



mindful hub

well-being, right now.

## Mindfulness and Money

Mindfulness has been associated with many things: yoga, running, eating, meditating; but have you ever thought about bringing mindfulness to how you handle money? We often talk about budgets, financial plans, retirement plans and saving strategies but what if we brought the same awareness we bring to our yoga and meditation practice to our spending habits? Here are a few ideas to get you started:

**Notice sensations in your body before you make a purchase:** One of the best ways to break the cycle of impulse spending is to notice how you feel in your body before you pull out your wallet. Is your heart racing? Do you have butterflies in your stomach? Or do you feel calm and grounded? Buying something, whether you can afford it or not, can be exciting. But noticing these sensations can be a way to send up a warning signal that maybe you should stop before you swipe that credit card.

**Use meditation as a strategy to decrease anxiety around finances:** When we're struggling with finances, we can be so worried we make ourselves sick. While meditating may seem to be the furthest thing from doing something functional to improve your situation, it can help you find some peace. A connection to breath, your body and the sensations that arise can be a powerful way to find some peace on the inside, despite your external situation.

**Focus:** Having a regular meditation and a yoga practice is a great way to improve your ability to focus. When things around finances are overwhelming, focus is one of the very things you need. You'll need it to do the necessary planning so you can improve your situation or it will help you as you continue to manage your current finances.

**Be grateful for what you have:** When we don't have what we want or need, it's easy to see the world from a sense of "lack." Even if it's something as small as your favorite mittens or a mug you love to use when you have tea, acknowledge what you have as way to feel abundance in your life. Even more powerful is to recognize the non-material things you have: friends, family, health, skills you have that make you unique, time you spend outdoors or doing something you love. These can all make you feel grateful for just being alive.

**Use mindfulness as a way to build discipline around money but also allow yourself to enjoy spending:** While living within a budget can feel restrictive, it is a necessary part of being responsible with money. But when you make a purchase, take time to enjoy it. Whether it's a new pair of shoes, a nice dinner or a yoga class, take a moment to appreciate the experience, product or service. It will give you the needed boost to stick to your plan.

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*We wish you 20 minutes of mindfulness each day!*