I explore my regular shops to find cheaper brands of foods.

I begin shopping at discount food stores for certain items.

I learn how to cook on a budget as I reduce my weekly food bill.

I buy the food that is on offer each week and create meals from these ingredients.

I take advantage of food offers, cook it all in one go and freeze some to make meals for other times which saves me time and cooking costs.

I plan my meals to reduce expensive food waste.

I check the “sell by” dates on food before I buy it to ensure I have time to consume it.

I make my own packed lunch to save money on buying lunch and snacks when I am out and about.

I learn how to shop for clothes on a budget by buying items that I need when they are reduced in the sales.

I investigate bargains for sale on internet auction sites.

I check the “for sale” columns for bargains in local newspapers.

I consider shopping at charity shops and car boot sales in search of good quality used items.

I use my creativity and up-cycle items by adding my own personal touches to old furniture or household items that benefit from a make-over.

I enjoy benefiting from money saving tips and reduce my shopping bills.

I contact my energy suppliers and ask to pay my bills on a monthly basis to help me to budget my finances.

When I want to boil a kettle, I put in the right amount of water for my drink to avoid heating more than I need to.

I turn down the thermostat slightly on my hot water system and heaters to reduce my heating bills.

I turn the lights off in any rooms that I am not using.

I switch to energy efficient light bulbs in my home.

I check that my home is well insulated and take advantage of any grants on offer.

When using the washing machine, I wait until I have a full load and then use the economy cycle.

I review my transport costs and seek out the most cost effective modes of transport.

I am aware of fuel prices and fill up using the best deals.

I keep an eye on my fuel gauge and plan the best place to fill my tank.

I enjoy saving money on my energy bills whilst retaining a reasonable level of comfort.

Step Five - I Increase My Income

I am good with money.

I am in control of my monthly budget.

I search for honest and creative ways to increase my income.

I am open to new opportunities to increase my income.

I review my career and investigate any options to increase my income within my current role.

I search for free courses that enable me to up-skill myself and add to my qualifications.

I re-visit my qualifications to investigate if I can improve my CV with a view to earning a higher income.

I investigate my options for a second, part time job to boost my income.

I consider my options for starting my own business alongside my current job to boost my income.

I review any talents that I have that I can use to increase my income.

I investigate temporary and seasonal extra work that is available around me.

I consider voluntary work that provides me with new skills to eventually increase my income.

I find out about training and development opportunities that are available to me to boost my earning potential.

I am actively open to all the honest opportunities around me that will enable me to increase my income.

I take action on these opportunities and increase my income.

I enjoy increasing my income and now that I am good with money I am able to spend my additional income wisely.

Step Six - I Enjoy Planning Ahead

I enjoy planning ahead.

I know that Christmas is on the 25th December every year.

I know that my family and friends birthdays are the on the same date every year.

I am aware of other significant events in my life that I may wish to give a gift for such as Mother's Day, Father's Day, a wedding or a birth.

I enjoy planning ahead for these events.

I set myself a budget for gifts in my monthly budget plan.

I make a note of every person who I want to buy gifts for over the year.

I carry this list in my wallet or purse or note it on an app.

When I see a suitable gift for sale within my budget, I purchase it in advance.

I take my time to find suitable gifts for those I care for, within my budget.

By taking my time, I find creative solutions and buy gifts that have more meaning.

I buy gifts that are personal and show that I have thought about others.

If I wish to hand make a gift, I now have the time to make it in advance.

I have time to consider gifting an "experience" or a "fun for free" activity.

If I have a skill, I can offer that for a few hours as a gift.

I let go of any pressure to buy expensive gifts.

I know that it's the thought that counts.

I find creative and fabulous ways of showing my friends and family that I care for them.

I enjoy planning ahead.

I am good with money.

Step Seven - I Have Fun for Free

I have fun for free.

I review all my hobbies and activities.

I choose the most cost effective or free hobbies and let go of the more expensive ones.

I know that the best things in life are free.

I remember that life experiences bring me joy.

I seek out free activities.

I am open to fun, free opportunities.

I am observant and notice free activities in my area.

I join in with new, free activities.

I learn how to reward myself for free.

I remember how to be creative for free.

I encourage my family and friends to support me so that we all enjoy having fun for free.

I challenge myself to have fun for free.

I love having fun for free.

Step Eight - I Get Real and Know What's Going On

I understand that companies need to sell their products.

I know that sales people need to earn a living by selling things.

I am aware that the marketing that arrives in my post is encouraging me to buy products.

I understand that banks make good profits from people who borrow money from them.

I remind myself that credit card companies make good profits from people who only pay the minimum repayment every month.

I know that banks and credit card companies make excellent profits from people who go over their credit limits and have to pay penalty charges.

I notice that shop window displays are designed to seduce me into entering the shop to spend my money.

I understand that supermarket displays and product placements are there to entice me to part with my money.

I remind myself that advertisements are sophisticated and target their audience well.

I understand that 80% of purchases on the high street are impulse buys.

I am aware that advertisements offer powerful images of an ideal lifestyle or positive emotional response for me, if I purchase their products.

I understand that fashion is another form of publicity which is intelligently targetting me to spend my hard earned money.

I notice how peer pressure around me can encourage me to spend my money.

I am more aware of how sophisticated the publicity is that surrounds me.

I note which celebrities are used to endorse products.

I see various techniques that the advertising agencies are using when I view their adverts.

I am increasingly aware of what emotional responses I feel when I see these adverts.

I now realise how sophisticated and intelligent the marketing is that surrounds me.

I now notice who, in my peer group, makes me feel that I need to spend more money.

I take my time to consider if I need the items that are being advertised.

I start to notice if I spend my money to keep up with others in my peer group.

I give myself permission to feel free of the pressure to purchase items from advertisements.

I permit myself to feel free of the pressure to spend money based on my current peer group.

I make wise choices and buy what I need at the right time for me, within my financial budget.

I choose to live my life on my agenda and make my own decisions about my finances.

I know what's going on.

I am good with money.

Step Nine - I De-Clutter My Home

I have fun and de-clutter my home.

I walk around each room and review each item.

I remove the items that I no longer need or have use for.

I enjoy rediscovering possessions that I have already have and enjoy using them again.

I sell anything that I no longer use or need at car boot sales or online auction sites or donate them to charity shops.

I remember that less is more.

I consider the size of my home and investigate downsizing my home if that option is available to me.

Step Ten - I Feel Supported

I let go of any fears about not having enough things.

I focus on abundance, the feeling of having a “plentiful supply” in my life.

I know that what I focus on in my life will grow, so I turn my focus to “plenty.”

I remind myself of what I do have in my life.

I practice feeling grateful.

I turn my attention to feeling fit and healthy.

I focus on feeling happy and positive.

I see the good in people.

I have fun for free.

I remember to love myself.

I turn my attention to loving my family.

I focus on loving my friends.

I love my work.

I enjoy doing my hobbies.

I benefit from being good with money.

I focus on giving my time to make a positive impact on others.

I look for the opportunity to do something good everyday.

I reflect on the good things in my life and focus on what I am achieving, before I fall asleep every night.

I am thankful and grateful for what I have and consider this every day.

I focus on the abundance of all the wonderful things in my life as I awake each day.

I appreciate how fortunate I am.

I choose to redefine my idea of success.

I understand that possessions and property are not a true measure of a life well lived.

I choose to measure my idea of success by the quality of my relationships.

I redefine my idea of success by the depth of my feelings of fulfillment, by the wealth of love that I give and receive.

I consider to measure my success by the help and support that I give to others and by my daily acts of kindness.

I choose to measure my idea of success by my generosity of giving my time to good causes and the quality time that I spend having fun for free.

I consider success is creating my own employment and doing the work that I love.

I choose to measure my idea of success by making a positive difference.

I decide to measure my idea of success by being good with money.

I redefine my idea of success.

I am a success.

I am good with money.

I revisit these positive statements every day for the first twenty one days to ensure that I adopt the changes I need to make to enable me to be good with money.

I take action on many of these ideas.

I have many ideas of my own that I also implement which improve my financial situation.

I am amazed at how quickly and easily I have changed my old financial habits that no longer serve my best interests.

I continue to read this book to keep my financial situation on track.

I am happy and fulfilled, knowing that I have learnt how to be good with money.

I am good with money.