



**SHATTERING FINANCIAL LIMITATIONS**

**7 MUST-DO STEPS  
TO BREAK FREE OF  
FINANCIAL STRESS SYNDROME  
And Put You Back In Control**

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## From the desk of Dr. Kazlow...

Financial Stress Syndrome is here. And it's growing.

**Feeling anxious, tense or worried when you have financial problems is normal. But what a lot of people are experiencing today is more than just the run-of-the-mill stress.**



Business losses, home foreclosures, the credit crunch, worrying about your 401K, higher taxes and wondering how you're going to afford the things you and your kids are used to – that's enough to make anyone grab a security blanket.

But Financial Stress Syndrome is about more than making ends meet and the condition of your bank account. It's about what's happening to you – mentally, emotionally, physically, and spiritually.

***It's about your relationship to your money and your situation:*** How you're experiencing your financial problem, the way you're reacting to it, how it's affecting the decisions you're making and, ultimately, what it's doing to your life and who you are – now and in the future.

Information on how to cope and reduce stress – from meditation to laughter therapy – is everywhere. And if all you're looking for is a momentary escape those methods will suit your needs.

But I want you to have more.

I want you to break free of the stress – *totally*.

I want you to be able to identify the real problems and fix them – *permanently*.

I want to show you how to put yourself in a power position; to make decisions that are right *for you*, see opportunities and take advantage of them, make your life work now and lay the groundwork for what you want in the future.

**I want to show you how you can be in control and on top of your game – no matter what the situation or the economy is.**

No get-rich-quick schemes, no magical thinking, no fairy dust. No change-your-mind-set-think-positive-it-will-change-your-life.

What I want to give you today are just some of the basics I teach in my workshops and seminars that allow people just like you to *Shatter Financial Limitations* and get a life that works – really works!

Most of us think we have two options: We can watch the news, the stock market, listen to politicians, pundits, and talking heads and have our blood pressure skyrocket, our heart beat like a Gene Krupa drum solo, and want to go screaming into the night. Or, we can tune out altogether so we can have mental and emotional peace but then we miss the vital information we need to make decisions.

Or when there's a financial problem, we either feel tensed up, trapped, and struggle with the problem or roll over, do the best we can, and feel pushed around by life. Flee or fight.

It seems that it's always either/or.

What if there was a third way?

A way that didn't leave you feeling powerless and out of control?

What if you could gather all the information you need and more and not only remain calm, confident, and in control but have the edge that would allow you to see what's going to work *for you*, to find opportunities that you never saw before, and be able to make decisions that would propel you forward – in business and in life?

There is a third way.

I'm talking about the start of a paradigm shift in your approach to problems, business and life in general that will give you whole wealth – riches in every area of your life.

And the way to start is to let me show you how ***not to get weakened by this economy or whatever financial problem you may be having; how to shift your perception and get into a power position.***

**That power position allows you not only to make the best of a situation, it allows you to gain strength from that situation, see the hidden opportunities, and use it as a springboard to move you forward to the life you really want.**

And you can learn how to make that shift and start seeing results today.

For more than 25 years I've worked as a New York licensed clinical psychotherapist with expertise in the financial arena. I want to tell you that when you're dealing with Financial Stress Syndrome, just fixing your finances isn't enough. In fact, even changing your thinking isn't enough.

**Because Financial Stress Syndrome affects you on many levels – emotionally, mentally, physically, and spiritually – you need an integrative multi-level approach that shows you how to:**

- **get in a power position so you can deal effectively with the situation in front of you.**
- **identify and fix the reason you're in the spot you're in.**
- **find and take advantage of the opportunities you can't see right now.**
- **clarify and strengthen the relationship you have with money and wealth – not just for now but for the long term.**

Without that integrative multi-level approach any results you get will be inadequate and short-lived. Let me be very clear:

**You cannot fix the problem effectively  
from the same position that created it.**

You may be saying “I don’t have time or the money to be thinking about therapy, seminars, or even changing things right now!”

I’ve got news for you: You can’t afford not to.

And the time that it’s going to take is not weeks, months or years. **You can start making changes today. And those changes are going to pay off immediately.**

**The 7 Must-Do Steps to Break Free of Financial Stress Syndrome and Put You Back in Control** tells you what Financial Stress Syndrome is, helps you identify if you have it and – most importantly – *starts putting you in a power position that will help you break free of financial stress and move you toward the life you want.*

Let’s begin.

## WHAT IS FINANCIAL STRESS SYNDROME?

Ordinary financial stress is damaging enough.

It impacts how you feel about yourself and the quality of your decision-making. It affects your behavior, your personal and business relationships, even your health.

Today, you not only have more reasons to feel stressed, the impact of that stress is ratcheting up.

You can be financially secure and still feel financial stress from the uncertainty factor in this economy, watching the stock market, trying to maintain or expand your business, or worrying about your future – and your kids' future.

In fact, you can fix your financial problem – pay off the credit card debt, re-mortgage the house, have the money to expand your business – and your financial stress can be stronger than ever.

And when that stress starts to overwhelm you, overshadows everything you do, and takes a mental, emotional, and physical toll, a line gets crossed.

**The American Psychological Association reported that by June 2008, more people reported physical and emotional symptoms due to stress than they did in 2007. Nearly half - 47% of adults - reported that their stress had increased in the past year. - THE 2008 ANNUAL STRESS IN AMERICA SURVEY**

**That's when Financial Stress Syndrome takes over.**

Financial Stress Syndrome (FSS) is a condition that I've identified based on clinical observation and anecdotal evidence from my practice as a licensed clinical psychotherapist, as a consultant to entrepreneurs and business executives in my workshops and seminars, and in my research of health practitioners throughout the United States.

Financial Stress Syndrome hits you on many levels – mentally, emotionally, physically, and spiritually.

It affects your self-esteem, your sense of well being, and your family life. It impacts how you run your business, what business decisions you make for the future, and your relationship to your clients and suppliers.

Left unchecked, that stress level becomes contagious. Your stress creates the environment that creates more stress for those around you and you pass it on to your children, your spouse, your friends and colleagues.

When financial stress becomes a widespread syndrome, its effects are felt throughout your community, nationwide, and globally.

Financial Stress Syndrome can be a brief episode and have a strong impact. Or be barely noticeable and have subtle to devastating results. Some people are paralyzed by it in every aspect of their lives.

## How do you know if you have Financial Stress Syndrome?

If you're experiencing three or more of the symptoms below *for the first time or in an exaggerated manner on more days than not* since your stress began, you're experiencing Financial Stress Syndrome:

- Excessive anxiety, depression, worry, tension, irritability, or anger occurring more days than not.
- Difficulty concentrating or attending to necessary matters at home or work, impaired judgment, or confusion.
- Escaping by watching too much TV, computer usage or gaming.
- Feeling fatigued not due to a general medical condition.
- A change in eating habits: overeating or eating too little.
- Sleep disturbances: insomnia, hypersomnia (sleeping too much).
- Engaging in addictive behaviors including alcohol, drugs, or gambling.
- Low libido (sex drive) or a new preoccupation with sex including pornography.
- Negative changes in your relationships at home or at work.

Physiological changes not included above: heart or breathing difficulties, depressed immune functioning, increased allergic sensitivity, weight gain or loss (not due to changes in eating patterns), elevated blood pressure, increase in perspiration or chills, nausea or vomiting, psycho-motor agitation including tics.

When you're in the grip of FSS, forget being on top of your game, you're not even in the game. You're mentally and emotionally caught up and tied to that stress so that it becomes impossible to make the decisions you need to make, to take the action you need to take *with any clarity about what's in your best interest*.

**Here's the good news:**

**For most people experiencing Financial Stress Syndrome *relief can be immediate and a plan set up quickly to handle it on a long-term basis.***

What's important is to put you back in control:

Our goal (you and I) is not to get you back to where you were; that's the place where the problem started. You need to get into a new position – a power position – where you have real control, make the decisions you need to make, and get moving towards a life that works.

## **DON'T PANIC!**

Fortunately, we live in an information society. But it has a flip side. We're bombarded with so much information...and misinformation. Television, radio, internet, podcasts, and emails join with the water cooler crowd, rumors and latest urban legends. Trying to balance how to ferret out the information you need to hear without panicking or tuning out is a challenge. Use these tips to get the info and keep your sanity:

- **Acknowledge your own biases and the lens through which you see the world.**
- **Expand your credible resources. Listen long enough to find out who has a track record of telling the truth.**
- **Don't rely on one source of information. Confirm what you hear with a second, even a third, reliable source.**
- **Get the whole story. Sound bites are only a fraction of what's going on.**
- **Look for new and hidden opportunities.**
- **Think about what's going to work for you now and in the future.**

**And use the 7 Must-Do Steps included in this report to maintain that information balance.**

## **THE 7 MUST-DO STEPS**

*Beginning today* you can start making changes so that you can break free of Financial Stress Syndrome on every level.

These 7 steps are the beginning of that paradigm shift I spoke about. A shift that will not allow you to be weakened by this economy or financial problems but will put you in a power position where you'll gain strength from that situation, see the hidden opportunities, and use it as a springboard to move you forward to the life you really want

If, fortunately, you're not exhibiting the symptoms of the syndrome but feel under stress, you can still benefit from the **7 Must-Do Steps**. Use them to prevent being trapped by the syndrome and to give you even more clarity to recreate or grow your business, solidify your financial footing, or plan for retirement.

Taking these steps can make the difference between just getting by and being one of the power players who make millions in challenging times.

**In fact, once you learn these steps, you'll be able to use them – no matter what the economy is – to move you forward.**

**I guarantee** that if you follow the **7 Must-Do Steps** and incorporate them into your life, the real control you generate will help you begin to see things from a new perspective.

You'll get a new lens to see opportunities you didn't know existed and make decisions that are right for you – financially and in every area of your life.

# 1. STOP THE DOMINO EFFECT OF FEAR

Fear is not bad. In fact, it's absolutely necessary.

If fear didn't exist or was disregarded, we would put ourselves in danger everyday.

**Fear sets off an alarm system in our body and automatically makes us gather critical information.**

For example: You come home one day from work and as you approach your house, you notice something doesn't seem right. The front door is open. You think: did I leave it open? Has someone broken in? Immediately you shift to being on guard. You listen. Your eyes scan the area. You're giving critical information to your brain to determine what's going on.

You have a physical reaction to the fear: your muscles tighten, adrenalin pumps, your body is preparing for any necessary action. In a split instant you gather enough information to make sense of the situation and make a decision: you determine your house has been burgled and call the police. Or, your teenager appears on the doorstep: "I forgot to close the front door. Sorry."

That's the healthy process of dealing with emotion:

- **You feel the emotion.**
- **You get the physical reaction.**
- **You gather information.**
- **You allow the emotion to move through you.**
- **You take action.**

But when you get stuck in and recycle fear and its mental, emotional, and physical reactions without resolution – *without moving out of the emotion* – you **short circuit the process**. And you get caught in the **Domino Effect of Fear**.

Your body, mind, and emotions stay in that "alarm" state. That's why you're anxious, irritable, feeling stuck, disconnected, depressed, confused, or crying more. Your body stays tense. That can push up your blood pressure, affect your breathing and your sleeping patterns or any number of physical problems.

## **IN ORDER TO MOVE FORWARD YOU HAVE TO MOVE THROUGH THE EMOTION.**

**When you get stuck in *any* emotion, it becomes the prism through which you experience life, run your business, relate to others, and solve problems.**

You may be experiencing what I frequently see in my workshops. People hang onto fear because they are afraid to let go of it. *They confuse fear with motivation.*



Sound strange?

It's not. The illogical logic is "if I let go of the fear, I'll behave recklessly." "If I'm not at my highest alert, I'll miss something." "I'll damage my business." "My stock portfolio or 401K will lose money." "I won't be able to re-mortgage my house."

And so fear becomes your constant companion.

**THE BEST TOOL YOU  
HAVE**

**Everything you do – every thought, every action, every feeling – is either supported by your energy or not supported. If your energy is not supporting you, then what you're trying to accomplish is going to be difficult at best, impossible at worst. Learn how to identify if your energy is supporting who you are and what you want – and how to shift it to get back in control and back into the game immediately. Get the Free Tool:**

**THE 10 SECOND  
KAZLOW ANCHOR**  
at [www.drfernkazlow.com](http://www.drfernkazlow.com)

Your perception becomes distorted and your ability to make good decisions is paralyzed.

If you feel like you're spinning out of control, it's because you are.

And here's the worst part: **Unless you stop the Domino Effect, you will create more of what you don't want.**

*Breathe!* As bad as it seems, it's easy to get out of it.

You *can* stop the Domino Effect of Fear. It's not hard and you can do it quickly:

- **Seriously, take a breath.** Look at the problem. I guarantee you can move out of this.
- **Get the information.** Identify what's causing the fear. Be specific. Write it down so you can see it on paper. And be detailed. The more information you can give yourself, the more you'll be able to see what really is a problem and what, if anything, is the emotion running wild.

- **Confront yourself.** Ask yourself what would happen if you let go of the fear? What keeps you hanging onto it? Does the fear keep you from doing something you're afraid of? Taking a risk? Maybe failing? Looking foolish? Even becoming incredibly successful at a time when others aren't?
- **Shift your focus** from the thoughts, feelings, or actions where you're stuck, to the thoughts feelings and actions that will move you forward.

**Now shift your focus to the next 6 steps that will put you back in control.**

## 2. TARGET YOUR TOP 3 STRESS POINTS

**Narrow your focus.**

Trying to deal with everything at once is not only overwhelming, *it prolongs the situation.*

When you split your focus and time between too many things it feels as if – and really does – take forever to solve even the smallest problems.

**Targeting three stress points makes them manageable. It gets you moving quickly on what you need to do.**

By targeting a small number, you're starting the process of shifting all of you – your emotions, your thinking, even your physical body – into taking action. You

### **CREATE THE FEELING – AND THE REALITY – OF PROGRESS.**

**And you're starting the process of bringing the situation into your real control.**

Make a list of your stress points. Be detailed...*but do it without blaming, judging, or bashing yourself.* Remember, you're targeting three stress points – not trying to create more of them. (You'll learn about the hazards of blaming and judging in Step 3.)

Organize your stress points into categories: business, job, family, house, credit cards, and health for example. Then, according to your preference, pick three:

- **Which stress point is causing the most stress?**
- **Which stress point bothers you the most often?**
- **Which stress point will make the most difference if it's changed?**
- **Which stress points can be changed the most easily or confidently?**

Be flexible. Tackle one major issue and two smaller ones. Or, get the easy stuff out of the way. Or, if you like to take the most difficult issues and leave the easier ones for later, go with that.

When you accomplish one, get moving on the other two. Or, replace the empty slot with a new stress point.

If you're taking on a major issue, break it down into steps and target three of them.

*Use your resources.* If you're working on a personal stress point, how can family members help? If it's a business stress point, can you get help from colleagues or employees? Be clear about what you need – even if it's asking someone to be your sounding board.

Got one done? Pat yourself on the back. Don't fall into the trap of nagging yourself that you haven't done enough.

**What's important is to focus your full attention on specific areas.**

#### **ARE YOU KICKING THE DOG?**

**After you write down and organize your stress points into categories, check if any of them are related. Is credit card debt causing the stress in your marriage? Is the fear of losing your business or your job making you irritable with clients or co-workers? Is worrying about your retirement plan keeping you awake at night? You can break that connection using the information in Step 1. Realize that you're transferring the stress. Get the information. Move your focus back to the problem. And use the next five steps to turn a negative situation into a positive supportive situation.**

### 3. TAKE 100% RESPONSIBILITY

**Start taking 100% Responsibility – NOW!**

And do it without blaming or judging yourself, others or even institutions and abstract entities such as “society.”

Look, it’s easy to say, “If the economy hadn’t...,” or “that lousy mortgage company... .” And even though you may be right, **it doesn’t get you anywhere.**

***Blaming or judging DOES NOT correct the situation.***

When you point a finger of blame, it doesn’t make your bank account suddenly overflow with cash. It doesn’t pay off your mortgage.

***What it does do is get you more stuck in the situation – and worsens it. It becomes harder for you to move forward.***

If I had a dime – not a dollar, a dime! – for every time I heard one of my clients and workshop participants say “It’s not my fault,” I’d have the same size bank account as Warren Buffet. The reason people don’t want to take responsibility is because they think it implies “*It’s my fault* (blame) *and I didn’t do the right thing* (judgment).”

**“People think responsibility is hard to bear. It’s not. I think that sometimes it is the absence of responsibility that is harder to bear. You have a great feeling of impotence.”**

**- Henry Kissinger, Secretary of State**

I’ll tell you the same thing I tell my clients: Judgment and blame don’t enter into this.

The quickest way to get back in control and have real power is to accept 100% responsibility for **YOU**– not your spouse, not your brother-in-law, not your kids, not your colleagues. They have to take their own responsibility.

Look, you can waste an entire evening fighting with your spouse over who spent what. You can brood over the toll the economy is taking on your 401K, your stock portfolio, the value of your home. You can worry yourself sick and keep yourself up at night thinking about the revenue your business is losing.

It doesn’t solve the problem.

**Here’s what does:**

**The situation is what it is.  
From this point on, what are you going to do about it?**

**The quickest way to give up control is to play the blame and judgment game.**

You need to hear that again: When you blame and judge – yourself or others – you give up control.

As soon as you say, “If it weren’t for...,” “It’s their fault...,” “If only...,” you give away your control. In effect you are saying “I am powerless.” A mere reed blowing in the wind. And that’s a lie.

**You are never powerless. You just have to claim your power.**

**And the quickest way to do that is to accept 100% responsibility. The situation is what it is. What are you going to do about it now?**

You can’t control every thought that comes into your head. Don’t even try to do that.

*But you can change your relationship to that thought.*

When your thoughts start the roller coaster ride: “Man, was I stupid. What was I thinking? I should have... They probably think...,” **SHIFT YOUR FOCUS. THE SITUATION IS WHAT IT IS. IDENTIFY THE PROBLEM AND PUT YOUR ATTENTION ON WHAT YOU CAN DO ABOUT IT NOW.**

The more you practice 100% Responsibility, the more you practice choosing your focus on what you can do *now*, the faster you’ll set up a new thinking default.

Where your thoughts now automatically go to blame and judgment, they’ll automatically shift into being proactive and problem solving.

Start taking 100% Responsibility with three easy steps:

- **Be aware of how much and how often you blame and judge. Thoughts that include the words “should,” and “shouldn’t” are obvious blame statements.**
- **Be aware of how it makes you feel when you blame and judge – physically, mentally, and emotionally. Blaming and judging weakens you.**
- **Accept what is. You can’t change the past. Focus on the bigger picture of what you want and what you need to do to get moving.**

This is the way to get an accurate view of what really is under your control.

And the first time to use 100% Responsibility is *NOW!*

Take 100% Responsibility to move yourself out of Financial Stress Syndrome.

## 4. DON'T SHOOT THE MESSENGER

**What you think is the problem is rarely the bottom line problem.**

One of the most common complaints I see in my workshops is the frustration of not being able to fix a problem. This complaint usually comes from someone who is *really* making a Herculean effort to solve it: taking seminars, reading shelves of books, doing research, and following advice from the latest expert. But the problem keeps coming back – and usually gets worse.

*Why?*

Because what my clients – and you – are identifying as “the problem” is almost always the result of or a symptom of an underlying issue.

If that underlying issue isn't dealt with, your problems are going to repeat and probably get worse – a lot worse. And it will even create other problems – if it hasn't already.

Plain language: You can pay off your credit card balances but unless you know *why* you're loading up your credit cards in the first place, once they're paid off, you're going to load 'em up again.

Yes, you have to put your focus on solving the presenting problem (it's not going to go away). But while you're taking action to solve it,

### **LOOK FOR THE ROOT OF THE PROBLEM SO YOUR SOLUTION WILL BE A REAL FIX.**

We all have a relationship with money.

Whether that relationship is positive or destructive has a big effect on what financial problems we have and how we handle them.

When money is kept in a proper perspective it enables us to survive and thrive. *But when you use money as a conduit to solve or soothe an underlying problem or issue then your relationship with money becomes distorted and destructive.*

Let's take a simple example: If you buy things you can't afford – whether it's the latest large screen TV, a luxury car, or just continual small shopping binges – *there's a reason behind it.*

#### **THE FINE ART OF HEARING**

**The more painful the message is, the more you don't want to hear it. But it's when you're most vulnerable that you need to be willing to hear everything. If you're looking for help in a financial crisis, it's easy to fall prey to any hype that promises cure-alls and quick fixes. Don't go with the reality that you WANT to be true. Shake off the magic dust and use your discernment: What's *really* going to fix the problem - permanently? Remember, don't shoot the messenger. Thank him instead.**

If you buy things to make yourself feel better, if you're 'keeping up with the Joneses,' if you can't say no to your kids – you have to find out why you're doing that.

If you don't, the problem is going to keep repeating. And chances are the problem will get worse and create other problems as well.

Most people don't need to go into deep psychotherapy for this. **But you do need to be honest with yourself so when that bottom line issue emerges, you can deal with it head on and bring it to a successful resolution.**

So, start digging a little. What's behind your problem? Here's a quick list of some underlying relationships to money that are sure to cause problems:

- **Ego identification:** I'm nothing (or people will think less of me) unless I have the cool car, a great house, designer clothes, go on great vacations, etc.
- **Covering-up feelings:** My life's not going the way I want it to. Buying things make me feel better.
- **Fake control:** When I have an argument with my spouse I break the agreements we have about spending money.
- **Insecurity:** I want my kids to know I love them so I buy them what they want.
- **Guilt:** I make more money than everyone else I know. I feel I should always pick up the tab for everything.

Find the underlying problem *and deal with it* and the presenting problems go away. **So, don't shoot the messenger. And don't look for an easy way out.**

### **Every problem is an opportunity.**

Get the information. Find out what's behind the problem. And get moving on a solution that's going to work long-term.

You'll have a healthier – and more profitable – relationship with your money. And you'll have a healthier relationship with your spouse, your kids, your business...*and yourself.*

## 5. ADAPT, REFRAME AND ENGAGE

What you did before – your behavior, your thoughts, your actions – got you where you are.

Repeating the same behavior, thoughts, and actions will not only *make the situation recur, 99% of the time it will make it worse.*

Bottom line:

### **TO GET A DIFFERENT RESULT, YOU NEED TO DO SOMETHING DIFFERENT.**

Why is it that during a crisis some people struggle to survive yet others make millions?

Because people who do the best in difficult times don't let the situation weaken them.

They see the situation for what it is.

And then they adapt their behavior, their creativity, and their business practices not just to fit into the situation, but actually become a leader in innovating business.

They:

### **TURN ADVERSITY INTO ADVANTAGE.**

When the economy or your financial situation goes into a downturn, ignoring that reality and carrying on with 'business as usual' sinks you deeper.

As critical as it is to change your relationship to your finances and the economy, it's even more critical that you change your relationship to the problem.

***If you want things to improve, you're the one who has to adapt.***

Rather than let the situation weaken you, figure out how to use the situation to your advantage:

- **Look at the problem differently. What have you been telling yourself? How are you feeling about the issue? What are your current thoughts? Then ask yourself how is the way you're looking at the situation limiting you?**
- **Be curious. Ask different questions. Simple questions like, "What would happen if I did this instead?" or "What would happen if I thought about this positively?" gives you more flexibility and gives you distance from yourself, the problem or the situation.**



- **Give different answers. Brainstorm different solutions. STOP EDITING YOURSELF. Give yourself permission to come up with an unlimited amount of ideas and responses – *without judging them.***

**And then ENGAGE.**

**Become present and proactive.** Get the solid information to make changes.

**Reach out.** If things are difficult for you, they're difficult for others, too. Ask your clients what you can do to help them. Find out from your boss what you can do to help him/her and how you can become more valuable to the organization.

Call credit card companies or your mortgage lenders and find out how they'll work with you.

And connect – to your family, friends, colleagues, and community. Reach out and develop new relationships.

**Cultivate connections.** The connections we establish are key to business and life. Each and every person is a resource who has an incredible amount of knowledge.

Look to develop creative, collaborative solutions both in business and at home.

When done genuinely, the interaction of your network – what you can do for them and what they can do for you – moves all of you forward.

**"The weather-cock on the church spire, though made of iron, would soon be broken by the storm-wind if it did not understand the noble art of turning to every wind."  
- Heinrich Heine, German Poet**

## 6. BECOME THE EXPERT ON YOUR OWN LIFE

Who are you? Do you really know?

What do you really want? What do you really need?

Do you know the difference between what you really need and what's merely a want?

From the time we're kids we're told what we should "know" about ourselves. A child says "I'm hungry." And the parent responds with "You can't be hungry! You just ate an hour ago." Advertising tells us what we *should* want. Popular culture tells us what we need to be "in." We're told what we need to do to be successful, to be happy, to be respected, to be powerful.

And the majority of us buy into it all *without fully understanding who we are, what we need, and what we want.*

Your identity can become so contaminated that *you don't act* as if you know who you are and *don't live* as if you know.

We've learned to listen to everyone but ourselves.

### IS THAT THE TRUTH?

**How do you think of yourself? Do you make statements such as "I'm not good with money." "I can't save." "I don't understand anything financial." Think about what you tell yourself. Are those statements *really* true? Or are they false "truths"? A false "truth" is something we say about ourselves but that has no basis in fact. We use them to understand or defend our behavior – and lose control along with it. Look at what you're telling yourself. If it's a false "truth," stop saying it. Stop acting it. If it really is the truth, what are you going to do about it? There's no reason to make not being good with money a life sentence.**

You can have all the resources in the world but unless you know how and when to trust yourself to decide which ones have the greatest value and which will work best for you, you'll have difficulty moving on those decisions.

You may think you know how to read yourself. But if you're confused or not clear about who you are and what you want, how can you possibly trust yourself to act in your best interest?

*Trusting yourself begins with knowing yourself.*

**And knowing yourself begins with finding out if what you're going after really helps you to be who you want to be and helps you get what you really want.**

The people who succeed are members of the "emperor-has-no-clothes" crowd. They are the only expert on their lives. They listen to their own wisdom.

How can you join this select group?

## **Reject the ever-changing status quo in favor of what is going to make your life work.**

Take the time to know yourself on the deepest level you can.

- **Start by peeling the layers. Who are you? What do you want? What do you need? Are your answers truly yours or what someone else has answered for you? Notice if you push aside your own opinion for what someone else wants for you.**
- **Pay attention to what you're doing and saying throughout the day. Do your actions and thoughts feel right and true *to you*? Are you acting in your own interest or just following the pack? Are you buying into something without thinking if it "fits" you?**
- **Invest – financially, emotionally, mentally, spiritually – in the things that are important to you. Act on the things that work in your favor: look for the resources that will make your business better, add a niche market, further your education, change careers, change your lifestyle. Grow yourself and your ability to act, think, and feel the way YOU want.**
- **Who and what is around you? Who is your support group? Are your relationships with your spouse, children, family, friends and community supporting what you want or working against it? What do you read? How do you spend your leisure time? What charities do you help? What hobbies do you have? How are you expressing your spirituality? What is your relationship to your community? Are these things moving you forward or holding you back?**

You are the basis for your financial and business decisions.

It's up to you to continually develop your expertise on all aspects of your life.

(Kazlow Method Energetics is a great tool to help you determine when to trust yourself.  
Visit [www.drfernkazlow.com](http://www.drfernkazlow.com) for the **free 10 Second Kazlow Anchor**)

## 7. LIVE FOR WHAT'S IMPORTANT

**Money is one of the most vulnerable aspects of our lives.**

Money is symbolic. **And it provides us the opportunity to buy even more symbols which we use to try to convince everyone else who we are.**

Where you live, the house you live in, how you dress, the car you drive, the vacations you take, the schools you send your children to – *even the small things* – the restaurants you frequent, where you buy your morning coffee, the wine you drink, the chocolates you eat: **they're ALL symbols.**

Every one of those is a message that you send: **This is who I am.**

And because that connection – if you allow it – can be so powerful, **it makes you that much more vulnerable.**

It's easy to lose your identity in material things. And when you lose them or even fear the loss of them, you go into a tail spin.

How do you stop that from happening?

**Invest in who you really are and what's important to you – not in material possessions.**

You can love your car. You can treasure your Rolex. You can hug your venti Starbucks travel mug. You can turn your safari in Kenya pictures into calendars and send them to people you barely know.

**But they aren't you.**

**It's the connection to yourself, the people you love, your neighbors, your community, and your spirituality that provide your real foundation.**

**"How different our lives are when we really know what is deeply important to us, and keeping that picture in mind, we manage ourselves each day to be and to do what really matters most."  
– Stephen R Covey, Author, The Seven Habits of Highly Effective People**

No matter how many times you've defined what is *really important* to you, it's easy – and normal – to lose focus.

If you were asked directly: What's more important: Your house, boat, credit cards or your marriage, your kids, or your friends? Would you even have to think twice?

If you're not clear, you may be harming your marriage, your relationship with your children, your family, your friends, your business, even yourself.

Especially when you're struggling, you need to re-identify, clarify and remind yourself of what your priorities are:

- **Think carefully about what's important to you. Write it down. Be brutally honest. If your dog really is more important to you than your marriage, you need to know that (because your spouse already does).**
- **Have you forgotten things that were once important to you? Maybe you always wanted to live in the country or city, change jobs, or work from home so you could be with your kids more – what's the real deal for you?**
- **Are you living in alignment with what's important to you? How do you feel during the day – vital and energized or tense and drained? How do you feel at night – at peace or is your mind mired in problems? Is your current lifestyle supporting your health? What are you doing now that doesn't fit into your long range picture?**
- **When your list is complete, prioritize it. Explore what steps you need to take to make things happen.**

Connect with what's important to you. Invest in you and those relationships that are meaningful and supportive. Real control over your life and your business draws its power from a solid, real foundation. Only then do you have the power to keep moving forward.

I work all the time with clients who have forgotten the initial reason they're doing what they're doing: to make a better life for their family, provide security and opportunities for their kids. They feel torn between business and family. Their question is always: How can I be in two places at once?

My answer is always: That's the wrong question.

It's also the paradox. People think that they can only have one by sacrificing the other.

The right question is how do I build my life so that it works?

**And the answer is the more you focus on what's truly important to you, you'll begin to create a life that embraces those important things. And in return your relationship to what's truly important becomes the impetus and the fuel to attain and retain the lifestyle and material possessions you desire.**

**You'll be able to recreate your business, to recognize and seize opportunities, and create the wealth you want – financially and in the riches of life.**

## **THE DAY AFTER TOMORROW**

Your current financial situation, the current economy, the current credit crunch is just that: current.

**You have to be on top of your game not only to survive in a changing economy but to thrive.**

And you have to be on top of your game now because what you do today is a determining factor of what's going to happen for you in the future.

**One of the biggest opportunities you have today is to lay the groundwork for tomorrow.**

I was at a Little League game to see my nephew play. He was on second base and when the batter hit a line drive into the outfield, he took off. As he rounded third, his footing gave way and he stumbled. My heart sank. There was a collective gasp from the crowd. But only for an instant. Aaron didn't miss a beat. He picked himself up and took off again with even more drive and determination.

He never took his eye off home plate.

He kept his goal in mind. He didn't allow disappointment or confusion to misdirect him and go running off into the outfield. He headed home.

**Never take your eye off the big picture.**

Even though it may be crunch time now, you're creating the path for what will happen tomorrow.

Keep growing. If you can't grow your finances the way you'd like, find other ways to grow your business and yourself. Use the time to:

- **Expand your skill set.**
- **Develop new resources.**
- **Identify new niche markets or career opportunities.**
- **Understand your clients' needs better.**
- **Find new suppliers.**
- **Increase your knowledge base.**
- **Broaden your network.**

Today won't last forever. **You need to start maximizing your game now so that when the opportunity opens, you can move on it with quantum speed.**

And then apply the same concept at home. Now is the time to start asking questions and making changes:

- **How do you want to live? What do you want your life to be about?**
- **What kind of example do you want to set for your children? What do you want to teach them?**
- **What kind of future do you want to leave for them? For your grandkids?**

Take the opportunity and respect your kids enough to include them in problem solving. Teach them according to their age and maturity. It's OK and necessary to let them know that life is abundant but that doesn't mean that it's one endless gravy train. And when problems occur, that's the time to accept the challenge and find the excitement. You work together to solve the problem and create a better today...and tomorrow.

## **BEGINNING TODAY**

Let's recap what I've told you in this report so we make sure you have a working understanding and can start using the **7 Must-Do Steps** today.

They'll help you get clarity and give you real control so you can create a plan and take the action that is really going to work for you. And it's going to work for you not just for today but for the rest of your life.

Remember that it's perfectly normal to feel stressed out over financial problems. But the line gets crossed when that stress becomes the filter through which you see life and overshadows everything you feel, think, and do.

I told you:

- **Financial Stress Syndrome affects you on many levels – mentally, emotionally, physically, and spiritually. It's about your relationship to your money and your situation. how you're experiencing your financial problem.**
- **In order to break free of Financial Stress Syndrome you need a total integrative approach that shows you how to get into a power position so you can deal effectively with the problem or situation. You need to be able to identify and fix the reason you're in the spot you're in. And you need to clarify and strengthen the relationship you have with money and wealth – not just for now but for the long term.**

- **The goal is not to get you back to where you were – that’s the place where the problem began. You can not fix the problem effectively from the same position that created it. You need to get into a new position where you have real control, make the decisions you need to make, and bring that clarity to your personal and business life - and start making it work!**

**And it’s not going to take forever. You’re going to start making changes today. And those changes are going to pay off immediately.**

Then I gave you the **7 Must-Do Steps** designed to help you shatter Financial Stress Syndrome. These seven steps are the beginning of putting you back into *real* control:

- **Stop The Domino Effect of Fear.** In order to move forward you have to move through the emotion. Calm down and look at the problem. Get the information and identify what’s causing the fear. Confront yourself and find out what’s keeps you hanging onto the fear. And then shift your focus from the thoughts, feelings, or actions that are making you stuck to the thoughts, feelings and actions that will move you forward.
- **Target Your Top 3 Stress Points.** Make a list of what’s causing stress in your life – but do it without blaming or judging yourself. Then target three points and give them your full attention. By narrowing your focus to three stress points you create the feeling – and the reality – of progress.
- **Take 100% Responsibility – Now!** You can’t change the past. And blaming and judging is only going to get you stuck even deeper in the problem. Accept what’s going on. Focus on the bigger picture of what you want. The situation is what it is. From this point on, what are you going to do about it?
- **Don’t Shoot the Messenger.** The problem presenting itself is rarely the bottom line issue. Look for the root of the problem so your solution will be a real fix. Remember, every problem is an opportunity. Get the information. Find out what’s behind the problem. And get moving on a solution that’s going to work long-term.
- **Adapt, Reframe and Engage.** What you did before – your behavior, your thoughts, your actions – got you where you are. To get a different result, you need to do something different. So, look at the problem differently. Be curious. Ask different questions. Brainstorm different solutions. And then Engage. Become present and proactive. Reach out and get information from people around you. Cultivate connection and resources.



- **Become the Expert On Your Life.** Reject the status quo in favor of what's going to make *your* life work. Know yourself on the deepest level. Who are you? What do you want? What do you need? Do your daily actions and thoughts feel true to you? Are the people and your environment helping to move you forward or holding you back? And invest in yourself. Grow yourself and your ability to act, think, and feel the way *you* want.
- **Live For What's Important:** Invest in who you really are and what's important to you – not in material possessions. Think about what's important to you. Have you forgotten things that once held importance? What's the real deal for you? Is your life aligned with that real deal? Explore what steps you need to take to make things happen.

**And use today to lay the groundwork for tomorrow!**

## **AND FINALLY...**

I designed these **7 Must-Do Steps** to help my clients and seminar participants break through financial stress on their journey of **Shattering Financial Limitations™**.

Make them your beginning.

These **7 Must-Do Steps** are a powerful resource for finding out where and how you're limiting yourself. The more you practice and use them, the quicker you'll set up a new thinking default – one that immediately makes you proactive, primed to see opportunities where none existed before, confident in your own ability to seize the those opportunities and take them *and you* to new heights.

**[www.drfernkazlow.com](http://www.drfernkazlow.com)**

I want you to do one more thing.

Go to my website and take advantage of the tools, information, resources, and free basic membership site. We're always adding new things to help you *Shatter Financial Limitations*.

At the site you'll find:

- **The free *The 10 Second Kazlow Anchor* tool.** This powerful tool will help you shift into a power position in just ten seconds. Every thought, feeling, and action is either supported by your energy or not supported. **The 10 Second Kazlow Anchor** gives you the basics of how to identify your energetic, what it's supporting, and how to shift it into a 'strong' position to power you forward.

- Updates on the upcoming teleseminar **The Rules for Surviving (and Thriving) in the Changing Economy**. Get the details and sign up for more information and our *Free Preview Teleseminar*.
- **Become a member**. Sign up to start Shattering Financial Limitations and get access to tools, tips, and reports. Basic membership is absolutely free. Premium and Business memberships take you further to make sure you're optimizing your creativity and innovation at every turn. And that you're *always* relevant and leading your field.
- **Q & A**. Where are you stuck? What's on your mind? Every week I answer the latest questions from website members. Ask your own question or find out what everyone else wants to know.
- **The Blog and the Articles Library**. I take on the most current topics to keep you in the lead.
- **My Inner Circle**. Benefit from the best. Tap into their genius and your potential.
- **Seminars, Workshops and Mentoring**. The latest *Shattering Financial Limitations* offerings to skyrocket your success plus recommended workshops and seminars from my inner circle and resources.
- **Products & Tools** – tried and tested to keep you on top of your game.
- **And more – always more!** To get and keep you **creative, innovative and relevant**.

Use **The 7 Must-Do Steps to Break Free of Financial Stress Syndrome and Put You Back in Control** to start your journey of *Shattering Financial Limitations* and make wealth a whole-life experience.

**Remember, the glass is always more than half-full.** Take 100% Responsibility and open the world of opportunities awaiting you.