

# \$\$\$Money Matters for Mind Body & Spirit

**By Hillary Raimo**

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**W**hen you decide to claim your power in this lifetime, it can often seem a daunting task. Many of us are raised to be afraid of speaking up or standing out and learn quickly to become invisible. Especially so, if we come from abusive backgrounds. It is difficult to grasp the meaning of what power is. Personal power is often mistaken as the ability to become successful in today's world, usually in our careers or finances. So, we strive harder every day to move ahead with promotions, while also juggling raising a family, or just making ends meet as we support ourselves. This leaves very little time, if any, for us, our dreams, and our pleasures in life. The downtime we do take is often filled with a deep guilt that the time could be used to make more money or we find ourselves spending money that we feel should be going towards other things.

There is not much value placed on the being-ness of life. We often feel anxiety to go out in the world and be do-ers. The lack of balance between the two manifests in many different ways, disease and debt being two of them. We tend to give our power away to money and let it dictate our lives. Obsessed with making more of it, yet knowing that more will never be enough. In spiritual communities, we find even greater confusion about how money fits into the scheme of things. Living humbly and without is a dogma found in many religions. The basis for this is to learn without having the distraction or ego attached to what money does to the human soul. What does money due to the human soul? Could it be that living a life filled with abundance, along with a combination of doing and being, while working hard and being responsible with what we have and spending downtime is a wise investment?

In my work, I often see an abuse of money and sabotage in people's financial lives. Hidden deep within is often a feeling of unworthiness that seeps into our lives as a whole and affects every aspect, especially when it comes to our financial lives. We dream of success, of fulfilling our dreams, of traveling to faraway places. We secretly wish for these things, or perhaps we have less dramatic dreams for ourselves. So what is it that keeps this from happening? How often do you find yourself saying you can't take that self help workshop because you can't possibly spare the \$50.00 it costs? Money is actually energy and energy follows thought and moves towards it. You create your reality by what you think and how your emotion directs your thoughts. When we meditate we see how our thoughts try to distract us and pull us off our center. We know that if only we can quiet those thoughts long enough to move past them into the void that lies behind them, we may in fact reach enlightenment. But what about those pesky thoughts that keep pulling you off your center—distracting you with fears, doubts and voices of criticism that always remind you of what a waste of time it is to pursue all of this? Those thoughts that we watch pass us by are like guardians of that void, and if we acknowledge them and detach from them, they

move aside and let us in. So what happens when we are here? And what does this have to do with money and abundance and being able to follow our dreams? Everything. You see once we become more self aware of what makes us tick internally, our inner life begins to change and shift. As a result, eventually our outer world changes.

You attract into your life reflections of the inner dialog. If you are experiencing debt, over-spending, sabotage of saving your money for investments, can't seem to get out of renting and become a homeowner, then begin to take a look at your fears of being seen, taking your power in this lifetime, and becoming successful. It may at first seem irrelevant, but in the cosmic workings of the universe, everything is interconnected.

Taking responsibility for what we do in life and acting on our deep knowing that change is needed, is often the biggest fear of all because it is like facing your own death. We experience little deaths all the time, in many ways. In relationships, job changes, even finishing a school or work project. Whenever we have closure on something we experience a small death, and often it is not seen as such. We avoid looking too closely at what is uncomfortable for us because we fear the release of emotions associated with letting go. So we hold on, and we hold tightly to what we know, to our routine and to what seems to be working. Even if it creates stress in our lives, our bodies, our minds and in our spirits. We tend to blame others for our situations, our spouses, children, or our parents. The truth of the matter is that no matter what your situation or what you suffered from in the past, or what others are doing in your life, you are ultimately responsible for your experiences.

You have the power of choice and free will. You only have to act on it and move outward to create the kind of life you are truly worthy of. So how does this happen when you are buried in credit card debt, behind on your car payments, or you cannot seem to find a way out of your situation of living paycheck to paycheck? Let's start with the basics. Sit down and write out a statement to yourself. Commit to admitting yourself into financial rehab. Sign and date it and put it somewhere where you will see it every day. Spending problems, addiction to debt, is like any other addiction. Commitment to yourself is the first step. Next, make a list of all your bills, know the current balances and especially what the interest rate is for every one of them. List the credit card debt in order of balances from the lowest balance to the highest balance. You will target the lowest payment first so you can feel a sense of accomplishment quicker. Keep a list of updated balances and update them at least twice a month. Next, stop spending. Period. Put the credit cards away and if you're too tempted to use them, cut them all up. If worse comes to worse, you can always reorder a new card.

Next, take a look at your mortgage payment. Do you pay bimonthly? You may want to consider taking the initiative to setting this up automatically with your mortgage lender. It will save you thousands of dollars in the end and bring you closer to owning your home free and clear. Cut back on any extra. Take a look at your cable bill, your internet service, cell phone bill, and figure out what you can cut back on. You will be astounded at how much money you can find in doing this simple act.

Next take a good hard look at your daily routine. Write down every penny you spend throughout your day. Do you stop and get coffee and a bagel every morning? Do you do that 4-5 times a week? Let's say you spend \$5.30 every day before you go to work. That's \$26.50 a week, \$106.00 dollars a month, \$1272.00 dollars a year. Just by buying a large canister of coffee and brewing it at home along with making your own bagels, you have just found yourself an extra \$1272.00 a year. Take small steps for really big results and start living your dreams. That coffee and bagel in the morning could be your ticket to a new life. Making a few small changes

here and there and getting a grip on your spending habits, your credit card debt and setting up your finances so that its automatic will change the way you see life. You see, abundance and the way money plays into our lives is a great opportunity to take our own power and take back your life and with that begin to feel worthy of becoming what we are destined to become in life.

It starts by seeing that there is another way. By understanding your fears and having the courage to look within and face the fears and changes that you need to make in your life. We then begin to move out of our everyday existence and routine and we begin to move, and this movement creates a force which enables us to act.

It is then our choice to act and create our own lives and follow our innermost dreams.

Money is nothing more than an outer expression of our inner life.

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*Hillary has a long history of working with others to help assist in approaching life in a holistic and balanced way. To inquire about a personal session with Hillary please email a request to [Hillary@hillaryraimo.com](mailto:Hillary@hillaryraimo.com) or visit her website [www.hillaryraimo.com](http://www.hillaryraimo.com)*

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