

the practice

The key to balance is conscious awareness.

To gain a sense of choice about your financial destiny, take the following steps:

SEEK THE TRUTH

Do you know the truth about your financial situation—how much you earn, spend, and owe? Many people don't, because it's easier to avoid looking than to find out. *Satya*, the practice of honesty, asks us to tell the truth to ourselves as well as to others. It can be challenging, but yoga asks us to face the truth in all areas of life, including your relationships and your spending habits. The site youcandealwithit.com has tools for figuring out what you spend and how best to reduce your debt. To find out how much you owe to credit-card companies, visit annualcreditreport.com.

Unearth the stories you tell yourself, and you'll see a blueprint of your current financial life. How is your relationship to your parents and to money serving you? Do you feel you will lose something valuable (perhaps a feeling of closeness or security) by changing the way you deal with money? Write down the truths you uncover. Then, brainstorm practical steps to get a handle on your spending and debt.

ASK FOR HELP

Money is challenging terrain for everyone, especially if you haven't been taught the basics. Ask friends who have their finances together for assistance. Better yet, talk with a professional adviser who has no products to sell. Consumer Credit Counseling Service (ncc.org; 800/388-2227) offers free assistance. And find fee-only financial planners at napfa.org.

CONTEMPLATE

Look under the surface of your thoughts: Do you unconsciously tell yourself that you struggle financially, or that you live in abundance? Examine this question not as it relates to your hopes, but rather as a way to understand your motivations.



I'm in credit-card debt again—just months after taking out a loan from my parents to pay it all off! I'm working, and I don't spend on a lavish lifestyle. Why can't I seem to get a handle on my finances?

Many people express similar frustrations—a sense that no matter how hard they try to change their money realities, they can't seem to free themselves from a relationship to it that isn't working for them. Millions of people like you are caught in a constant struggle to make ends meet, facing overwhelming credit-card debt, and even bankruptcy (1.3 million credit-card holders declared bankruptcy in 2006).

The concept of money can cause great confusion and emotional struggle for many people. Approach your problem the same way you would a frustrating asana that you just can't seem to deepen. Become immensely curious about what's happening inside you. Let go of your image of how you think your finances are "supposed" to look. Cultivate patience, compassion, and a willingness to celebrate baby steps. And above all, don't forget to breathe!

Brent Kessel, cofounder of Abacus Portfolios, is the author of It's Not About the Money, published by HarperOne. Submit questions to moneywise@yogajournal.com.

“I saw that my inner movement was waiting for my exterior movement—for me to stop avoiding things like money and career.”

Spiritual teacher Adyashanti

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