

Newsletter: Bringing the Inside Out

April 2006

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Coaching: What If? (Re-printed from Coaching Compass; April 12, 2005)

Have you ever had to make a tough decision and thought to yourself, 'I don't know what to do!' More than likely you know what you must do, you just may not like the way it sounds in your head.

It may require you stepping out of your comfort zone. You may have to do something that is a little risky. You may have to commit to a course of action that will change your life and the lives of the people around you.

These are scary thoughts. The fact is, we can all think of a dozen reasons NOT to do something we actually feel compelled to do. Deep inside we know we MUST answer our calling, yet we start to play the 'What If' game. What if this bad thing happens? What if that bad thing happens?

Try This

Think of one good reason. Then think of another. Think of the best reason. Write down (and this is the key, writing it down) ALL your compelling reasons for pursuing your passion. Write down the benefits, not just for yourself, but for everyone you will touch with the 'new' you.

NOW play the 'What If' game.

What if it all did work out for the best? What if it were better than you imagined? What would your life be like—and the lives of others—if you really did become all you know yourself to be?

Most people want things to be different, they're just not willing to change. What will it be for you?

Coaching Compass is the newsletter from the Coaching Training Alliance, where Coach Leslie completed her Certified Coach Training in July 2005.

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Self-Esteem:

Self esteem develops and evolves throughout our lives as we build an image of ourselves through our experiences with different people and activities. Self-esteem isn't about telling everyone how great you are; you just know that you're worth a lot (priceless in fact!). It's not thinking that you're perfect – because nobody is- but just knowing that you are worthy of being accepted and loved.

Self-esteem is important and permeates your entire life. You can't touch it, but affects how you feel. You can't see it, but it's there when you look at yourself in the mirror. You can't hear it, but it's there every time you talk about yourself. People with healthy self-esteem see and hear positive and reassuring messages about themselves. For people with low self-esteem talking to themselves can be harsh, critical and punishing.

Having good self-esteem is the ticket to making good choices because you know that you are intelligent enough to make your own decisions. You will value your physical and especially your emotional wellbeing. People with good self-esteem see themselves in a positive light, feel proud of what they have done and confident that there is a lot more they can accomplish.

Symptoms of low self-esteem may include:

- making negative “I am” statements
- lacking trust
- demonstrating unrealistic perfectionism
- exaggerating successes
- showing a strong need for approval and constant support
- demonstrating a strong need for material possessions
- feeling hopeless; lacking accountability; excessively anxious
- lacking energy; using lots of energy to maintain a false image
- strong need for material possessions
- reluctant to express own ideas; lacking belief in self
- overly sensitive to criticism, but overly critical of others
- negative self-talk.

If you have low self-esteem, you can improve it. First you have to believe that you can change it. Change doesn't necessarily happen quickly or easily, but it can happen. Once you have accepted the fact that you are not a victim and powerless, you can take these three steps to start to change your thinking patterns. First, you can start noticing how you are talking to yourself and start changing the pattern to positive self-talk. Secondly, you can start practicing self-nurturing by finding fun and relaxing things to do as well as rewarding yourself for your accomplishments. The third step is to get help from others, including your friends, family and possibly professional help from your local resources.

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By focusing on the good things you do and all your great qualities, you learn to love and accept yourself – the main ingredients for strong self-esteem. Even if you've got room for improvement (and who doesn't?), realizing that you are valuable and important helps your self-esteem to shine, improving your mood and your relationships with others.

Five Budgeting Tips:

Budgeting is the best way to take control over your finances. Taking time to budget your expenses and set your finances in order is an investment and consciously prepares you to meet your financial goals. Follow these tips to get started:

1. Set your goals:

Whether you want to make a major purchase such as a vehicle or take a trip to Europe, it is important to take the time to make a plan.

- Budgeting is about making choices
- It is important to set short and long term goals
- Consider the financial consequences of each of your goals

Example: *Goal #1: To take a trip to California*

- a) *Cost approximately \$2500*
- b) *Less money for living expenses for 6 months*
- c) *May have to work more hours*

2. Set your priorities:

- Consider how your goals fit together and if they will balance in the long run
- Try to prioritize your goals according to their importance and realism
- Take into consideration the related costs.

Example: *Goal #1: To take a trip to California Cost: \$2500 Rating: 2/3*

3. Track your past spending:

Many people are confused when it comes to budgeting. Budgeting is about studying your past spending habits and planning for your future goals. In order to create a reasonable budget for the future, you must understand where you are spending your money now.

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If you can remember the past couple of weeks or ideally, the last month of spending, you can make up and complete a chart of where your money comes from and where it goes. If you can't remember, start by writing it down.

From this chart, you can see approximately what you need to live on and what you have left over (surplus) or what you need (shortfall) to live within your budget.

4. Identify areas of Improvement:

There are three ways to make your budget balance: increase your income, decrease your expenses or sell something of value.

First it is important to look back at the past spending and figure out where you can cut back on spending. Try to limit your spending on non-essential expenses. Go through your weekly expenses chart and highlight expenses that are non-essential, these are the easiest to adjust. Now go through the chart again and find essential item areas that you can decrease spending on.

Try to commit yourself to a few ways of controlling your spending. State these new goals and try to come up with steps that can help you achieve the desired outcome.

Example: *Goal #1: Go to California*

Steps to meet this goal:

- 1) Save gas money by walking or riding my bike more*
- 2) Decrease the amount of my entertainment budget*
- 3) Recycle my bottles and cans and save the money*

5. Create your own budget

- Use your tracking and goals as guidelines for budgeting and make realistic budget amounts
- Don't try to fit your expenses into somebody else's budget categories. Tailor your categories to fit your situation.
- Make your categories detailed enough to provide useful information, but not so detailed that you become bogged down in trivial details
- Think of your budget as a tool to help you minimize debt and save money, not as a financial diet.

Quotes to Live By:

“Most people are about as happy as they make up their minds to be.” Abraham Lincoln

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