

Money Energy: Managing Debt

A lot of us have times when we feel completely DESPERATE about money, especially with DEBT. Here are four steps to getting energetically aligned to manage debt:

1. Don't worry about your situation anymore

Worry doesn't help you find solutions; it closes down possibilities because the negative thought stream holds you away from money and new opportunities to generate more. Let go of WORRY and focus on HAPPY money. Never feel you can't afford to pay, and **don't be over ambitious and pay before you can do it comfortably – you risk shutting down your money flow.**

2. Get control of your situation

Don't panic, just get clear on your situation and what you need. Add up ALL your debts, get a clear list and picture. Look at your list **WITHOUT EMOTION**. Just tell yourself simply that this is the number I am looking for (no want, no need).

3. Be open to new opportunities

You can't get more money doing the same behaviour that brought you less. You need to be able to RECEIVE additional money. Accept gifts or loans with an open heart.

You need to be able to GIVE YOUR SERVICE – even more of it than before. **This does NOT mean you have to work harder or work longer hours.** You can contribute and give of yourself in simple, easy ways.

Listen for the opportunities that are presented: for example, you can raise your rates, or look for a new job or add to your services. There

MUST be an opportunity for exchange in the opportunity. Know that you will be able to manage it, and it will bring more interesting opportunities and experiences to your life.

4. Be wise in your spending

Become aware of how you spend and the value you are receiving. Be discerning in how you spend. Focus on happy money flow and being grateful for everything going out and coming in. Feel that there is nothing better than repaying your debt, and as soon as you feel this new opportunities will present themselves to help you. **LOVE paying your bills.**

Consider keeping a portion of the money you receive (5-10%) to help you build confidence and get rid of fear and worry so you can attract more.

When you do pay, do it with a clear heart, a loving heart and without bitterness or resentment so that you aren't clogging up your relationship with money and it can then become peaceful.

Adapted from Love Money, Money Loves You, by Sarah McCrum