Money Practice

Finding *Your* Rhythm

rhythm ˈriTHəm/

noun: rhythm; plural noun: rhythms

1. a strong, regular, repeated pattern of movement or sound. "Ruth tracked her money transactions daily to better understand how money flowed in + out of her life"

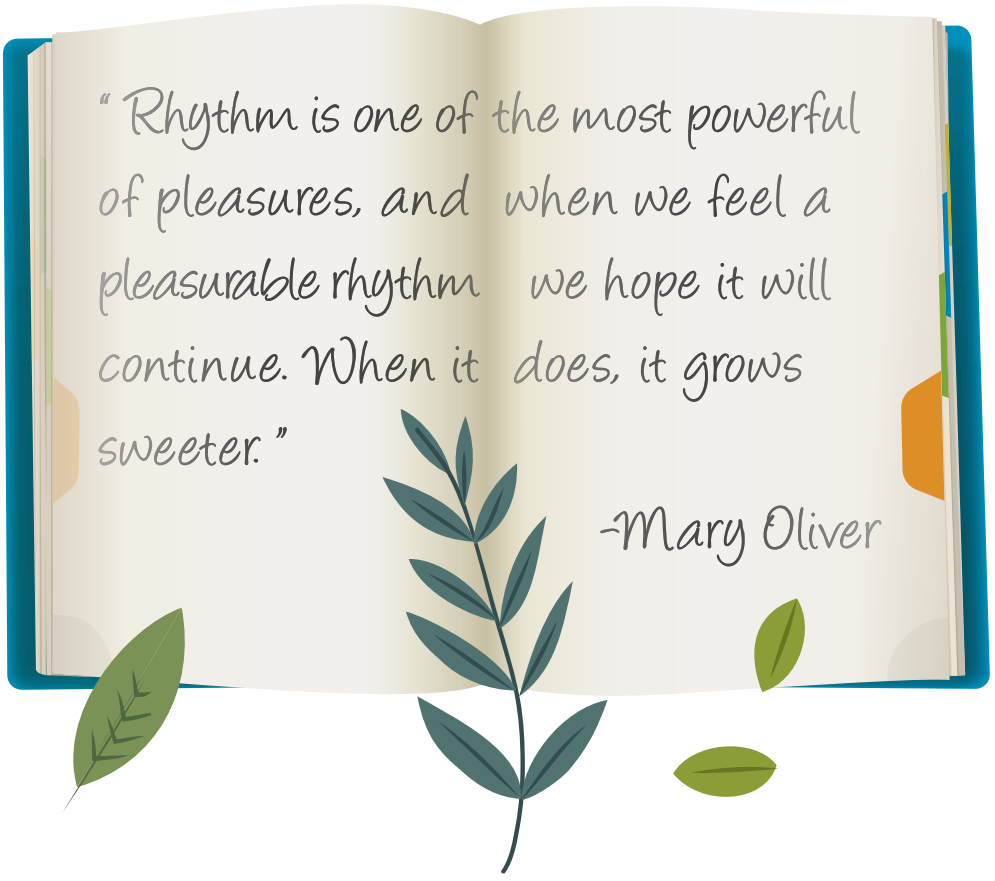
synonyms:
pattern, flow, tempo "the rhythm of a money practice"

Practice

Find your unique rhythm for connecting with your money. Daily? Weekly? Weekends? When Where What Time? Create a practice right for you that keeps you in the "know of your numbers!" Power lives here. So does Pleasure!

Health benefits of a "regular rhythm" are:

- a happy nervous and immune system that can sit in the energy of relaxation rather than "fight or flight" mode because they know you got it covered
- increased feelings of peace + harmony
- deepening connections to things that matter
- rituals your body + mind + spirit count on for nourishment



Things to focus on in your money practice:

Beginning of the month money inquiry:

- What is the relationship between planned expenses + income this month?
- If expenses > income, how will I close this gap? (debt, earn more, spend less, delay expenses into another month?)
- If earnings > expenses, how will I purpose extra dollars? (fluff up my savings, cushion my checking account, begin an emergency savings, have extra fun?)
- What behaviors will I need to stay conscious with this month in order to create alignment in my desires, intentions, and actions?

Mid month money inquiry:

- How am I doing on my money plan? Are my actual expenses in alignment with my planned monthly expenses? If not, what categories am I over or under in + why?

- How can I recalibrate if I am over in an expense category? (Adjust expenses down in another category? Earn more? Transfer from savings to cover the over-age?)

- What behaviors do I need to practice to stay conscious about staying on my plan between now + the end of the month?

- What behaviors or triggers came up for me this month that "got me off track?" What behaviors did I practice that kept me on my plan? (big pat on the back!)

End of month money inquiry:

- How well did I stay on my plan when it came to spending? What categories did I overspend or underspend on? What learning can I take into the next month to make a better plan?

- How well did I bring in planned earnings? Was I “right on the money? Under my income projections? Or over my income projections?” And WHY? What learning can I take from this into next month?

- How much money do I have available in my checking account on the last day of the month after I am complete with my spending? Minus any checks that have been written and not cashed? This is money I can take into the following month.

- Breathe breathe breathe

Any-time of month money inquiry:

- What amount of money is needed to fund our periodic expenses this month? For the next 3 months?
- How much money do I/we have in periodic savings to fund periodic expenses? Are we saving enough? If not, what creative strategies might we come up with to save more here?
- What are the savings / investment balances in all of our accounts? How are they different from last month? What annual rate of return are we getting on investment money?
- How am I/we feeling? Are my deepest needs being met? Do I feel deprived in any life area? Am I using my money to fund what is most important to me in my/our life?
- If my periodic expenses are funded, how much do I want to begin placing toward an emergency fund each month?
- What amount of money will I need when I no longer desire to work to fund my life monthly / annually? Where will this money come from? How much will come from social security? How much from investment income?
- What are my/our money goals for this month?
- How am I doing in comparison to my annual plan set forth? What needs to be adjusted or re-worked?

Things that have rhythm

The beat of a heart **lub** dub **lub** dub **lub** dub

The breath **inhale** exhale **inhale** exhale

The **beat** of a drum

Sex

Music

Rituals

And now **you + your money!**