

# What is Your Inner Criteria for Making Money Decisions?

By Kathryn Perry,

Have you ever stopped to consider how many times during a normal day that you make decisions about money? All day long and at nearly every point of contact there seems to be a decision to make that involves spending or not spending.

We contemplate how to get it, how to spend it, how - or *if* - to invest it, how to keep more of it, and when to give it away. Do you want to upgrade or cut back?

Life can be very stressful, and the worry about one's money and financial status only adds to the pressure of modern life; taking it's toll on one's health, relationships, self esteem and sense of well-being. So, when you begin to think about making a life change, the first question to be dealt with is usually money related.

Did you ever wonder how you determined your inner criteria for making money decisions?

What many people do not realize is that we made most of our decisions about money and our ability to have or create money long before we knew what money was or why we needed it. Our parent's (or those who raised us) had their own beliefs and feelings about money, about who had it and who didn't, what money was for, and their own ability to get or keep money. They taught us about money through their words and actions.

We all have a sense that our money beliefs come from what we were taught, but few realize that our beliefs about money are actually rooted in our self-identity. How we identify those who have power and those who are powerless are really what drive our money decisions.

Decisions about our identity, our value, capability, worthiness and empowerment were made when we were small and every choice we made was about assuring love and safety. Based on those decisions, we developed strategies to cope and survive.

To put it simply our belief about money is really our belief about our deepest selves.

Here's how I discovered this truth.

In my former career I was a property manager. It was my job to create operating budgets, collect and account for rental income and to keep track of my spending. I got bonuses based on occupancy rates, and the net income after expenses, I was one of the few managers that received those bonuses and my properties consistently exceeded the projected incomes. I started out in the days when I had to sit with a pencil and adding machine, calculating the income and expenses from hand written journal ledgers. I soon became an expert in those computer systems and trained others as well. I understand accounting, budgeting and planning quite well.

Here's the rub, in my personal financial life I was a mess. No budget, my checking account was continually overdrawn, no savings, and I lived in lack even though others who earned the same

salaries were living quite well. I lived in such financial chaos that I once bought a soda and it resulted in me losing an entire paycheck to bank fees. It had to do more with automatic deposits and deductions hitting at the wrong sequence but that \$1.99 soda wound up costing me an additional \$345 in bank fees because I was not paying attention to my money.

It wasn't until I learned how my finances were an expression of my deeper emotional feelings of not feeling cared for or ignored. I ignored my own needs and feelings and took care of everyone else's business just as I had been trained to do as a child. I held the emotional feeling and belief of "I don't count". So doesn't it make sense that I wouldn't count my money or take care of myself physically or emotionally?

True financial security begins with creating deep emotional reserves of skills, attributes and abilities to discern and apply the right information about earning, saving and spending money.

There has been a lot written about the power of your mind to create your reality. You often hear the phrase, change your thoughts and you will change your life. This is true, but it's not the whole story. You must change your neurological patterns that have been set in place by the thoughts, beliefs and emotions held at the subconscious level.

The core beliefs about your money and your money habits such as your spending patterns – your ability to keep money and have it grow wisely - or the struggle to reduce your debts and keep from making new debts are all held deep within your subconscious mind.

Now if you did know how to have a conversation directly with your subconscious to re-direct it to get into harmony with your ideal plans and dreams, then you already would have.

Until you develop that ability your unconscious mind will always have more power than your logical planner and the best intentions will get sideswiped again and again. Or you may be moderately successful in changing your money dynamics but not consistently, or not enough.

There is a simple technique called The One Command that stops your negative money programs and increases your positive money programs, and does it all at such a deep level within you, in your own subconscious mind, that it creates a permanent and lasting change with measurable results.

Kathryn Perry is co-developer of Commanding Cash and the Emotions of Money, and promotes The One Command Seminars that provides programs for personal and professional development and coaching services. Kathryn helps business people by uncovering unconscious beliefs and behaviors that keep them from achieving their goals.

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