

# MAKING FINANCIAL CHANGES?

6

## TRICKS FOR MINIMIZING THE FIGHT OR FLIGHT RESPONSE

There are several obstacles to making significant financial changes. One of these is the fight or flight response. ***If you're able to manage your fight or flight response effectively, it's much easier to introduce change into your life.*** This will not only decrease the amount of stress you feel, but you'll also be able to make bigger changes in your finances more rapidly.

If you can deal with a little, harmless discomfort, you can gain a significantly greater degree of control over your financial life.

**Tame your fight or flight response and change your life:**

01

### Realize that emotions are only feelings.

- ▶ Take charge of your thoughts and your feelings will follow. Embrace your positive financial changes with all your heart and soul.
- ▶ When negative feelings creep in, remember that you've felt worse. Avoid letting the emotion of the moment control your thoughts and actions.

02

### Being uncomfortable isn't always a good reason not to do something.

- ▶ When your discomfort prevents you from falling off the roof of a building, that's a very good thing.
- ▶ ***When your discomfort prevents you from taking wise financial actions, it's important to ignore it and work through it.*** You might take a quick gulp when you decide not to buy something or send some extra money to pay off a debt, but the results are worth it.

03

### Take baby steps.

- ▶ Learn to tackle your fight or flight response a little bit at a time. Practice working through mild discomfort.
- ▶ Soon that new behavior will be easy. Then you can tackle more uncomfortable feelings.

04

### Breathe.

- ▶ ***The only part of your physiology that's easy to control is your breath.*** You can control the rate and quality of your breathing.
- ▶ Slow, deep breaths can decrease feelings of discomfort and anxiety as you take action towards positive financial change.

05

### Use physical activity to your advantage.

- ▶ If you're starting to feel anxious, get some exercise.
- ▶ Physical exertion is an effective means of releasing stress and can help you renew your positive efforts for a bright financial future.

06

### Control your self-talk.

- ▶ Negative self-talk will only serve to intensify your negative feelings.
- ▶ Tell yourself that you can make the financial changes that you desire, and instill a sense of confidence.

***Increasing your tolerance to the fight or flight response can greatly enhance your ability to make positive financial changes in your life.*** Start slowly and build up your tolerance. Avoid letting your out-of-control fight or flight response limit your life or prevent the secure financial future you desire.