

How do YOU spend?

I remember when...

When no one had even heard of the phrase 'credit crunch' and everyone was talking about holidays, properties and home improvements. Aren't we all just fed up of those two words now, especially when some of us have been feeling the crunch for a long time and always counted, if not our pennies then at least our pounds?! So, has this woken you up to your spending habits? Has it made you shop in Asda rather than Sainsbury's, or Lidl (pronounced Lee-dell with a French accent for the wannabe posh snobs!) rather than Asda? Or have you always shopped at Farmfoods or Iceland so it doesn't really make any difference?

When is enough...enough?

There was an article in the paper about a woman who put herself forward as a case study and set out to live on £1 a day for a whole year (after bills). Apart from the scoffs and the 'you'll never do it' remarks from her friends and colleagues, she found it really tough not being able to spend her normal £5 buying a cappuccino and muffin at the café and that was just in the mornings!

After declining countless dinners and club nights she finally discovered places such as gallery/show openings, where there were freebies in the form of champagne and eatable nibbles! She even found the local food market (rather than Fresh and Wild, though lovely shop), getting there just when they were closing up, picking up the excess they were trying to flog. She also discovered swap shops where she could shop without spending money. My, she was in her element now!

One of the main things she discovered was how easy it was for her to fritter money away and how much easier it was to save, when she only allowed herself a certain amount of cash to spend rather than use the card. So, going from 'can't afford a holiday, living from month to month', she managed to save more than enough for a round trip to see her brother in Australia (or somewhere as far as that!).

So...what's the moral of the story, and what should we be re-learning from the 'fed up of hearing' two words? Is it any of these timeless classics?

- Always save at least 10% of your income
- Save some, spend some, give some
- Don't spend what you don't have
- Count your pennies and the pounds...
- Check your bank statements regularly
- De-clutter, de-clutter, de-clutter

Or is it just, be thankful for what you've got and use it wisely?

After all, isn't it all relative anyway? There are still those who can afford the £11m houses but who are now cutting down to a £4.5m house. There are those who have 10 houses, who have decided to cut down to 6. There are those who shop in M&S who are now shopping in Asda. There are those who still have Sky TV, plus 4 TV's in the house, who keep their heating on unnecessarily and who say they have no money. There are also those who buy coffees, muffins, sandwiches, magazines and yet another lipstick or gadget, who say they have no spare cash, yet earn a decent wage. Yes and there are those of us who get caught up in the 'buy two for the price of one' and any other sign that constitutes a 'sale' or 'bargain' when we really don't need it. We MUST NOT let those marketing ploys play us like THAT! So...what is it all about and what, if any, changes do we need to make?

I'll let you answer that! After all, we are all individuals and it will be very different for each one of us relative to where we're at right now, how we live and the choices that we make.

However, it is never too late to turn your life around financially (or even spiritually, emotionally or physically for that matter).

Isn't it enough that if we have our health and strength, richness in family, friends or other, food on our tables and warmth in our house and hearts, that somewhere along the line, everything else is just excess? If not now, when will we ever think enough is enough?

When will we realise how rich we really are? No, it doesn't mean that we stop being ambitious but surely it means that relatively, we DO have more than enough?

I'm sure some have heard the saying, if you believe in lack that is what you'll experience. So if we believe we have more than enough....

WE DO NOT HAVE TO BE WHERE WE ARE TODAY, TOMORROW.

TODAY IS THE OUTCOME OF YESTERDAY.

TOMORROW WILL BE THE OUTCOME OF TODAY.

You choose.

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