



Set your mind on success

A positive attitude, with clear aims, is essential for achieving a better life

People often think about changing their financial situation because they want a better life for themselves. But how do you move from that state of “wanting” to that state of “having”? There is a lot you can do but the first step is to be clear about what you want.

Establish your goals

Getting clear about your aspirations requires giving yourself permission to just “be” and to reflect on what inspires and motivates you. Tapping into your genuine desire for something vastly improves your chances of success. Forget about what you think you “should” achieve, or what Mike and Mary from down the road are doing. Someone else’s goals simply won’t work for you. Ideally, when you picture yourself in that state of having achieved your goal, it should feel right.

Clear the negativity

It’s now time to get over yourself! Sorry, but if you fill your head with all the reasons why that perfect house, that higher bank balance or that holiday in Fiji can’t happen – well, guess what? Chances are it won’t. It’s time to take back control of your head space and clear the negative self-talk so the positive messages can get some air time.

Maxwell Maltz, in his 1960 book *Psycho-Cybernetics*, says it takes 21 days to break a bad habit. So if you are caught in a negative thought pattern about what is possible, don’t beat yourself up. Just keep reminding yourself that getting to where you want is achievable; it might just take some time.

The good thing is that free help is available. YouTube has a plethora of videos on mindfulness and meditation. If you’re time poor, apps are especially useful as they often have quick audio tutorials that you can use when in transit or during work breaks. Headspace, 1 Giant Mind and Anxiety Free are just a few of the many free apps that might help.



Take action

After you’ve removed all the unwanted noise in your head and are ready to make space for the things that count, it’s time for the next step. It really doesn’t matter at this point what action you take, provided you do something that moves you closer to your financial goals. I’d love to say, “Don’t worry about it, keep visualising your goals and all your dreams will come true.” But the tough reality is that unless you push yourself into action, the status quo will reign supreme.

Face your fears

As you start to take action and make inroads towards achieving your goals, things might start to surface that bring about feelings of fear. This is only natural but you’ve got to take away the power of the beast.

Surprisingly, the best thing you can do is bring those negative thoughts front and centre and confront them head-on. Everything seems worse when hidden – that’s why scary movies don’t show the bogeyman in broad daylight!

As you do this, you’ll start to build momentum and reduce the fear that keeps you paralysed. When it comes to setting

ourselves up for financial success, or achieving any significant goal, it’s just a pathway of small steps. Much like tackling a marathon, it’s important to keep those end goals in mind while you keep putting one foot in front of the other.

Toolkits to help

There are a number of money management apps such as Pocketbook and MoneyBrilliant that not only keep you focused on your goals but allow you to keep your financial position front and centre. Both these apps link to your bank accounts and keep you focused on what you’re spending and when your bills are due. There’s nothing quite like having push notifications keeping you honest when it comes to your money habits (both good and bad).

The more you can find those small steps to bring your fears front and centre the closer you’ll be to reaching your financial dreams. Before you know it, you’ll be expanding your wish list even further and staying on track to achieving those too.

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