

Setting Financial Expectations

QUESTION: *I am a 71-year-young widow living on a fixed limited income — Social Security and two small pensions. I have ended up living in a mobile home with no equity. I have \$8,000 in credit card debt and continual medical expenses. My home is in need of repairs as are the appliances and the 1994 Ford. The carpet needs to be replaced. I live alone with pets and have no way to increase income. I would like a plan to get out of debt and be able to live in freedom and service to others. — Crystal Lee [last name omitted]*

At a healthy 71, Crystal Lee's current financial situation described above does not warrant full retirement.

When there is not enough money coming in to cover what's going out, a basic financial law applies: Increase income while reducing expenses.

Two insights for Crystal Lee came up immediately. What would happen if she made herself the object of her "service to others"?

If she was the focus, coupled with a shift in possibility thinking, dramatic changes could occur. Next, I would want to know what her passion is. By engaging in activities she loves, revenue can be produced. What creative ideas could Crystal have to generate income? An expectation that she will is far more powerful than not.

All of us can look at our monthly spending plan and legitimately answer this question: In what three areas could I reduce without dramatically hurting my lifestyle?

This presumes a spending plan is being kept. It presumes the credit cards are never used unless there's total assurance money is there to pay them off. Bartering is a popular way to get repairs done. Expecting compensation for services provided is critical. Soliciting a "prosperity buddy" to share ideas and review budgets and debt reduction plans is a powerful source of energy and accountability. This is a way of being in service to others while being served.

By using the Law of Attraction coupled with the Law of Right Thinking, Crystal Lee is on the verge of realizing that longed-for sense of freedom and service to others. ☸



**REV.
KATHLEEN
LENOFER**

is a certified
financial planner in
Denver, Colorado.

LOOKING FOR SOUND FINANCIAL ADVICE?

Send your questions to Edit@ScienceOfMind.com
with "Practical Prosperity" in the subject line.

