



CHAPTER 4: PRESENCE



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Therapy Session Number 4

This session applies mindfulness to your mental and financial health. Write your responses to the following questions:

How has the disease of “being busy” played a role in your life?

What prevents you from being more present?

How might being more present improve your financial wellness?

20 MINUTES



Pump the Breaks on Busyness

Answer the following questions:

Which of the previous suggestions for hopping off the Busy Train do you already do well? How has it helped you be more successful?

On a scale from 1 to 10, how overly busy do you feel? Totally chill is a 1 rating while Totally crazed is a 10 rating. If you self-scored 3 or less, you are out of danger; 4-6 you are doing well, but there is room for improvement; and 7-10 you are in the danger zone!

What three ways do you plan to implement any of the suggestions for hopping off the Busy Train? Tell a friend or colleague and set a time to follow up on your progress next week.

20 MINUTES; LIFETIME PRACTICE



Redirect Your Attention to the Here and Now

Answer the following questions:

List three past events or choices that often occupy your mind. Implement being thankful for the lessons learned. For each event, write two valuable lessons you learned. To help you let go, consider forgiving the person(s) involved in each situation.

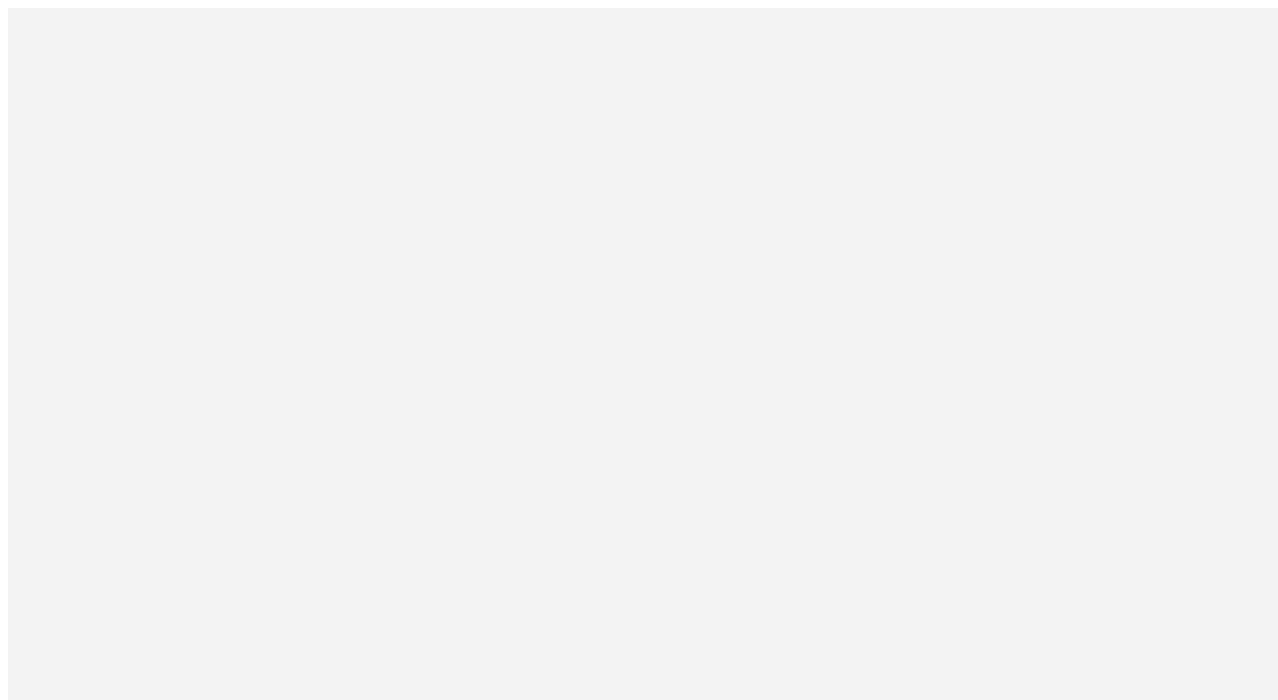
Blank writing area for the first exercise.

List three future issues or events you worry about. For each, make a list of the things you can control and the things that you can no longer control and need to surrender. Focus only on what you can control.

Blank writing area for the second exercise.

10 MINUTES; LIFETIME PRACTICE

For the next day, promise yourself to raise a mental red flag when your mind takes you to the past or future events on your list. Recognize that these thoughts are perfectly normal. When you notice these thoughts, gently turn your attention to the present moment. By becoming more aware, your thoughts will naturally begin to subside.





Try a Financial Fast

If you spend more than you should, consider a financial fast! Choose a spending ban anywhere from one to three weeks. By doing so, you'll increase your spending awareness and save some cash. During your financial fast, do not use any credit cards, if possible, and do not go to any malls or retail stores. Delete retail apps on your devices and do not purchase any restaurant food or coffee—make everything at home and pay for your groceries in cash. If you need to get a gift for a friend, consider making them something, regifting an item you haven't used, or being honest with them about your cleanse. This exercise will help you become more mindful of excess.

7 TO 21 DAYS



Spend Mindfully

For the next week, at least, keep a log of your spending. Before you spend money, ask yourself:

Is spending money on this item or service absolutely necessary? If not, can I afford it?

Will this expense bring me closer or further away from my personal, professional, and financial goals?

Does this purchase feel aligned with my values?

Do I feel clear about this purchase in my gut?

At the end of the week, write about anything you noticed—such as spending less money because you were more conscious of it.

A large, empty light gray rectangular area intended for writing reflections or a spending log.

ONE WEEK MINIMUM; LIFETIME PRACTICE RECOMMENDED



The Presence Wheel

Date _____

Rate your response after each question using a number from the following scale: Poor (1-3), Fair (4-5), Good (6-7), Prosperous (8-10)

20 MINUTES

Poor

Fair

Good

Prosperous

1

2

3

4

5

6

7

8

9

10

Connect to Breath: How good are you at regularly drawing attention to your breath and connecting with the here and now; slowing and deepening your breath to reduce stress promote relaxation?

Body Awareness: How good are you at bringing your attention to the present moment by noticing feelings and sensations in the body?

Daily Mindfulness: Recording your mindfulness practices in an app or journal can keep you on track. How good are you at setting aside at least five minutes a day for stillness, breathwork, meditation, prayer, or yoga?

Mindful Living: How would you rate yourself when it comes to living consciously through mindful eating, environmentally conscious choices, scheduling time for transitions, and not texting while driving?

Distraction Awareness: How good are you at noticing your mind chatter, diversions, and distractions that keep you from being present, and redirecting your attention to the breath and body?

Relationships: How present are you in your personal relationships with friends, family, your partner, and your children—for example, making eye contact and practicing active listening while not being on a device?

Work: When it comes to your work relationships and your attentiveness during meetings or while working on a task or project, how would you rate your ability to be present?

Financial Life: How would you rate yourself when it comes to applying mindfulness to your finances so you spend within your means and don't accrue unnecessary debt?

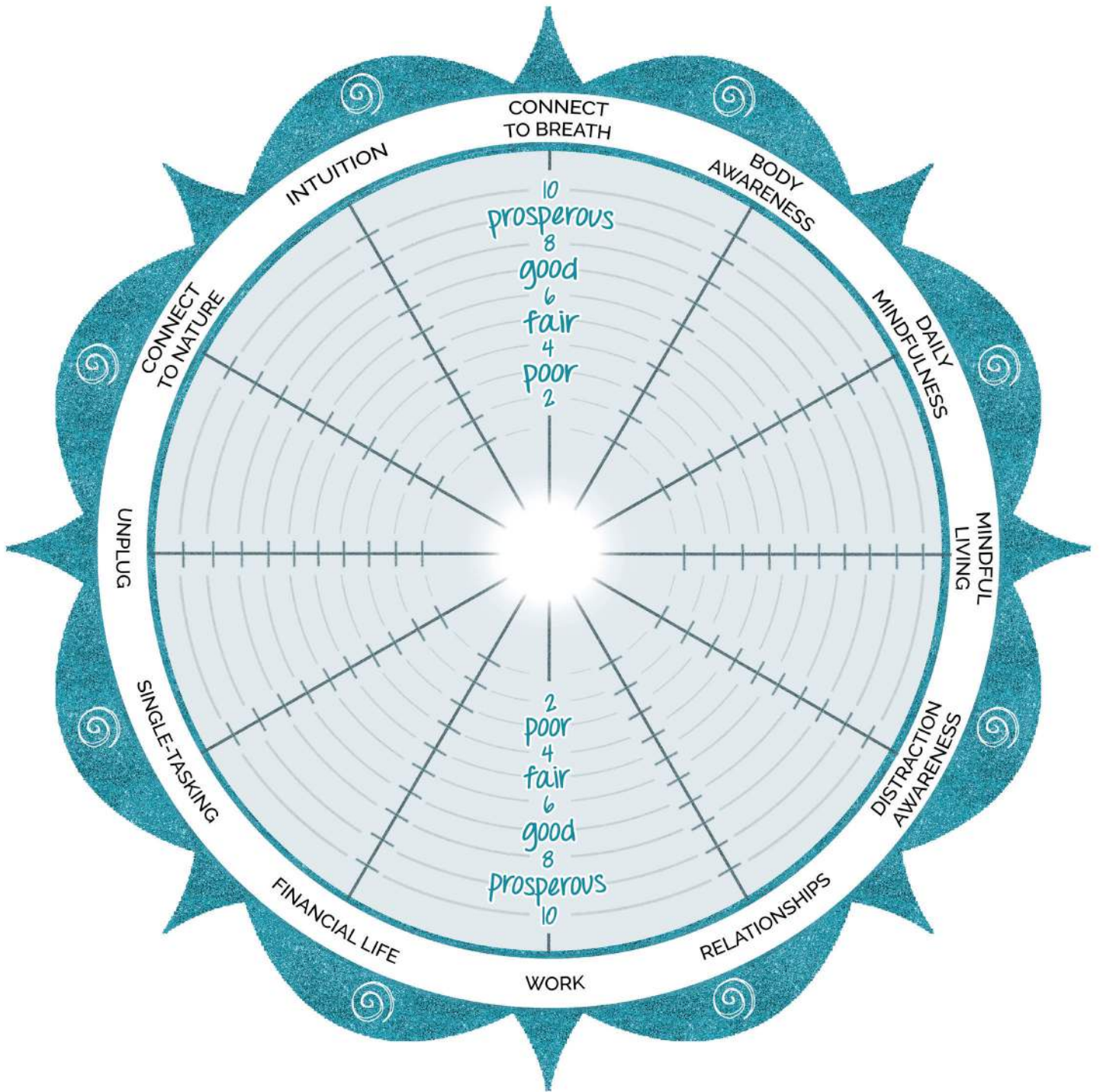
Single-Tasking: How would you rate yourself when it comes to focusing your attention on the task at hand; eliminating distractions by closing tabs, turning off your phone, or closing your door?

Unplug: How good are you at making a conscious effort to take breaks from your devices by using auto response messages, Do Not Disturb mode, or turning off your phone?

Connect to Nature: How often do you notice the sky, wind, trees, flowers, and spend time enjoying nature to connect with presence?

Intuition: How would you rate yourself when it comes to tuning into your inner compass, connecting with the wisdom of your body and gut instincts, or noticing random thoughts or images that may be intuitive insights?

Chart your responses on The Presence Wheel. Start at the top: are you Poor, Prosperous, or somewhere in between when it comes to being able to Connect to Breath? Put a dot on the spoke next to the number that corresponds with your answer. Now continue going around the wheel and after scoring yourself on every spoke, connect the dots to create a circle.



The Presence Wheel

The Presence Wheel

Answer the following questions:

As you look at the three spokes that have the lowest scores (the biggest dents in your wheel), list two ways you can do better right now in these areas.

How might you create some accountability for cultivating presence?

What are two new ways to apply mindfulness to your financial life?

To become more present, consider revisiting this exercise weekly or monthly to set yourself up for greater success. Don't beat yourself up if your scores are low—we are all works in progress and have room for improvement. Date your wheel and file it so you can track your progress over time.