

When Mary heard that I was writing this book, she immediately offered her assistance to help my readers set and attain their financial goals. One course of her guided meditation series already focused on financial freedom. So if you're feeling a little overwhelmed as to where to start and need some guided mental focus, take a look at her three simple steps to get started:

Mary Joan Cunningham's Tips for Clarity and Goal Setting

If you're reading this book, you already know you want to achieve better financial health. But what does that really look like or feel like? Here, Mary breaks down the ways you can make this desired goal your reality.

Success lies in bringing attention to specific desires and the focused actions that will yield positive results. By remaining "present" to each step of the path, we can create a truly dynamic shift in our personal finances. So let's get started:

Set a Specific Intention

Are you finally ready to do what it takes to up your credit score? Take a moment to set an intention for what you want to accomplish *first*. We often skip this initial step because when we get inspired, we feel invigorated to take on many challenges upfront and *all* at once. This uplifting energy can quickly give way to disappointment if we let overwhelm creep in.

So set yourself up for success by breaking down what you want into individual goals or intentions, and identifying in what order they should come. Be focused with each intention so that each is achievable. Immerse yourself in the proactive pursuit of each goal, letting yourself succeed with one, before moving on to the next.

To help "Set a Specific Intention," ask yourself the following questions:

What is your specific intention for credit cleanup?

Why do you want to clean up your credit?

Do you want to be debt free by the end of the year?

Are you planning to purchase a home?

Is it all of the above? Or something else?

If your desire is to clean up your credit, an example of a specific intention could be, "I want to be debt-free in a year."

You can take that intention one step further by clarifying and stating it as, "I will pay down the balance of each of my credit cards to 30 percent of their total available credit within five months."

Confronting and Releasing Fears

Now that you know what you want to accomplish, it's time to look at what's been prohibiting you from getting there. The likely culprit? Fear.

According to Mary, without realizing it, you may be toting around some really gnarly fears. Instead of ignoring them, it's vital to pay attention and listen to them. Trust her, they tell really interesting stories.

Some fears might go all the way back to childhood and have no relevance in our adult lives, *other than forming a very real barrier to success*. Perhaps you blame others or a previous event for your current situation.

Did you grow up thinking that you would never have enough because your parents favored the phrase, "Money doesn't grow on trees"? Or did you see the negative fallout of a relative who couldn't pay bills regularly and witnessed the havoc that this situation brought to his or her personal life, thus believing on some level you could end up the same way?

To some degree, are you blaming a previous life event for your current situation, thus letting your past define your future? Any number of fears and stories can be in your subconscious, diminishing your ability to move forward proactively and positively.

Realize that we humans favor habit, even in our thought patterns (hence, the term "patterns"), so if the path to financial health is uncharted territory for you, remind yourself that all of this might feel scary because your mind is (read: *you are*) choosing to go on autopilot and reverting to fear- or worry-based thinking out of sheer habit. Any time a fear or an "old story" comes in, use that as your opportunity to examine, expel, and move on. This will dynamically change your perspective on finances and your life overall.

Let go and move forward. After you hear the fear, allow yourself to release it—breathe it out.

To help confront and release your fears: At any time throughout your day—be it while you're working, lying in bed, swiping a debit or credit card and especially during the exercise outlined in the third step—take note of anytime you feel tightness, perhaps in your chest or your head, and anywhere you feel yourself clenching. Take a few deep breaths to move the tightness out and ask, "What is my fear in this situation?"

Breathe and listen to your body or the inner voice that answers this question.

After you acknowledge the fear, you must allow yourself to release it. On your next inhalation ask, "What is my truth in this situation?" and here's where you get to connect with your inner guide who knows that

you're on the right path. Align with the best that you have within you to proceed on the path to success. Because if you're doing this exercise, the truth is that you're present to your financial reality and endeavoring to improve it. See this truth, and allow yourself to chart the way ahead.

Visualizing Success

Now that you've focused your intention and understand how to shred through old fears, give yourself time and space to do so daily. Even if for only five minutes, the time you invest to bring attention to this goal and dismantle any fears that might be creeping in around it will help you chart the way forward to financial peace of mind and success, in whatever terms you define it.

To visualize success:

- Start by grounding yourself and position with both feet planted firmly on the floor. Allow your eyes to close.
- Focusing your internal vision at the center of your forehead, envision your financial goal in the distance.

What does completion look like? What does it feel like? What will you be wearing when you accomplish this goal?

- While you visualize the achievement of this goal, connect with the positive energy around its successful completion.
- Keep this positive energy with you.

Give it a color, maybe red, the color of self-love and physical security. Or green, the color of abundant, selfless love. Or choose your own favorite color!

- Let this energy fill you, and again see the goal in the distance.
- Allow any fears to come up and announce themselves. Acknowledge them and release them.
- Come back to the abundant, positive energy and as you focus through your brows to the vision of accomplishment in the distance, feel your energy grow stronger and move through you.
- Begin to bring your awareness to where you are today and what next steps are illuminating to show you a path toward your goal.
- What is the next step? It can and should be really basic, totally attainable, yet maybe something you hadn't seen before.

Are you connecting with a positive energy of only buying what you can afford?

- What other next steps are lighting up for you? Does it feel aligned to get online and pay your utility bills now so you can determine how much cash is left to manage your month? Depending on your personal intention, these forward steps will vary, but will be similarly incremental and meaningful.
- Keep this energy with you. Begin to bring your awareness to where you are today and let the next steps become illuminated toward the positive feeling and financial goal.
- As you repeat this daily, each day you'll clarify your desire, bringing you that much closer to achieving it.

Your financial goals can and should be wildly positive and inspiring, but remember that this uplifting energy could easily give way to disappointment if we let overwhelm creep in. But you got this. Stay focused with each intention so that the goal is achievable, continue to root out old fears, and remain present to the illuminated small steps that are carrying you toward accomplishing your financial goals.

For more information, you can follow Mary's insights and her stories on Twitter by following [@MeditatewMary](#).

Incredible meditative primer, right?

Jim Hartness and Neil Eskelin's Time Management Principles

I leave you with a passage from another favorite book of mine, *The 24 Hour Turnaround*. In it, Jim Hartness and Neil Eskelin use 24 chapters, for each hour of the day, to instill readers with positive lessons one can digest one hour at a time, daily. The book isn't meant as a sit-down read from front to back, but as a book where you read only a chapter at a time and ponder on it for that hour or as long as you need.²

Chapter (or hour) 13, titled, "How to Reorder Your Day," focuses on time management, with the following time management principles to help you prioritize as it relates to *your* personal time:

Live in the Present

It is vital to focus on the immediate time you've been granted. Not yesterday, which can't be changed, or in the future unknown, but *today*.