



WORTHY

AUDIO BOOK
SUPPLEMENTAL MATERIAL

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EXERCISE #2: TAKE STOCK OF YOUR FINANCIAL HABITS AND PATTERNS

This is a list of common destructive money habits and patterns. It will help you begin to see where you've put on the blinders and gone into hiding. Open your journal or your computer/tablet. Now, read over the statements below, and copy down any that feel true for you. When you finish, you'll have a list of your particular money patterns. For now, just hold on to the list. You don't have to do anything specific about it . . . yet.

1. I often run out of money before my bills are paid.
2. I maintain credit card debt.
3. I don't look at or reconcile my bank statements.
4. I don't look at my credit card statements.
5. I don't know how much interest I'm being charged.
6. I don't have a savings account.
7. I don't have a retirement account.
8. I have a retirement account, but I don't contribute to it regularly.
9. I don't know how much money I spend regularly.
10. I haven't created a budget, or I've created one and don't stick to it.
11. I often pay late fees.
12. I put off paying my bills.

13. I maintain an overdraft at my bank.
14. I rarely, if ever, look at my credit report.
15. I don't know my credit score.
16. I owe back taxes.
17. I don't have any money of my own.
18. I haven't been in the workforce for a long time.
19. I don't have any marketable skills.
20. I don't know anything about our finances.
21. My spouse takes care of all of our money matters.
22. I don't know how much I'm worth financially.
23. I don't have a will or other estate documents.
24. If anything happened to my spouse, I don't know if I'd be okay financially.
25. I shop compulsively.
26. I'm afraid if I spend any money, I'll end up destitute.
27. No matter how hard I try, I never seem to have enough money.
28. Since I don't earn the money myself, I feel guilty when I spend it.
29. I tend to give away my products or services.
30. I don't charge as much as I should for my products or services.
31. I'm afraid to ask for a raise or a promotion.
32. I work in a job I hate.

33. I would like to have a different career.
34. I don't know what I really want to do for a living.
35. I have always relied on others to take care of me financially.
36. I don't know how to take care of myself financially.
37. Money seems to burn a hole in my pocket.
38. I spend money on other people but rarely on myself.
39. I like to treat myself with things I can't really afford.

Add your own statements:

1. _____
2. _____
3. _____
4. _____
5. _____

If you find that you've copied down more of these than you hoped, don't use it as an excuse to beat up on yourself. Remember that you're taking action by working this process, so you're already on your way to changing your financial habits and patterns. It's only a matter of time!



EXERCISE #6: WHAT WOULD IT MEAN TO HOLD YOUR OWN PURSE STRINGS?

What would it mean for you to hold your own purse strings? For now, just define it. As I said earlier in the chapter, it isn't time to take action yet! Remember, if you take action before you're ready, you'll likely perpetuate the same patterns you've been running up against until now. In many ways, these possibilities counteract the answers you gave in Exercise #2 in Step One, when you wrote down what you hide from. For example, if you hide from your finances by putting off paying bills, one way to hold your own purse strings might be paying your bills right away.

As you read each of the following actions someone *might* take as they regain control of their finances, notice what your comfort level is with each one. Which ones might help you feel like you were holding your own purse strings? Which ones feel scary, impossible, or out of reach? Again, don't take any action now—just notice what you feel.

1. Get a “Me Account” (a bank account outside of joint finances with your spouse or other party).
2. Make some of your own money.
3. Open a savings account and make a commitment to put a certain amount in it weekly or monthly.
4. Choose a financial goal and start saving toward it.
5. Create an agreement with your spouse regarding having your own money.
6. Develop marketable skills toward a job.

7. Look for a job.
8. Consult a financial advisor.
9. Open an IRA.
10. Pay bills as soon as they come in.
11. Balance your checkbook regularly.
12. Keep track of what you spend every day.
13. Make a commitment not to use credit cards.
14. Pay off your credit card balances every month.
15. Pay down your debt a certain amount every week or month.
16. Contribute a certain amount to your retirement fund every year.
17. Make a commitment not to use overdraft protection, except in an emergency. (In this case, make a list of what you consider an emergency, and make a commitment to stick to that list and only that list.)
18. Give up excuses for spending on things that aren't important.
19. Buy something for yourself every month as a pure celebration of *you*.
20. Make a commitment to no longer shop as a way to avoid your feelings.
21. Identify what old beliefs are running your financial decisions. (We will work more on this in the next three chapters.)

Add your own statements of financial control:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____



Affirm Your Worth

*"I'm worthy of holding my own purse strings
and taking control of my finances."*



EXERCISE #9: PROVE YOUR BELIEFS WRONG

Part 1: *Now that you know many of your shadow beliefs, we're going to see which ones you can prove wrong. This exercise has a Part 2, in which you'll create a new, empowering belief to replace each of the limiting beliefs.*

1. Draw two vertical lines on a piece of paper, or create three columns on your screen.

Label the left column "Old Belief."

Label the middle column "Counter-Example."

Label the right column "New Belief."

2. Look at the beliefs you wrote down in the first two exercises of this chapter. Choose the five beliefs that you feel are currently the most damaging. Write down each of these five beliefs in the "Old Belief" column, drawing a horizontal line under each one across all of the columns.

Old Belief	Counter-Example	New Belief
1. Nobody loves their job.		
2.		
3.		
4.		
5.		

- Looking at each belief in turn, ask yourself if there's ever been a counter-example to that belief. Can you come up with a time in your life when each of these beliefs was proven untrue? For example, let's say you've always held the belief "Nobody loves their job." Well, you're reading a book right now by someone who absolutely *loves* her job! I would do it for free. So you can write in the middle column, "Nancy Levin loves her job." What about "Everything I want is too expensive"? Surely there's something you've wanted in your life that you've been able to afford. In the middle column next to that belief, write down something you really wanted that you were able to buy. Do this for each belief in your left column. If you have more than one counter-example, write them all down.

Old Belief	Counter-Example	New Belief
1. Nobody loves their job.	Nancy Levin loves her job!	
2.		
3.		
4.		
5.		

- If you come upon a belief for which you have no counter-example, put a star in the second column. As you work through the rest of the book, you'll likely find one. Let's say you hold the belief "I have no marketable skills." Even if you feel you haven't disproved that belief up to now, all you have to do is study something

that's marketable. By the time you're finished with this book, you'll be able to go back to your beliefs list and cross many of them off, one by one.

Part 2: *Next, let's create new beliefs that feel empowering and positive.*

Take a look at the left-hand column again. Read each belief, and create a new belief to replace the old one. Write your new belief in the third column on the right. For example, if your belief is "I don't have any skills," the new belief might be "I have plenty of skills and talents that I can offer in the marketplace," or "I can learn new skills that will be profitable in the marketplace."

Old Belief	Counter-Example	New Belief
1. Nobody loves their job.	Nancy Levin loves her job!	I can make money doing what I love.
2.		
3.		
4.		
5.		

Affirm Your Worth

"My beliefs are in harmony with the life I desire."



EXERCISE #19: WHERE'S THE POWER?

In Step Two, you explored who and what holds the purse strings in your life. Let's take it further and look at all areas of your financial life one by one.

- For each of these items, answer "yes" if you feel you hold the financial power in this area and "no" if you don't. By financial power, I mean, do you know account numbers and amounts? Do you know where the accounts are located? Do you know the approximate balances of the accounts? Do you have access to the account statements—without permission? If you do have to ask permission, please answer "no."

Checking account(s)	Yes__	No__	N/A__
Savings account(s)	Yes__	No__	N/A__
Investments	Yes__	No__	N/A__
Mortgage account(s)	Yes__	No__	N/A__
Retirement account(s)	Yes__	No__	N/A__
Trust(s)	Yes__	No__	N/A__
Property	Yes__	No__	N/A__
Business(es)	Yes__	No__	N/A__
Estate matters	Yes__	No__	N/A__

- If you answered "yes" to everything, congratulations! You can skip past the rest of this exercise. If you answered "no" to some of the items, don't fret. But please do continue with the exercise. For each of those items, if it's another person who has control of the information, can you set a date and time to discuss the accounts with that person? If it's your spouse or partner, you can say that you think it's important

to have the information in case anything happens to them. You can explain that you want to be prepared and that you want to feel that you have an equal say in financial matters. Assure him/her that you aren't going to pull money out of any of the accounts without first consulting them.

3. If it's scary to think about discussing information and access to the accounts, make a list of your "what ifs." What frightens you about asking for equal access? For example, "What if he gets mad?" "What if he threatens to leave me?" If you answer the "what if" questions, the worst-case scenarios in this case can be pretty scary. If you feel, for example, that your husband would indeed leave you if you took back your financial power, only you can decide what you want and need to do. Only you can determine what your heightened self-worth requires for your life.
4. If it's a "what," not a "who," that keeps you from having your financial power—a belief, an excuse, or an underlying commitment—write down your "what ifs" related to fears of looking at your accounts. What's the worst-case scenario for each? While the worst cases might not be pleasant, remember that you can begin to alter those possible future scenarios by changing your behavior now. If you don't have a retirement account or a trust, for example, write down your "what ifs" about creating each kind of account or legal document that might be a good idea for you.
5. If you're able to successfully get the information and access to your accounts, or take a look at them when you've been afraid to look, pat yourself on the back. You have taken back a big piece of your financial power. You no longer have to worry that you won't be able to take care of matters if something catastrophic happens. Just

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knowing where everything is will give you a great sense of ease. Of course, now that you've gotten the information, don't turn a blind eye again. Continue to check the accounts regularly. If you worry that you might fall back into your old habits, put a reminder on your calendar to check your accounts on a monthly basis.



EXERCISE #24: YOUR “ONE THING” LIST

In this exercise, you’ll make a list of possible choices for your one powerful financial decision. Then, you’ll make your final choice.

1. Choose the two powerful pattern-interrupt categories that make the most sense to you. For example, if you tend to hoard money, you need to spend some of it. If you’re an overspender, try saving.
2. Take a look at the list of possible powerful decisions that you wrote for Exercise #22. Which ones are in the pattern-interrupt categories you chose?
3. For each of your pattern-interrupt categories, choose three to five decisions that you could make your “one thing.” Get ideas from your Exercise #22 list, as well as from the examples in this chapter. What could you do that’s the opposite or different from what you normally do?
4. Take some time to look at each choice and make sure it represents a single step. Don’t choose, “Start a new business.” You can’t do that tomorrow. You *can*, however, buy a URL for your new business or sign up for a course in marketing or website design that will help you move toward launching your business.
5. Write down the decisions you’ve made. Here’s an idea for each of the five categories:

Hire someone to help you:

Example: Hire someone to clean once a week or once a month.

1. _____

2. _____

3. _____

4. _____

5. _____

Spend some money:

Example: Spend \$1,000 from savings account on a vacation.

1. _____

2. _____

3. _____

4. _____

5. _____

Save some money:

Example: Commit to saving \$100 a month in a high-interest savings account.

1. _____

2. _____

3. _____

4. _____

5. _____

Make some money:

Example: Take an online course in website design.

1. _____
2. _____
3. _____
4. _____
5. _____

Handle money better:

Example: Invest in software to keep track of bank and credit card accounts.

1. _____
 2. _____
 3. _____
 4. _____
 5. _____
6. Now, review your possible choices. Which ones make you feel excited? Which ones feel scary? If you're feeling anxiety about taking action, choose the least scary of the decisions on your list. Just take a small step at first that's digestible to you. You don't have to jump from A to Z. If, on the other hand, you feel ready for a bold move, choose something that challenges and scares you a little.
7. Choose something that will serve your future vision rather than your old beliefs—a new commitment replacing an underlying commitment. What new

perspective, new perception, or new choice can you implement today?

8. You don't have to make your choice right this minute, but don't procrastinate. If you want more time, set a nonnegotiable date to make your choice before the week is over. Then, take action on your one powerful financial decision right away. Again, don't procrastinate!
9. After you've chosen your one powerful financial decision, let's not stop there. Choose two or three more decisions that you feel excited about but not quite ready to do. Write them down.
10. For the next financial decision on your list, ask yourself, "What's one new belief that I can input into my operating system in order to move toward acting on this decision?" Write down the new belief, and keep it in a place where you'll see it often.
11. Next, set a deadline to execute this second decision. (If you feel ambitious, go for a third!)
12. Then, as you make your first powerful financial change, prepare yourself for making your impossible desires a reality.



Affirm Your Worth

*"The decisions I make move me
toward a bright financial future."*