

# Overcome Your Money Fears

By Jean Archary

My relationship with money has been fraught with challenges over the course of my life. In my first few years, money was plentiful. I lived a life of luxury, and experienced true financial abundance. However, at the age of eight, my entire world changed. My mom, without a career, income or financial support, became the sole provider for four kids under the age of 10.

Life was challenging for us after that, as we moved into a drastically different financial situation – from riches to rags, abundance to scarcity, and financial wellness to financial insecurity. Yet this shift that caused me to remain in survival mode for much of my life would also lead me to discover my true purpose. My challenging childhood experience led me to realise how important financial security is to one's well-being, and how I can help empower individuals to make the best decisions about money and avoid the mistakes many of us make.

My point of view, for many years, was founded in survival, and my goals were oriented accordingly: finish school, receive a university degree, earn an income, avoid debt, and survive. If we compare my mindset to that of someone who was raised with entrepreneurial values, we would find a multitude of differences. From how we think about finances to the decisions we make, our thoughts and beliefs about finances are often constructed from the pre-conditioning and pre-cautioning advice from our parents. Like most things in life, it is our mindset that plays the most vital part in our success.

Leaving a secure, comfortable income to start my own business and pursue my passion to empower others was the

toughest decision I have made in my life thus far - especially as a single mom - but it was a risk I was willing to take. After much planning, deliberating and sacrifice, this decision would ultimately allow me to overcome my biggest fear and fulfil my purpose.

I did question my sanity on a few occasions as I made the potentially insane move to walk away from income security and a senior position in a company amidst a global pandemic. The first week following my resignation was an especially anxious time as I panicked about what would happen if my plan didn't work out... Would I lose all my savings if I failed? And how could I teach others about financial wellness if I was not financially well myself?

These thoughts continued to plague me until I realised that this insecurity was a necessary part of my journey as an entrepreneur, and of being an advocate for financial wellness. How could I teach others about financial wellness if I could not resonate with what they experience, think and feel?

This aspect of resonating with one's clients is not something that I was taught when I became a Certified Financial Planner. Instead, my courses focused solely on the technical skills needed to help clients plan for their financial success, and ignored the secondary requirement of the emotional relationship clients have with money.

Before working with clients to secure their financial wellness, I needed to reflect and work through my own personal challenges and up-skill by attending self-development workshops and coaching programmes, as well as

connecting with my spiritual self through meditation to be able to transform into the professional I needed to be.

## Here are a few tips I've used to work my way through panic, anxiety and worry about money:

1. Identify the concern you have, as awareness is the first step to wellness
2. Focus on the solution of your issue, not the problem
3. Write a plan of small steps, and take one step each day
4. Meditate to connect with your deeper spiritual self
5. Practise daily visualisation, seeing yourself overcoming the challenges you face
6. Create a vision board
7. Repeat one affirmation frequently throughout the day to shift your mindset
8. Read, learn or listen to anything motivational and inspirational
9. Find a 'pick-me-up buddy' who will make you feel better even on your darkest days
10. Remind yourself that this too shall pass

Jean is the founder and owner of Money Messages, which offers financial education, wellness and coaching solutions to help individuals and employees shift the way they think, feel and behave with money. For more information or to get in touch, visit [www.moneymessages.co.za](http://www.moneymessages.co.za).

