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COMBATTING THE STRESS OF LACK

When we take a look at our health, there are a few areas of our lives that come to mind. I think of physical, emotional, spiritual, and financial health.

Of course, generally we think of physical health. Being physically healthy and maintaining a healthy lifestyle is extremely important. If we aren't healthy in this area, it's almost impossible to be healthy in the other areas of our lives. However, today I'd like to address financial health. This is an area I believe can affect every area of our lives.

I have learned from personal experience that lack of financial resources can cause stress. If not addressed, the stress can lead to other issues.

Whether we have a lot of money or we are struggling to make ends meet, if we aren't managing what we have well, it can affect our health. We don't often think of this but the stress of lack can be a big problem.

Stress can cause anxiety which can lead to other health issues. In an article put out by Good RX, they share what happens to our body when we are stressed.

They say, “ongoing stress can put you at risk for many different mental and health conditions like headaches, body pain and trouble sleeping.”

As a Ramsey Preferred financial coach, it is my goal to help as many people as possible to learn how to take control of their money. This is best done by taking time to pay attention to how much money is coming in each month and make a plan for where it needs to go. As we do this, we begin to make changes and determine what priorities we need to set up in order to take control of this area of our lives.

Let’s talk about what it looks like to make a plan. If you have a regular amount coming in each month, then before the new month begins, you can start by writing down that income amount. Below that number you will begin to list your monthly expenses. Some expenses are the same every month. Start by listing those.

Your priorities need to be what Dave Ramsey calls the “4 Walls.” These are food, shelter (rent or mortgage pmt.), transportation, and utilities.

Once you’ve listed your expected expenses for the month, write down next to each item the amount you think you will need to cover that expense.

Here’s an example of a monthly budget:

Income: \$4400

Expenses:

Food \$ 950

Shelter \$1800 (Rent/mortgage, property taxes, maintenance, repair, and insurance)

Clothing \$ 250

Utilities \$ 550

Transportation \$ 850

Total Expenses: \$4070



These are considered the 4 walls (food, shelter, utilities and transportation). They are the most basic and most important items we need.

By making a plan and sticking to it we will find ourselves begin to relax and often it can spur us on to be more intentional with deciding what’s most important to us, what we value most.

When we reach that point, we will often find that we can enjoy life more and that the stress we may have been carrying is now gone. When that happens, we can once again enjoy a healthy lifestyle, stress free.

“

The kingdom of
heaven is like treasure
hidden in a field.
When a man found it,
he hid it again, and
then in his joy went
and sold all he had and
bought that field.

”



Debt Free Dreams

Change Happens with Dreams, Money Plans, and Your Desire for Financial Freedom.

Plan for a carefree, Abundant Future full of Possibilities.

Financial Freedom

Over the years, you've learned and applied this knowledge. At times, you've been wise enough to come back through the class again to stay on track with your money. I've had the privilege of coaching some of you one-on-one.



We stop dreaming all together because we become:

- Anxious
- Depressed
- Scarcity Minded
- "I Deserve" minded vs. "I need" Minded
- Impulsive buyers



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