

# Coaching Forum:

## Uncover your hidden beliefs about money

*Is your inner child keeping you broke?*

By Deborah Bergeron, CPCC

Are you tired of feeling trapped financially? Is carrying a burden of debt getting you down? Are you craving financial security and prosperity?

Ongoing financial discomfort often indicates that people are acting out the residues of beliefs and emotions formed in childhood. We act on these beliefs as though they are established fact. But they are actually just filters—like wearing colored glasses.

If you want to improve your financial situation, you must uncover the beliefs that shaped your relationship with money. Understanding your unconscious beliefs about money or the “money scripts” you have followed since childhood will illuminate and let you understand your current relationship with money. With that knowledge, you can begin to experience transformational and permanent behavioral changes around money.

Once you identify your own limiting beliefs, you can learn to change them and develop a healthier, more productive relationship with money.

### Here are some examples of limiting beliefs concerning money:

- I have to work hard to make money.
- Having money isn't spiritual.
- Financial success is a struggle.
- Rich people are greedy and dishonest.
- No matter what I do, I will never have enough money.
- I'm not worthy.
- If I'm successful, my friends will be jealous and stop liking me.
- Money is the root of all evil.
- I can't trust anyone.
- If it hasn't happened yet, it never will.

What is it you have come to believe about your ability to be wealthy? Do you believe that you have intrinsic worth and deserve the best that life has to offer? Or, do you have limiting beliefs about how much money you can earn?

It's never about the money: it's about your relationship with money. A lack of money is merely a symptom of what is going on underneath. The only way to change your “outer world” is to first change your “inner world.” By listening to your self-talk and observing your own internal process, you can begin to see why your life is what it is. Replacing thoughts that keep you stuck financially with thoughts that lead to increased prosperity requires vigilance and a dedication to developing new thinking habits.

For example, replacing the critical parent in your head with a wise nurturing adult who often praises and encourages you is likely to help you establish a loving, supportive relationship with yourself that will be reflected physically, emotionally and financially.

According to Joan Sotkin, author of *Building Your Money Muscles*, “...to forge a financial identity characterized by responsible money management, it is essential you acknowledge and support the wise adult within you. By encouraging the wise adult to take charge, a person can significantly change their behavior transforming themselves from a dependent, under earning debtor, for example, to an individual exhibiting self-reliance and financial independence.”

There are some practical steps to take that can get you started on the path to creating a more abundant life. Once you start the journey, you will feel an internal shift and you will know you are doing the right thing for yourself.

Here are some suggestions for transforming your financial health:

**Inner World—Change how you think and feel about money**

- Change your beliefs
- Develop an attitude of gratitude
- Treat yourself in a loving way
- Appreciate yourself
- Share your wealth
- Develop a loving relationship with your inner child
- Do something that makes you feel good

**Outer World—Develop new money skills**

- Keep track of your money
- Balance your checkbook
- Pay bills on time
- Save 10 percent of your income
- Eliminate debt
- Ask for help
- Surround yourself with successful people

In her book *Take Time for Your Life* Cheryl, Richardson states, "...once you take full responsibility for your financial health, money stops being a source of frustration and starts to flow into your life naturally. By shifting your attitude and developing "adult" money skills, you'll open up to the abundance that is rightfully yours." As you replace your old beliefs with new ones, you'll start to feel better about yourself.

Transformation is a shift in perception. Debbie Ford, author of *The Secret of the Shadow* says, "You must be willing to sacrifice who you know yourself to be for who you can become. You must be willing to give up the smallness of your limiting beliefs for the vastness of your true essence." Every moment you have a choice. Your perception becomes a magnet that pulls you in the direction of where you want to go. Suddenly you are able to see your life through new eyes. Expect miracles and see them take place. Hold before you the thoughts of prosperity, abundance, and self-love and know within you is the capacity to manifest and attract all you need or desire. 🌸



*Deborah Bergeron, of Ocean of Possibilities, is a personal and professional life coach, a public speaker and workshop facilitator. She works with clients to create the life of their dreams. She can be reached at (207)797-9007, debcoaches@aol.com or www.oceanofpossibilities.com*



Photo K.L.Dominguez-Brann