

Clear your money clutter

Dr Natalie Green has realised that if you respect money, you respect yourself, and that can only work in your favour.

When it comes to money, it's simple – you either feel really positive and abundant, relaxed, happy, secure, grateful and appreciative, or you don't. The negative (don't) side is the fear, worry, doubt, anger, resentment, guilt and embarrassment that you can choose to attach to money.

Where do you sit? Do you avoid paying bills on time? Do you avoid having enough money in the bank so you don't have to worry? Do you avoid asking for a raise, increasing your fees or getting paid by someone who owes you money? Or do you avoid having an uncomfortable conversation with someone who owes you money?

Money clutter is another term for avoidance, and if you don't handle these situations quickly and efficiently, the negative emotional charge left behind piles up physically and emotionally, and takes a significant toll, adding to the ever-growing pile of emotional money baggage.

Practical pointers

You can learn to clear your money clutter once and for all by following these tips.

1. Identify who owes you money – be they clients, friends, family members, refunds or even unclaimed rebates – and request they pay it back or start a payment plan with you.

2. Stop your bills and receipts clutter. Place all your receipts and bills in a folder, and keep it organised. Add to it daily, reviewing the folder contents and paying weekly or fortnightly.
3. Schedule your payments – set up a system and mark in the calendar for payment.
4. Use your gift cards. Do you have unused gift cards lying around? Someone spent that money on you, so respect them and yourself, and spend the gift card on yourself as intended (not on paying bills).
5. Gather up your loose change. Is there money lying around all over the place? Don't just throw money around; gather it up, respect it and put it towards something for yourself.
6. Pull out your wallet or purse, and take a good look at it. Is it dirty, ragged and worn out, or cluttered with receipts and 'stuff', or is it neat, tidy and pretty? What does your wallet say about your relationship with money? If you need to go and buy a new wallet, go and get one; it doesn't have to be expensive, just new, fresh and clean.
7. Pay attention to money and start tracking your income daily. Money needs to be cared for, nurtured and appreciated, and you can choose whether to attend to it positively or negatively.

Track every cent flowing into your life and business daily, and you'll be paying positive attention.

If you track your inflow of money and keep increasing your daily goal, you'll soon have money flowing in daily (gifts, wages, refunds, loose change and so on). You'll become aware of your patterns and be able to be proactive not reactive, and thus make informed choices about how to manage your money, how to spend your time and energy, and therefore improve your overall sense of self. Make the time to track your money daily because this powerful action can increase how much you make.

Pay some respect

How you do money is how you do everything. Firstly, if you are disrespectful of money, you probably aren't respecting yourself. When people don't respect money, they are disempowering themselves. Money doesn't have control over you – it's just money. It is the energy and value that you give the money that matters. When people fundamentally disrespect money, there is something in themselves that they're not respecting.

Money is really a metaphor for self-worth. So how do you do money? You don't have to be consumed with money, but you do want to welcome it into your life.

What are you going to do differently, moving forward? Focusing on money doesn't make us greedy, selfish, uncaring or insensitive. It has the opportunity to make us extraordinary human beings and a greater version of ourselves, because of the huge growth opportunity that focusing on a money breakthrough has to give our gifts to others with nothing truly holding us back. em

Dr Natalie Green is a clinical psychologist, mindset strategist and certified money breakthrough coach who is on a mission to free women from their old money junk and empower them to be successful in their own right. www.drnataliegreen.com.au

