

YOUR POCKET **MONEY GUIDE**

From The Mindful Money Coach



Ilana Jankowitz
Certified Money Coach (CMC)[®]

NEVER HAVE ENOUGH MONEY?

Are you fed up with feeling that you never have enough money?
Or do you have debts and are not sure how to deal with them?
Do you have money blocks and feel that you can't earn enough?

We all have a MONEY STORY. To help create a better relationship with money in our lives we need to identify where those money stories have come from. Then we can work on changing them for good.



Hi,
I'm Ilana, the Founder of Mindful Money Coaching, based in Zurich, Switzerland.
I'm happily married with two children.
Mindful Money Coaching is my life's passion

This Pocket Money Book is designed to introduce you to some of the main concepts of Money Coaching and give you a new perspective on your relationship with Money.

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MANAGE YOUR MONEY WITH GREAT GOALS

We've all done it. We say to ourselves, "Right! That's it. I'm going to really sort out my money situation."

We feel inspired to change our lives and we're full of hopes and dreams. All the bad habits of the past are behind us and now we're at ready to fill our lives with SUCCESS and, of course, PROSPERITY!

If this thought happens to come at the start of a year, you might make New Year Resolutions, but honestly, I prefer to sit down and put together real GOALS. Goals, to me, are all about taking action, and action is required to drive us forward towards achieving our dreams. And I don't need to wait until January to set them.

To set my GOALS, I reflect on my achievements and learnings from the previous 12 months, and then focus on my desired outcomes for the 12 months ahead. I love doing this, as it makes me appreciate all my successes, big and small, in the last 365 days. It fills me with renewed energy and excitement for the next year ahead.

I invite you to take some time and really plan what you would wish to achieve in the next 12 months. What are your hopes and dreams, and more importantly, what actionable steps can you take to shift them into reality?

Here are 3 tips to stay connected with your GOALS:



Write out your Goals out and pin them up somewhere you can see them every day.



Make it a habit to read them aloud first thing every the morning as you begin your day.



Create a 'Vision board' showing your goals for the year ahead in colorful and inspiring images. Pin it on your wall or take photos and make it the wallpaper on your phone.

Whatever goals you set, make sure you revisit them often and, following the advice of Tony Robbins, consider them according to three aspects of your life:



Health



Relationships



Business

The following three sections will help you bring these aspects into your money goals.

Create your goals, take charge and take action!



HOW'S YOUR MONEY HEALTH?

Not a week goes by that we aren't encouraged to think of our physical health. How many green vegetables do we eat? Do you take regular exercise? How many hours of sleep do we get? Of equal importance, however, is the health of our mindset. It's time to focus your mind on your relationship with money.

It's no secret that money matters can cause stress, tension and anxiety. Financial worry can cause lack of sleep, put pressure on our relationship and can affect our self-image. If not addressed, it can lead to depression and other mental health issues.

THE MONEY BEHAVIORS

The first step in having a healthy money relationship is to be aware of our current behaviors. Only by understanding where we are now can we take action to gain a more healthy money attitude. So, take a look at these three types of unhelpful money behaviors. Do you think any of them apply to you.



Resistance behaviors

These include denial of money issues, abdication of responsibility for money to someone else, avoiding spending out of fear or guilt and not feeling worthy of the money you have



Adulation behaviors

These include the expectation that money will affect random events, a reluctance to spend money or excessive risk taking, especially to compensate for the past.



Inter-personal behaviors

These include keeping secrets from people about money situations, a fear of financial education or planning, the belief that others will take care of money matters or relying on them for financial assistance.

Of course, from time to time we all experience some of these types of behaviors. This is only a matter for concern if these behavior patterns are frequent or habitual.

YOUR MONEY HEALTH CHECK

To better understand whether you may have an unhealthy attitude to money, take this simple test. How many of the characteristics below show up in your life? And how often do you experience them? If you tick the 'often' box to more than three statements, you may benefit from a conversation to take a look at your money health.

	Often	Sometimes	Never
I pretend that everything is fine with money, or ignore money challenges			
I hate thinking about money, so I let my partner handle it and avoid discussing it			
I feel that having too much money is bad			
I worry about money so avoid spending it as much as possible			
I consider that I have more money than I really deserve			
I see money as a key factor in being happy			
When I have money, I want to keep it, so avoid spending as much as possible			
I love to take risks and gamble with money			
I spend more than I can afford			
I work long hours to earn more money so I never let my family down			

	Often	Sometimes	Never
I hide my current financial situation from family and friends			
I see money as a way to make people love me or act as I want them to			
I hate thinking about money, so I let my partner handle it and avoid discussing it			
I never want my children to want for anything			
I expect money matters to take care of themselves			
I need to borrow from friends or family to get by			
I hate the idea of financial planning and budgeting			



DO YOU HAVE A LOVING RELATIONSHIP WITH MONEY?

OK, I hear you... Some of you reading this will be horrified to think that I'm telling you to love money. So many of us have always been told that money is the root of all evil and to love it is wrong.

Don't worry. I'm not telling you to worship money. I am, however, encouraging you to have a more loving relationship with money. Respecting your money is a positive thing to do.



MONEY IS A TOOL

Let's be honest here.... we all need money in our lives. We need to buy food, clothes and pay for a roof over our heads. And many of us enjoy the occasional luxury - like going to the movies, enjoying a meal in a good restaurant, going on holidays, or doing something fun with our children.

Think about the last time you did something or bought something for someone you care about and how you felt seeing the sheer joy on their faces. Your money allowed this to happen, and I'm sure you will agree it was so worth it.

Money supports us in so many ways, and yet so many people are still not comfortable with it. Some people learn quite quickly how to use this amazing tool, while many others are taught to be fearful of it, that it is evil and by desiring money you are a bad person. As a result they develop an unhealthy relationship with money.



MONEY LOVE

Money loves to be loved - it loves being enjoyed, it loves being helpful, it loves being there to support you. In fact, money has the same energy vibration as love.

And, despite what you might believe, there is an abundance of money in this world. All you need to do is to learn to LOVE YOUR MONEY in the right way and it will want to flow in your direction.

5 WAYS TO LOVE YOUR MONEY MORE



Start to **RESPECT** the money you have

Check your wallet/purse and clear out all the old receipts and papers. Put your paper money into it correctly not all screwed up, and if your wallet/purse is too full of coins, spend them or put some in a charity box or saving jar. Even buy yourself a new wallet/purse to replace an old worn out one.

Be **GRATEFUL** for everything money currently does for you

Start saying every day how you are thankful for the money in your life. When you make a purchase or pay a bill - say thank you to your money.



Be **OPEN** to receive money into your life

Start to allow yourself to receive more money into your life. Be open to receive money, you might not always know where it's coming from. And if someone offers you money for something you have done for them - graciously accept.

Say **THANK YOU** to the money that flows into your life

When you receive money into your life, your pay check or even a surprise windfall, then always remember to say thank you.



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HOW DO YOU APPRECIATE THE MONEY IN YOUR LIFE?

Start your journey towards a loving relationship with money by completing the statement below with at least 10 things that Money does for you - things that you need to make your life comfortable, things that make you happy and things which you would enjoy.

I LOVE MONEY because it allows me to _____



THE FIVE KEYS TO HAVE A PROFITABLE BUSINESS

In my work I spend a lot of time with people in business – women particularly - and it is fascinating to see how their relationship with money holds them back. There are two main money types which hold people back.

THE INNOCENT

While they are committed to their business, they don't focus on the finances of their business. They don't organize their expenses, forget to invoice and are late in paying their bills. You can spot an *Innocent* by the cardboard box full of receipts dating back for months in the corner of the room.

THE MARTYR

The martyr fails to recognize their own value while they are committed to being perfect for everyone else. They charge low rates for very high specifications of work. These are the entrepreneurs who work 24/7 and yet, somehow, don't seem to be making a profit.



SEEK OUT THE MAGICIAN

Of course, no one is 100% Innocent or Martyr and most of us have a little of them both in us. None of us can say, hand on heart, that we haven't left a bill to the last minute or failed to ask a fair price of a fair day's work.

What I seek to do is to bring out the Magician in you. This is the money archetype which sees a business person who:

- Has a good understanding of money and puts time aside to organize their finances. They keep track of bills as they come in, makes sure they know what their cash flow is like and makes buying decisions based on this.
- Know their own value and also the value of the work they are doing and charges accordingly. Sometimes they will set prices lower than their usual market rate because she can see the potential in the business. Sometimes, they will charge at their market rate because they are delivering value in what they do. Sometimes they will charge above the market rate because what they are being asked to do is more than what is usual and reasonable for the skills they have to offer.
- Has self-esteem and minimizes self-sabotage. they are not afraid of reasonable conversations about finances with clients. They doesn't dread putting prices up or insiting on terms to protect the business. They is confident about building business by asking for work, building relationships and seeking way in which they can add value for her clients.
- Works on her business as well as in her business by setting aside time for administration, people management, learning and business development. This time is not at weekends or in the evening – fitting it in around the value-adding activities of what she does – but as a core component of working day.
- Invests in self-care, knowing that issues in their personal life will inevitably show up in business, they makes sure they are giving time and space for self-development in order to maximize business results. Running a business is demanding, so our business magician takes time to be well – in mind and body and spirit. They do something to give themselves joy every day and takes time for themself so that they are focused and self-assured.

Do you know your money archetype? And how it shows up for you in your business?

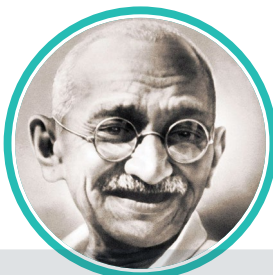
THE MONEY TYPES

Everyone has a different relationship with money. Some are extravagant, some hoard it. Some love to gamble while others can't seem to make a decision.

In her book, *Money Magic*, Deborah L Price described 8 money types and she has given her permission for me to reproduce them here. Which type are you?

THE INNOCENT

The Innocent takes the ostrich approach to money matters. Innocents often live in denial, burying their heads in the sand so they won't have to see what is going on around them. The Innocent is easily overwhelmed by financial information and relies heavily on the advice and opinions of others. Innocents are perhaps the most trusting of all the money archetypes because they do not see people or situations for what they are. They are not unlike small children in the sense that they have not yet learned to judge or discern other's motives or behavior. While this trait can be very endearing, it is also precarious for an adult trying to cope in the real world. We all start out our journey in life as innocents. However, as we grow and develop, the veil of innocence is lifted and replaced by our experience with the outer world.



“Seek not greater wealth, but simpler pleasure; not higher fortune, but deeper felicity.”

Mahatma Gandhi

Characteristics Of The Innocent Archetype



THE VICTIM

Victims are prone to living in the past and blaming their financial woes on external factors. Passive aggressive (prone to acting out their feelings in passive ways rather than through direct action) in nature, Victims often appear disguised as Innocents, because they seem so powerless and appear to want others to take care of them. However, this appearance is often either a conscious or subconscious ploy to get others to do for them what they refuse to do for themselves. Victims generally have a litany of excuses for why they are not more successful, and they are all based on their historical mythology. That is not to say that bad things haven't actually happened to the Victim. More often than not, Victims have been abused, betrayed, or have suffered some great loss. The problem is that they have never processed faced their pain, and so it has turned on them. Victims are always looking for someone to rescue them, because they believe they have suffered enough. They carry a sense of entitlement: "I paid my dues, look at my battle scars, where's my due"?



CATHY

I would highly recommend many of my friends, especially those who are monetary challenged. You have given me positive outlook and encouragement. It's a matter of taking action and making it happen now. The business may not be running yet, however, there is a feeling of assurance and confidence in me at the moment. I am driven and feel very positive about my vision.

Characteristics Of The Victim Archetype



THE WARRIOR

The Warrior sets out to conquer the money world and is generally seen as successful in the business and financial worlds. Warriors are adept investors, focused, decisive, and in control. Although Warriors will listen to advisors, they make their own decisions and rely on their own instincts and resources to guide them. Warriors often have difficulty recognizing the difference between what appears to be an adversary and a worthy opponent. A worthy opponent should be embraced as an opportunity to put down the sword and recognize the potential for growth and transformation being offered in disguise. Worthy opponents are most easily recognized as the person with whom you have the greatest conflict. When we are willing to step back and recognize the lesson and truth this person has to teach, even when it is disguised as conflict, their presence is worthy of our attention. When we recognize the conflict as an opportunity for growth, our “opponent” has, in fact, served us. The world is filled with Warrior types, who run the gamut from enjoying the sport of business and the skillful art of negotiating to those whose single-minded intent is simply to win at any cost.



“When you let go of trying to get more of what you don’t really need, it frees up oceans of energy to make a difference with what you have”

Lynne Twist

Characteristics Of The Warrior Archetype



THE MARTYR

Martyrs are so busy taking care of others' needs that they often neglect their own. Financially speaking, Martyrs generally do more for others than they do for themselves. They often rescue others (a child, spouse, friend, partner) from some circumstance or other. However, Martyrs do not always let go of what they give and are repeatedly let down when others fail to meet up to their expectations. They have formed an unconscious attachment to their own suffering. The Martyr moves between two distinctly different energies: one that seeks to be in control and control others and the other being the wounded, often very needy, child. Martyrs tend to be perfectionists and have high expectations of themselves and of others, which makes them quite capable of realizing their dreams because they put so much energy into needing to be right. Like Victims, Martyrs often live in high drama, experience a lot of highs and lows, and struggle with their attachment to negative experience. They see the glass as half empty instead of half full. Their focus on the negative often keeps them from realizing the deep wisdom that lies within their experience. Martyrs who are willing to do their own work to heal their woundedness have the capacity to become gifted healers and powerful manifestors - money Magicians



FRIDA

I had to work with a money coach to understand the emotional drivers that were holding me from reaching my money goals. I read a ton of books, watched videos, went on group courses but I still needed one to one help. Help that was specific to me.

I made 4x what I spent on the coach in less than 6 months and it's just the start. Thank you Ilana Jankowitz.

Don't be one of those people who know there is a problem and do nothing about it.

Characteristics Of The Martyr Archetype



THE FOOL

The Fool plays by a different set of rules altogether. A gambler by nature, the Fool is always looking for a windfall of money by taking financial shortcuts. Even though the familiar adage “a fool and his money are soon parted” often comes true, Fools often win because they are willing to throw the dice; they are willing to take chances. The Fool is really a combination of the Innocent and the Warrior. Like the Innocent, the Fool is often judgment impaired and has difficulty seeing the truth about things. An adventurer, the Fool gets caught up in the enthusiasm of the moment, caring little for the details. The primary difference between Fools and Innocents is that Fools are relatively fearless in their endeavors and remain eternal optimists regardless of the circumstances. In this manner, Fools are like Warriors in that they seem to always land on their feet and are not easily defeated. The Fool also sets out to conquer the world but is easily distracted and lacks the discipline of the Warrior. The Fool is much more interested in money making as a sport or form of recreation than as a serious endeavor. Fools would happily give the shirt off their backs only to realize later that it wasn’t their shirt or that it was their last.

The Fool does possess some rather remarkable qualities that if mastered make them quite capable of becoming a Magician. The Fool lives very much in the moment and is quite unattached to future outcome. Most of what Fools pursue is for the simple pleasure of doing it. Most of us could learn from this characteristic of the Fool. However, until the Fool becomes enlightened they will continue to attract money easily, only to have it quickly slip through their fingers because they’re simply not paying attention.



“Wealth is the ability to fully experience life.”

Henry David Thoreau

Characteristics Of The Fool Archetype



THE CREATOR/ARTIST

Creator/Artists are on a spiritual or artistic path. They often find living in the material world difficult and frequently have a conflicted love/hate relationship with money. They love money for the freedom it buys them but have little or no desire to participate in the material world. The Creator/Artist often overly identifies with the interior world and may even despise those who live in the material world. Their negative beliefs about materialism only create a block to the very key to the freedom they so desire.

Creator/artists most fear being inauthentic or not being true to themselves. The Creator/Artist is constantly struggling for financial survival. This is not because they lack talent or ambition. Rather, they are stuck in a belief system that disempowers their ability to manifest money. Too many people on the creative or artistic path feel that money is bad or lacking in spirituality. This is only true to the extent that one believes it is true. And to the extent that Creator/Artists maintain this belief system, they are limiting themselves and creating a block to the flow of money. The Creators/Artists who work to integrate the spiritual with the material world will find an end their struggles. Since they have often spent much of their time and paid much attention to their inner journeys and creative potential, Creators/Artists already possesses many of the qualities necessary to become Magicians. This type most needs to accept the world they live in and embrace in all its many dimensions. To stop suffering from the tension we feel between the spiritual and material worlds, we must learn to embrace both worlds as part of our own duality..



HELLEN

Ilana's approach to money coaching is both practical and intuitive. She guided me to a greater understanding of myself and transformed my relationship with money for the better. She took me through the process of gaining clarity about where I was in life and to chart a way forward in my life. I am forever grateful to her for being part of this life-changing experience with me.

Characteristics Of The Creator/Artist Archetype



THE TYRANT

Tyrants use money to control people, events, and circumstances. The Tyrant hoards money, using it to manipulate and control others. Although Tyrants may have everything they need or desire, they never feel complete, comfortable, or at peace. The Tyrant's greatest fear is loss of control. Tyrants are often overdeveloped Warriors who have become highly invested in their need for control and dominance.

While Warriors are often heroic in their true concern for others' welfare, Tyrants are purely self-interested. This type is interested in power and control for its own sake and will forsake other people if necessary to gain more of it. Throughout history, the Tyrant has emerged as the ruler who dominates and destroys with no sign of remorse. Today Tyrants are the political leaders, businesspeople, or family figureheads who use whatever means necessary to win at all costs. The Tyrant is a master manipulator of both people and money. Perhaps it's because the Tyrant type is often the most financially successful image we have in our society that so many of us believe that money is the root of all evil. Television and the media do their part to further convince us that although we may think we want more money, we just need to look at what's become of those who actually have it. It's enough to make anyone hesitate.

Tyrants, however, are not as rich as they appear. Sure, they have everything money can buy (which often does include beautiful people) and never have to worry about paying the phone bill, but they lack many things that money cannot buy. They are often, in spite of their apparent success, very fearful and rarely feel any sense of fulfillment. The Tyrant suffers from a condition called "chronic-not-enoughness."



"Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our Light, not our Darkness, that most frightens us."

Marianne Williams

Characteristics Of The Tyrant Archetype



THE MAGICIAN

The Magician is the ideal money type. Using a new and ever-changing set of dynamics both in the material world and in the world of the Spirit, Magicians know how to transform and manifest their own financial reality. At our best, when we are willing to claim our own power, we are all Magicians. The archetype that is active in your life now is the place you need to grow from. By understanding your own personal mythology and the history behind your current money type, you will become conscious of patterns and behavior that are preventing you from having the relationship with money you desire.

When you have reached the point of understanding and have become aware of all that you need to know at this point on your journey, you will be ready to transform your newly acquired consciousness into the reality of your life. The Magician is fully awake and aware of herself and the world around her. The Magician is armed with the knowledge of the past, has made peace with his personal history, and understands that his source of power exists within in his ability to see and live the truth of who he is.

Magicians know the source of power to manifest lies in their ability to tap into their Higher Power. With faith, love, and patience, the Magician simply waits in certainty with the knowledge that all our needs are met all the time. Magicians embrace the inner life as the place of spiritual wealth and the outer life as the expression of enlightenment in the material world. They are infinitely connected.



ELISABETH

I would very definitely recommend coaching sessions with you, Ilana!
You have an acute understanding for people and their problems, a healthy way of analyzing a given situation and a very touching way to lead a positive and constructive discussion with your client!

Characteristics Of The Magician Archetype



ABOUT ILANA THE MINDFUL MONEY COACH

I was born and raised in South Africa where I grew up with 3 older brothers and one younger. We lost our dad when I was just 14 which made it very difficult for my mom to be able to provide for us. I recall my mom working 2 jobs to try and make ends meet, but often heard her crying late at night because she wasn't able to pay all the bills. When we had a celebration of some kind, my mom used to get my cousins to bring the food to our house. I went to birthday parties with very small gifts for my friends. I felt that I did not fit in and was embarrassed by our situation. I was not dressed as well as my friends or had the toys they had. We did not have anything luxurious. I felt poor.

When I married and started a family of my own, I wanted a very different life for my children. I overcompensated dramatically, always buying them the latest toys and designer clothes, throwing elaborate birthday parties and taking them on super expensive holidays. I had no idea about keeping a budget and was always overspending. My credit cards were often maxed out and we had no savings for a rainy day.

When our kids were 5 and 7, my husband took a contract in Europe and we moved to Luxembourg. Feeling guilty about uprooting the children and taking them away from their home, family, and friends I sought to appease it by overspending. So the pattern continued.

Every time a credit card statement arrived in the post, my husband and I would get into a fight. "The amount on the statement is a limit, not a target," he would tell me. I was told to keep a budget but I barely knew what that meant or how to do it. Some months he didn't want to get into another fight with me so would let it go. I saw this as my opportunity to shop again and would then hide the purchases from him.

Things got so bad that a friend suggested I go for Money therapy.

I took the Money Type Quiz

www.mindfulmoneycoaching.com/money-type-quiz/

and started looking at my behavior around money from an archetypal perspective.

I saw the TYRANT in myself in the Controlling and Rigid behavior, the materialistic mindset and the lack of fulfillment in my purchases. All those designer clothes and elaborate parties were symptoms of me seeking the things in life which money couldn't buy. And the urge to hide my spending from my family was there in this archetype too.

I recognized the MARTYR in how I felt I deserved everything that money could buy and wanted to make sure my own childhood wasn't revisited on my children.

My inability to budget or see the need for restraint was recognizable in the INNOCENT. I was like an ostrich, hiding my head in the sand, waiting for someone to come and rescue me. Unable to ask for the help I needed to manage my finances. It was then that I realized that my actions around money were being driven from a deep-seated subconscious place.

By working with a professional money coach I was able to identify and change my limiting behaviors towards money. I became conscious of those inner needs and then awareness came as I developed an increased personal understanding. I've broken free from my past patterns and have experienced an amazing life changing rebirth.

It was then that I realized that this was something I wanted to devote my life to: Helping other people break-free from the subconscious chains that hold them back and prevent them from living their lives to the full, has become my purpose.

I enrolled with The Money Coaching Institute and completed their Certified Money Coaching program. Through my training, I've learned how to help others identify the behavioral patterns they've inherited from their parents. I can help you identify which patterns are positive and worth keeping, and which ones are best to change. I've also learned how to help people transform their thinking and approach towards money from one which is self-destructive to one which is edifying and inspiring.

Having experienced this liberation for myself, I'm passionate about helping people break free from self-doubt, low self-esteem and a lack of self-confidence. I am on a mission, I want to share with others what I have learnt.



HOW IS MONEY COACHING HELPING PEOPLE?



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CAN MONEY COACHING HELP YOU?

I am a Certified Money Coach and my passion is to support you to identify your TRUE PURPOSE in Life while working on shifting your MONEY STORIES - helping you to create a more positive and healthier relationship with money.

Through the process we work together to find and seize new opportunities to grow your wealth.

MONEY COACHING IS LIFE CHANGING!

Are you ready to change your life and create a NEW MONEY STORY today?

Contact me for a FREE Discovery Call

ilana@mindfulmoneycoaching.com

Visit

www.mindfulmoneycoaching.com

to take the Money Type Quiz and to arrange a free confidential consultation.



QUOTES



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