



Money Zone: **Fighting Your Money Fears**

Each member can print this out and have it available to follow and take notes.

Everyone has fears about money. We worry that we won't have enough money to pay our bills at the end of the month. We worry that we won't be able to afford a vacation. We worry that we'll outlive our money. We picture ourselves working behind the counter at McDonald's at age 85, while bizarrely dressed teenage punks insult us for not hearing well enough to take their order. Oh well, by the time we're 85 years old, they probably won't even have human order takers at McDonald's. So then we worry that there won't even be a job for us at McDonald's. We'll obviously become unemployed bag ladies-or worse! Aren't we good at driving ourselves nuts?

Once you face your money fears, you replace them with your money dreams. So, what are your money fears and dreams?

Icebreaker

This is a variation on the game of 20 questions. One member chooses a money fear or dream. Perhaps she is afraid of living out of a shopping cart. Perhaps she wants to own a Ferrari. Who knows? Take turns asking questions. The group has 20 questions to figure out what she has chosen. Can you guess it?

Things to Talk About

Now let's focus on something positive -- money dreams. Pick the question your Club finds most interesting. If there's still time, pick another one -- or make up your own!

- What did you want to be when you grew up and why?
- If you could do anything you wanted, regardless of money, what would you do?
- If you were in perfect health and totally retired, how would you spend your time?
- What is your idea of the good life?

AS USUAL...

Catch Yourself Doing Something Right

Share your success with your fellow Club members:

- What Money Miracle (unexpected good fortune) did you have since last meeting?
- What did you do since last meeting to become a Money Star (a money-savvy gal in charge of her finances)? How did you further your financial goals?

What Will You Do Today?

Choose one **Small Step** to do before next meeting, and pledge to the group to do it. To select that 15-minute exercise, ask yourself these questions:

- What are your money challenges before the next meeting?
- What do you need to focus on?
- What is the next step in your life -- and what can you do before the next meeting to achieve it?

Don't drive yourself crazy. Remember, you can do anything for 15 minutes! For example:

- I will brainstorm 10 (small) money dreams that I want to achieve this year -- and I am setting aside date and time to do it right now.
or
- I will spend 15 minutes sorting and dealing with the money papers that worry me -- and I am setting aside a date and time to do it right now.
or
- I will take care of one small financial issue that is bothering me (such as requesting a credit for an unjustified late fee on a credit card or ordering an extra copy of a statement) -- and I am setting aside a date and time to do it.

You get the picture. This is like Goldilocks. Don't try to do too much. Don't try to do too little. Do it just right.

[More Cool Ideas for Small Steps.](#)

Money Magic

Choose one affirmation to motivate you to achieve your goals, something like:

- I am letting go of my financial fears.
- I am pursuing my financial dreams.
- I am financially organized.
- I am focusing on my financial future.

The Money Zone for Next Meeting

Cast your vote: Does your Money Club want to stay in this Money Zone, or do you want to move on to the next Money Zone?

If your group decided to Stay in the Zone then, future Money Star, check out these fun articles so you can discuss them at your next meeting. Even if your group decides to move to the next Zone, you still can explore these on your own.

When Your Money Dreams (and Nightmares) Come True <http://wife.org/columnists/bahr/bahr.htm>

Discussion questions:

- How have your own emotions influenced your money dreams (and nightmares)?
- Do you know someone like Tamara? Did he or she get back on track?
- How could Tamara's family have helped her (instead of taking advantage of her) during her good fortune?



Focus on the Road, Not the Roadblocks <http://wife.org/columnists/wall/wall.003.htm>

Discussion questions:

- What are you doing with your Magic Wand?
- What Roadblocks have you set up for yourself?
- How can you create your own personal lottery?

Just for You

Before the next Money Club meeting, do the Just for You Exercise called “Confront Your Money Fears” <http://moneyclubs.com/moneyzones/fightingmoneyfears-confrontmoneyfears.htm>

Don't skip a meeting if you don't get this done. Half of life is showing up, Money Clubs included. You can tell the group you didn't get it done, and they will encourage you (not bug you) to make a date to do it soon.

Discussion questions for your club meeting:

- Do you have money fears that keep coming back, no matter what you do to banish them?
- Are there money fears you used to have that you have managed to get rid of? How did you do it?