

How to find peace during a financial crisis

(or any other crisis)

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'For the sake of getting a living, men forget to live.' (Margaret Fuller)

Well this seems to be a good topic for right now, and I assume that if you are reading this you are looking for some peace and an end to the stress. You have my full compassion and I know how easy it is to think money will solve your problems, but as you will see all stress comes from the way you think about things, and not what is actually happening. Bear with me on this as I explain but you may be interested to know that studies have shown that winning the lottery doesn't actually make you any happier, and that once you have basic needs met your happiness doesn't rise with income – you just tell yourself it will. True financial freedom has nothing to do with money, but how you think about money. Ask yourself why you want money (above basic needs)? To bring you peace and happiness, and yet those things are created by how you think anyway, so wouldn't it make more sense to learn how to be happy and at peace whether you had money or not? Then you get to enjoy money more too.

Plus stress robs you of your life, even ignoring the obvious toll on your health when you are stuck inside your head you fail to notice what is going on around you. The other day I was walking through a park thinking about something that had gone wrong and I suddenly stopped and thought this is madness, here I am walking through a beautiful park in the sunshine and I didn't even notice because I was too busy thinking. How many moments like that do you miss? Can you hear the birds singing or are they drowned out by your thoughts.

You have a choice, give what I suggest a go and risk feeling great, or stay stressed and blame others. Most minds will reject what is new and stay stuck, but you can override that. You control your thinking, not the other way round. It's a bit like complaining your dog is out of control when you haven't trained it, although it isn't even about controlling and training your mind, it's just returning it to its calm and efficient nature.

This guide will:

- Explain why you are stressed and why it is not about the money
- At the least challenge your assumptions about money so you can let peace in
- Give you a practical guide to letting go of stressful thoughts
- Show you how you can turn this into something positive, and even life changing for the better. Reduce stress now and you will have learnt for life.
- Give you 21 tips on how to cope, and ideas to turn things around

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This guide will not make any comment on whether a situation is good or bad, nor what you should do. Ultimately that is for you to decide when you are calm. Decisions made whilst stressed are usually not the best ones but whatever situation you are in it matters more about how you handle it and learn from it than how much money you have or haven't got. I also won't be making any suggestions about being materialistic, unless you possess absolutely nothing you are materialistic. We need things, and there is nothing wrong with having nice things as long as you don't con yourself into thinking that makes you happy, or get stressed at the thought of not having them. It's about discovering what is best for you and not what other people tell you is. This financial situation is an opportunity for you to reassess your values and figure out if what you do is really what matters most to you. I have no doubt you value you and your family's happiness and health above money, and yet does your behaviour and thinking back that up?

Before we start I want to say that if you are really stressed then you may need some help in getting unstuck. Stress is basically your mind in panic mode and it is difficult to change your thinking if you are stuck this way. There are some amazing and quick ways to do this, mostly alternative therapies like acupuncture or energy healing. I do Evolutionary Kinesiology which works wonders in one session. Once you are calmer you can then start changing the way you think.

The last few months have been fascinating for me. I have been in my own financial crisis but being able to look at my thinking and realise that even though I never thought money was important, most of my decisions were still based around it. Do I take work that I love, or compromise to earn more? Can I afford to buy X, or go to Y? How will I pay the bills? It has been constantly popping up. But I believe everything happens to teach us something and this taught me how to change my thinking so that I actually feel happier and healthier than ever, despite my financial downturn. I know how financial worries can overshadow your whole life, but it's getting it into perspective and reminding yourself it is only one aspect of life. The funny thing is that we invented money to make life easier! And look what we did with it, lol. We created a set of beliefs that having money is essential, and tied with our identity. We decided that money has a higher value than other things we contribute to life, like how we treat others, art, kindness, making a difference, even peace. I am reading an excellent book by a charity fundraiser and she says how we think giving money is more important than giving time, skills or kindness, but that actually they are all of equal value. I myself am guilty of believing that if someone lent me money, that it was of more value than

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the time and help I had given them, and felt indebted no matter what I gave them. All resources are equal, and again this is something we like to think but our actions say otherwise.

A lot of stressful thinking is about how we will look to others, or what we think of ourselves for not having met the goals we think we should. I love Byron Katie's quote about how reality is kinder than what we think of it, life is how it is. You can have little money and be happy or have little money and be stressed about it – you still have the same amount of money! No amount of stress ever changed circumstances; in fact it usually makes it worse. The few times I let my mind fester I wasted time and did unproductive, panic driven activities. When I got calm I came up with new possibilities and had lots of energy to do more.

Another big cause of stress is looking too far into the future and catastrophising, Oh my god, what if...I remember seeing a chap on TV who had been made redundant and had 11 months of salary to live off. He was on medication for anxiety and said he couldn't sleep as he keeps thinking about what will he do when he gets down to one months pay. Do you think he's in a good state to come up with ideas and possibilities? My thinking was lucky chap, he has 11 months to plan what he wants to do, or retrain, or start up his own business, or get lesser paid work and cut back on spending (he also had 3 houses!!). I am happier than he is and I have nothing coming in, and wouldn't swap places for anything. Peace of mind is everything, and that's what I'm going to teach you.

But firstly – look at your situation right now. Do you have a roof over your head? Food in the cupboard? Bills up to date today? Then you are OK. Worrying about what might happen tomorrow is a waste of time – and lets face it no one was really worrying about what did happen when the banks failed, we all assumed tomorrow would still be OK, so our ability to predict what's going to happen is pretty bad really! And if we have no idea what tomorrow brings why not think about what makes us feel good. Things can change in an instant either way – good or bad, and you'll be best prepared when you are feeling good and strong, prepared to deal with bad and take advantage of good. Please note I said good, not denial. There is a difference, facing the situation believing it will be OK is different to ignoring it, plus you can still assess worst case scenario without getting stressed by seeing it as one possibility and not inevitable.

So really it is our beliefs that dictate how we think and if we get stressed about our situation. We will come back to this but one of the problems with beliefs is that we judge life according to them, so if you have a belief that you should have

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a mortgage and be earning X by a certain age then to lose that will cause you stress as you judge yourself. And who decided that it was to be that way? Usually you do it because you want to fit in and worry what others will think. If you didn't have that belief then you would be free to be happy with or without a house and job.

And I know a lot of people worry because they have children, but really the chances of them starving are probably zero. As long as they have a roof over their head, food in their bellies and clothes on their back they are fine, and to teach them otherwise by your behaviour is setting them up for stress in life. People often say they want their kids to grow up valuing what's really important, and wanting them to do work they love, but then model the opposite! They learn from what you do more than from what you say so coming home stressed is not helping them. I'm not saying that having things is bad, I love my creature comforts but I know if I lost them I would still be happy, they are a bonus rather than necessity.

I know this is all difficult for us to live as we have had beliefs about how we should be given to us, beliefs that the more you earn the better you are, or the more you have the better you are, or that you need to hoard things for the future, and worse that you need things to be happy. We were also sold that you worked to get security for the future when really your own happiness is the only security we can really trust. It hurts when the beliefs we have are proved wrong, and our minds try like hell to prove they were right rather than accept new beliefs. That's why we keep scrambling for money and 'security' and things, and stressing our selves out that it's dreadful not to have them. Money becomes a security blanket. I know people say 'we need money' and yes money does make life easier but we don't 'need' it. There are still many tribes that exist on bartering, and those that had money introduced ended up far less happy. When you barter you swap and no-one ends up with too much or too little, money allows us to hoard and give power to those who do. Now again I'm not suggesting that we get rid of money – just that we stop believing it is everything.

So lets look at an example, say you are about to lose your house, and may even end up with debt from it. You've worked hard and love your house. You then start getting stressed about losing it, and feeling bad. Not because you may lose it but because of the stories you tell yourself about losing it. Home is where the heart is, as they say, you can be happy in another house, and in fact will be happier not worrying about payments. But your mind tells you it's not fair, and you've failed,

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and how miserable you'll be in another house, and what if things turn round, or worse they never do etc. I know because I've had all those thoughts! And when I relaxed and realised I could be happy elsewhere, and was open to the idea of moving if I had to, then my stress went. I'm still here but actually appreciate it more because I may have to leave. It's the phrase 'would you rather be right or happy', I could be right that I had to stay put and how horrible it would be to shatter the dream I had in my mind, or I could let it go and assume better is ahead (eventually). It's the stuff we tell ourselves about reality that stresses us. And making now hell when you might have to move isn't going to make it easier, in fact just makes it harder. I'm sure if you needed to sell because someone was ill you would, well stress is a contributor or cause of 80% major illnesses. I decided being happy and following my dream was far more important than a building. Again you need to step outside yourself and look to what is really important.

I am going to cover how to change your beliefs later but just wanted to share another example. Say you've been working years in a job you didn't really love because it paid well and you thought it was secure, and then you lose it. You can either fret and look for similar work, or use it as an opportunity to find out what you really love. If you are going to end up with no money either way why not do what you love? You will be happier and probably more successful anyway, plus you'll probably be a damn sight nicer to be around when you are happy and not worrying that what you hated would be taken from you.

I know how hard it is to have what you believe in shattered, and if you are stressed then what you believe in is being proved wrong. You can either stay stressed or change your beliefs and learn how to not be stressed in future. Once you let go of the belief things have to be a certain way then life is so much easier. This doesn't mean you don't have goals and plan, but that like the Buddhists teach, you let go of the demand it has to be as you say. Quite often it will be but if it goes another course you can be happy too (especially as often the alternative course ends up better, funny how that works!) When you look back and list the times you have been stressed when you think things are going wrong, only to later realise it was the best thing that could've happened, you start assuming things are going to be great you just don't know how. I started a list of all the positives that came out of me being so hugely in debt, and I ended up realising I wouldn't change a thing as it was needed to teach me how to truly be at peace no matter what, and to get me writing this. Of course I don't want it to continue but I can see the glass half full, and as Martin P Seligman proves optimistic thinkers

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are the ones who are most successful and healthiest (read Learned Optimism for more info). He did many studies on people going for tests, or interviews, or in the army and with salesmen and consistently those with optimistic thinking did best, and even better than those with more qualifications. He also studied how your thinking influences your ability to heal, and chances of getting ill – again optimism wins out. It is also proven, as mentioned before, that stress weakens your body and can cause major illness, not to mention how it affects your quality of life and those around you.

So let's look at your thinking:

Why your thoughts are probably wrong anyway

We are born not thinking, and if we didn't think now we'd be in bliss (just look up Jill Bolte Taylor on YouTube to understand that. She's a brain professor who had a stroke affecting her ability to think, and her talks on the experience are very enlightening). Thinking is a tool we can use for our benefit, not something that is random and can drive us mad.

As we grow up we are taught certain beliefs by those around us and society – which is why people from different cultures can react differently to situations, they weren't programmed like us. If you grew up very poor you will either have a fear of being poor again, or no fear of being poor depending upon how your parents acted. Once you have those beliefs your mind acts as though they are true, even if they aren't. An example I use is that if someone is having a bad day and snaps at you as being selfish that is because they are feeling stressed, if they were happy they would've reacted differently. You as a child will not understand this though and take it as true, developing a belief you are selfish and make decisions based on proving you aren't. All of your thoughts are coloured by what you were taught growing up, unless you decide to check those beliefs out to see if they are still true. Some beliefs will be, but all stress is caused by believing incorrect thoughts. An example is that a true belief is that not paying your mortgage could mean you lose the house, that's fact. False beliefs are *'and that would be awful, it shouldn't happen, it's not fair'* etc, these are the ones that surround the fact and make it stressful.

Another way I use to illustrate this is I ask people 'if someone was to get in my face and threaten me how many different ways could I react?' Get angry back, cry, laugh, stay calm, run away, there are many. So what dictates how I react? What I am thinking - if I was remembering being bullied I might cry or run, if I was thinking 'how dare you' I might threaten back, if I thought 'I wonder what's

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upsetting him' I'd stay calm. It has absolutely nothing to do with him and what he does that influences how I react, and everything to do with my thinking. But what thoughts I have will then dictate how the situation progresses. It's the same with money and why different people get stressed around different things – having too much money, thinking a few thousand is too little, wishing you had a few thousand. Most of us wish we could win the lottery, and yet many people with millions are miserable. There was the case recently about the billionaire who killed himself because he lost a lot of money – he still had millions but he believed stressful thoughts about the loss. His financial stress is no different to people stressed over having no money because he believed his thoughts. ***It's not the situation but how you interpret it. If you get this one concept your life will change*** and you will stop blaming others and trying to control situations so you don't get stressed. That's a pretty pointless thing to do really, and yet we keep banging our head against that brick wall. Be smart and learn how to choose peace for yourself no matter what.

We have about 66, 000 thoughts a day, do you know if they are all true? Unfortunately our mind tends to strictly guard it's beliefs as true, which is evident by cases where it's obvious those beliefs are false, eg prejudice, anorexics thinking they are fat etc. And so even with stressful thoughts your mind will try to justify keeping those thoughts - of course you should be worrying yourself sick with no job even if you have enough money to live on for a year, of course you should panic at the state of the economy – isn't everyone? Well no, you just tend to mix with people who help your thoughts stay put. And beware of this, those around you might not want you to change as then their beliefs will need looking at. And we do tend to feel more comfortable keeping things the same, at least if you consider stress comfortable....

When you realise your thinking might not be true you allow yourself room to change them, and then change how you view life. It's like kindly talking to your beliefs and getting them to change, rather than slamming them with proof they are false.

A great method of doing this is called The Works by Byron Katie. She encourages people to write down their thoughts on what stresses them and then challenge them with the following questions:

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So let's say the thought was '*I am such a failure for being in debt*'.

Is it true? You might say yes.

Are you absolutely certain it's true? Well, no it could be false as there might not have been anything different I, or anyone else, could've done.

How does it make you feel and act to believe the thought I am such a failure for being in debt? Stressed, down, want to hide, no confidence

Can you think of a reason to think that thought that doesn't cause you stress? (and you don't have to let it go, just answer the question). Err, no. There is no reason to keep it that doesn't make me feel bad.

Now turn it around (ie what's the opposite) I am not a failure for being in debt, or I am a success for being in debt – which ever feels right for you.

Now list 3 reasons why the turn around is true

1. I was successful at keeping my debt so low
2. I did everything I could to avoid it, and a lot of people are in a worse state than me
3. I have learnt so much from it, like.....

I actually do have a list of the positives, like learning to manage on such little money, learning to appreciate what I have more, I have more compassion for people struggling, I realised what was important to me, I let go of stressful beliefs rather than keep them, I turned it into something positive (like this guide), I learnt to let people help me, I really got that money is just a small part of living a full and happy life, it made me consider options I didn't know I loved and opened new doors to me etc. All these things make me a success, not the money. Many people have money and are miserable, and as I find with my clients, are just as stressed. It goes back to your thoughts.

Now I know the above looks so simple but I urge you to try it, even I was amazed at how profound a shift you can feel when you do this. The way you think of something literally changes, and once you put a thought through this it rarely comes back. And when you have done one thought, do the next. You can do it on anything, especially people you are annoyed at, including yourself. *(There are variations on the questions so if you get stuck it could be that you need to tweak it a little. I recommend you read one of Byron Katie's books or look her up on YouTube. Some of her stuff might be too far a stretch for some of you to begin with but it really does work. And interestingly I remember hearing her saying it*

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*was hopeless to believe money is secure in banks long before the 'crisis' began!
Wise woman)*

There are many other ways to change your thinking and release stress, you can get a free guide to EFT at www.emofree.com, which uses tapping acupuncture points. NLP is also very effective. Go to the library and pick up a book on this subject so you can find what works best for you.

Alternatively you can book a session with me as the combination of Evo-K and NLP is dynamite, and very quick.

So tips:

- Don't let yourself fester and get stressed. Focus on right now, are you healthy, have shelter etc. You have no idea what tomorrow brings so assume the best.
- Remember that to be at ease about the situation is not being irresponsible, quite the opposite as stress makes you less able to deal with things, so the responsible attitude is the most resourceful – at ease. Plus stress depletes your energy so you will be able to do less anyway. If you think you need stress to be productive then it often indicates you are covering something up – like an irrational belief that you need to be seen to be busy or taken seriously.
- Take practical steps to right your situation, do your best, then let it go. You can only do your best, and that is good enough. Being relaxed makes your best even better though.
- Watch what you tell yourself about how it will be, if you have thoughts about how awful it will be not being able to afford what you want you will feel stress, if you set it as a game to see how much fun you can have for free you will feel good. When I work with people coming off drugs one of the things they have to do is find fun in life naturally, and often with little money. We do a list of things you can do for free, and it's surprising how much you can do. I am amazed at how little I spend now compared to before, and yet am happier. All because my thinking changed, eg I used to buy lots of books but now use the library, in the past I would've thought it was depriving myself not being able to buy a book. Now I have fun looking for what I want at the library! I also halved my insurance rate and changed to a water meter, saving loads (and feeling pretty damn proud of myself too, lol).

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- Re prioritise your values, remind yourself what really matters in life, and look at what you never pursued because you believed you couldn't afford it or that it wouldn't buy you a bigger house. We tend to get on a treadmill that takes us to now, without really stopping and thinking about what would make us happiest. When I ask people what they would do with £5 million it brings up all the things they would love to do and could do now (after the initial spending spree!), the day to day activities they would do if they forgot about money. Reconnect with what you love doing. Get out in nature. Often kids and spouses would prefer you were happy and had less money than stressed with more (even though you can actually be happy and have money).
- It's not so much that you will stop fearful thoughts, but that you will recognise them as false and not feed them. Just a few hours ago I realised I had gone cold with fear and when I examined my thoughts I noticed I'd been thinking how awful it would be if I had to ring the bank to say I couldn't make my loan payment. I immediately went on to think it wouldn't be and then remembered at worst I would have to ask them to delay payment for a day! Had I fed the fear I would've got all stressed about how embarrassing it would be, what a disaster etc (as if it would be played for all the world to see and laugh at!) and would have forgotten I had money coming in. It's OK to have fearful thoughts as long as you stay realistic and not let yourself go off into fantasy land. To do this you have to decide to, and practise, either talking yourself out of it or distract yourself.
- Write down how you feel. It helps you see what nonsense you are telling yourself. When thoughts are swirling round your head at a manic pace you have no idea what is being said half the time, and a lot of it is not true, sort-of the sky is falling thinking.
- Ask for help. I saw an Oprah show on this topic and some people were literally made homeless rather than tell their families they were struggling. Your family would be devastated if they thought you were struggling when they could help, people love helping others so give them that gift. Right now too many responsible people are in trouble for there to be any stigma attached. Another wonderful thing I learnt in all this is just how generous some people are, and it's usually those with the least to give that will support you most. I know I would be very annoyed if I could help someone I cared about but they wouldn't let me.

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- Look at all the possibilities. There are some amazing books out there – Millionaire Mind, Think and Grow Rich, how to start your own business, I even got a free DVD on the lazy way to success! Again we tend to assume a job is the only way to earn, so open yourself up to other options. I also have a book on the A-Z of ideas to make money! Stress stops us seeing the options, as it is designed to really (it is meant to get us out of immediate danger, not plan for the future). Plus the top 4 in demand jobs right now weren't even invented 10 years ago, so you need to keep your options open.
- Remember it is what it is, and will stay that way whether you are stressed or not, and in fact you will change it easier if you are relaxed.
- Start a gratitude list, 7 things each night that you are grateful for that day. When things are difficult we forget all the things that are right, and new studies are showing that this simple act can be more effective than antidepressants. You can even just sit and list as many things as possible right now. Do you have your health? Easy breathing? Family? etc
- Read my other free guides on stress and relaxation, plus meditation (proven to improve performance as well as reduce stress, amongst many other benefits) – and do them! Reading alone will not change you. If you feel very stressed watch my 'how to calm a manic mind' video on youtube.
- Stop comparing yourself to other people. In my line of work you soon find that most people are living a life they don't love but pretending they are. How many times do we hear 'they seemed so happy' when someone goes off the rails. Living up to an image you think you should have will never make you happy. And ironically when you let go of that image you are often how you wish you'd be anyway, it's the stress that messes it up. Kind-of like not seeing what's right in front of you because you are stressed.
- Similarly remember that others only judge you if they are unhappy, happy secure people do not judge others. So stressing about what others will think is pointless, you can't control if others are happy or not, plus there will always be someone who judges you, don't add to it by judging yourself. Plus, as I mentioned above, others are often not as happy as they pretend to be so don't modelling yourself on them.
- Beware of blaming others, I know it can be easy to get frustrated with people who pay you late, or banks not giving you more, but that's how it is

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and it isn't done deliberately to annoy you. It's your thinking that is the stress, not them.

- Look after yourself. It's easy to start eating food to comfort yourself, or not be bothered exercising, but these will make it harder to shake off stress (see my free guide on stress at my website to learn more about this).
- Let others help you. They will love to and you will find out who around you has a generous and caring soul.
- Stop listening to the doom and gloom news, the only thing that matters is what is happening for you right now, not what gloom people predict. There are many people who are thriving right now, and will continue to, mainly because they don't accept as gospel what the news says.
- The truth is that you will want to spend less the happier you are. When I changed career and halved my salary I didn't notice as I so loved my job I spent less. When I was stressed with my job I treated myself more to make up for it. You also eventually realise that most things you buy don't make you happy for long, I used to be excited about buying something and then forget about it. Now I only buy what I truly love and appreciate. So working on your happiness makes financial sense!
- Look at where your money goes, it shows what you value. Are you conscious about how you use money and what influence that has? Money is one part of your contribution to the world, if you spend it at a company that exploits people you are saying you value your saving money over others rights etc. Is that the message you want to put out? Use this time to think about how you spend.
- In the film 'The Shift' with Dr Wayne Dyer he talks about how people's values change when they go through a shift (like a wake-up call), and they go from achieving and wanting to be seen a certain way to valuing their own peace of mind and happiness. Allow this time to be your shift, what is the real reason you want things to change, and what will that give you? Recently I went back to do a few weeks full-time drug work, something I hadn't done in years, and it was a great opportunity to see how much I'd changed. One thing was that before I was all ambitious and wanted to get on, now I just want to work with people and don't care about proving myself. It's so much nicer. And if you do want to start reassessing your life, money can teach you a lot about how you approach life in general. Write down how you feel about

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money and then substitute the word for life. Are you open and generous? Able to receive as well as give? Believe there's not enough, and think you have to protect what's yours? Do you always want more? Think it's only lucky people who get it? Or that you shouldn't want it? If you were truly content and secure in you, you wouldn't be stressed. See it as a way to become more secure.

- Use it as an opportunity to ferret out your incorrect thinking that causes you stress, and to learn that you can feel good no matter what.

Remember, you are changing a lifetime's conditioning so it will take time, and every time you get stressed it's an opportunity to clear out some more stressful thoughts. I used that theory and my debt has allowed me to truly feel more peaceful than ever, and I wouldn't change a thing (although there were many times I thought differently, fortunately good sense won out otherwise I'd still be stressed!!)

Whatever your situation you can use it to be happier and less stressed. Life isn't meant to be a struggle; we just make it that way by our thinking.

Please feel free to contact me with any questions that will help you further, or comments on how you think this could be improved to better help others.

Or to give me some feedback on how it has helped you – I love hearing from people.

You can contact me through my website below, by calling 07748 351758,

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Thank-you

Kathryn Hodgson is trained in NLP Psychotherapy and Evolutional Kinesiology (amongst many other things!). If you want to learn more about how she can help you, or read any of her other free articles, visit her website at www.katalyst4change.co.uk