

Money and Work As Qualities Worksheet

Dear Friends,

When I first started teaching The Shift® I used these worksheets with both my Shift students and my financial planning clients. All of them had the same reaction you may have now, but although you might be tempted to look at these worksheets and think, “Oh no, this looks like hard work,” try to see them differently.

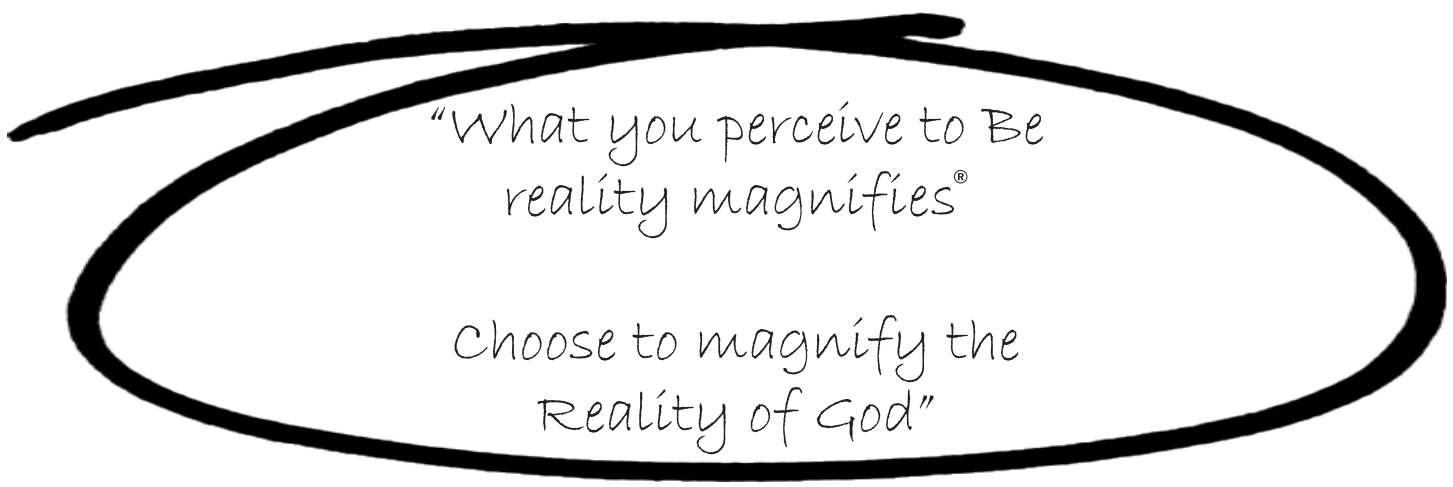
Think of it as a treasure hunt for a treasure that has been buried within you all these years. Now you are going to bring it out of hiding.

Once you find it and polish it off it will mirror back to you your past, and your future. Then, unlike a “regular” crystal ball you can rewrite what you have seen by choosing your perceptions and actions consciously.

Divide this task up, just like weeding a yard. Do one bit at a time, and soon your life will be more like the blooming garden it was meant to be.

With Love.

Beca



“What you perceive to Be
reality magnifies®

Choose to magnify the
Reality of God”

Fill out the first column *Monthly Guessing* by putting down what you *think* your expenses are in each area. Don't peek at the real numbers — just guess! Use, or add, categories as needed.

Fill out the second column *Monthly Actual* by looking at your expense records. Use checkbooks, receipts, taxes, etc. Note the difference between this column and the first column. How close are you? What have you learned?

In the third column *Annual* multiply the *Monthly Actual* by 12 to discover how much money you spend each year on each item.

ITEM	MONTHLY GUESSING	MONTHLY ACTUAL	ANNUAL
HOME			
Rent/mortgage			
Mortgage Interest			
Equity Line Payment			
Equity Line Interest			
Home Maintenance			
Dues and Fees			
Home Insurance			
TV/Internet			
Phones			
Utilities			
Yard Maintenance			
Home Decoration			
Property Taxes			
CARS			
Payments			
Payment Interest			
Maintenance			
Fuel			
Auto Insurance			
Fees and License			
Vehicle Property Taxes			
INSURANCE			
Life			
Health			
Disability			

ITEM	MONTHLY GUESSING	MONTHLY ACTUAL	ANNUAL
Liability			
Long Term Care			
GENERAL EXPENSES			
Medical			
Dental			
Child Support			
Allowance			
Alimony			
Clothes			
Grooming			
Classes			
Reading			
Entertainment			
Groceries			
Eating Out			
Travel			
Vacation			
Gifts			
Moving			
Charity			
School			
Kid's Stuff			
Fun			
Financial Advisor			
CREDIT & DEBT			
Payments			
Interest On Payments			
Fees			
SAVINGS			
Emergency Fund			
Long Term Savings			
Ira's			
SEP/401k/403b			

ITEM	MONTHLY GUESSING	MONTHLY ACTUAL	ANNUAL
OTHER REAL ESTATE			
Rent/Mortgage			
Mortgage Interest			
Dues and Fees			
Insurance			
Utilities			
Decorating			
Maintenance			
Property Taxes			
Marketing Rent/Sell			
HOME BUSINESS			
Entertainment			
Marketing			
Legal Fees			
Accounting Fees			
Financial Advisor			
Other Consultants			
Education			
Debt Interest			
Debt Payment			
Product Supplies			
Office Supplies			
Non Reimbursed EE Ex			
TAXES			
Federal, State, Local			
TOTAL EXPENSES			

Note:

The first part of the exercise (guessing) is designed to give you an idea of how much you do or don't know about where your money is being spent. If you didn't know, was it because you don't want to face it? If you knew exactly, are you trying too hard to control your money flow? Just observe and answer the questions to yourself.

The second part of the exercise is to find out what you are really spending. Telling the truth is the first step in making changes. However, do not be hypnotized by the numbers. Remember they are only telling you what you currently perceive to be reality. Keep your emotions out of this exercise so that you do not magnify any problems you may appear to be facing.

The third part of this exercise is to place the actual annual numbers in the following tables. Here's how: Take the annual total for each expense and place it in the column or columns that feels the most appropriate. (Some expenses are missing from this exercise because they're irrelevant to the categories.)

For example: Pretend that your rent is \$12,000 a year. You look at the categories and decide that 50% of the money you spend on rent is because you want to feel secure. Enter either the dollar amount or the percentage. That leaves you with 50%, or \$6,000.

You look at the categories again and decide that 25% of the rent is based on wanting to live someplace that has prestige (power) and the remaining 25% is because you want to feel free where you live. Enter each number on the appropriate line.

When you're done adding the columns you'll have a clear picture of why you are working for money. Does this fit with what you truly want?

ITEM	SECURITY	POWER	FREEDOM	LOVE
HOME				
Rent/mortgage				
Mortgage Interest				
Equity Line Payment				
Equity Line Interest				
Home Maintenance				
Dues and Fees				
Home Insurance				
TV/Internet				
Phones				
Utilities				
Yard Maintenance				
Home Decoration				
Property Taxes				
CARS				
Payments				
Payment Interest				
Maintenance				
Fuel				
Auto Insurance				
Fees and License				
Vehicle Property Taxes				

ITEM	SECURITY	POWER	FREEDOM	LOVE
INSURANCE				
Life				
Health				
Disability				
Liability				
Long Term Care				
GENERAL EXPENSES				
Medical				
Dental				
Child Support				
Allowance				
Alimony				
Clothes				
Grooming				
Classes				
Reading				
Entertainment				
Groceries				
Eating Out				
Travel				
Vacation				
Gifts				
Moving				
Charity				
School				
Kid's Stuff				
Fun				
Financial Advisor				
CREDIT & DEBT				
Payments				
Interest On Payments				
Fees				
SAVINGS				
Emergency Fund				
Long Term Savings				
Ira's				

ITEM	SECURITY	POWER	FREEDOM	LOVE
SEP/401k/403b				
OTHER REAL ESTATE				
Rent/Mortgage				
Mortgage Interest				
Dues and Fees				
Insurance				
Utilities				
Decorating				
Maintenance				
Property Taxes				
Marketing Rent/Sell				
HOME BUSINESS				
Entertainment				
Marketing				
Legal Fees				
Accounting Fees				
Financial Advisor				
Other Consultants				
Education				
Debt Interest				
Debt Payment				
Product Supplies				
Office Supplies				
Non Reimbursed EE Ex				
TAXES				
Federal, State, Local				
TOTAL EXPENSES				

→ Circle the highest column. This is the quality for which you are working. Do you notice a value conflict? Decide — *at this moment* — which is the most important value.
