

Monthly Budget

PROJECTED MONTHLY INCOME		ACTUAL MONTHLY INCOME	
Income 1	€ 2,500.00	Income 1	€ 3,000.00
Extra income	€ 500.00	Extra income	€ 500.00
Total monthly income	€ 3,000.00	Total monthly income	€ 3,000.00

	Projected Cost	Actual Cost	Difference
HOUSING	€ 1,500.00	€ 1,400.00	€ 100.00
Mortgage or rent	€ 60.00	€ 100.00	€ (40.00)
Phone	€ 50.00	€ 60.00	€ (10.00)
Electricity	€ 200.00	€ 180.00	€ 20.00
Gas	€ 50.00	€ 48.00	€ 2.00
Water and sewer			€ -
Cable			€ -
Waste removal			€ -
Maintenance or repairs			€ -
			1,788.00

The sheer thought of tracking your money thoughts could be daunting enough, but let's face it just about everyone thinks about money at some point every day. If you start to pay attention and notice that emotional feelings about money are taking up more and more of your thinking time, then **it may be an indication that a part of your brain is on hyper-vigilance over the possible loss of money.**

Your **amygdala** (ah-MIG-dah-lah) is actually two almond size

tissues that act as a processing center for emotions, emotional memories, and behaviors. Think of this center as a hub for directing your emotions and being vigilant for possible incoming stimuli of a threatening nature.

Even though tigers are off your radar, your amygdala could now be on the lookout for potentially dangerous money loss conditions.

Imagine that a monthly bill arrives with a higher payment amount than you expected. At first, you may be upset or angry. But what if you were barely able to pay last month's amount, you don't know where the extra money is coming from and this is going to be your new monthly payment? As part of your amygdala is sorting this information, it's also searching your emotional money memories looking for similar feelings to associate with it.

Let's just say it finds some memories of someone you know having to file for bankruptcy and you vowed that it would never happen to you. Now when any of your bills arrive, **your money losing barometer lights up with feelings of anxiety because it's linked old feelings to things it recognizes as similar.**

Now, there are lots of circumstances and memories that can set off your feelings about money from disappointment, frustration, anger to fear. But when you sense a real threat of losing the money you have or losing your options for having more money, your **brain's barometer is escalating to that hyper-vigilance level of anxiety.**

By paying attention to your money issues you can short-circuit any anxiety before it can keep you from making good money decisions, keep you from navigating through a though a rough economy and most certainly keep you from having the money success you envision for yourself.

Just like a weather barometer tells you it's going to rain and

you need an umbrella, your amygdala barometer is telling you your money anxiety is rising. Once you've received that barometer message, **you have the option to take control and change how you do want to feel about money or let your old feelings continue to rain on your parade.**

How do you handle your money loss thoughts?