



How to Liberate Yourself from Money Stress

by Jenny Clift

Discover:

- The 5 areas of your money and the 3 ways they run your nervous system
- What each area *really* represents
- The Hidden Mind-Body-Money Connection
- How to create your own Money Map
- A simple technique to start reducing money stress so you can reap the financial rewards

What is it about money that causes so much universal suffering, so much anxiety and day to day stress?

How come our monthly income is so often ‘not enough’ and doesn’t get us through to the end of the month?

Why is it that we make the brave move into ‘doing what we love’ and watch in horror as our income dries up to a trickle?

And why do we resist goal setting so fiercely when we know how potentially powerful it is for us?

These questions, and many others related to money (or rather, the lack of), started to loom large in my life only after I had taken the plunge and left a job which was burning me out (teaching the violin), and moved into what I love to do (performing). (Check out that story in my book ‘The Music Inside’. Links below...)

For quite a while I kept hoping and expecting that things would turn around for me financially, that I would soon get regular, well-paid work and finally feel secure, valuable and happy in my new life.

As the months went by and things didn’t improve – they went up and down like a crazy roller coaster – I really started searching for the why behind my lack of financial success.

My logical mind told me that if I was working at what I loved and putting all my time, energy, and, yes, my heart and soul into it, then surely my new income would reflect that.

But it didn't happen....and I was starting to panic.

Waking in the middle of the night in a cold sweat: ('I'll have to go back to my old job', 'What will I do when my savings run out?'), avoiding opening my bank statements, grabbing any offer that came my way however crappy the pay and conditions, resisting even thinking about my money....

Sound familiar?

One day it dawned on me.

It was time to look at this head on, stop resisting and shying away from my current reality, and start really examining just what was going on here.

I took a book off my shelf. One that I'd bought several years before, had started and discarded as irrelevant to me – and started re-reading. That book, **'Tapping Into Wealth' by Margaret M. Lynch**, taught me so many things, gave me so many 'Ah-ha' moments that I was practically fainting.

Take the whole subject of money.

We love it, we hate it, we have so many internal rules and regulations and limiting beliefs about it, but we often don't have a very clear picture of our own money and, especially, why we behave around it the way we do.

To start unraveling the whole sorry, knotty mess, we're going to:

- Look at **money in 5 different categories**.
- Examine the **3 areas that influence** each of these categories, and how you react to them (creating your own Mind-Body-Money Map).
- Use a simple technique – **EFT (Emotional Freedom Technique) or 'tapping'** – which has now been *scientifically proven* to reduce stress and which will help you to clear and change the knee-jerk patterns which are restricting and disrupting your wealth.

#1.

First of all we're going to look at our **Savings**.

And we're going to use a 4 step Process:

1. *Take a moment now to stop, grab a pen and paper, and write down just how much you have in your savings account (it might be a big, fat zero!)*

As you look at that number I want you to focus on 3 areas:

2. *What kind of emotions come up for you? (Rate them on a scale of 1-10, 1 being, 'Nah, nothing there', 10 being, total, full-body immersion in this emotion.)*
3. *What thoughts pop into your head? (Especially the nasty, critical, judgmental, self-damning ones.)*
4. *Are there any past events which have played a part in that number you see today?*

Let's examine just what savings really represent, at a deep, primal level.

Just as the word suggests, *they are all about safety.*

About keeping the wolf from the door.

With savings in our bank account (or under our mattress) we can move into a level of freedom that can't be experienced if we are stuck in the fear, the sadness or disappointment, even the loss that we feel when we don't have that cushion, that buffer, between being safe and being in a very precarious situation.

If your savings feel 'not enough' try closing your eyes and examining what is going on inside your body. Is your heart pounding? Or do you feel a pit in your stomach or a knot in your throat?

You have just experienced – very clearly – the Mind-Body-Money connection.

And it doesn't feel good.

No wonder we avoid looking at our bank account or talking about our savings. This is uncomfortable in the extreme.

#2.

Even more uncomfortable is – **Debt.**

If you have it, you know all about the Mind-Body-Money connection.

That aching fear at 2a.m., that shriveling guilt at putting unopened bills into a drawer, hoping they'll somehow magically disappear.

Debt represents safety, just as savings do – but with an added layer of shame and embarrassment and a deep sense of 'not good enough' or thoughts of 'I deserve to suffer for getting myself into this mess'.

Try the 4 step process from before with Debt too.

1. *Write it down making your best guess if you can't bear to even know the exact figure (and here a zero is a cause for celebration)*

2. *Tune in to your emotions and rate them on a scale of 1-10.*
3. *Note any ‘ouch’ thoughts that come up (‘I’m such a loser; I can’t even support my family.’)*
4. *Think back to any past events that have literally ‘traumatized’ you – at a nervous system level – and which will be paralyzing you when you want to move forward and get out of debt. (Think business ventures gone wrong, crazy purchases, borrowing or lending out of control.)*

At this stage you may well be cursing me for triggering all of this ‘stuff’ – rest assured that we will alleviate at least some of it at the end - and that will open the way to the possibility of a totally different relationship with your money.

#3.

Next we have your **Income**.

Income is really about survival, about literally putting bread on the table, but it is also, in our money-oriented society, about self-value. Our income represents our worth and how much we rate our time, our efforts, our contribution and our experience.

And when our income is ‘not enough’ we feel fear, anxiety, a lot of self-doubt and yes, sadness.

And we justify our situations with thoughts like ‘In our family (town/class...) people just don’t earn very much’ or ‘All Artists (Healers/Dog handlers...) struggle.’

Once again, apply the 4 step process, this time to your income – filling in and creating your own personal ‘Mind-Body-Money Map’.

#4.

The next category – **Income Goals** – triggers many of us in a whole other way.

Despite knowing, at some level, that goals will help to inspire and motivate us (after all, that’s what all the books say!) we avoid them *like the plague!!*

They bring up mind-numbing fear (*‘I’m going to fail’*), crippling self-doubt (*‘Who am I to think I could make this kind of money?’*), cringing embarrassment (*‘I could never tell anyone else about my goal’*) and even gut-wrenching self-loathing (*‘You have got to be kidding. Who the *** do you think you are?’*).

See all those physiological words I popped in there? There's the Mind-Body-Money connection hard at work once again. It's no wonder we don't go near all of this.

#5.

Finally, and not everybody has this last category, thank goodness, we have, **Toxic Money.**

Briefly, this is *money you depend on for survival, but which comes with a very high emotional price tag* – maybe a fight or disempowering circumstance – typically this could be a battle around alimony or some other kind of settlement, inheritance claim or similar.

It affects relationships disastrously and typically people talk of a whole gamut of emotions such as anger, guilt and shame, and statements like 'Since that happened I've never been able to earn again.'

Heavy stuff.....

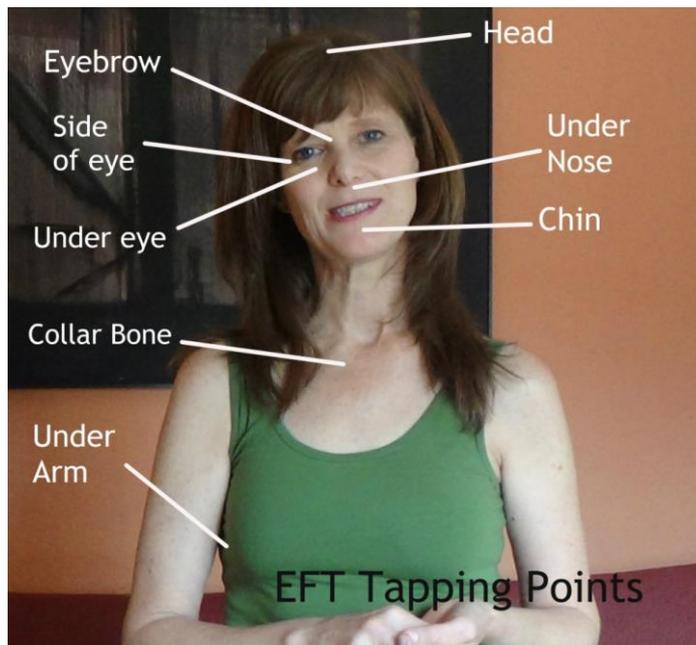
So it really is time to learn that stress busting technique - EFT or 'tapping' – that I promised, so that YOU get to let go of the emotional baggage, get the financial rewards and become liberated to be the person you were meant to be in this world.

- *EFT has been described as 'acupuncture without the needles' - instead you tap with your fingers on key points on the body (the meridian points used for thousands of years in Chinese medicine) – or 'talk therapy which also works at an energetic and physical level'.*
- EFT is easy to use and produces remarkable, lasting results.
- *EFT literally rewires your brain – all the negative connections (those neural pathways) you have amassed over time will start to become reprogrammed... so you can allow yourself to let go of limiting beliefs and replace them with what I call 'liberating beliefs'.*

Here's how to do it:

With a couple of fingers, we're going to tap on different points (places that we naturally and intuitively touch when we are stressed out or sad or fearful) saying phrases as we do so. (Script below!)

We normally start on the side of either hand, between the base of the little finger and the wrist, and then continue with the most common points:



1. Before starting to tap, identify what is really bothering you, rating it on a scale of 1-10.
 That could be any number of things: *'Fear over my income'*, *'Shame around my debt'*, *'Anger at my ex'* etc.
 It could also be the physical feelings these emotions around your money evoke (remember the mind-body-money connection?): *'A hollow feeling in my stomach'*, *'A dull pain in my chest/heart area'* etc.
2. Tap round the points saying phrases which keep you focused on the issue at hand (literally), normally beginning with the 'negative' and moving to more 'positive' as you go through.
3. At the end you take another reading of how you are feeling and then either tap again, on the same or related issues, (as they say, it's like 'peeling the layers of an onion') until you experience relief.

Here's a link to my Youtube video which explains what EFT tapping is and shows you the points to use:

<https://www.youtube.com/watch?v=6cIrsiKpKDo>

Just one thing which is very important!

EFT is a very safe, forgiving process, but we are dealing with emotions and feelings here. You must take complete responsibility for your emotional and physical well-being.

If you think you might be sitting on heavy stuff you might find it best to work with an experienced practitioner or have someone with you for support.

That said, usually the only 'side effect' you are going to get from this process is feeling a *lot* better...

So, here's that tapping script for you to use to clear the emotions and physical sensations that may have come up for you when creating your Mind-Body-Money Map.

Start by tapping on the side of the hand and say out loud:

Even though I have all these programmed beliefs and uncomfortable emotions around money, I accept myself just the way I am right now. (Repeat 3x)

Tap round the points - repeat as many rounds as necessary:

*The truth is that every time I think about money
My nervous system is wired to react with:*

(Fill in the blanks with the emotions you noted down as we were doing the process.)

*And I really feel them...
(Your emotions)*

*But I don't want to feel that! ...it's uncomfortable!
No wonder I don't want to focus on my finances!*

*My nervous system runs with the feelings of:
(Your emotions)*

I feel them in my chest, my stomach, my head, my heart, my whole body!

*All of these awful feelings of:
(Your emotions)*

I wonder how long I have felt this reaction to money?

*And I start thinking thoughts that feel really true to me...
Thoughts like...
(Your thoughts and beliefs)*

And I think these thoughts over and over, like a recorder stuck in a loop

And those thoughts always feel true.....and that hurts too!

Those thoughts and words have always seemed true

And they always seem to get proven as true over and over again

It's a vicious cycle!

No wonder I'm not spending time setting goals and managing money!

I totally honour my nervous system is wired to react this way

I totally honour my thoughts are programmed to run this way

It's been happening without my knowledge or choice

And I am open to changing this!

I am open to observing this and questioning this

EVERY time I feel it come up.....and hear it come up

I am open to re-wiring my nervous system for my highest good!

I am open to re-wiring my habitual thinking for my highest good!

I am open to a whole new way of thinking and feeling about my money and wealth

I am open to having new CHOICE in how much I can earn, create, manage and save!

I am open to new CHOICE in how I can earn, create, manage and save!

*Because when I shift.....**EVERYTHING** shifts!*

*Clearing out the old that I don't want...and choosing a new way, **MY WAY!***

*And I am shifting into a new empowered **YES** about money!*

*I am now saying **YES** to money,*

***YES** to earning more,*

***YES** to receiving more,*

***YES** to money,*

YES to Wealth,

YES to managing and creating more!

YES to asking and receiving more,

YES to the best ideas, inspirations, strategies and actions for my highest good!

Take a deep breath.

Close your eyes and feel again the emotions and physical sensations from before. Rate them again on the scale of 1-10. Have they shifted at all? It is common to experience relief – just a point or 2 or even a lot. Sometimes new memories, ideas and feelings come up. In that case, repeat the tapping! (And let me know how it goes...☺)

As the amazing motivational speaker, Lisa Nichols, said:

‘When your clarity meets your conviction, and you add action to the equation, your world will begin to transform before your eyes.’

PS. In case you were wondering, yes, I am still performing – next month (at the time of writing) I’m playing 8 performances of a Spanish opera....and being paid for the pleasure!

I hope the information and the tapping in this article will help you on your money journey (and there are more resources down below). I'd really love to hear from you and hear *your* thoughts, comments and questions – *email me at jenny@jennyclift.com*

'Tapping Into Wealth' by Margaret M Lynch is here:

<https://www.amazon.com/Tapping-Into-Wealth-Emotional-Techniques/dp/0399168826/>

You can find out about Tapping Into Wealth Coaching with me by emailing me at jenny@jennyclift.com

or schedule a free 1 hour, no-strings-attached, Clarity Session with me here:

<https://jennycliftcoaching.acuityscheduling.com/>

See my article 'EFT - The Whats, Whens and Hows', for more information about what it is, who is using it and the benefits that can be had from this technique.

<http://jennyclift.com/efthe-whats-whens-and-hows/>

Here's my Youtube video – 'What is EFT or 'tapping'?'

<https://www.youtube.com/watch?v=6cIrsiKpKDo>

At EFT Universe there is information about the research and studies done around EFT.

<http://www.eftuniverse.com/research-studies/ef-research>

If you'd like to check out/purchase my book, 'The Music Inside', go here:

<https://www.amazon.com/Music-Inside-Techniques-Potential-Fulfilling-ebook/dp/B01BAM1CM6/>

For more articles, resources and information please return to my website www.abetterlifetapping.com

Thanks again and many good wishes for your prosperity – financial and otherwise,

Jenny

PS. If Tapping Into Wealth coaching with me seems like a great next step for you, you can email me at jenny@jennyclift.com or schedule a free 1 hour, no-strings-attached, Clarity Session with me here:

<https://jennycliftcoaching.acuityscheduling.com/>