

CONVERSATIONS WITH MONEY

Bonus Workbook

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Welcome!

Thank you for buying a copy of
Conversations with Money - A Love
Story!

This is your chance to put all you've
read about in to practise and make the
learnings bespoke to you. To create a
love for your money and a love
between you and your significant other
around finances and the future.

This workbook is a great place to work
through the exercises alone and
together. You can then reflect back on
them as the year goes on.

Don't be afraid to make changes as you
grow and evolve your mindset around
money too.

If you ever need any extra help, then I
am always at the end of the phone or
Zoom too. Please reach out.

Lynda x

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MEET LYNDA

PART I

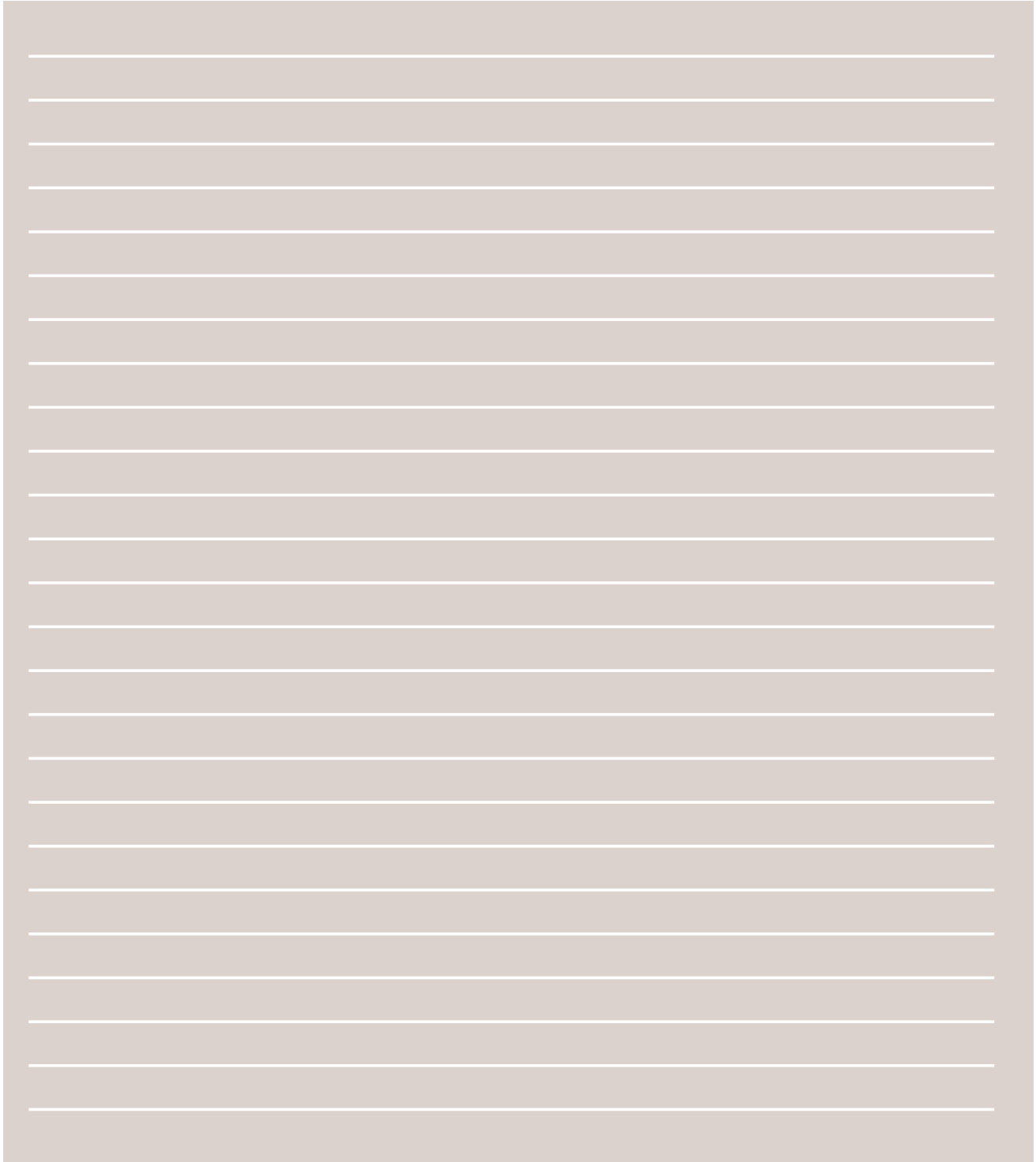


GETTING TO KNOW YOUR MONEY

In Part One I showed you how you had a relationship with your money and what type of personality you are. I also get you to deep dive in to the stories you have about money and how these are holding you back from your financial goals.

Chapter 1 - How's Your Relationship With Money Right Now?

If you were dating money what would it say about you?

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Chapter 2 - Where Does Your Relationship With Money Come From?

To me, money means?

Think of something you do habitually in any area of life. Maybe it's the way you stack the dishwasher. Why do you stack it the way you do? How did it become a 'thing' you do? There is an underlying belief about why you do it that way

Now think about whether you have ever done anything to challenge that belief. Practice a few other things that you do, then move on to the things that you think. These may be harder to identify. You will know that they are deeply held beliefs if you've never done anything to challenge them.

Now it's your turn. I encourage you to take some quiet time, get out your journal, or use the space below, and think and write about your earliest memories of money in your childhood, I want you to capture your initial thoughts– don't try and deep dive, you can do that later using The Money Memories exercise in the Resources workbook.

All you need to write now are short sentences or bullet point answers these questions:

- Can you identify a money belief you took from that situation?
- Do you think this early money belief changed over the years? Or has it been reinforced



Chapter 2 - Where Does Your Relationship With Money Come From?

Who is in charge of your financial decisions? Build on the previous question about your earliest memory of money and the belief you took from that. Answer the following two questions being very honest with yourself in your answers.

1. Who is making the bulk of your financial decisions?

2. Are these decisions working for you?

How are you using Money to communicate?

Now it's your turn. Think about some of the ways you use money to communicate. Buying your partner a present to say 'I'm sorry' after a fight. Paying for all of your friends meals to celebrate your new job. Even the food you put in your trolley at the supermarket shows your communication style with money.

This is not about judging yourself or others for how they use money to communicate. This is about building your own awareness of how you use it and then asking yourself these

three questions (which you will see repeated a number of times as we examine your money story and beliefs).

It's time for a bit of journalling.

1. Why am I doing this?
2. What money belief is this coming from?
3. Is this working for me or not?

I want to know what your first memory was of earning money. I would like you to take this memory and use it as the basis for one of your Money Stories. How to Write a Money Story is on Page 25.

If you want to write this story, pull out the journal and find some quiet time and start writing. Get really detailed and take yourself back to that time.

What happened?

When was it?

Who was there with you?

Think about it as if you were writing the script for a movie.

How did you feel when you got paid?
Elated? Disappointed?

Chapter 2 - Where Does Your Relationship With Money Come From?

Then what did you do with that money?

Spend it? Save it?

Did you continue doing whatever it was to earn more money? Or did you stop or do something different?

As you write and reflect on this story, you will see multiple beliefs come through. Some beliefs will be about money and some may be around work ethic or your value in the marketplace. It's a good idea to capture your thoughts about your beliefs in these areas as well.

How do you know what your money belief ceiling is?

Think about how much income you

earn now, and then multiply that by 20. When you think of that number, what is the first thought that comes into your head? If it's something like I could never earn that much money then you are over your ceiling.

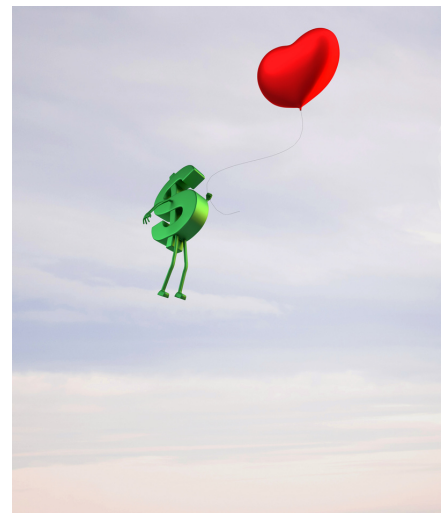
Do the exercise again, multiply your current income by 10, then five, once you get a point where you feel comfortable and the thought is, That's achievable, then you are within your ceiling of belief.

Now it's your turn. Take a few minutes now and work out where your money ceiling is.

How far from it are you?

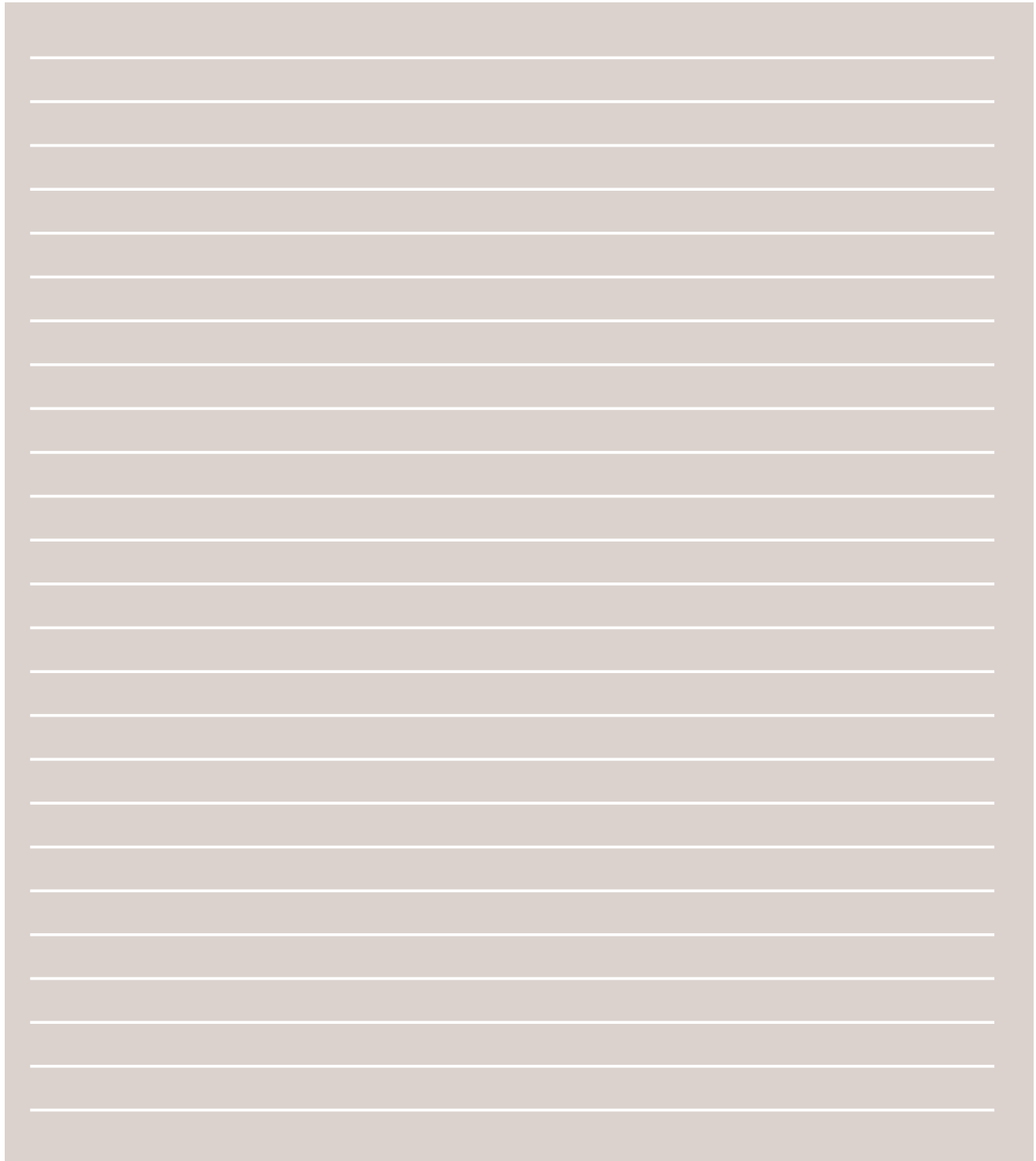
Do you have room to grow?

Or have you hit it and see yourself pushing money away?



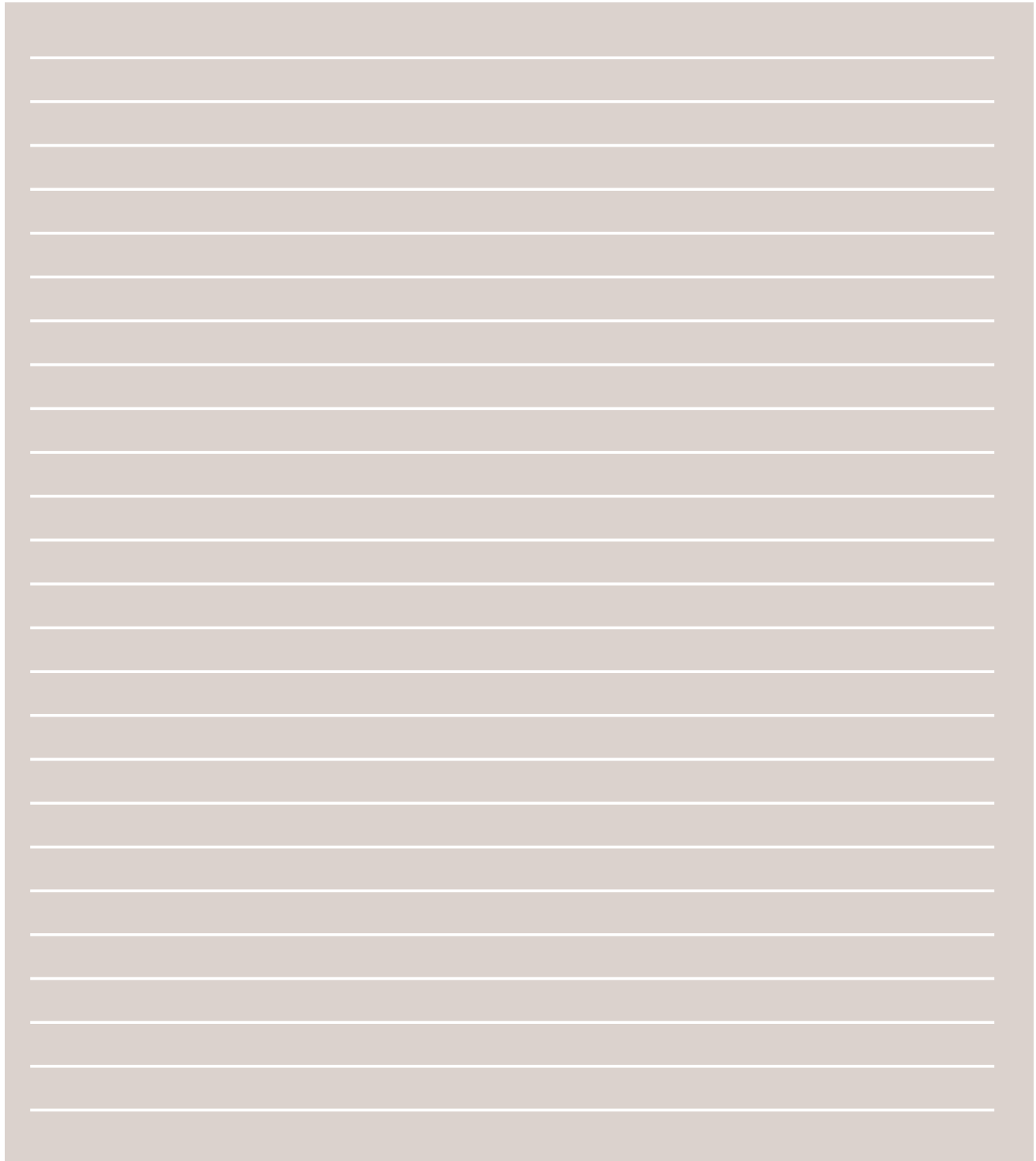
Chapter 2 - Where Does Your Relationship With Money Come From?

Journal your answers to the above questions below...

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Chapter 2 - Where Does Your Relationship With Money Come From?

Journal your answers to the above questions below...

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Chapter 3 - What Money Stories Are Holding You Back?

Off the top of your head, what common money stories are popping into your mind right now?

If something isn't working for you (financially or non-financially), pay attention to what you are thinking.

Write notes in your journal (or below) about these questions.

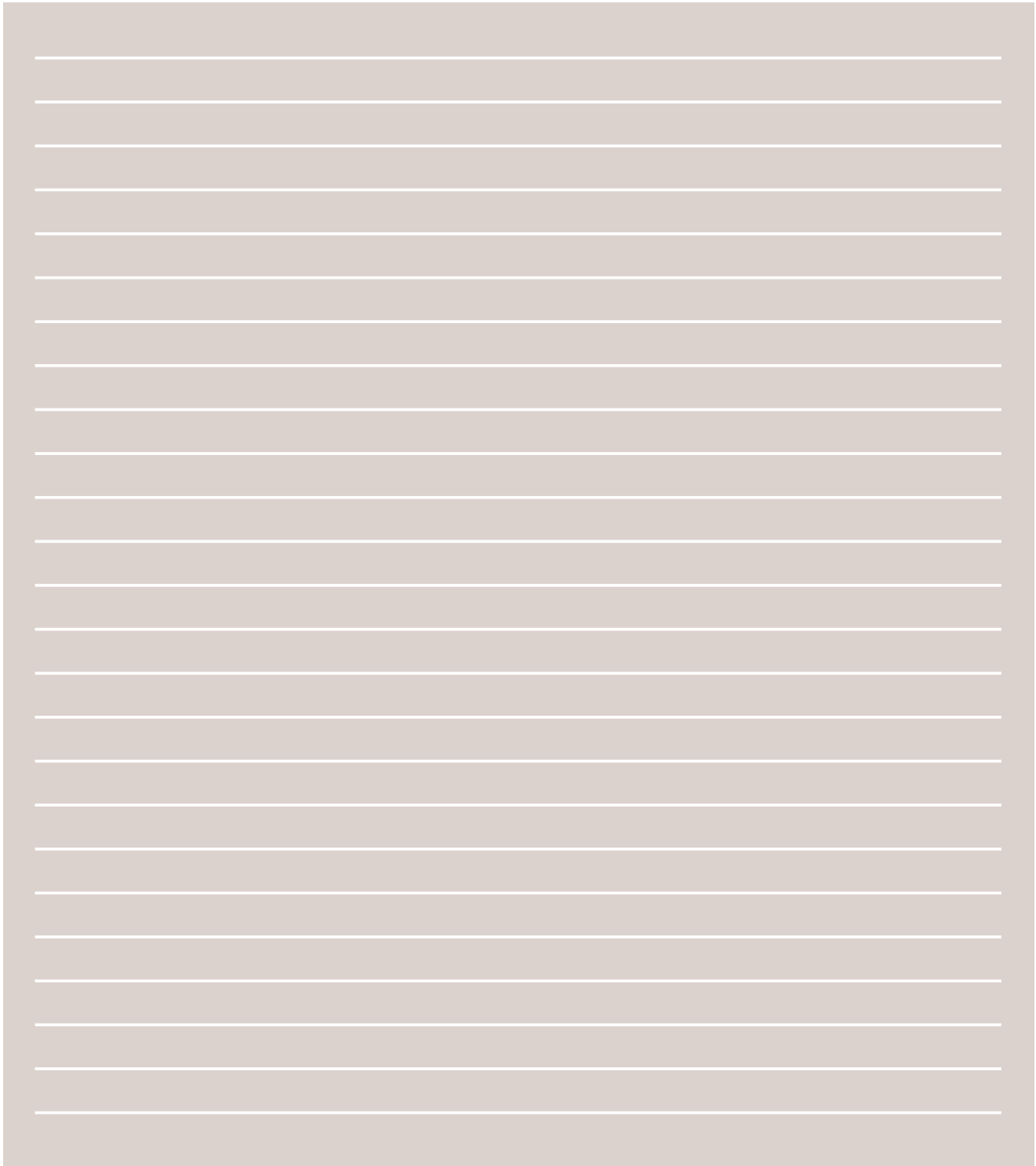
Are you feeling empowered or limited?

Can you do something about it or is it out of your control?



Chapter 3 - What Money Stories Are Holding You Back?

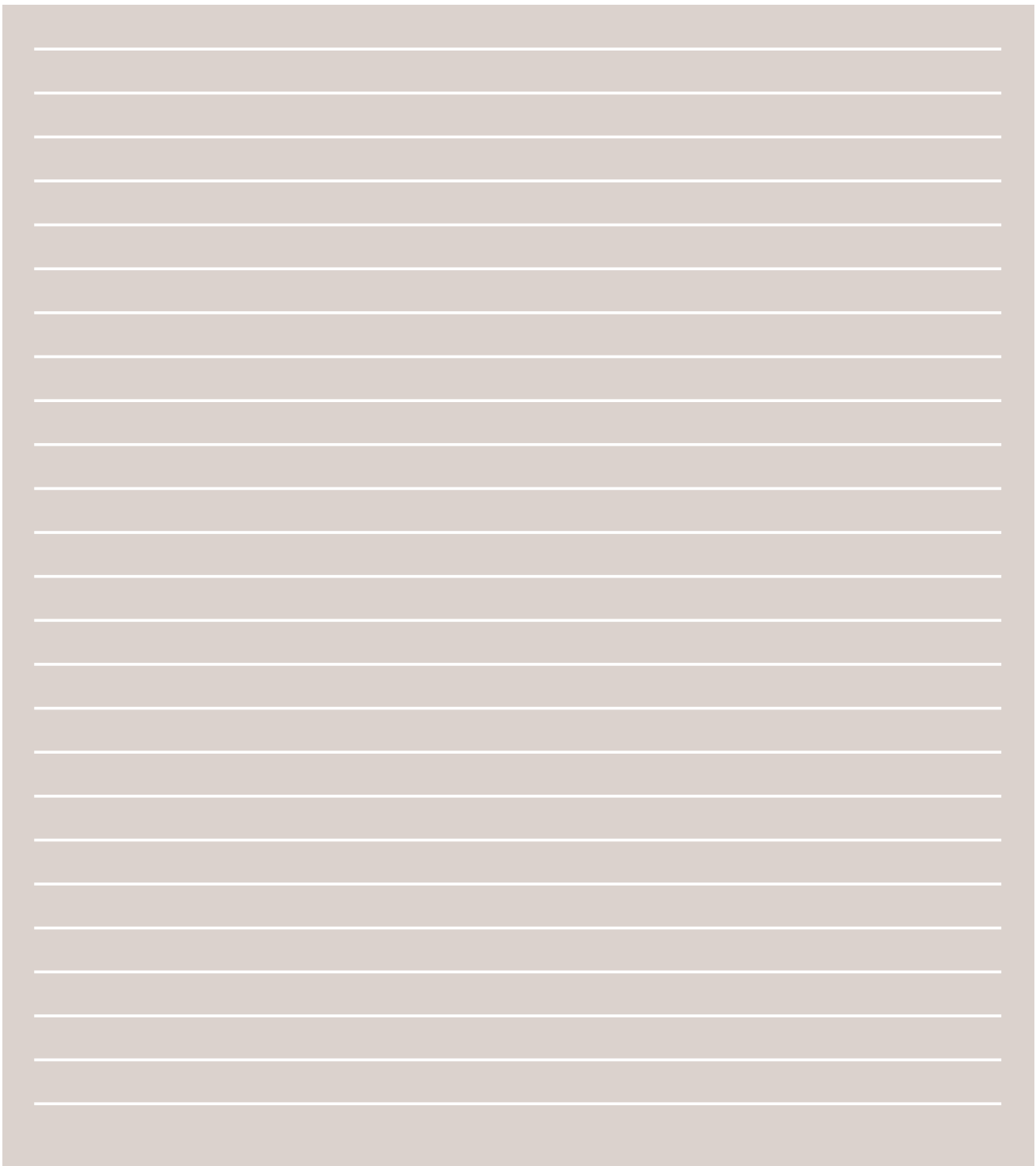
Journal your answers to the above questions below...

A large rectangular area with a light beige background and horizontal white lines, intended for journaling answers. The lines are evenly spaced and cover the entire width of the area.

Chapter 4 - Money Is Emotional

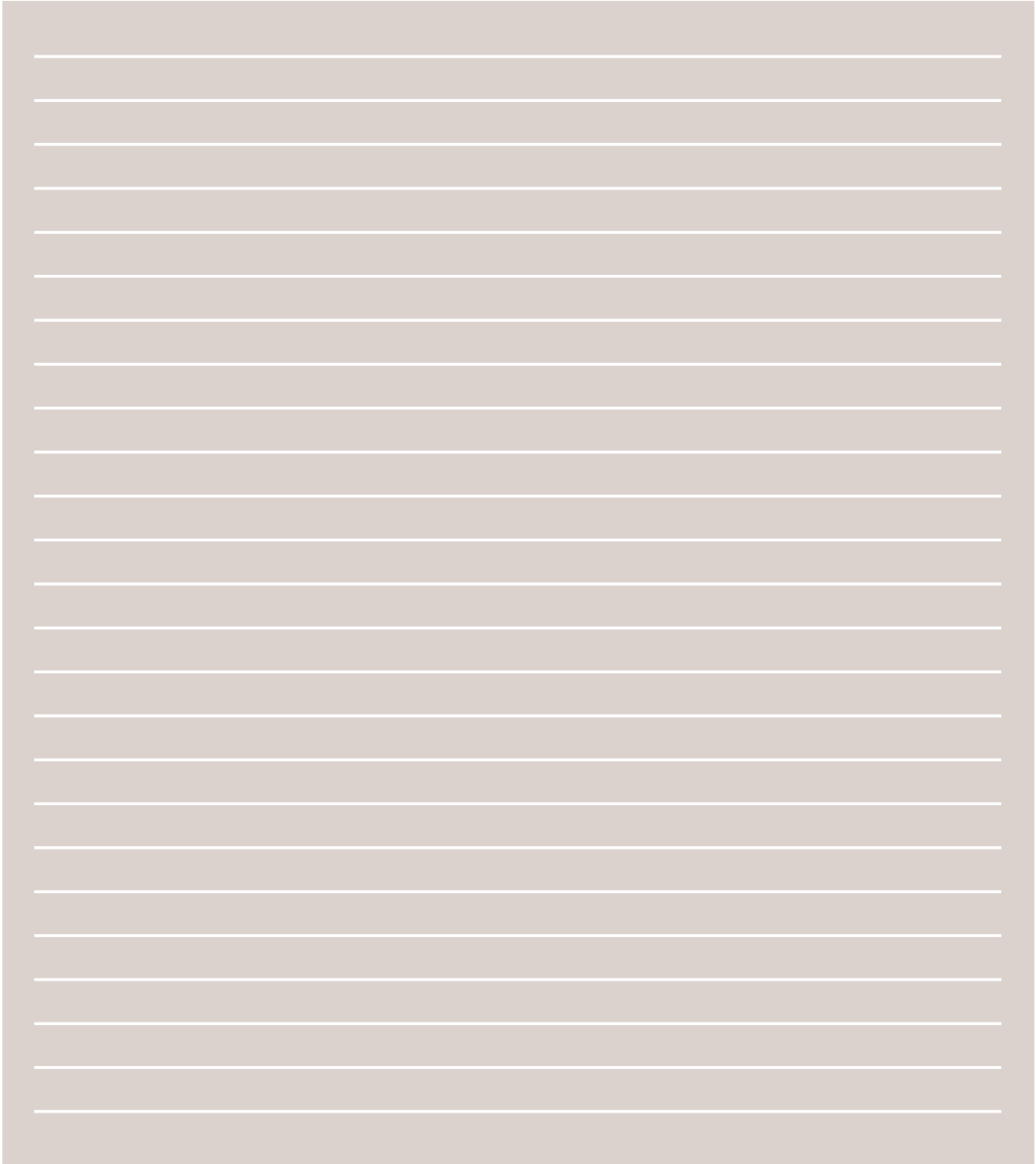
You have your word—expand that into a couple of sentences as in the examples in the book.


Take some time and think again about what money means to you. Then ask yourself *why* it means that to you.

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Chapter 4 - Money Is Emotional

Off the top of your head, what do you think your top five values are? In the Resources Workbook you will find prompts to help you work out your values.

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“IF MONEY WAS JUST
ABOUT NUMBERS, LIFE
WOULD BE SIMPLE.
BUT IT’S NOT, BECAUSE
WE ATTACH EMOTIONS TO
MONEY.”

PART 2



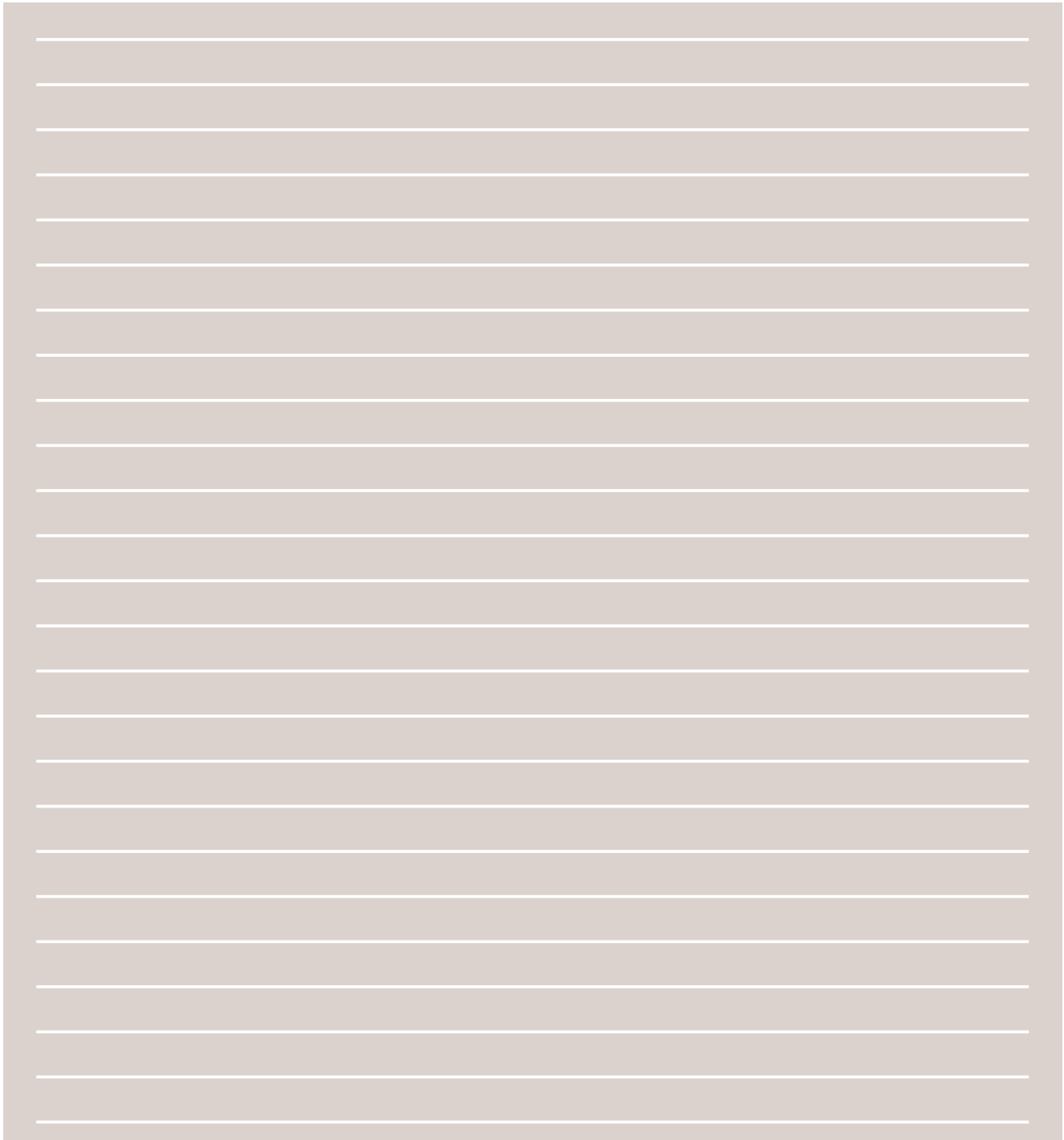
YOUR MONEY MINDSET AND RELATIONSHIPS

How to navigate money and dating, new relationships and eventually marriage - without the arguments or hiding money under the bed. It's all in here and for you to learn and implement.

Chapter 5 - Then We Fall In Love

Go through each point in the stereotype list and the spending differences that you read in Chapter 5. Start with your parents and what you recall from their relationship with money. I am sure you will see a number of these behaviours in the earlier generations.

Then talk about what you have observed in your family history and see if any of them apply to you. You might even come up with some others.



Chapter 6 - A New Relationship - What To Look Out For

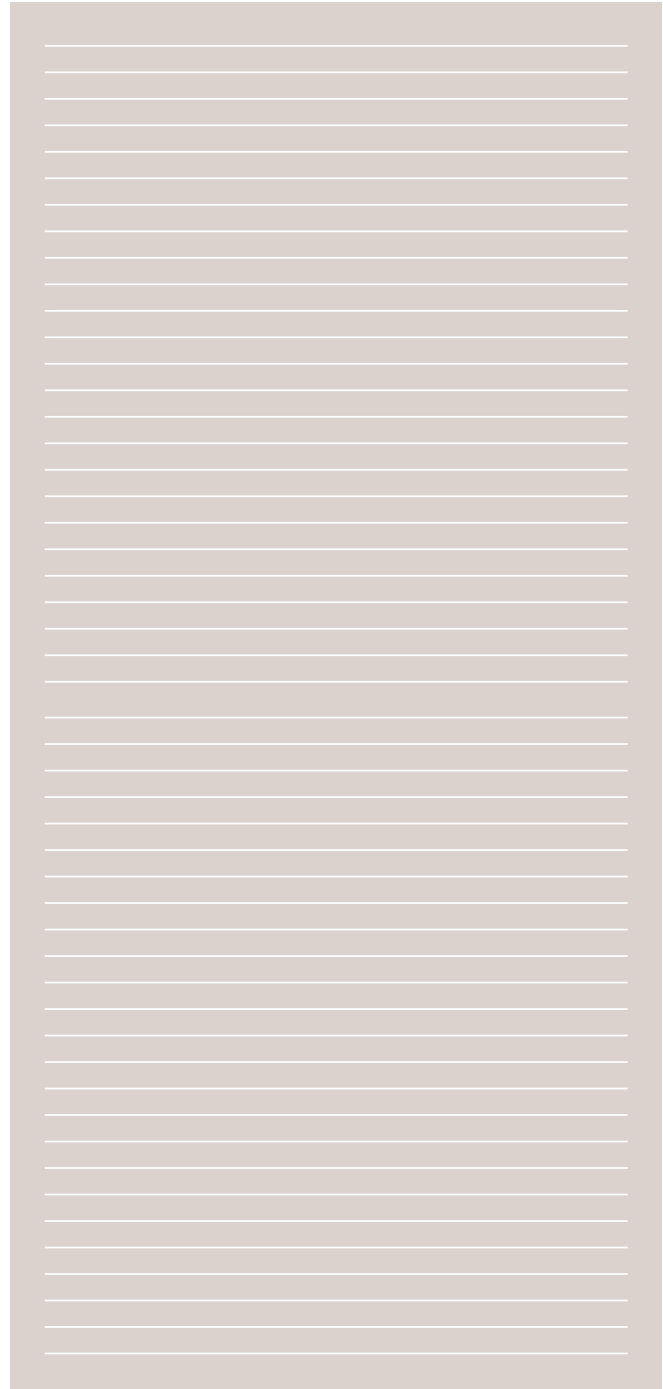
Now you have read this chapter - jot down your recollections.

Think back to the early days when you were dating. Were there any niggly things you can recall about how each of you handled money?

What about your circle of friends, what did you notice about their behaviour? You can already begin exploring the ways others have different money relationships through your friendships.

The second part of this is to notice if any of those early behaviours still niggle you, or do they make you smile?

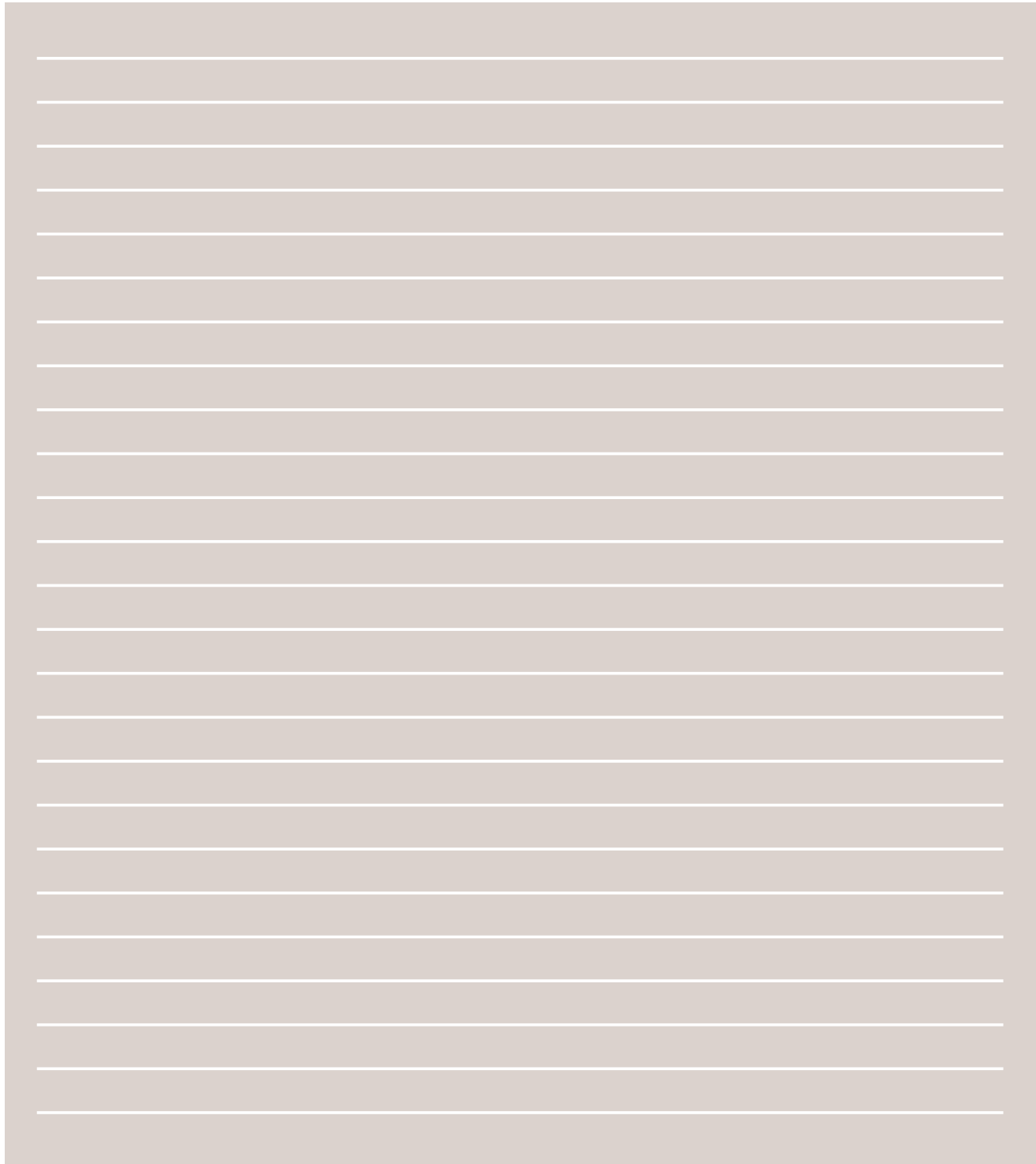
I don't want you to talk about these just yet—just be aware and journal about it so you can discuss it when you are ready.



Chapter 9 - Arguments Are Inevitable, Particularly When It Comes To Money!

Common money arguments - How is your list looking?


Are you seeing a common theme or are your arguments more random?





**RESET YOUR MONEY AND
CHANGE YOUR LIFE!**

PART 3



MINDSET

CHANGING...

WHAT ELSE IS GOING ON AND THE PRACTICAL APPLICATION

We all know we should spend less than we earn - so why do we do dumb stuff with our money? Dive in to these exercises and take action needed to have a happy life; both in your relationship and money!

Chapter 13 - Conversations With Money Exercise

To help understand your view of money better, pretend you are having a conversation with money.

Imagine what it looks like and what it might say to you if it got the chance. Write down your dialogue- back and forth with questions and comments. It isn't an easy exercise but give it a try.

Here is an example: Sharon has moved to a new city and is missing her friends so is spending lots of money going to bars to stop feeling lonely.

Her salary isn't enough to cover the additional spending so her solution is to only pay the minimum balance on her credit card. She doesn't want to ask her parents for help.

She has both a loneliness and a money problem and they are feeding each other.

Sharon imagined money as a fun-loving companion, just like her, dressed in gothic style black to attract attention.

This is how her money conversation went:



Chapter 13 - Conversations With Money Exercise

Sharon: I wish you'd hang around more often. It seems like every chance we have to get together you leave me.

Money: Well, ditto, I enjoy your company as well. But truthfully, I'm not sure you want to hear what I have to say.

Sharon: Go on, I can handle it. I want to know how you feel. I mean c'mon look at the things we've done together

Money: See, that's just what I mean. I don't think you take our relationship seriously. You look to me for fun and entertainment, like that is all I can provide. It makes me feel cheap, used. I have so many more qualities that you don't seem to have noticed. I guess you make me feel worthless.

Sharon: Really? I thought you enjoyed the things we've done. Fun times make you feel worthless? Fun times are made possible because of you. I'm shocked, Money. I didn't sense that you were struggling with anything.

Money: That's just the point. You didn't sense it.

Sharon: What do you mean?

Money: You are so involved with your good time that you neglect the larger picture. You're so focused on the present, you don't see that maybe I have more to offer than just being a social support system. I do enjoy that, don't get me wrong, but even chocolate loses its appeal if that's all you eat.

Sharon: I see. I had no idea you felt this cheap.

Money: I don't think I'm the one you should be apologising to.

Sharon: What? You just told me my actions make you feel cheap.

Money: I'm not worried about my well-being. I am, however, concerned about the well-being of our relationship. I don't get what sort of life you're living.

Sharon: Yeah, but I don't know what I can do about it.

Money: You can change. I'm sure you have more that interests you than those hoppin' bars.

Sharon: I guess so, but I panic without other people.

Chapter 13 - Conversations With Money Exercise

Money: Why don't you challenge yourself?

Sharon: Money, you are tough. But you're right. Too much chocolate.....
OK I get it.

(extract from the book Crazy About Money.
Maggie Baker, PH.D.)

Olivia Mellan, in her book Money Harmony recommends five steps for writing your conversation with money which also include an internal commentary”.

1. Have a conversation with money about how the relationship is going. The length of the conversation is up to you. Just go at your own pace and continue until you feel it winding down. Let yourself be surprised by what emerges. If a picture comes into your head as well as words, draw it, or describe it.
2. Have your mother (the voice of your mother in your head) comment as if she has just finished reading the dialogue you've written. This commentary should be quite brief, just a sentence or two or short paragraph.
3. Have your father comment in the same way as your mother. Sometimes either one remains silent which is also significant.

But if you can imagine what he might say write it down.

4. Allow any other powerful influences from the past to comment on your money dialogue. It could be an ex-partner, grandparent, best friend, - anyone who influenced your relationship with money.

5. Finally, have God, or your Higher Power, or your voice of inner wisdom comment on the dialogue you have written.

Your conversation with money will give you a more in-depth picture of how your life with money is really going, what sticking points or conflicts are involved and what your strengths and weaknesses are.

It will also give you a better handle on what influences from your past formed your money beliefs and finally through your Higher Power, or inner wisdom it will help you see what direction you need to move in, as well as a step you can take or an attitude you can adopt to evolve toward more harmony in your moneylife.

Conversations with money can (and should be) done again and again. Each time it will evolve more as your relationship with money becomes clearer and more conscious.

Chapter 13 - Write Your Money Story

Your Money story is the starting point for your current money beliefs and your money personality. You have started by exploring your money history and where your story has come from. It is quite possible that money wasn't openly talked about in your family. Even between couples, money can be a taboo subject.

It may have been yelled about, or the topic quickly changed to avoid potential conflict. Without realising it you will have taken onboard your parents' behaviours and beliefs about money. Or, you would have rejected them vowing never to be like your Mum or Dad.

Once you understand the voices from the past, you can put them firmly where they belong, which is in your history, not your future, and their power over you will diminish.

It is only when we start to examine our beliefs, that we start to discover which are working for us, and which aren't.

The following exercises are designed to help you examine your attitudes and beliefs about money.

It's time to start writing and let the story flow from all the thoughts and ideas you have written down as you have gone through your money memories workbook.

Your beliefs start from childhood so think back and to your early memories of money and see if they help identify the source of your money beliefs.

Be as detailed as you can be and aim for at least five stories, ranging from childhood through to when you left home. As you finish each story ask yourself this question.

Chapter 13 - Write Your Money Story

How has this experience affected the way I deal with money now?
Just to get you started, here's an example.

One summer when I was about 12, a friend called me and asked if I would help him with some gardening and mowing at a neighbour's house. The neighbour said she would pay him \$20 and he would give me half. While my friend did the mowing, I weeded the flower beds that ran between the lawn and the fences. We worked for three hours and filled a couple of bins with weeds.

When we were finished, he went to the door to ask to be paid. The lady was quite abrupt with him and said she wasn't satisfied with the job we had done, refused to pay and slammed the door in his face. Once we got over our anger and disappointment we realized there were several lessons from this experience. One was to work hard and do good quality work (which we thought we had done!) but the other was that people are not always fair, they don't always keep their word when it comes to money. I also realised I don't like gardening, but I do love mowing lawns!

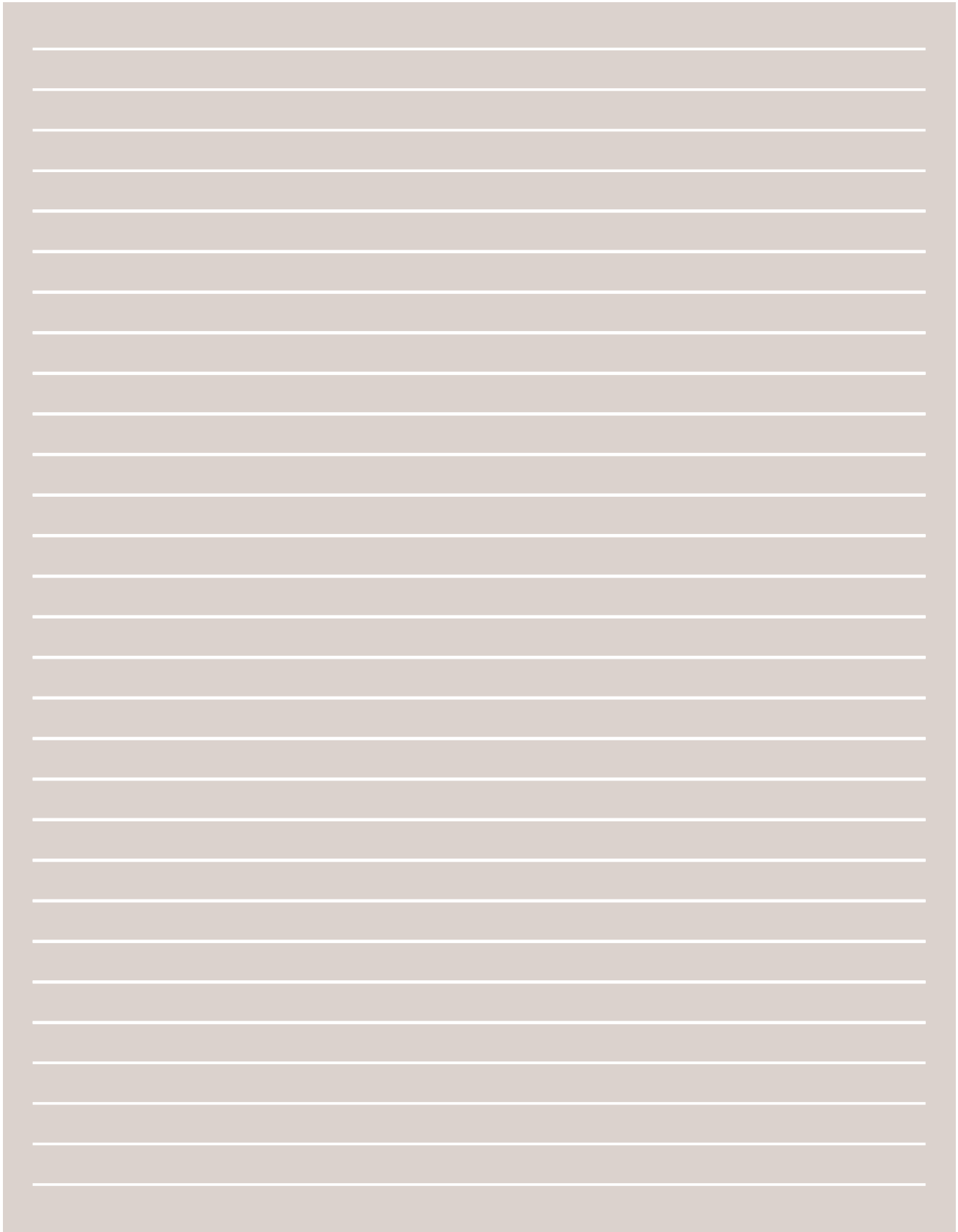
To this day, fairness, and keeping your word are two characteristics that I value extremely highly when working with people.

You might like to start by writing your story on pen and paper, if you think better that way, then go for it. If you I-pad or tablet is your pen and paper of choice, then that is fine too.

You want to write your stories in a quiet comfortable spot without distraction, so you can get into the flow and let the memories flood back.

It doesn't have to be grammatically correct, and there is no word limit, this is all about you and crafting your own story, so do it your way not anyone else's.

Exercise: Write Your Money Story

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Chapter 13 - Write Your Money Story

Once you have completed your stories you will find a number of beliefs that you have around money. Here are some more questions to help add depth to your stories.

1. What did your parents (and other influential people in your childhood) teach you about money? This could be directly or indirectly.

For example, the belief money doesn't grow on trees is something you would have picked up indirectly from conversation or your parents actions. Whereas the belief that it is important to save could have come directly from your parents teaching you how to allocate your pocket money.

2. Beliefs are interrelated, so what other beliefs support your original ones? What are the implications of this?

For example, if you believe you don't have enough money, the self-fulfilling prophecy kicks in and subconsciously you won't allow yourself to have enough and will struggle to make ends meet, even if you have enough, you still won't spend it.

3. Which of your money beliefs serve you well today?

Our early beliefs become subconscious, so when we pull them back to front of mind we can decide if they are working for us, therefore we want to keep them, if they aren't we can replace them with new ones.

4. From the beliefs you have identified, which ones would you like to replace? For example, if you were taught it wasn't polite to talk about money, you may find yourself having difficulty talking to clients about your fees. Is this working for you in your business?



Chapter 13 - Write Your Money Story

5. What new beliefs would you like to have to replace the old?

For example, it is fine to discuss money when appropriate to do so.

6. What do you think is standing in your way of making a start on transforming your beliefs about money?

Here are a few points to remember as you are going through this process.

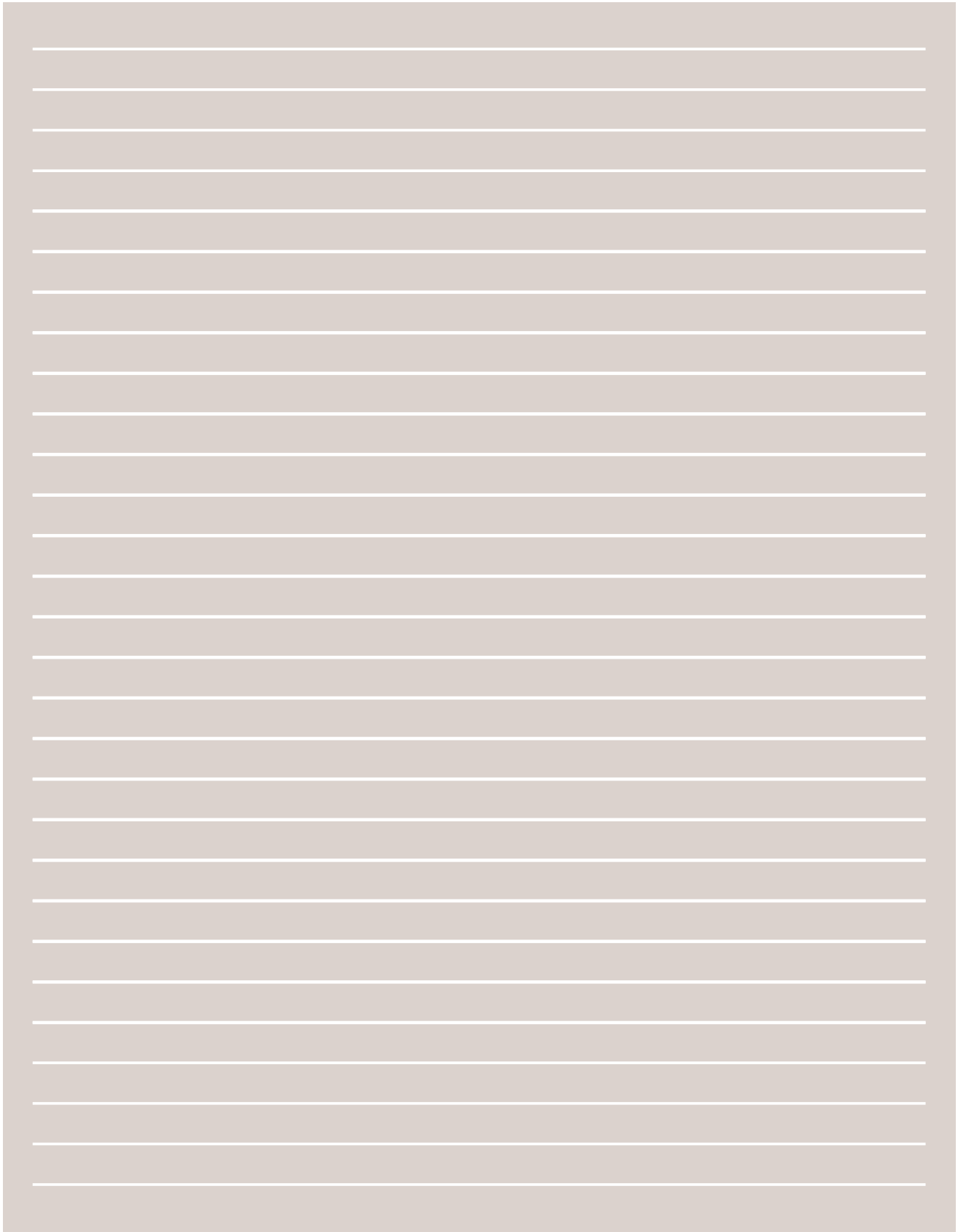
1. Beliefs appear to be real but are in fact of your own creation.

2. Beliefs are fed by emotion and emerge from some decision you made at some point in your life.

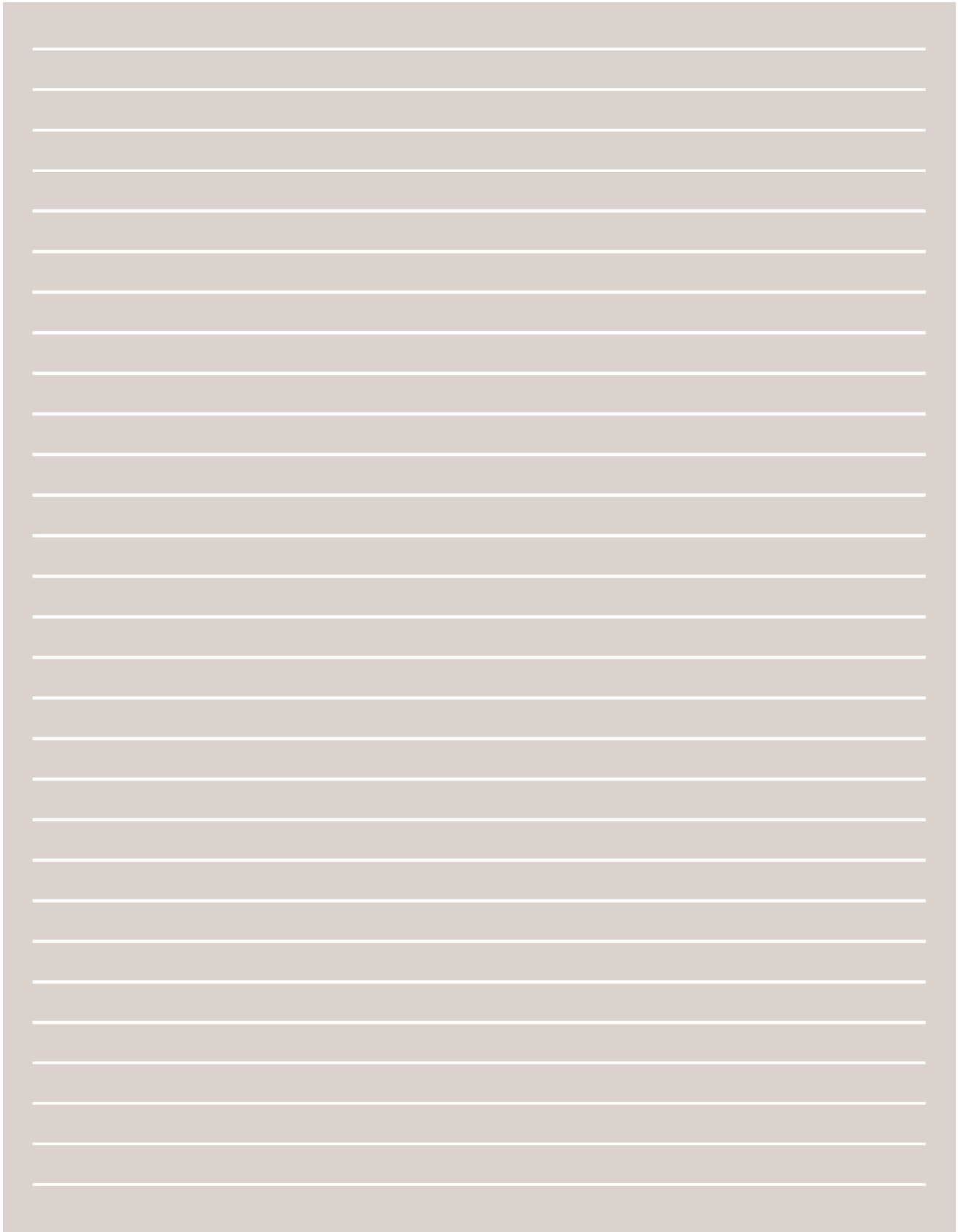
3. You can always change your mind.

4. When you look at the connection between the original decision and the view you now have, you need to acknowledge the impact that your assumption has had on your own life.

Exercise: Write Your Money Story

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Exercise: Write Your Money Story

A large rectangular area with a light beige background and horizontal white lines, intended for writing a money story. The lines are evenly spaced and cover the entire width of the area.

Chapter 13 - What Is Holding You Back From Achieving Your Financial Dreams?

Write down on paper, not your computer or phone, a list of 20 things that you think are holding you back from achieving financial freedom.

Once you've done that, take a break, have a coffee, juice, or water, and take a short walk or some other activity to clear your head. When you come back have another look at the list.

Find a different coloured pen (markers are great for this) and cross everything off the list that is outside of your immediate control.

An example of this is the world economy. That is way out of your control (unless you are a national leader), so cross that off your list. If it's something to do with the climate, cross that off as well; we can't control the weather.

Are you getting the picture?

How many items did that eliminate from your list?

Get another coloured pen and go through the list again, this time look for items that start with statements like:

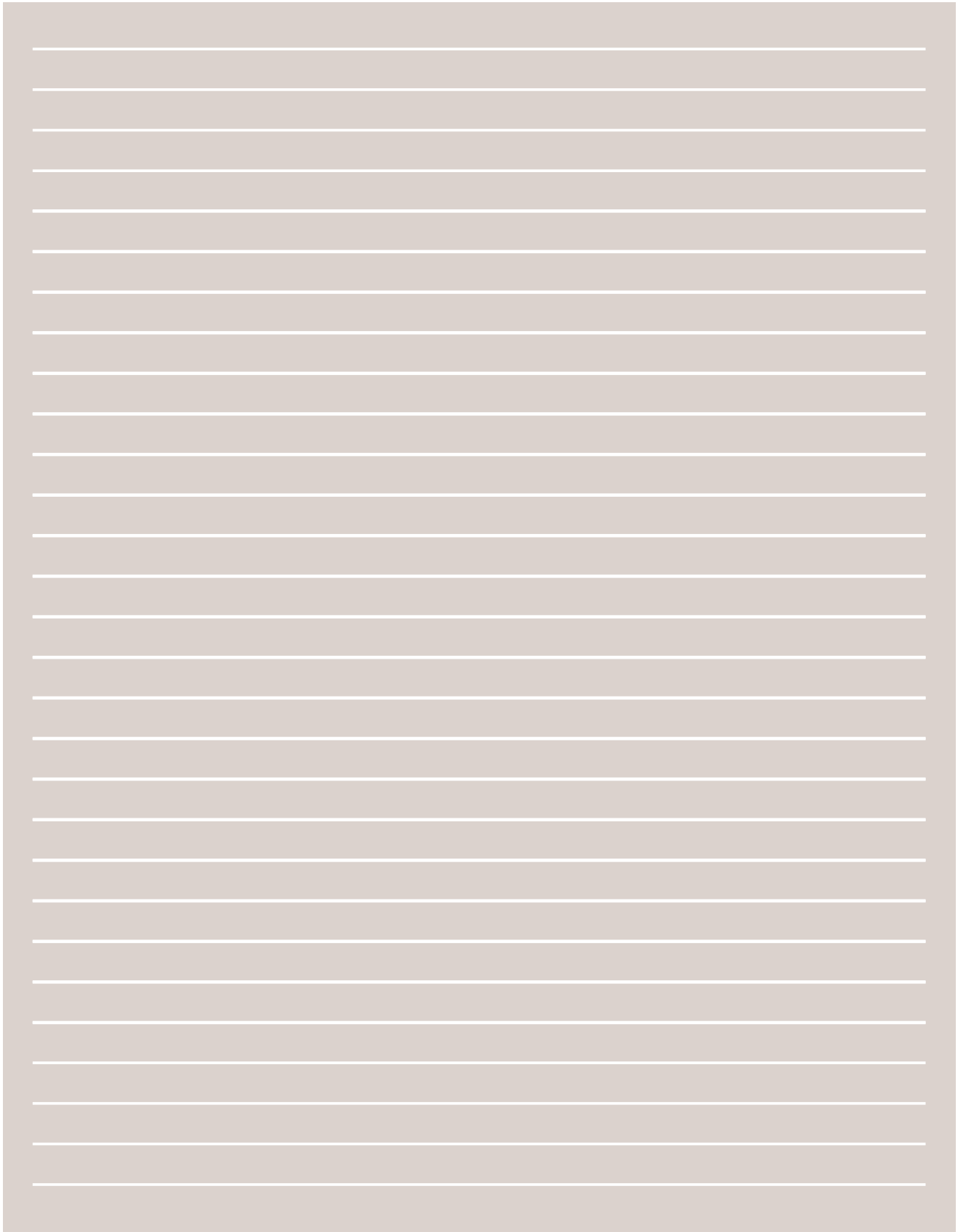
I can reach my financial goals when...
I finish my degree;
I win the lotto;
I get a better job;
the kids leave home, etc.

Look hard at these statements and decide if the when is valid. If not, cross it off, it's just an excuse.

You have to be ruthless and practical here!



Exercise: What Is Holding You Back From Achieving Your Financial Dreams?



Chapter 13 - What Is Holding You Back From Achieving Your Financial Dreams?

The list should be getting quite a bit shorter by now. Keep going through it to refine, rephrase, and cross off until you are left with the five things holding you back but that you can do something about now to move towards financial freedom—to achieve your financial dreams.

Once you have these five things, start brainstorming solutions. Write down all of your ideas no matter how crazy!

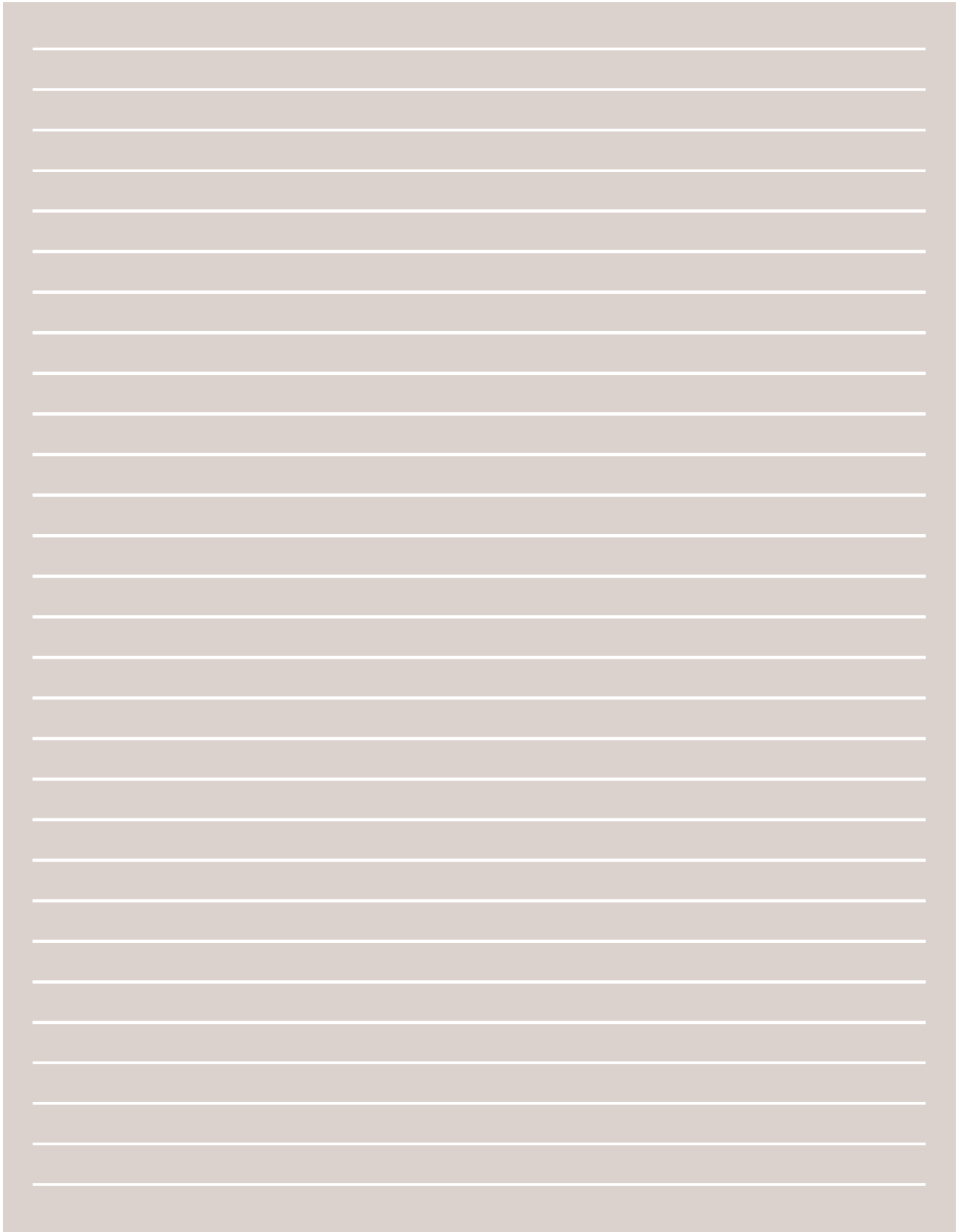
The whole point of this exercise is to get you to expand your horizons and shift your locus of control from external (where you look outwards to others for solutions) to internal.

This is where you hold your future in your hands. You take responsibility and create the life you want, rather than just waiting for it to happen.

Maybe that statement makes you realize that you don't know what life it is that you want to live.



Exercise: What Is Holding You Back From Achieving Your Financial Dreams?



Chapter 13 - What Is Holding You Back From Achieving Your Financial Dreams?

Then it's time to do some dreaming! Imagine the life you'd love to create and set some goals to work towards your financial freedom. Little steps count.

Your final step is to take action—take one small step towards your financial dreams every day!

Let's move on to the exercises that are more directly related to you and your partner and your combined relationship with money.

The Money Conversation with your partner is a very important step in understanding each other's relationship with money and how you can work together as a team.

Put yourself in your partner's shoes. Remember, men and women see money differently—they will have a different money story from you, and may well be a different money personality also.



Exercise: Money Conversations

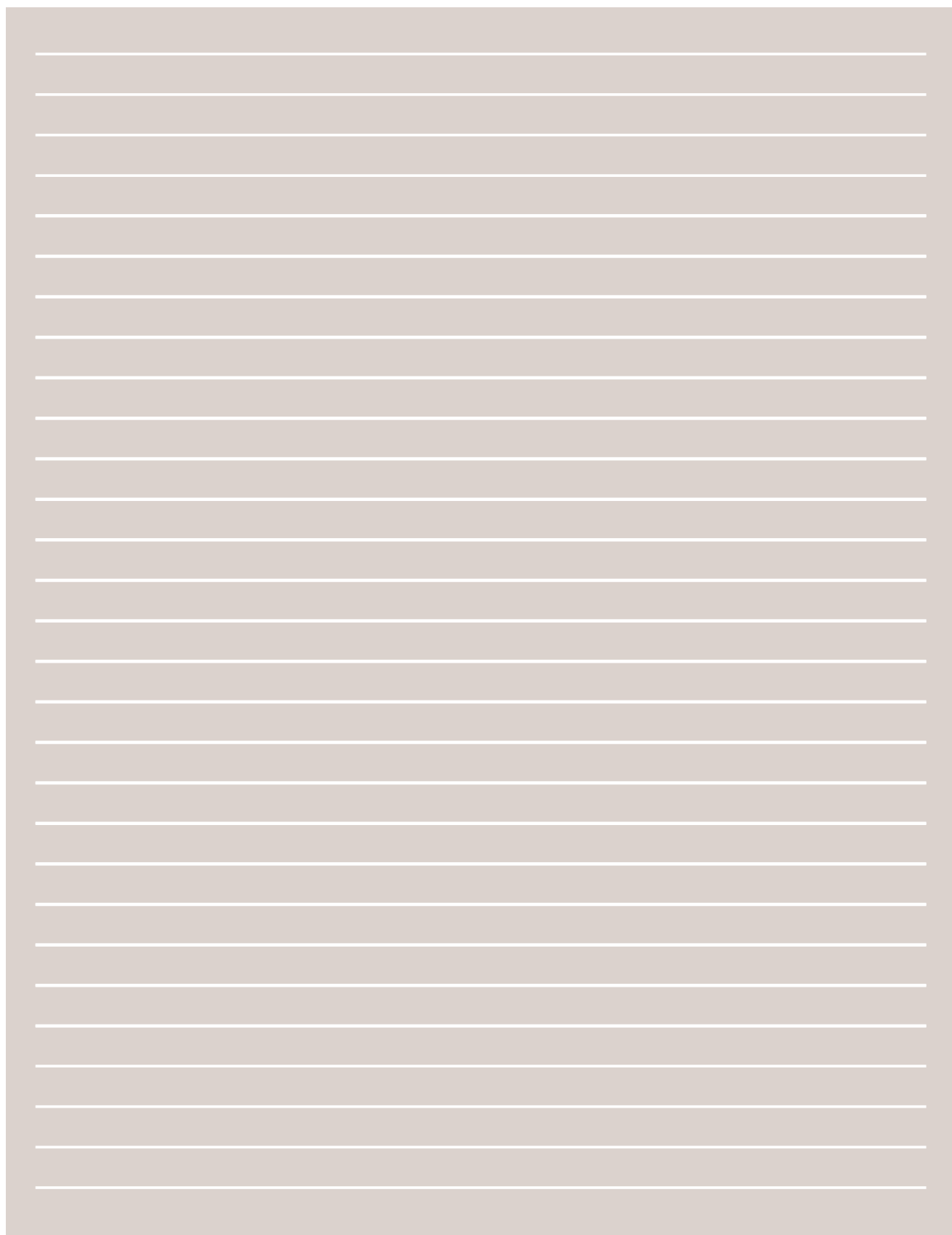
Setting The Scene

- Set aside a time and place to have the conversation.
- If you are tired after a stressful day don't even attempt to have the money conversation.
- Find a favourite park or beach away from all other distractions where you can be open and talk to each other.
- Don't forget to turn off both of your phones and any notifications that might pop up on your watch.
- For the first few money conversations, leave the bottle of wine at home or have it after you've finished.
- If the discussion starts to get heated or goes around in circles, stop. Take a break and agree to pick it up again another day.
- Don't leave it too long, agree to pick the conversation up in 24 or 48 hours

Some of the questions you can discuss are:

- How did your parents handle money?
- Does debt scare you?
- Are you comfortable managing your own money?
- How was money handled in previous relationships? Did that work?
- Discuss some different money scenarios and see how you would each handle the situation.
- What happens if one of you loses your job?
- How do you deal with an overdrawn bank account or credit card debt?
- What do you do when you want an overseas holiday?
- What about retirement? How are you going to plan for that?
- What are your investing styles, what do you want to invest in, and how much?

Exercise: Money Conversations



Chapter 13 - The Money Dump

This is a very personal exercise so make sure you give yourself plenty of time to work through it. Scott and Bethany Palmer devised this exercise.

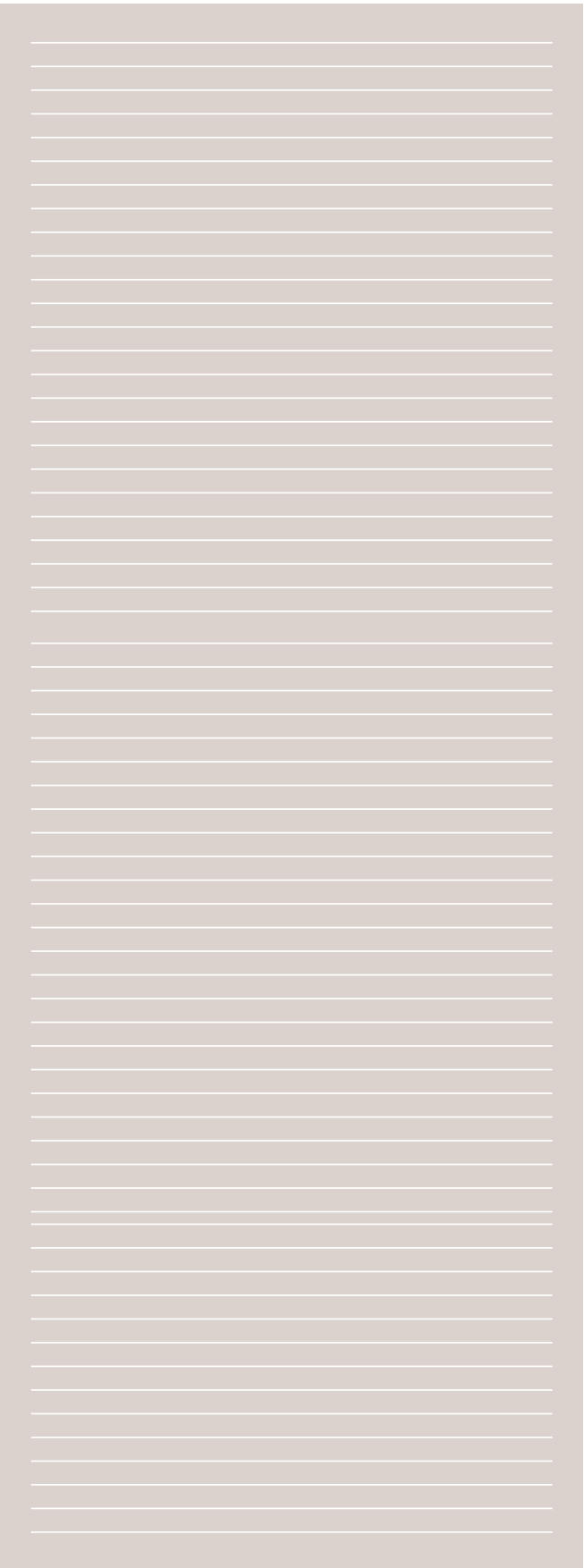
Write two lists.

The first list is all the POSITIVE aspects of your money relationship, e.g. what have you achieved financially as a couple? What are you proud of as a couple? Your sentences will start with, 'We'.

The second list is everything that is BUGGING you about your financial relationship. Don't evaluate as you write, this is a money dump, time to get it all off your chest! Don't worry about blame or cause. Only YOU are going to see the list.

Use bullet points or short sentences; you aren't writing a novel.

Once you have written your lists, take a break for an hour or so and then come back to your lists.



Chapter 13 - The Money Dump

Take a fresh look at the list of POSITIVES. This shows you are doing some things well, and you want to continue to build on those. Ask yourself, “How did we make this happen?” Jot down a few notes as you talk about this in your money conversation.

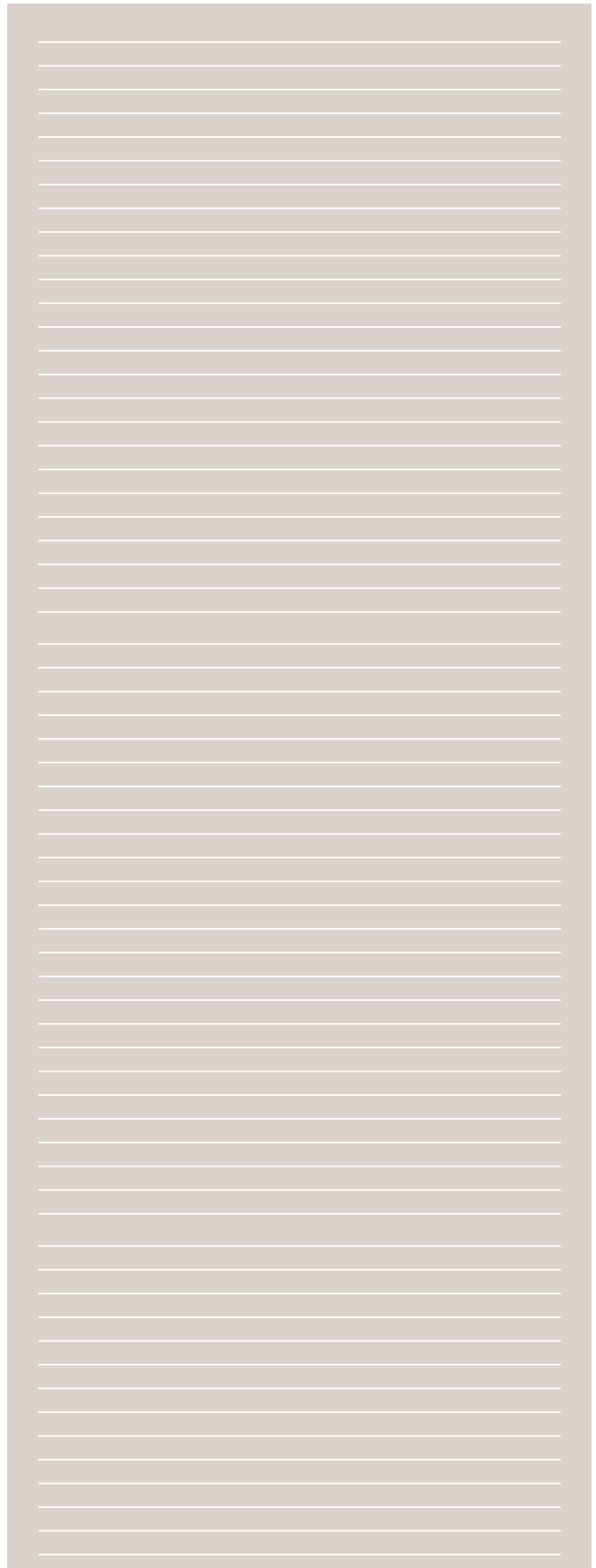
Now have a look at the BUGGING list and prioritise the top two or three things; these are the ones that you would like to tackle over the next six months.

Which are the most important to you? Which do you think are at the core of your financial communication problems?

It may take a few reviews to come up with the final list. Once you have that list, jot down a few notes about,

·Why they bug you?

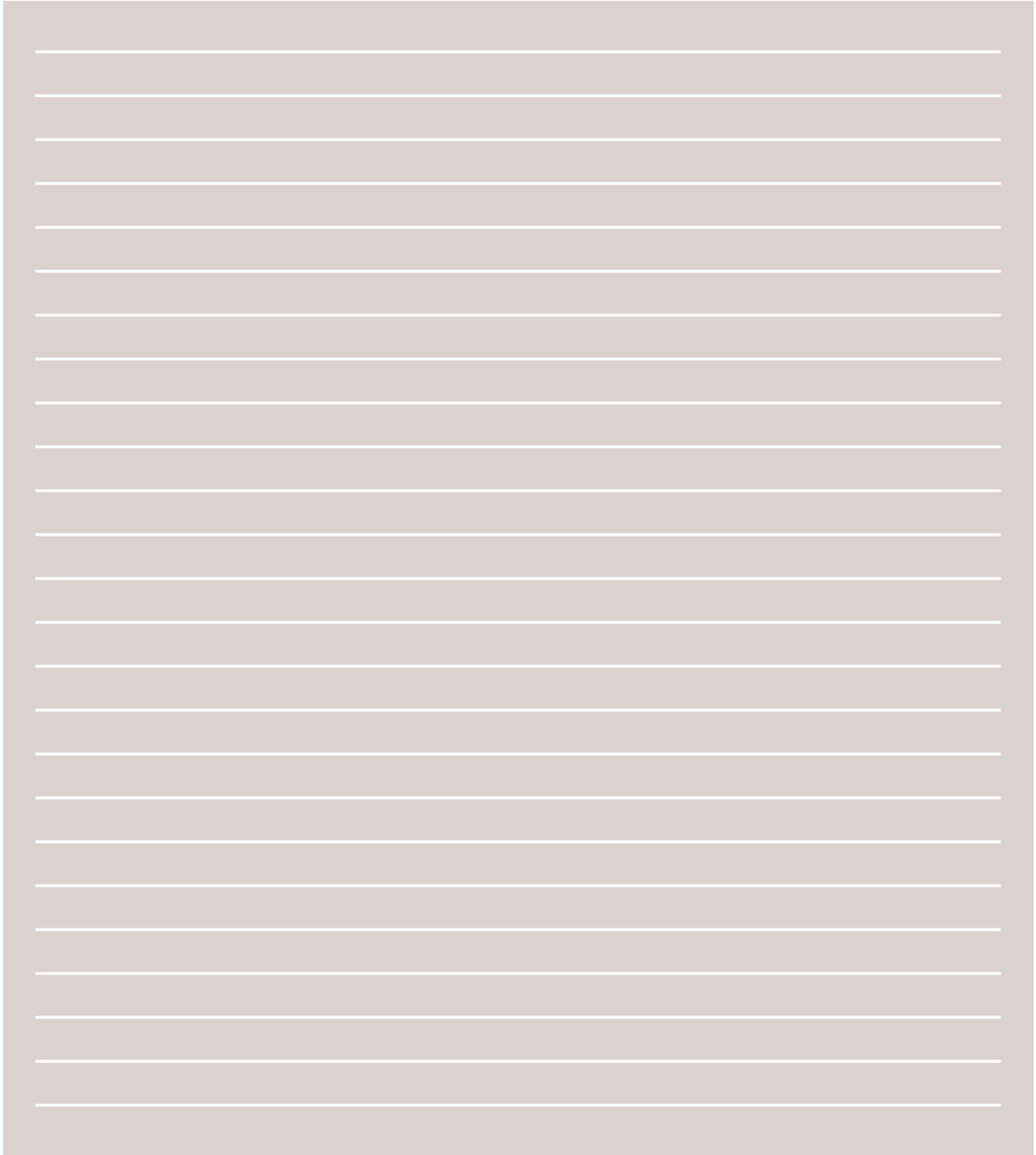
·What you think needs to be done about them.



Chapter 13 - The Money Dump

Then ask yourself,

- What is my part in this issue?
- What is my partners part?
- How would I like to see this issue resolved?

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Chapter 13 - The Household Banker Job Description

Ideally this will be the one of you who has the best skills for the job. One of you is probably already filling some of this role, you just don't see it as a 'job'.

If we lived in a perfect world, this would be the job description for your household banker.

1. Take responsibility for making sure the bills get paid on time and find any discounts you may be entitled to for prompt payment.

2. Make sure your expenses are reviewed regularly to ensure you aren't over paying for services, like phone, power and insurance.

3. Monitor your Money Plan and keep each other up to date on your financial date nights (more on this shortly) and how you are all doing at tracking towards your goals.

4. Make sure any backsliding is picked up early before it gets out of control and then come up with a plan to get back on track. Most importantly, discuss it with the rest of the family to make everyone does their part.

You could swop this role around so not just one of you is responsible all the time.



Chapter 13 - The Financial Date Night

Yes, if you are single you still need to have a date with your money on a regular basis. They are an important part of keeping the focus on your money and moving forward.

The Date Night isn't just about paying bills or looking at your Money Plan, although that is part of it. It is also about planning for the short and longer term and making sure you are heading in the direction you want to go, and if something changes this is the time to address and re calibrate your plan.

Once a month set aside a specific time for your Date Night. It doesn't have to be an evening, you could have a financial date breakfast, or mid afternoon. The important thing is to have them.

If you are in a relationship more than likely one of you is going to be much more into the Date Night concept than the other. This is quite normal. Both of you need to exercise patience and tolerance while you get used to your Date Nights.

Your money personalities and understanding each other are important in your Date Night. The Spender just wants to know how much they can spend. The Hoarder wants to go over every receipt for example, so take your personalities into account when planning your Date Night.

If your Date Night turns into an argument (as the first few may well do), don't give up. Take some time out, postpone to another day if you have to, but come back to the problem when you are both calm.

Build your Date Nights into your calendars, they are a non-negotiable. They don't get cancelled unless it is an emergency!

If you are struggling to either find the time or to have the discussion you need to, break them down into shorter more frequent dates, so you at least deal with the practical matters that need to be sorted out. And come back to the more difficult issues as its own date night.

Chapter 13 - The Financial Date Night

Here are some guidelines for your Date Nights,

1. Set a date: Set aside a couple of hours, it may sound like a long time but it will go very quickly and you have a lot to talk about.

2. Cut out distractions: No phones, no TV, no email and if possible no children. Even if this means scheduling your date around nap times.

3. Comfort is important: You want to sit somewhere comfortably where you can see each other and connect with a hug, eye contact every now and then.

If you get distracted when you are hungry have some snacks handy, have plenty of liquids, water, coffee even wine if that makes you feel comfortable. Music (not the radio) in the background is fine, as long as it doesn't distract you.



Chapter 13 - The Financial Date Night

4. Set the right tone: You are having these date nights because you love each other. You are building a life together, so start with a hug, acknowledge each other in a positive way for example, “I love you, we are in this together.” If things have been particularly rocky you might say something like, “I am really glad we are starting over, I know we can do this.”

5. Always start by talking about the positives: Think about your achievements and how you made them happen.

6. Review your numbers: Your household banker has the floor; this is the time to review the last month (or whatever time frame). Again, start with the positives, if you saved more than expected, didn't spend as much, or cleared a debt, acknowledge this before looking at what didn't go so well. Were there some unexpected bills that threw you off track? Do you need to tweak your Money Plan?

7. Then move onto what is coming up in the next month, this is a great opportunity to not only talk about your finances but also use the Date Night to plan weekends away, or what shows you might want to go and see, right through to what gift ideas do you have for upcoming birthdays and when are the dog's vaccinations due. It really is a great opportunity to do some forward planning in all aspects of your family life.

8. Set some new goals and check in on progress on existing ones: What can you achieve in the next 30 to 90 days. Use SMART goals to break the goal down into clear measurable steps and decide on the first action that will get you moving.

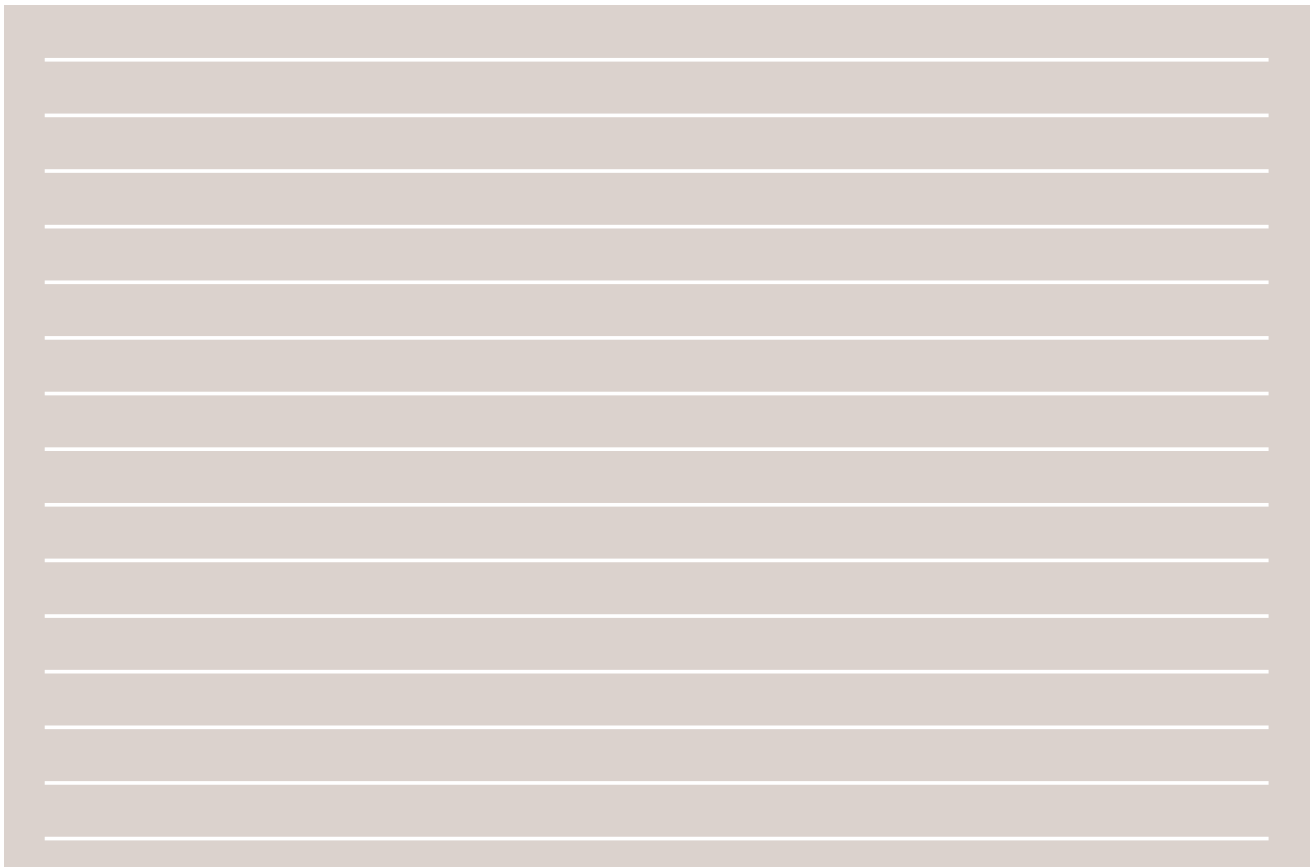
9. Set the date for your next Date Night, initially this may be weekly.

10. You are finished! Give each other a hug, kiss, shake hands, whatever it is that you want to do to acknowledge the fact that you have had a productive and healthy conversation.

Chapter 13 - The Financial Date Night

Once you get into the routine, your Date Nights won't be so long or complex as you will be on the same page and communication will be flowing in between dates, so they will come down to these four elements.

1. Set the tone: Having this as part of the routine helps you clear your mind from the stresses of the day, and make sure you can focus completely on each other.
2. Review your numbers: What worked, what didn't, what do you need to update and what is coming up in the near future.
3. What are your successes? This one is for those in a relationship. Initially this may just be noticing that you aren't arguing as much as you were before. What changes are you noticing in each other's behaviour? Give positive feedback.
4. Review and set your goals: What are your short term and long-term goals, how are you progressing towards achieving them, what are the next steps?





YOU HAVE TWO CHOICES:

1. DO NOTHING AND HOPE
FOR THE BEST, OR,

2. CHOOSE TO TAKE
ACTION TODAY BY
SETTING GOALS THAT
LEAD TO GREATER
FINANCIAL FULFILMENT IN
THE FUTURE.

KEEP GOING!



WHAT NOW?

This workbook was created to start you on the path towards financial fulfilment by challenging you to think differently about your money and work along side the book you have read...

So what now?

What do you think about the following now?

- Your relationship with money, and how it impacts your decisions

Only 20% is about practical money management.

- Your money beliefs, and whether these are holding you back or helping you move forward

If you have financial goals that you want to achieve, the single best thing you can do for yourself is understand your relationship with money – and change it for the better.

- What financial fulfilment means and looks like for you

- Setting short - and long-term goals that will start you on the road to success

If you want to learn more: we have plenty of resources available on our [website](#); sign up for our newsletter and try our Money Personality quiz, or download our other eBooks, read our blogs, watch many of the videos on our Money Mentalist YouTube channel or simply ask us a question.

Whether you are aware of it or not, the mindset and emotional relationship you have with money influences every spending decision that you make.

Or, if you are ready to make some changes right now, then talk to us about one of our coaching and mentoring courses.

What's more, becoming financially fulfilled is actually 80% about understanding your relationship with money and your money beliefs.



Are you ready for change?

- Sick of the stress and the arguing over money.
- Tired of trying to get your finances under control but nothing seems to make a difference.
- Ready to find new energy and discover new thinking that will change your life.
- Ready to build a shared vision for your financial future.
- Ready to move ahead financially so that you and your family can build a successful and happy life together.

Why join a Money Mentalist Programme?

- To relieve stress about your long-term future. Discover where you want to be and how to get there.
- Know how to talk to your partner about money – without the angst.
- Get a practical system to manage your money, pay your debt effectively and allocate more time to the things in life that are important to you.
- Gain a sense of control and empowerment by understanding your financial situation.

- Make change happen fast by becoming aware of your Values and your Beliefs that drive your spending.
- Throw away the budget and let us show you the benefits of a Money Plan.
- Improve your personal and business finances. Learn how your business and personal finances relate to each other and what impact your decisions will have on both aspects of your life.

How do I do this?

I teach you how to permanently change our money habits by understanding your money mindset - your money psychology. Once those habits are changed, you'll find a change in the relationship with yourself, your money and your partner. You're ready to develop a shared vision to reach your financial goals.

Anything else is a temporary fix and you soon revert to those old habits.

My Programmes

Hundreds of people have turned to me for help getting off the financial treadmill. I have life-changing coaching that will teach you how to reset your money mindset and change your habits so you can build a happy and successful life.



Fire-Up Your Money Management

If managing your money and paying off your mortgage faster or reaching new financial goals is your primary aim right now. This programme is for you.

The Fire-Up Your Money Management programme teaches you to manage your finances and bring awareness of your financial behaviour from the back of your mind, to the front. You will learn how to successfully manage your money with just 30 minutes a week.

I set you up with your own personalised online system, which I teach you how to use and monitor your progress. This system helps you track your spending, build your money plan and set your goals. I use behavioural economics to help you understand your income and expenses from a different perspective than usual accounting principles.

I check in on a regular basis to make sure you are staying on track. And each month we provide you with bonus resources to give you an insight and tips and tricks into your financial behaviour and how you can improve.

You can learn more about my signature programme at www.moneymentalist.com

If you would like to talk to me about any of my programmes, your money habits or anything else around your money, [click on this link](#), then pick a day and time that suits you. It's completely free!



CHANGE IS NOT AN
EVENT. IT'S A PROCESS



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ABOUT LYNDAL

B.COM, GRAD DIP ARTS (PSYCH), FTA

I started my career as an accountant when I was 17. I love numbers, to me they tell a story of your business and your life. I read them like others read novels. I graduated from University with a B.Com. After working for several accounting firms, when I was 7 months pregnant with my daughter (now 33), I began my own practice. I remained in Public Practice until 2010 when I sold my business to return to university to study Psychology.

In the middle of all of this, my marriage ended. Anecdotally, 70-80% of relationships break up because of money and this was true in my situation. I was devastated, and an emotional wreck. Even though I was an accountant, which meant I had a sound knowledge of my own financial situation, that didn't really help me going through my own breakup. Emotions completely took over. I felt I was completely on my own. I came out the other side servicing \$600,000 of debt.

It may seem a strange change in career path from accounting to Psychology, but it made complete sense to me. What I had realised in my years in practice, is that accounting (and money) isn't just about the numbers, it is also about the emotions that go behind the numbers, it's how we see the world and how we make decisions all stem from our relationship with money.



ABOUT LYNDA

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I graduated again this time with a Post Graduate Diploma in Arts (Psych). I continued to specialise in Money Psychology by continuing my training with Professor David Krueger (author of the Book ‘The Secret Language of Money’) and became a certified Money Mentor Coach.

What Changed

- I learned the distinction between a budget and a money plan.
- I started saying No to myself and others about things that didn’t really matter to me. And saying Yes to what was important to me. This was when I really saw the impact of mindset on moving the numbers.
- I learned how to make the tough decisions that helped me turn my life around.
- I rewrote my own Money Story.

The Money Mentalist was born, and I now spend my time working with individuals and couples helping them understand their relationship with money, how to communicate about money to each other and how to make better financial choices. I use my accounting expertise to help them build a Money Plan (I don’t use the term budget) which gives them the confidence to manage their money to reach their financial goals.



BOOK A SESSION

If you want to take your relationship further with money and make life long changes then connect with me and let's have a conversation.

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www.moneymentalist.com