

7 Habits That Block You From Money And Abundance And How To Change Them

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About the author

Karen Bashford, a Money Mindset, Abundance Coach and Inner Wisdom Connector career spans working for Barclays Bank, as a business adviser and personal lending officer, before taking redundancy. Choosing to remain within finance Karen went on to qualify as an independent financial adviser.

Karen returned to the corporate world when personal circumstances made it impossible for her to remain as an adviser.



Continuing to increase her knowledge and experience within the financial world Karen worked for an employment agency, a financial market research company and several financial advisers.

When 9/11 caused her to be made redundant she set up her own Virtual Assistant business. Coaching and mentoring her clients to grow their businesses, she also provided Personal Assistance cover, book keeping and payroll services, together with sales support.

Realizing she preferred to work with people rather than computers, Karen closed her VA business in 2007 to embark on a new career direction.

It was during her training as a Hypnotherapist and NLP Master Practitioner that she discovered her money mindset left a lot to be desired despite all of her years within the financial arena.

Because she knows how her beliefs affected her own life Karen now offers mentoring and coaching holistically and spiritually to women from all walks of life: to change their relationship with money, wealth and abundance.

With her psychic abilities Karen is able to help find the hidden blocks that hold her clients back, and to assist them to reconnect to their inner child (intuition). Enabling them to be supported and guided to bring to life their dreams and desires with ease and joy.

But it doesn't stop with the mindset or connecting back to intuition, Karen believes in educating woman about money and finance, knowing it is in a woman's own interest to be responsible for her financial affairs and wellbeing.

To ensure women are given sound, trustworthy advice as they build their wealth, to protect their family, assets and legacy for future generations, Karen works closely with financial advisers who are ethical and authentic in their dealings with their clients.

7 Habits That Block You From Money And Abundance And How To Change Them

"Discovering that you're the one who holds the key to unlock the prison of your unhappiness is empowering. However, to free yourself, you have to recognize that you've been your own jailer. Set yourself free today."

Peggy McColl
Creator of the Fast Track to Write Your Book Program

Why 7 Habits?

As a woman you unknowingly sabotage your own abundant life of health, wealth and happiness through the 7 Habits you unwittingly make.

Due to social, economic and gender expectations you have been programmed to follow a pathway which takes you away from your natural right to the universal wealth impacting your financial and emotional wellbeing.

Everything vibrates including you. If your vibration is lower than money and abundance, you will fail to attract what is rightfully yours.

Therefore this e-book has been written to bring you to a place of awareness of what action you can take to increase your vibration. From that place of awareness you have the choice to continue on the same pathway or make changes to have the life you deserve full of love, health, wealth and happiness.

Enjoy the read, please be gentle on yourself, don't judge, blame or criticize. The past cannot be relived. Accept and move forward with new Habits of behavior on your unique journey to wealth and abundance.

With love

Karen Bashford

Habit #1: Failing to ask for help and putting everyone before you

I am sure you have heard the flight safety instructions, when travelling on a plane, especially the part relating to the oxygen masks. It goes something like this...

“In the event that the oxygen level in the main cabin becomes unstable, oxygen masks will drop in front of every passenger. Passengers are to take them, secure them to their heads using the elastic band and breathe through the masks normally. Passengers are instructed to make sure their masks are on first before assisting other passengers or children.”

Note the final part where you are instructed to protect yourself before others, the reason they give the instructions in such a way is to ensure that you are capable of helping others, but as a woman you automatically put others before you.

However, unless you want to die regretting what you didn't achieve, you need to start to change your behavior. As a woman who always puts everyone first I'm sure you can hear a voice shouting “I can't do that!”

Remember if you are unwilling to be selfish and consider your needs, you are likely to burn yourself out. If you are struggling on your own, feeling unloved, unsupported or overwhelmed then it is time to consider your own wellbeing and ask for the love and support of those around you. If you can't get it from them, find a group of women who are willing to give love and support to each other.

It is as important to receive yourself, not just give all the time. Remember how you feel when you give and it is brushed off or refused? Well, by refusing you are doing the same to the person who is giving to you. So next time say thank you graciously and appreciate the gift.

Ignoring money is the same as refusing to receive

If you choose to ignore money, or treat it as a problem, you are telling the universe I don't want what you have for me. It is like ignoring one of your friends, who will wonder what they have done wrong! But unlike your friend, money can't ask what is wrong all it can do is leave you.

It is okay to love money, as wrong as it may feel money is simply the means to live your dream life.

When you become aware of how you behave with money, you will realize that it often provides a mirror onto other areas of your life.

Accept or ask for help

Be willing to accept help or at least speak up and ask for help. What is so frightening that you can't say yes, to help? It's not a sign of weakness.

You aren't superwoman... even though you may think you are. It is so easy to run the program that says "I have to be strong, I have to do it all myself, I am the only one capable of doing..."

No you are not! There is help available, as mentioned later there are only 24 hours in a day, so collaborate, share and support.

Allow the universe to provide you with what you need by asking. It is amazing how abundance starts to flow when you ask.

Habit #2: Not valuing you

When was the last time you acknowledged your amazing self?

Life circumstances may have caused you to experience low self esteem and lack of confidence. Hardly surprising when you consider how women have been treated over the years!

It is only due to courageous women such as Emmeline Parkhurst and Millicent Fawcett (suffragettes) that women are anywhere close to being considered equal. Unfortunately in some countries, they are still viewed as second or third class citizens.

What does it mean not valuing YOU?

There are two aspects to valuing YOU the first is when you consider your health and wellbeing before others, as mentioned in Habit #1. How can you continue to work and be supportive of others, if your health is compromised in anyway?

The second is in monetary terms and this can be trickier as it requires you to be honest with yourself. How you value yourself is based on how much you perceive you are worth to the people you serve, in monetary terms.

Think of the Mona Lisa painted by Leonardo de Vinci, a priceless treasured work of art, one that would be impossible to value. It is one of a kind and as such can never be replaced.

You are just as special and unique as the Mona Lisa painting, therefore if you were to imagine you are for sale at a well known auction house. I don't want you thinking about this question I just want the first figure that comes to mind be your answer. How much would you expect the minimum bid to be?

Your unconscious mind will always give you an honest answer and it will always be the first answer that comes to mind.

When you think about it, it is your conscious mind... your logical mind that is responding and it uses what it knows about you to give the answer.

Workshop attendees and clients have responded with sums of £50 to millions, even priceless!

If you responded with a low value, you are demonstrating a low level of self esteem and confidence in yourself. Often caused by family members, peers etc. who have said things like "You are useless." "Why would anyone bother with you?" Or "You are only good for..." which you have made into a belief about yourself.

By imposing their own ideas on you, you live your life in a way to reflect those ideas, but it doesn't have to be. You have a choice: to be worth millions, you just need to form your own beliefs about you!

Regardless of how life has treated you, you are just like the Mona Lisa, priceless! You are totally unique there is no one else like YOU.

If you feel you are of little value, you certainly won't attract the flow of money to you, as you are of too low a vibration. To start to raise your vibration, begin each day by saying "I am special and unique, I give and receive with love."

Your ego (your conscious mind) will start saying no, you are not, don't be silly of course you aren't or some such words. You can acknowledge it by saying "thank you I hear you, but I AM special and unique, I give and receive with love." You are the one to decide what you are going to believe, so BELIEVE IN YOU!

Habit #3: Giving away your time

There are 24 hours in every day, and everyone has the same 24 hours as you. Yet you have a Habit of behaving as if you have 48, even 72 hours in a day.

Joking apart you really do have only 24 hours yet you constantly give away your time, even when you don't have any spare.

You agree to all kinds of things but then regret agreeing as it pulls you in all directions, yet you are unable to stop yourself from saying yes when asked or volunteered.

Hardly surprising you start feeling run down and resentful when you fail to set your personal boundaries. Setting boundaries for you to have time for you, or at least complete some of the long list of things you need to do daily is essential.

Remember the saying there is only one guarantee in life and that is... you will die. Time is precious. It cannot be replaced. Once it's gone it's gone forever.

Your natural instinct is to help so you give time to your family, friends, and work colleagues, even clients - as free sessions or at reduced prices.

Nurture and love YOU

Obviously you have commitments, but you need to take time to nurture and love you in amongst your busy life.

Start to respect YOU as a person, not as superwoman, there to rescue everyone. As mentioned previously it is about valuing YOU as a person, one that can receive, have time to rest, recuperate and just be you. So if it means saying NO, say NO when asked to give up your time, especially when it comes to freebies or discounted prices.

By doing this, you are saying to the universe I am worthy of money and abundance because I know how to respect myself. Remember your behavior is mirrored in all aspects of your life.

Build your wealth and abundance, then if you choose to do so you can give and nurture for FREE, as you won't be giving your wealth away. (Well I hope not, although your money personality may cause you to do so).

Habit #4: NOT investing in you

Yes YOU - when was the last time you invested in YOU?

Investing in YOU whether to improve your skills, update your knowledge, pamper yourself or improve your health and fitness.

Invest in improving your skills - this could be training that will give you the ability to increase your income, or make you feel more fulfilled.

Update your knowledge - buy a book, MP3 programmes; attend a seminar or a conference where you learn more about your chosen interests.

Pamper yourself - with a day at the spa, a relaxing massage or a facial, being pampered improves your well being!

Get fit and healthy - have you joined the gym but haven't attended during your membership? It was a good idea but being fit and healthy isn't necessarily a top priority for you and certainly not by using the gym.

Then stop trying to go to the gym, let that one go. Instead get a personal trainer, you can work out what is right for you with your trainer in the privacy of your home or private gym. What about going for walks, runs or cycling if that is what you enjoy with a buddy? Find what you love to do and see it as an investment in your health and wellbeing.

Invest in YOU

It is important that you invest in YOU. This will open you to more opportunities to increase your wealth and abundance.

When you show the universe you care about YOU, and YOU are worth investing in, it will give you more abundance as you are clearly demonstrating you deserve it and you know how to appreciate it.

Habit #5: Thinking money will make you happy

Money does not make you happy, it is a tool to provide you life's essential and luxurious living.

When happiness comes from an external source, you are only fooling yourself into thinking you are. Happiness is a choice and is an internal feeling.

Money is mistakenly used in the belief that it will make you happy. Unfortunately the feeling of happiness only lasts for a short time before you slide back towards being unhappy, thereby starting a cycle of behavior.

You spend to be happy, feel yourself sliding towards unhappy, so you spend more to be happy. When you spend you trigger chemicals in your brain which makes you feel good, leading you to believe you are happy!

However, the cycle will never end until you start to be happy within you, not by your behavior.

Using money to compensate is an unconscious reaction to how you are feeling emotionally. Think of the time when you were fed up, angry, frustrated, lonely, or feeling unloved? Did you go shopping, whether online, or at the shops?

How many times have you purchased something then wondered why you did? How many items do you have in your cupboards or wardrobe that you don't like, that you are never going to use or wear?

Or perhaps you raid the food cupboard, which again is a reaction to how you feel emotionally. The more you raid the food cupboard, the more you have to buy, so food and money because linked to your emotional reaction.

The best way to stop thinking money/food will give your happiness is to understand and change your emotional state. If you are lonely, find a way of connecting with others. Join a local group with the same interests as you such as dancing, keeping fit, reading or walking.

Maybe get your girlfriends together and have a day/evening of laughter and fun. Arrange to call a friend when you start to feel the urge to eat or spend, but one that supports you, instead of encouraging you to go shopping or to have that chocolate!

Love YOU

Happiness is about loving you as you are, imperfections and faults included. Money won't buy happiness! You need to find what makes you feel loved, appreciated and respected which will help your self esteem and confidence.

Treat yourself to the 5 Love Languages by Gary Chapman and discover your love language. Unless love is shown in the way you need to receive, you will continually feel that something is missing in your life which stops you from feeling loved and therefore happy.

Happiness isn't about money. You can have millions and still be unhappy. When you raise your vibrations through your emotional, physical, mental and spiritual wellbeing money will be attracted to you.

Habit #6: Procrastination

Procrastination is fear of the unknown. When you take action, you often find that the fear was over the top in comparison to what you had to do to get past it.

Your conscious mind wants to keep you safe, so it stops you from taking action because it doesn't know what to expect. It has a comfort zone.

Therefore, when you deal with your finances you can often find yourself day dreaming instead, or getting on with something else that could have waited.

Whatever the task, you are experiencing an emotional reaction to what you believe and think about you and your own abilities.

Face the Fear

To move past procrastination, find the fear that is blocking you. As your emotions are based upon what you were thinking. What were your thoughts and feelings before you experienced the procrastination?

Procrastination around money is often because are you fearful of losing your money, of making the wrong decision, of not knowing how to manage money, or dealing with debts.

However, fear comes in many shapes and sizes such as: fear of failure or success, fear of mathematics, of having more money than those close to you, of being judged for having too much money/not having enough money.

Consider for a moment, the fear of mathematics. Maths is anything to do with numbers. Whether you are aware of it or not you are dealing with math's every day by using cash / or a card, but unconsciously. You often do basic sums of adding, subtracting, dividing or multiply such as splitting a bill in half, how much change you will receive when you pay in cash or working out the cost of a buy one get one half price offer against the normal price in a supermarket.

For other kinds of equations you can use a calculator. Are you surprised when you consider you can deal with calculations? Are you fearful of dealing with your finances because of the maths, or is it a case you don't want to be responsible for your money?

Procrastination can stop you from taking action both financially and in other areas of your life, and will lower your vibration, so take the task in hand and deal with it. The longer you delay the scarier and more fearful the task becomes.

You will be surprised how easy it is, that it wasn't as bad as you imagined. You will also be aware of how much energy you wasted.

Habit #7: Failing to seek financial advice

When it comes to financial matters, research has shown that even now a shocking 79 % of women lack knowledge of financial products, yet 53 % of women are the main breadwinners although, only 23% feel prepared to make financial decisions.

It's okay, there is no criticism intended. The reality is you were not educated or encouraged to know about financial matters.

A client once commented that she didn't even know how to write a cheque when she first opened her bank account. Regretfully women often find they are unable to cope with financial matters when divorced or on the death of their partner because the men have always handled the finances.

The lack of knowledge has led many women to experience financial poverty when they are on their own.

Be empowered

You really need to learn about money management and financial products to be able to make sound financial decisions based on facts not guess work and to know how to manage your money effectively. You will be empowered to grow your money and create the life you deserve, without being fearful of failing or relying on others.

Word of warning, listening to others who have the same lack of knowledge won't help grow your wealth or support you. Nor should you rely on the internet. There is so much information it is overwhelming. In fact, it can cause confusion rather than assist you.

If you have a circle of friends, approach those who are good with managing their money and are financially successful. It is possible they may be able to help you, and yes, they could with certain aspects of finance, but they won't have all the answers. You may need to seek professional advice.

Depending on what advice you need, banks can be an option but be aware banks will only advise you on their own products which won't necessarily be the best deal for you.

Professional financial advice is best received from an independent financial adviser, one who can review the whole market (other company's products, not just one company) to find the products best suited to match your needs. Please ensure you check what the fee arrangements are before you go ahead, or it could be a shock.

I have a list of advisers I know personally and who work ethically and authentically, rather than risk finding someone who isn't suitable please contact me using the contact form on the website www.karenbashford.com to ascertain details of the advisers so you can be sure to choose those who are reliable and trustworthy.

Summary

Universal wealth is naturally yours but it isn't ever about money. It is about respecting and valuing you.

When you focus on others continually and not on yourself, money does not understand what you want, therefore it is not likely to stay. By all means, be of service to others but, not to the detriment of your own financial, emotional, physical, mental and spiritual wellbeing.

The 7 Habits mentioned are:

- Failing to ask for help and putting others before you
- Not valuing YOU
- Giving away your time
- Not investing in YOU
- Thinking money will make you happy
- Procrastination
- Failing to seek financial advice

To bring abundance to you, your vibrational level has to be at a high level. If you feel overwhelmed, stressed, worried about managing money, or choosing to ignore it altogether, your vibrational level will be low.

Therefore you need to raise your vibration to that of money. Make the necessary changes. Look after YOU, give yourself time, and value YOU. Spend money on your health, wellbeing and development.

Take the bull by the horns, face the demons that hang around on your shoulder and in your head, take responsibility and control of your financial wellbeing. Take back your power - your journey to money and abundance is in your hands.

The 7 Habits are the beginning of your journey to abundance. To find out more visit www.karenbashford.com to discover how to step up and choose to connect to your universal wealth.

Remember, YOU are not to blame for your lack of knowledge, negative thoughts and behavior around money. You have been programmed and those programmes can be changed, when you know how.

Please note Karen Bashford and www.karenbashford.com do not give financial advice we simply facilitate details of financial advisers who match our ethics. Ultimately it is down to you whether you choose to go ahead with an adviser or utilize the advice you receive.