**Are You A Victim of Grandma’s Yukky Medicine?**

I don’t know if this applies to you and your family or not, but as a child growing up I was subjected to a number of different foul tasting family remedies.

Castor Oil was one I remember vigorously trying to avoid! There were a number of concoctions for all sorts of ailments. They were made up of ingredients that usually tasted like something I can’t name here.

I have since realised that there is a misguided belief tied up in the rationale behind these foul-tasting remedies.

As people, we often want to find a solution to a problem. Our belief system tells us that to get something good, you should be prepared to pay the price and the more you want, the higher the price should be.

If you want a small amount of money then you should feel a small amount of pain and if you want a lot, then expect a lot of pain.

Grandma’s cough remedy is based on this principle. If you have a cold and need a cure then you must have to take medicine that tastes bad. In fact, according to the theory, the worse it tastes, the better the cure must be for you.

As a result, I think grandma must have gone in search of the foulest tasting ingredients she could find and then combined as many as possible of these items into her cure-all remedies.

I think the main selection criteria for an ingredient to go into the brew was how bad it tasted! I don’t think it mattered if it had any medicinal value or not; it just had to taste foul!

So, I’m wondering if you agree with this logic, or whether you think it might be possible to get a good outcome from sweet-tasting medicine?

**And… I probably don’t need to tell you that we now have strawberry flavoured cough medicine and it works really well!**

Someone discovered that the old thought process was flawed! You can get a good outcome without an unpleasant experience attached.

**Let me ask you a question**

Are you struggling from pay to pay because you subscribe to the yukky medicine theory? Are you thinking you have to pay a high personal price to be saved from a life of financial hardship?

If so, you may be your own worst enemy! You may only have to change your belief system and the behaviour that goes with it to break free of money stress.

Managing money might just be fun and easy if you can step outside the yukky medicine paradigm!

What am I talking about? Here’s just one example:-

I know there are people who spend hours keeping financial records and reconciling bank statements as a way of applying some ‘discipline’ to their finances. This is tough unexciting stuff, so according to the ‘yukky medicine theory’ it should deliver a good outcome…. right?

The pain inflicted on oneself in keeping the records, entering them into a computer, comparing them with bank statements and finding every cent that is unaccounted for is surely enough to guarantee financial well-being, maybe even wealth! It’s yukky medicine, so it must make the family budget better!

I have seen plenty of examples of people who take no notice of what they spend, what their credit card balance is, what their bank account balance is and how much gets wasted each week. These people are rarely heading for wealth, so the theory still seems to be valid up to this point…. right?

WRONG!

**Keeping meticulous financial records does not work.**

Did you know that keeping financial records is NOT going to make you wealthy?

If you drive down the road looking in your rear vision mirror hoping not to crash, you are in for trouble. This strategy only works till you come to the first corner.

Keeping meticulous financial records is much the same. It just wastes time and makes you feel good that you have been disciplined, BUT…you are looking backwards! That yukky medicine theory is going to lead to disaster.

What can you do about it?

**Stop taking yukky medicine!**

If you are a compulsive-obsessive record keeper you will most likely have difficulty accepting or even believing what I am about to say; if you were to stop inflicting the pain of being disciplined with budgeting and record keeping and worked instead with a **spending plan**, you will be able to do much more exciting things with all the spare time and money you will have.

As a Spending Planner, I have clients who are constantly amazed at how they no longer need to do the tedious things they used to do and yet they have more time and more spending money now they have let go of the old onerous habits they THOUGHT would help them get control of their finances.

Does this sound too good to be true? I do understand if you feel that way!

But what if it was actually true?

Would you be happier if you had more time and more spare money?

I would be really happy to sit down with you over a cup of coffee to look at how you currently manage money and to discuss how you too can have a much easier and less painful way of dealing with money that will literally free up time and spending money for you and your family so you can enjoy more freedom with less stress.

I guarantee you can enjoy a much better life without the yukky medicine!

Call me, email me, pm me, connect with me in whatever way you find the easiest and let’s get you on the road to a much better financial journey.

Here’s my details……