Elder Circle Blog

Finding Financial Wellness

Do you ever wonder why some people are able to save their first dollar and other people spend every last dollar?

I have some thoughts about why people spend and others do not. I call it Financial Wellness.

"Wellness" is basically about making healthy decisions for ourselves. "Financial wellness" is about making healthy decisions for ourselves about money.

I believe that money (and our beliefs about money) affects every aspect of our lives---our

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relationships, our work and
career, our health and even our
self-esteem.

We learn about money from the
time we are very young and often
take those thoughts and beliefs
into adulthood. Those thoughts
and beliefs are learned and
therefore can be changed. When
we change our thoughts and
beliefs, our behavior changes as
well.

Money also represents what we
value—freedom, power,
possessions or security.
Learning about money and the
healthy or unhealthy decisions we
make, is really learning about
ourselves. As we learn why we
love money or hate it, spend it or
save it, feel good talking about it
or feel shame, we can begin to
change and make healthier
decisions about money.

So here is an exercise to try:
Write a story or conversation
about what you learned from your
parents about money:

- What did they tell you or talk
  about when it came to
  money in your home?
- What was the message you
  got from those stories or
  conversations?
- Do you still believe or act
  on those stories or
  messages as an adult?

I read somewhere that it is never

*With Gratitude to
Our Sponsors*

- The United Way of
  Tucson and Southern
  Arizona
- The Shaaron Kent
too late to have a happy childhood. What that means to me is that we can change those things we learned as a child and substitute thoughts and beliefs that are healthier for us as an adult. We change our mind all the time as a result of new experiences, or information or enlightenment. If you choose to create healthier messages about money, it just might help you move toward financial wellness.

Remember, your life is a work in progress—and so is your relationship to money!

~ Margaret Dykinga

Blog author Margaret Dykinga, M.Ed., R.N., facilitates the Oro Valley Elder Circle. An educator, facilitator and mediator, she is the owner of Dykinga and Associates, a training company.