

"I'm always worrying about money!"

Nearly 75% of women feel stress surrounding money. Here, our pros reveal feel-good solutions to tame *your* financial fears

Empower yourself

Tap your nurturing nature

Simply looking at finances as something deserving of your loving attention can help shift your perspective and melt stress, observes personal finance expert Suze Orman. "Just imagine money as a scared child that needs your kindness," she says. "Money is this part of you that should be nurtured." The first step to such TLC is to stop beating yourself up over regrets from debt to overspending. Looking at your bottom line—and *yourself*—through the lens of compassion will help you begin to heal your relationship with money.

Find comfort in truth

Our financial anxiety can lead us to avoid the subject of money altogether, causing us to overlook important information, says



personal development teacher Meadow DeVor. "I have clients who won't look at their credit card statements because they're afraid," she reveals. "The way out of this fear is to ground yourself in the truth: Look at the numbers by reading bills. Then make a plan to move forward." Say you learn you've been paying for a subscription you no longer use—just taking the step to cancel it will instantly soothe stress. Says DeVor, "The truth is so freeing because it leads to action."

Dip your toes in

Boosting your financial confidence is a lot like taking a swim in the ocean, reveals Orman. "If the water is freezing, first you go up to your ankles, then to your knees," she says. Take the same gradual approach with money. "For example, start small by saving \$50 a month." Little by little, this builds confidence. "When we understand just how much control we have over our finances, we begin to get as much pleasure from saving as we do from spending."



Assume abundance

Go with the flow

We often think of money like water in a plugged tub, says DeVor. "Every time you spend, you scoop water out until it's empty," she explains. "Instead, picture money like a river: water always flowing in and out." When we believe there's plenty, we use it more generously, boosting our happiness. In fact, people who perform small acts of kindness, like donating a few dollars, report less financial stress than folks who don't. DeVor explains, "Generosity redefines your relationship with money, making you fulfilled."

Create feel-good balance

According to a phenomenon called the "negativity bias,"

we tend to inflate the bad and ignore the good, says psychologist Sonja Lyubomirsky, Ph.D. In other words, our money worries are often blown out of proportion. To curb this tendency, just focus on your blessings, like your steady job and supportive family—concentrating on where you feel *abundant* improves your overall outlook.

Value your choices

To maximize happiness, consider spending on experiences that you can share and savor rather than on possessions, urges Lyubomirsky. This will help reduce your stress around money matters, boosting your "bottom line" in more ways than one, says Orman, who adds, "When you value your money choices, you're really valuing *yourself*."

Our expert panel



Suze Orman, host of the podcast *Women & Money*, is the nation's leading authority on financial independence. Visit her at SuzeOrman.com.



Meadow DeVor, author of *Money Love*, focuses on financial spirituality and worthiness. She speaks from experience, having paid off \$500,000 of debt.



Sonja Lyubomirsky, Ph.D., author of *The Myths of Happiness*, is a leading psychology researcher in the area of happiness related to consumerism.