

Money Zone: **Fighting Your Money Fears** **Just For You: Confront Your Money Fears**

Let's clean out the old subconscious, shall we?
People hang onto their money fears long after the danger has passed, and they worry about things that will never, ever come to pass. How much of what you worry about actually happens?

For this one, you'll need some paper and a timer.
Set the timer for 15 minutes.

Write down your worst money fears. Brainstorm every money fear you can think of. Write down what keeps you up at night. Write down all that nasty, nasty stuff. Here are some common money fears to get you started.

- Are you scared that you can't keep up with your financial obligations?
- Are you anxious that you'll be fired and you won't be able to meet next month's bills?
- Are you afraid that you won't be able to support your loved ones?
- Are you concerned that you don't even know the right money questions to ask?
- Are you worried that if your mate dies, no one will take care of you?
- Are you afraid that you will make a mistake with your money and lose everything you have?
- Are you scared that your friends wouldn't like you if they found out how much money you have?
- Are you haunted by the thought of being a bag lady?
- Are you afraid that if your mate left you, you wouldn't be able to get by?
- Are you worried that you'll never be able to fund your children's education?
- Are you afraid that your parents will need long-term care and you won't be able to afford it?
- Are you afraid of what others will think because your mate makes more (or less) money than you do?
- Are you worried that your children will have money problems?
- Are you concerned that your children will grow up without good money values?
- Are you scared that you won't ever be able to pay off your credit card bills?
- Are you scared that you'll never be able to afford your dreams?

Do you have these fears? Well, join the club! We all have many of the same fears. Acknowledge them, work on them, then let them go. :)

Once you have written your little heart out, look at your list closely. Which fears are real, and which fears are not an immediate threat? Transfer the fears over which you might have control to a separate piece of paper, and cross them off the other list. If you are aware of these fears as you go through the Money Zones in future Money Club meetings, others can help you deal with them.



The rest of your Money Fears, over which you have no control, should stay on your original list. Write at the top, "Money Fears, Be Gone", and put that list in an out-of-the-way place, such as a shoebox in the back of your closet. (Someday you'll come across this list and you'll be surprised at what you've been able to let go. :)

Now, next time you start worrying about money, tell yourself to **Stop It!** You are working on the things you can control, and the rest of your money fears are on a list in the box. You are now taking active steps toward dealing with your fears and you can stop worrying about them.