

FREE YOUR MIND

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What's Love Got To Do With It?

Today I would like to talk about Love. You see, I am one who is always in search of the "hidden" reasons why people struggle financially. I mean we all pretty much know the deal, right? We all know that you should spend less than you make, save, invest, and blah blah blah. So why don't we do it? Because we don't have a PHD in finance? Is it really that difficult? What are the hidden forces that keep us from doing what we know we should do? Well... I'm here today to say that I believe it is a lack of love that is causing some of the problems we face, but, what's love got to do with it?

I have sat down with many people during my "financial career" and attempted to map out a game plan to get them out of debt. Many of the people who I have encountered were contemplating bankruptcy or had already gone bankrupt. Whenever I saw really bad situations like this, I would assume that there would be a story behind it (the loss of a job, a bad divorce etc etc), but more often times than not, there would be no story. This really bothered me. I can understand that sometimes people fall on hard times. I can also understand that some people for whatever reason may not have that much of an income. It's one thing to be in a bad situation, but when I look outside and see a brand new Range Rover and a Lexus, and a Big Screen TV inside of a mansion with six bedrooms (when there are only two people living in the house and only need one bedroom), I can't help but feel that they are FULLY responsible for their situation.

I always felt that if you are going to go bankrupt, at least go down with a fight. I even see big time celebrities go from Hero to Zero in no time. They are making millions and millions of dollars, yet still can't seem to stay afloat and end up going bankrupt. How can you be a millionaire and go bankrupt? How can you be making enough money yearly that most people can retire on, and not be able to pay your bills? Shouldn't your bills be lower? Shouldn't your house be smaller? Or are you trying to keep your "image" of "unlimited money" in tact? And if so, why? No love?

But I'm not here to talk about celebrities, because they will be okay. I'm talking about the average man or woman. People say that the economy is bad and I won't disagree with that. But how bad is the economy really?! I still see 2009 luxury cars riding all around the streets. I still see people walking around with \$150 shoes! I still see Playstation, Xboxes and Nintendo Wii's out here. I still see large screen TVs with 10,000 HD channel packages on them. Companies that sell all of these vanity necessities have economies that are still in tact. So what is the problem? Do we need a priority check, and if so, what's love got to do with it?

In this "bad" economy, how many families are going to go down in flames because they couldn't switch from a 2008 Jaguar to a 1999 Honda? How many families are going to be on the brink of homelessness because they chose to live in a five bedroom home when they only needed two bedrooms? Are they caught up in the Net Worth/Home Loanership conspiracy, or is it something even deeper than that? What I have found in my sincere research, is that most people go broke trying to prove to people that they are not broke! Why is this, and what's love got to do with it?

I ask these questions because I am a financial analyst. Most people who I sit down with, there is very little that I can do for them. You see, they don't need financial experts! They need to lower their expenses, and this is sooooo easy to do. But there is just not enough love to allow them to do it. As an analyst I have to deal with this because I realize that most people don't do anything that I advise them to do, even though they know that it makes sense and often times they can't explain it.

I read an article on the simple dollar a while back called "*Stop Trying To Impress People*" and I had to cosign on what was being said. Most people make bad financial decisions trying to impress other people. But there has to be a reason that people try to impress other people! Why do people always need and/or seek approval from others? Could it be because they don't approve of themselves? Do people need others to love them and approve of them because they don't love themselves?

In the article "*Do You Need To Impress Others?*" by Nick Arrizza (<http://ezinearticles.com/?Do-You-Need-To-Impress-Others?&id=93953>), he states the following.

"Well, by definition the word "need" implies that a state of lack is inherently present. So if there is say, a "need for X" then this implies that "X" is lacking. Following this simple logic then, if there is a "need to impress" it is because one is feeling, deep down within themselves, unimpressive!"

He later on states,

"As a result they find themselves expending inordinate amounts of time, energy and money trying to unknowingly seduce and/or manipulate (because this is what it means to get others to like or accept you) others into getting them to validate and appreciate them."

I can not agree more with these statements. As a matter of fact, the wicked rulers of this financially dependent matrix we live in realize this. That is why whenever you turn on your television you are bombarded with images of model figures. Count how many superheroes you know who look like average men and women. Actors/Actresses have to go on buck wild workout regimens to get their bodies in a certain "image" before they can get on screen for a movie or a video, then the average Joe looks at them and feels inadequate. People who feel inadequate spend money (which is great for those who want to sell things that people really don't need). This keeps consumers Poor and the Corporations Rich! Therefore, everything you see is designed to make you feel inadequate. This conspiracy is explained by Ann Leonard in part 5 of the story of stuff.

<http://www.youtube.com/watch?v=EUeMVt3stAo>

You see when you don't love yourself, you seek love from others to compensate for your feelings of inadequacy. That costs money and leaves you broke, and THAT'S what love's got to do with it. The most important love of all is love for self. If that is wrong, everything else goes wrong! You can't love others properly when you don't love yourself. When you truly love yourself, what other people think doesn't matter. What YOU KNOW matters! Some of the most successful people in the world often tell stories about all of the craziness that they went through to get where they are, but one central theme in ALL the stories is that they didn't care what anybody else thought of them. Are you preoccupied with what people think of you? Is that going to be the death of you?

We all know that if someone loves you for the things you have, that they really don't love you! But yet some people still "front" all they can in order to gain fake friends because ANYONE (even a fake person) confirming you makes you feel better. So when your fake friends look at you and say, "Wow, that's a nice car. This is a beautiful house! I just love your TV," It makes you feel good about yourself. Me personally, I would rather roll with just a few friends (always knowing who my friends really are), because waiting until you are down to find out who your REAL friends are can be traumatizing. But... that's coming from someone who loves himself.

Low self esteem is a terrible thing to deal with, and people from the homeless to millionaires can fall victim to this disease. Low self esteem can cause a person to stay in a bad relationship because they need to feel loved, or because they don't feel anyone else will love them. Low self esteem keeps people from pursuing their aspirations because they believe they can never achieve them. Low self esteem will make people degrade others to make themselves feel better. I could go on and on and on, but most importantly, for this article, low self esteem makes people go out and buy things they can't afford, to impress people they don't even like!

There are 3 basic things that you can always be assured of in life:

1. When you pull a new garbage bag out of the box, which ever side of the bag that you attempt to open up first, will always be the wrong side.
2. At your J.O.B.... Whenever your company makes an "honest" mistake in calculating your pay, your check will always be SHORT and never OVER. This is a mere coincidence.
3. The group of people with the lowest self-esteem, will always be the poorest group!

This brings me to the most important question that I have to ask. For those who are struggling financially... do you know why? Could you sell that car, or sell that home and save more money? Could you cut down on some of the things you have? BE HONEST with yourself, because no one is reading this but you! If the answers to these questions are yes, then why is that? Do you have low self esteem? Are you trying to impress others?

And if this is the case, what would your life be like if you could free yourself from this prison? What if you truly didn't care what people thought about you and you were able to save that money, time and energy? What if you had HIGH self esteem? Not only could you make life changes, but you would also be able to pursue your goals and aspirations! You could be so much more confident and this could lead to so many more things! If this is you, what should you do? Maybe you should try a self help course. Maybe you need to Learn Your History! Whatever the case may be, you need to make a move, because low self esteem is a disease that will take you out! But first, you have to admit the problem to yourself. Hopefully (If this describes you), you will be able to.

Self Esteem Resources

Power Esteem

<http://freemindonline.net/resources/top-solutions-low-self-esteem.html>

How To Have High Self Esteem

<http://freemindonline.net/resources/boost-low-self-esteem.html>

I hope this has helped someone!

So until next time,

Free Your Mind... Online

Matt Mason

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