



Do any of the following comments sound familiar to you?

- * I can't go on holiday because I don't have enough **money**
- * I would have bought you a better present if only I had more **money**
- * I would have got that job if I had looked better (**spent more money on myself**)
- * If I had more **money** I could do things better and be a better person

Who's in control here? You?... or the 'number' in the bottom right-hand column of your bank account?

*** I Can't Go On Holiday...**

Why not! – Who says you must spend lots of money to go overseas or interstate for a holiday? Why can't you take a break at home? Literally. How about doing some day trips with the family perhaps?

Do some stuff around the house or apartment that needs doing but **DO SOMETHING DIFFERENT!** – Saying you don't have enough money is giving yourself permission to blame something other than yourself for not taking a holiday!

A few years back my wife Kaye and I were working from our home office in Sydney and while we had been planning to have a short break with our 4 dogs, it was still some months away.

Meantime – to keep the spirits up (*and after an extra-long weekend with the nose to the grindstone*) we thought the best thing to 'clear the mind' and plan this holiday was to do a day trip – we call it '**taking a Ferris Bueller**' (*after a B grade movie*) where you simply take the **WHOLE** day off for no good reason other than you want to get away somewhere just for fun.

In this instance we ended up grabbing a cheap lunch in a water-side café in an out-of-the-way Northern beaches area of Sydney, paddled around in our small rubber duck on the shores of the Hawkesbury River for a few hours in a local park, soaked up the wonderful sunny day and talked of everything **BUT** work.

I must confess I took pen and paper and a tiny notebook 'just in case'.

They never even saw the light of day! ?

Spending the whole day together away from work meant we could be like kids again – dream a little or in my case a lot! And enjoy each other's company away from the computers where we spend way too much time.

See... we're far from perfect but that's ok too. Of course, you can do all this by yourself but it's more fun with a friend.

Cost for the 'one-day holiday'? Maybe \$80-\$100 for food, drinks and petrol.

Actual value to us? Priceless!

Although we could have skipped the restaurant lunch by the water and taken food and drink from home... it was much easier this way, so no excuses for 'no money' ok?

Continuing on with some of the many ways we wave the 'no money' wand around like a fairy distributing fairy dust...

*** I could have bought a better present and I could have got that job if only I had more money.**

Really? How does that work? How can you compare 'how much you spend' with the thought and love that obviously goes into a handmade birthday card with some nice loving genuine words to (say) your partner promising you will do X, Y or Z.

Like paint the house, keep on top of the clutter, clean up the yard, make her (or him!) breakfast in bed (*until the novelty wears off!*) etc etc etc...

It's not being 'cheap' it's being sensible if you don't have a lot of spare cash to go around. Make what you have got... go further.

Work out what you can or can't afford to spend and do it to the best of your ability so that you don't feel you have to apologise for anything. A single birthday card these days can set you back \$5.00 or more – so if you don't have five bucks to spare – **MAKE YOUR OWN!** (I do!)

And what if you're invited to a dinner party and asked to 'just bring a bottle'.

Just because your friends drink \$30-\$40+ bottles of the flash stuff doesn't mean you have to bring one that costs the same if you can't afford it!!... There are some great wines even at the sub \$10 mark and even less if you shop around... so it's all a matter of perspective.

No-one, friends included, will ever think less of you and hey, if they do are they really the kind of friends you want? And the kids... Isn't it about time they started to learn they can't have

everything they want just because little Ryan or Brittany up the road has the latest iPhone or Dungeons & Dragons game?

When I was a kid, I was given a 'new' second hand bike. A 'new' second-hand surfboard and even today I am more than happy with 'new' recycled clothes (*from a cool local charity shop*).

Undies and socks we buy new – but – hey, if we got really stuck for bucks – then a really good wash would make pretty well anything 'new enough'.

Saying 'if only I had more money I could have looked better and probably would have got that job' is taking the '*I*' out of responsibility.

And yes – it does take practice to see the positive side of things, because we've unwittingly been trained to assume the 'victim' role. Just think of any news story on TV. There's usually a good guy, a bad guy – and the 'poor victim' to illustrate the problem.

Life doesn't happen in perfect chunks like it does in the movies. We need to get used to it!

Choose whether you're going to stress over things you genuinely have no control over – or whether you're going to consciously choose to use your energies on stuff you can influence.

So I suggest we all start saying... **'I control money - money doesn't control me' ... or – 'I have more than enough money for what I need to do right now'.**

There are loads of psychologists and psychiatrists who charge huge amounts to teach people some of these simple little positive sayings.

Things like;

- **'I like myself and who I am.'**
- **'I am a good person'**
- **'I am happy just being me.'**

That'll be \$500 please!! (*just kidding!*) ...but you get the point right? ☐☐