

MY *Big*
MONEY
GOAL

50

THINGS
TO HELP YOU

survive + thrive
IN UNCERTAIN TIMES



Let us help you
go from surviving...
to thriving!



My BIG Money Goal is an online program that has been specifically from decades of experience helping everyday families reduce their debt, get a handle on their finances and get on the road to financial freedom.

“Before joining My Big Money Goal, we were just spending money, paying the bills, paying the mortgage and spending the rest and not having anything left and wondering where it was all going! But with the Budget App we have now we can see where it's all going, and it gets a little bit exciting to beat your goal, to save some more money and to put that off your mortgage.”

- Shannon

“It allows people to dream really big and think about what's possible.”

- Claire, Senior Wealth Coach

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**JOIN OUR LIFE
CHANGING
PROGRAM!**

WHAT YOU GET:

- Weekly Modules of Mindset Shifting Content
- Habit and mindset tools
- The Think Budget App, including online training
- Live Budget Bootcamp Webinars each month

- Members Only Facebook Community
- MONEY MASTERY UPGRADE: 1 x One-On-One Wealth Coaching Session per month minimum
- MONEY MASTERY UPGRADE: Personalised Financial Roadmap sessions, as required
- MONEY MASTERY UPGRADE: Master Classes (Money Mastery, Mindset Mastery)
- MONEY MASTERY UPGRADE: Goals 4 Life program

My **top 50** things to get you through!

I want to help you not just survive, but THRIVE in these uncertain times. Here is your daily dose of inspiration - because if we set our compass right, we can sail through this!

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"If a man knows not to
which port he sails,
no wind is favourable."

- SENECA

TIP #1

Set some short term goals for this time.

What are the top 1-3 things that you could work towards, that would mean you could look back on this time and feel great about it?

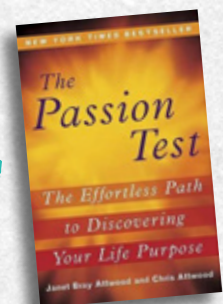
Use the details of this current situation as opportunities to work towards your goals in a new way! Does extra time at home, or the sudden surge in online training that is available support your goals? Even if they are only small, what steps can you take now in the direction of the best version of your health, personal growth, relationships, or progress in your career and money goals?

Setting goals, intentions & visions is a powerful habit because it helps you direct your energy and actions in a way that moves you forward. It saves us from

simply being knocked back and forward by whatever wind blows. Remember that your goals are not set in stone, they are simply a port to sail towards and you have the power to adjust the goal and the way to get there at any moment. Keep moving in a direction that excites you!

Recommended Reading: 

THE PASSION TEST
by Janet Bray Attwood
& Chris Attwood





"Good habits are powerful... once you set them in motion, you start to change your life without any additional effort"

- ALEX KORB PHD

TIP #2

Strengthen one powerful habit.

Times of change are the perfect moment for establishing new habits, so before you settle into an unintentional new routine for this time – get intentional about it! Choose **ONE HABIT** that would have a big impact on your life if it was to become an autopilot behaviour, a part of who you are.

Habits are built through repetition so it can be helpful to attach the habit to specific times of day or other triggers you can rely on: Is it exercising when you wake up everyday? Is it planning tomorrow's tasks before you stop work for the day? Is it meditating before bed? The options are endless!

Stick to one for now, because this time can be a bit overwhelming and the success of establishing one great habit well will fuel more changes than if you struggle with ten! It helps with motivation to focus on why you chose the habit. Also, keep the habit small and easy to achieve at first – you get a burst of happy chemicals every time you succeed and it drives you forward.

Recommended Reading:

MINI HABITS
by Stephen Guise



Let go of how you think things 'should be', and revisit your budget – adjust it to work with how things are.

You can't control what happens – you CAN control how you respond. We aren't asking you to just think positive in the face of any financial struggle that this crazy time has brought your way. We are asking you to use some mental muscle and resist the urge to be hijacked by fear, anger or frustration.

Recommended Reading: 

RISING STRONG
by Brene Brown



If you focus your energy on looking for solutions rather than lamenting problems you are much more likely to find opportunities for new doors to open, or money leaks to plug. It's hard to think creatively when you're in fight or flight mode. Luckily, both shifting focus from problems to solutions AND the act of making lists or plans are great hacks for calming down the fear centre of the brain, bringing the energy into your rational pre-frontal cortex.

TOP TIP – also don't waste energy by being frustrated that you got frustrated! 'I should be feeling more positive' is as unhelpful as 'this shouldn't be happening' is. Just catch yourself, then get curious about what solutions you can find. Dive into your budget looking for ways to adapt your goals and money habits so you can thrive in this time.

TIP #3

"Bend don't break"



Try meditation/ mindfulness.

Recommended
Listening: 



21-DAY MEDITATION EXPERIENCE

by Oprah Winfrey & Deepak Chopra

From Shakespeare to stoic philosophers to neuroscientists, the same message keeps being repeated: our happiness has much less to do with what is happening to us, and much more to do with how we think about it. A mindfulness or meditation practice can help us separate ourselves from our thoughts, so that we can have more choice about which ones we focus on.

Meditation, contrary to popular belief, is not clearing the mind. It is about detaching from our thoughts so that we see that we and our thoughts are separate things. It's not about denying or squashing negative thoughts and only having positive ones. Meditation helps us develop the skill of being aware of what

we are thinking and the power to decide if we will rest our focus on a thought or choose to let it pass through us.

What we think about things that are happening and the stories we make up about them have a huge impact on our emotional state – and wonderfully they are inside of our control.

Guided meditations can be a great place to start – especially now, when the number of online options are immense! Check out some links below. I hope this helps you see your world right now with greater optimism, appreciation and motivation.

TIP #4

"Nothing is good or bad, but thinking makes it so"

- SHAKESPEARE





TIP #5

Be the one to set the emotional tone.

Emotions are as contagious as a virus. Right now, when we are perhaps spending more time in confined spaces with our loved ones than normal, it is very helpful to remember that you can be the one to set the mood of the house. You can boost your immunity to 'catching' negative moods from others AND deliberately spread a calm, enthusiastic, or playful mood around your household!

Research* has revealed that when someone expresses strong emotions we automatically mimic, at a micro level, the expressions and tensions in their face and body – this triggers us to recreate their emotional state in our own brain, a part of how we experience empathy. The more expressive someone is and the higher the intensity in their emotion, the more catching it is.

*"Calm is contagious
- spread it!"*

We talk about it as mirroring. Wonderfully emotions like calmness and enthusiasm are spread just as easily as anxiety and anger. So turn up the volume on how expressive you are! We can step out of the loop of reacting, by: deliberately slowing and deepening our breath; relaxing our muscles; changing our posture and facial expressions to reflect a brighter mood; being playful and expressing gratitude.

As you go in to this weekend, experiment with your power to take the wheel and deliberately brighten the emotional tone in your interactions – you can become a calming force for their anxiety or a ray of sunshine to lift a low mood.



TIP #6

Go for a walk.

Try taking a walk every day for a week – I like to go before breakfast and find that having a set time every day helps. Many of the greatest thinkers, writers and leaders in history have proclaimed the value of walking for incubating their ideas, refreshing their minds and sparking inspiration.

Neuroscientists and doctors are constantly publishing new research that shows the benefit of walking on both our physical and mental health. Even in the states with the strongest social distancing rules, they are still encouraging people to go outside for exercise daily, and for very good reason.

It's no surprise that walking in beautiful natural settings is generally considered to have the most benefits, so if you are in reach of a nice park or coastal path then go use it! There is also great value in being able to walk from the front door, rather than drive somewhere, so explore your neighbourhood streets with a deliberate intention to see beauty in them. It's amazing what you notice when you are looking at familiar places through fresh eyes that are determined to see beauty.

"Daily walks are not a rule - they are an enjoyment and a necessity"

- CHARLES DICKENS

This can be a wonderful moment of solitude in the day to let your mind wander or listen to an inspiring audiobook. Equally, it can be a special time to really connect with someone as you walk and talk together. Think of it not as another thing on your to do list, but as a pleasure to indulge in daily... This is a great time to establish some powerful habits that will last long beyond lockdown, and a daily walk is one that will serve you well

Recommended Reading:

REST
by Alex Soojung-Kim Pang



Have a 'no-have-to' day.

Rest is important. Especially now, in a time where so much of the usual business has been ground to a halt, it is vital to see the opportunity for resting as a powerful part of moving forward rather than as stopping.

Resting might be a sleep-in for you or it might be getting up early and gardening, reading, exercising, a bath, a laugh or drinking coffee and staring into space... Thinking of a day off as a no-have-to day means that you can listen to your own impulses about what will refuel your batteries.

TIP #7

Recommended Reading: 

THE ART OF REST
by Claudia Hammond



Just as being deliberate in our focus when we work makes us get more done, being deliberate about resting will make it more impactful. Deliberate rest means thinking about all the options we have for how we would spend our time and choosing what we would find most nourishing right now – then shelving everything else for a while and being really present in that thing.

Take some time to really let go of your to do list (and especially your too-much-to-do list) and connect with your thoughts, your body, what is wonderful about this present moment... and unless some solitude is what you need, connecting in with other people too for a long, unhurried chat.

Just as rest days are an important part of any elite athlete's strength training program, taking some days off from being productive and striving are an important part of achieving your goals.

"If you get tired, don't quit - rest"
- BANKSY



Be OK with how things are and how YOU are.

Recommended Reading: ↗

THE GIFTS OF IMPERFECTION

by Brene Brown



This is an unusual time. It is vital that you are gentle with yourself and don't compound the pressures that it brings by piling the weight of everything you think you SHOULD be doing and feeling onto your shoulders as well.

Don't mistake the tips we are giving you about productivity and positivity as a message that you are somehow failing or getting it wrong on days where you are frustrated, lost or slow. There will be days like that and the best thing you can do is be OK about them. We only make a hard day worse by being frustrated about it.

Our tips are here to offer you some simple steps to take that will help you find your way back to a brighter mood and movement towards your goals. They are not there to beat yourself with. If you're feeling amazing today – YAY! Celebrate that. If you are not, the first step out of the dark is to notice it is dark, then take a step towards a light switch.


Even though it's a Monday, you might not be motivated. Be OK with that. What small, tiny, easy thing can you do to feel a sense of purpose today? Can you answer honestly when someone asks you how you are and reach out for support? Can you just be OK with it and tell yourself that you are enough, exactly as you are today.

TIP #8

"Optimist: Someone who figures that taking a step backward after taking a step forward is not a disaster, it's a cha-cha."

- ROBERT BRAULT





"He is a wise man who does not grieve for the things which he has not, but rejoices for those which he has."

- EPICTETUS



TIP #9

Daily gratitude practice.

Maybe 'gratitude practice' sounds too fluffy or too grand for you – think of it instead in real terms: Spend some time every day deliberately seeking out things that make you feel good when you think about them.

That 'good' feeling might be love, appreciation, pleasure, contentment, calm, abundance, lucky or proud. The important thing is that you rest your attention on something that gives you a good feeling.

Take the time to FEEL the good feeling, not just to think a good fact. Luxuriate in it and take time over it. Neuroscientists who write about the value in gratitude practice often talk about the importance of letting the feeling linger in us. It takes three times as long for a good feeling to make a lasting imprint in our mind as a negative one, so really ruminate on it, soak it in, linger in that good feeling as long as you can.

Some people worry that loving where they are now will 'take the edge off' their drive or motivation to move forward. Being content with where we are now will always fuel our growth to where we want to be next. We can move forward with a sense of abundance and generosity rather than scarcity and grabbing.

The most common way to have a daily gratitude practice is to make a habit of writing down 3-5 things you are grateful for every day. Try to make them as present moment based as possible, not attached to future or past – get excited about your reality in this present moment.

Recommended Reading:

**HARDWIRING
HAPPINESS**

by Rick Hanson PhD



The space in which we live should be for the person we are becoming now, not for the person we were in the past."

— MARIE KONDO



TIP #10

Declutter your home.

I often talk about the power of decluttering your home – and in this unusual time, many of you will be finding yourselves with more time at home than usual. As well as giving you more opportunities to do a bit of decluttering, it also makes it much more important! You know the phrase 'dress for the job you want, not the job you have'? I propose you use this time to make your home reflect the version of you that you are growing into.

There are some things we can't control in life, at times of uncertainty it can be hugely comforting to spend some time on the things we can control. Our space is one of those things. Focus on what you want to keep, rather than what you want to throw away. If you find yourself stuck, know that often when we struggle to declutter our space it is because we are clinging to the past or have a sense of lack about the future. No one is telling what or how much to clear out, this is purely an exercise in creating a space that feels like the best version of you wants to live there.

Say you are someone who has mountains of books – imagine the joy of looking at a bookshelf that only contained books you adore? If you have cupboards overflowing with appliances and serving dishes – how much more use would you make of them if they were easy to get out and put away and they were all gorgeous.

A home that is clean and fresh (whatever that looks like for your taste) will energise you and give you a boost in feeling on top of things, in control and abundant.

Recommended Reading:

**THE LIFECHANGING
MAGIC OF TIDYING UP**
by Marie Kondo



Don't worry

(worry is paying interest on a loan you don't have yet).

Saying not to worry, might seem at first like telling a stressed person to calm down (which has never, in the history of calming down, helped a someone to actually calm down).

But bear with me. You do have a choice about being worried or not. Worry is a sign that the story we are telling ourselves right now has a bad ending. With practice we can become adept at choosing a better story.

We have story making brains, we are always making up a story about the meaning and trajectory of things. When we worry about a financial problem we might be imagining a story where we lose our homes down the line – this is a story that makes us feel powerless. We could instead make a story, just as legitimate,

Recommended Reading: 

THE ALCHEMIST
by Paulo Coelho



that we are resourceful and resilient and that if a problem arrives we will find a solution – this is a story that makes us feel powerful. The second story will save us from spiraling down, wasting energy and making reactive decisions.

When you find yourself worried, try to take out the story for a moment and see what the seed of the worry is. Sometimes it is helpful to listen to the worry and do something now to work on addressing the potential problem. In my experience it is never helpful to wallow in the emotion of it though.

We have a confirmation bias in our thinking that means we will always look for evidence that confirms the story we are telling ourselves (and dismiss things that don't). This means that if our story is about opportunity and hope when we think to the future, then we will be primed to see the open doors and willing to get up if we fall down.

TIP #11

Tell your heart that the fear of suffering is worse than the suffering itself"

- THE ALCHEMIST



Have a Zoom party.

My family is spread around the country and across the globe – but thanks to the wonder of technology we have been able to have weekly drinks as a family! This is a tradition that we didn't start until self isolation happened – but is one that is likely to live on for us for a long time!

We use zoom, but there are many other platforms if you want other options: house party, skype, messenger and fictive to name a few...

Whether the people you love are in the same town as you or far away, in this time of social isolation it is really important to invest some time in maintaining your social connections. Social media posts are fine, but it is a very different thing to actually get in touch with a specific person and have a conversation. It

Recommended Reading: ↗

BRAVING THE WILDERNESS
by Brene Brown




might be a quick call to have a laugh or to reach out for support, or it can be a planned online party with a few people, or even getting together on zoom to do an activity together (craft, cooking or exercising over zoom is surprisingly satisfying!)

Keep in mind the people in your life who are living alone and may not be tech savvy (especially the elderly) and be sure to phone them often in this time. When you are out on your daily walk or getting groceries – smile at strangers! We might need to keep distance from strangers, but we can also have lovely moments of connection.

TIP #12

*"Social distancing
- but not emotional
distancing!"*





"Accepting means you allow yourself to feel whatever it is you are feeling at that moment... You can't argue with what is. Well, you can, but if you do, you suffer"

- ECKHART TOLLE



TIP #13

Take movement breaks.

Sitting at your desk all day? Binge watching a season of your favourite show on Netflix? Today's tip is to take movement breaks as often as you can today! It doesn't need to be an insta worthy yoga session or a 5k run – just take a few minutes to move.

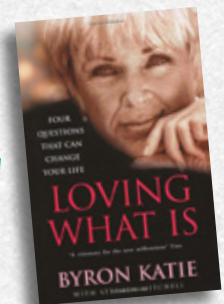
One of the biggest barriers we face to being more active and healthy is that we tend to compare where we are now to where we think we should be... so rather than enjoy a stretch, we get frustrated at our tight hamstrings – instead of making an obstacle course we can run with our kids, we feel embarrassed about being out of breath – before we even do our first downward dog we are defeated by the thought that we should be doing a daily yoga class and can't see the point in 5 minutes. Can you see how silly this is? Tiny changes, made into habits have HUGE results.

If you've been sat still, think about getting your blood flowing and twisting, stretching or strengthening. This might be a couple of yoga poses, some push ups or even just going up and down the stairs a couple of times..

When you have urge to over-eat, over-work or over-think, over-react or you are just over it... move! Moving our bodies has a surprising way of moving us into fresh mental and emotional states too.

Recommended Reading: 

LOVING WHAT IS
by Byron Katie





Say THANK YOU.

One of the greatest antidotes for feeling alone or unsupported is to acknowledge the people who make a difference in our lives. The bubble of suffering can be swiftly burst when you change your story – reaching out to say thank you to people changes your internal story to that of a person who is supported, lucky & loved.

The bonus is that it also has an uplifting effect on the receiver of your thanks – you help them see themselves as a powerful, kind and generous person.

Start with the most obvious candidates: your close family, friends and colleagues – take a moment to call or message or chat to them and let them know how much you appreciate them. Go into detail about how they impact on your life in a positive way (it may feel a little vulnerable – but it is worth it!)

Next, reach wider and see the ripples flow outward. Send a letter or message to people from your past who have had a lasting impact on you, imagine the joy of an old friend or teacher or relative you've



"We must find time to stop and thank the people who make a difference in our lives."

- JOHN F. KENNEDY

lost touch with when they hear that you still think warmly of them. Also consider taking a moment in fleeting interactions on the phone, online and in life to genuinely thank people for their help or kindness whenever you can.

Saying thank you is not just polite. When you mean it, you will make the receiver's day brighter and also constantly fuel your own feeling of being supported and surrounded by brilliant people.

Set up a 'deep work' session.

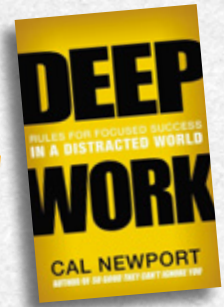
Today, set aside some time, anything between 30 min and 2 hours, for a deep work session. Choose 1 complex task that will really help move you towards your goals.

Arrange that you will not be disturbed, turn off notifications, silence your phone and don't check emails etc. You are going to allow yourself to think deeply and with focus about just this one project/task and make progress on it.

Psychologists talk about it as bracketing, others as deep work – I talk about it as living my life in columns

Recommended Reading: 

DEEP WORK
by Cal Newport



– it makes me more present, productive and creative. What it means is to decide what you are prioritising right now and then do just that one thing. Everything that is important in life gets a column, then when I am in one column I am not thinking about the others. You eliminate distractions. Set aside all the other things that you could or should be doing, and give all your attention to this one complex task.

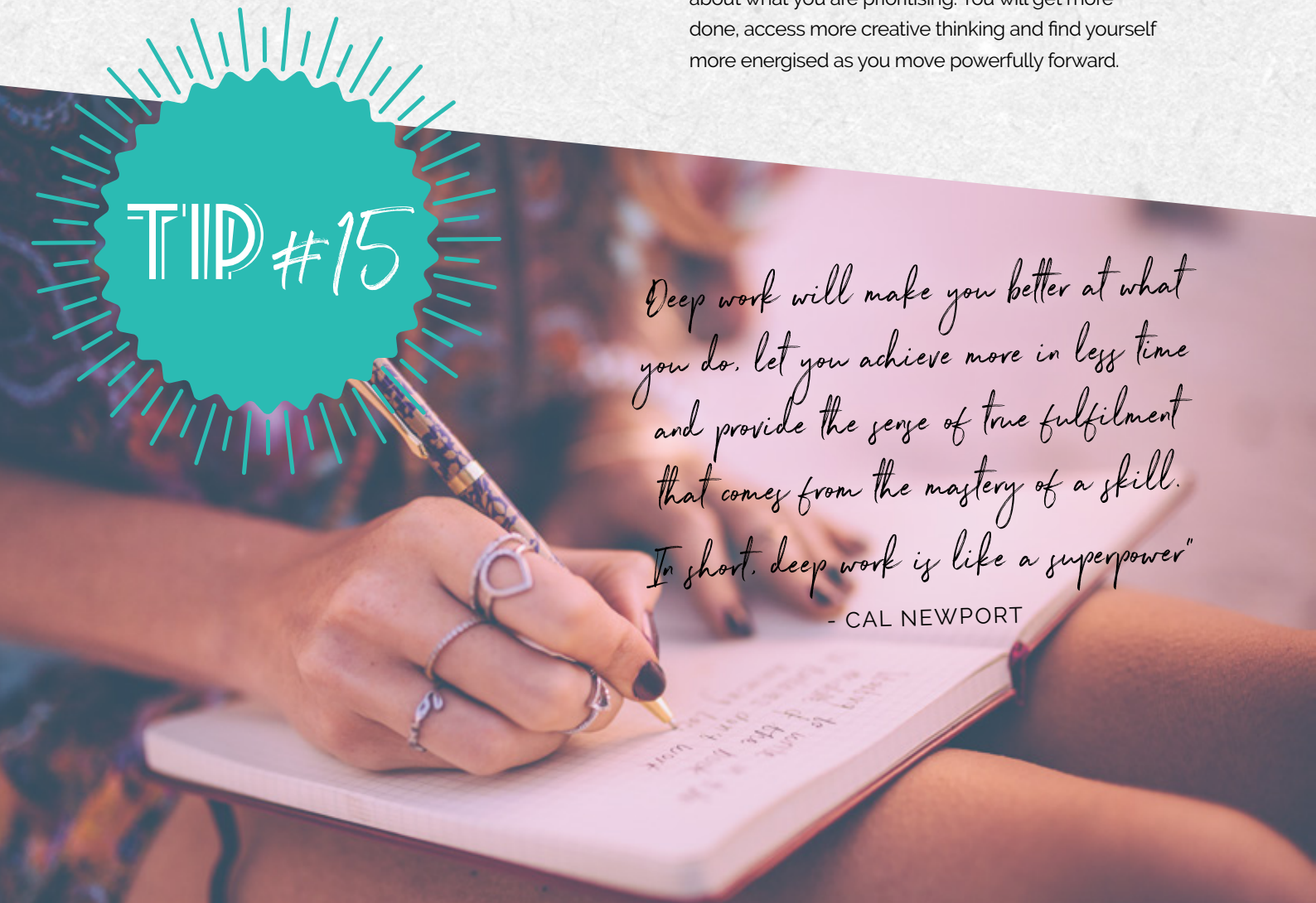
I highly recommend you give it a try, especially as an antidote to feeling either overwhelmed, unmotivated or unproductive. It gives you space to go deeply into one thing, enhancing your creativity and speeding up progress.

This is a tool for being present as well as deliberate about what you are prioritising. You will get more done, access more creative thinking and find yourself more energised as you move powerfully forward.

TIP #15

Deep work will make you better at what you do, let you achieve more in less time and provide the sense of true fulfilment that comes from the mastery of a skill. In short, deep work is like a superpower"

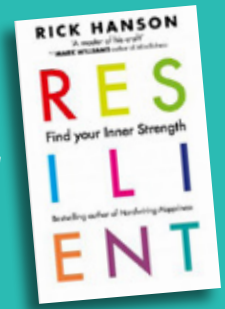
- CAL NEWPORT



Limit your exposure to the news.

Recommended Reading: ↗

RESILIENT
by Rick Hanson



It is important to be informed. Of course. However it is ALSO important to cultivate a mindset that is positive, powerful and generous. The news delivers us important information, but often presented in a way that is made more 'entertaining' by amplifying the drama of it.

This week try to reduce the amount of news you absorb on TV, radio and newspapers (as well as 'news' you consume in endless social media scrolling).

Too much passive consumption of the drama of the news tends to amplify feelings of fear, powerlessness and lack – the very opposites of the abundant, creative and optimistic states of mind that will propel

you forward into the life you are envisioning for yourself.

There is no amount of time we are prescribing – but try to be mindful when you are watching/ listening/ reading things this week... how is it making me feel? If the impact of the news is beginning to drag you down, walk away from it this week. Instead work on building the mental muscle to be able to deliberately move your attention to something that uplifts you – Something that will energise you and move you forward.



Always laugh when you can, it is cheap medicine"

- LORD BYRON





TIP #17

Get your paperwork organised.

All of us who chase big dreams tend to have a lot on our plates most of the time. We often prioritise the things that reach forward into new adventures – and leave a trail of paperwork piling up behind us: Receipts in piles on the bench, post-it notes littering our desk and in-trays bulging. Today, set some time to get your paperwork more organised.

Don't waste any energy beating yourself up for not having kept on top of it as you went (as many of us would have promised ourselves in January or at the end of the last tax year). If you have been methodical and you are already on top of it, well done! If not, there is no time like today to start!

Choose one thing at a time: filing receipts, clearing piles on your desk, sorting through notes you have left yourself... Once you get everything up to date, try setting aside time every Friday to organise all your paperwork and clear your desk so that you have a clear picture of where you are up to, what your priorities are and a sense of being on top of things as you go into the weekend.

The best time to plant a tree was 20 years ago, the second best time is now."



Complaint free for a day.

Try to go for one whole day without complaining. Perhaps supercharge it and attempt a whole week... Cultivate your ability to choose the focus of your thoughts, words and attention!

What this tip means is that you eliminate all the negative chatter out of your day. It doesn't mean you can't acknowledge or address negative things – just make sure that the direction of any conversation about something you don't like, is in search of a solution. Even better, where possible, replace conversations based in complaint with conversations about what is wonderful.

Going 'complaint free' is a practical way to choose the focus of your attention. In almost any situation there are both: things that we like and things that we don't. Any action we take we can be motivated by avoiding an outcome we don't want or reaching for an outcome we desire. In almost anything you might complain about, there co-exists both details of the problem and details of the solution. Choose to focus on the solution.

TIP #18

"Always look at the solution, not the problem. Learn to focus on what will give results."

- STEVE JOBS

Cultivating the ability to shift your focus away from what you might complain about (lack, problems, other people's choices) to what you might enjoy (gratitude, solutions, abundance, your choices) makes you extremely resilient. Your words are powerful. They can be a wind in your sails propelling you onward if you use them well.

Make 'bits and pieces' pizza (or soup/casserole) to reduce your waste and your grocery bill.

When we work with people to help plug 'money leaks' we often find that the kitchen is a very potent place to start. Today, we have one very common 'money leak' to look for in your kitchen...

It is the last bits of wilted veggies in the fridge, or the leftover meat/veg from dinner a couple of nights ago that you might throw out. Get creative and use up what you would otherwise waste in a meal to serve today or freeze for later.

Recommended Reading: 

EAT HAPPY
by Melissa Hemsley



A 'leftovers pizza' with unusual toppings or a soup/casserole (with a good dose of herbs and spices for flavour) are brilliant ways to use up whatever food from the fridge is on the way out. Don't worry about having the 'right' ingredients or making something that follows a recipe to the letter - bend the rules, get creative and make the most of what you have to hand. It will have more of an impact on your budget than you expect!

When you are looking for ways to help adjust your budget without impacting on your lifestyle, work to identify wasted or 'leaked' money, before you start eliminating things that bring you significant pleasures...

TIP #19

"There are no rules here - we are trying to accomplish something"

- THOMAS EDISON

Try something new.

Because of the constraints of social distancing, incredible people all over the world have been making new tutorials, courses and content on line. There has never been an easier time to learn new skills!

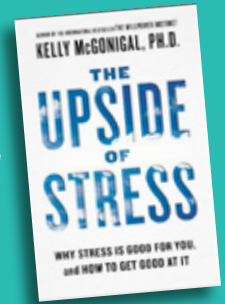
There is every kind of movement skill from yoga to animal flow to tai chi to modern dance... there are tutorials in crafts from book binding to illustration to carpentry... there are meditation courses, language courses, and gardening courses popping up all over the Internet.

While people everywhere are sharing their skills in an effort to stay connected and keep contributing to the world – why not try something new? Without any pressure to become a master of it, why not experiment with a new hobby (or just a once-off fun

Recommended Reading: ↗

THE UPSIDE OF STRESS

by Kelly McGonigal



thing). Maybe the new thing you try is to make your own tutorial, sharing your expertise with the world!

This is not just to fill up some time on your weekend – trying new things stretches us out of our comfort zone, it fuels more creativity, and it boosts happy brain chemistry. This is a chance to build our resilience by overcoming challenges in a lighthearted way, helping to make a habit of approaching a challenge playfully and with curiosity.



"What if I fall? Oh but my darling, what if you fly?"

- ERIN HANSON

Let us try to
recognise the precious
nature of each day"

- DALAI LAMA.



TIP #21

Set priorities and plan for the week ahead.

There is tremendous value in taking a little time on a Sunday to consider the big picture and set your priorities for the week ahead. This means that during the week you have already oriented yourself towards your goals and you can trust in the actions you have prioritised, without second guessing which task you should be concentrating on.

- Begin by taking some time to celebrate where you are now and all you did in the last week.
- Anchor yourself in who you want to be this week and how you want to feel.
- Consider your big goals and outcomes you'd like to have by the end of the week.
- Consider the key tasks, habits and activities that would most powerfully move you in that direction.

- Schedule them in if scheduling works for you, or make a clear list.

Taking a little time now to set your priorities now, before the week gets rolling, will help avoid the feeling of 'not enough time'. How often do we think that we don't have enough time to: go for a walk, send those emails, write that blog post etc – but we somehow do find the time for things that hijack our attention: scrolling social media, responding to the most recent thing to pop into our inbox etc...

By making clear priorities at the start of the week that are informed by our goals, we feed a clarity and purpose in the actions we take day to day. We can anchor ourselves to our intentions and sail towards our goals.

Recommended
Reading: 

THE ONE THING
by Gary Keller



People cannot change their habits without first changing their way of thinking."

— MARIE KONDO™



TIP #22

Dance like no one is watching – just for one song.

Decide that you are going to thrive this year. Make that choice. Then take action. A major key to changing how you feel is simply: to decide to feel different (set an intention) and then put it into practice by doing something different (taking action). No matter what your mood is today, find a tiny amount of time (it only needs to be the length of one song) and dance however feels fun. It doesn't have to look like anything in particular, but it should feel fun!

We can sometimes get caught in habitual ways of thinking, which propel habitual ways of acting – and then we continue to get the same results... It is easy to make excuses: "I would be able to be more energised and happy and motivated if only my circumstances were different". What if you decide to change the inner world first? If you want to have more fun, laugh

more and be more energised – try changing your thoughts and actions first. Become the person you want to be by choice, rather than waiting for things outside you to change.

A tiny dance party will energise you by getting your heart rate up, loosening your body, and encouraging a shift in brain chemistry. If you smile and laugh you will send messages to your nervous system that things are good, you will help lower the stress in your body. Making as simple a choice as dancing for one song will do the powerful work of setting an intention to feel good and taking action in the direction of thriving.

Recommended Reading:

THE JOY OF MOVEMENT

by Kelly McGonigal



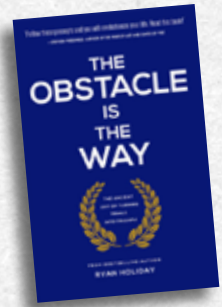
Brainstorm ideas for new income streams.

If your income has taken a hit lately, I encourage you to think creatively and optimistically about temporary or secondary income streams that are possible right now. This doesn't mean abandoning your primary work, simply redirecting some of your efforts. You'll be responding to the current situation rather than resisting it.

If you are facing several months where Plan A cannot progress, does this create an opportunity to do something else in the interim? Are there ways that

Recommended Reading: 

THE OBSTACLE IS THE WAY
by Ryan Holiday



your plan B can strengthen your primary business once things calm down again?

For some of you it will be business as usual, however, you can also benefit by asking if there are any ways you might adapt, in response to today's landscape.

- Do something to get yourself into a good headspace (meditate, go for a walk, have a coffee somewhere lovely, take a bath...)
- Set yourself up in a clear, uncluttered space
- Get clear on where you are right now - and accept it, rather than fighting it with 'shoulds' and 'if onlys'
- Brainstorm ideas for secondary/temporary sources of income that would work right now
- Narrow it down to a small list of things that you will put some energy into, to see if 'they have legs'
- Make a short list of tasks towards each one.

TIP #23

"Bloom where you are planted!"



Review your regular outgoings.

"Make choices. Take action. That is how growth happens."

In business and at home it is easy for regular payments to slowly add up over time – they become a habit of spending rather than a clear choice. Revisit your budget and review your direct debits, subscriptions and regular payments. Use this time to really consider what is adding value to your life and what has become a money leak – make sure that what you are spending is a choice.

Is there a magazine you subscribed to which now tends to go, unread, into the recycling?

Is there a gym membership you haven't put to use in 6 months (or one you can't use right now that can go on hold until you are ready)?

Are you part of a wine or cheese delivery subscription that you aren't loving?

Are there any online platforms that you wouldn't miss if they were gone? (I'm talking about things like: Netflix, Spotify, yoga glo, Stan, prime, the new york times, audible, masterclass... and so many more). Many of these have a free version, perhaps that would be enough for how often you use it?

Is there anything you can cut, without significantly impacting your lifestyle?

Some of these will be adding incredible value to you, and I encourage you to keep those if your budget allows. Some, however, will have become budget leaks. These are the ones that we no longer derive joy from but continue to pay for... eliminating these can be a brilliantly simple way to ease your budget.

Make sure you know what is going out and that it is still a choice that reflects your priorities right now. Once you have made a decision – act now – the best intentions do nothing if they aren't supported by action.

TIP #24

"You only have control
over 3 things in your life:
the thoughts you think,
the images you visualise,
& the actions you take"

- JACK CANFIELD



TIP #25

Cultivate your inner coach & mute your inner critic.

In times of change or uncertainty, it is our mindset that becomes our most valuable tool. Part of a resilient mindset is having awareness of our inner voice - the one that narrates most of our experience and writes the story we tell ourselves about what is happening. Is yours an inner coach, or an inner critic?

A critic is anchored to lack, while a coach is anchored to the vision of what you are working towards and wants to guide you there.

A critic highlights where you have fallen short, without offering you any way to move forward. It focuses on comparing you to others (or to an imaginary, perfect version of yourself).

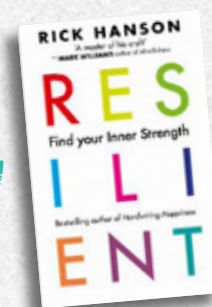
An inner coach interprets what is happening in a way that empowers you to learn from mistakes,

grow and take risks. It identifies where you could have made better choices, only so you can learn from them. It doesn't dwell in how things could have been different. It reveals both your strengths and weaknesses and searches for ways that you can grow, to move forward. It congratulates you, it takes stock of how far you have already come, it believes you can go further.

The confirmation bias in our brains means that you will see evidence around you, to prove right whichever story you have. So be aware of who has the microphone in there: try to mute the inner critic and amplify your inner coach.

Recommended Reading: 

RESILIENT
by Rick Hanson





*"Everything will be OK
in the end. If it's not
OK, it's not the end"*

— JOHN LENNON



Create a 'Closing Ritual' for the work day.

A 'Closing Ritual' is a powerful habit for wrapping up the work day. It boosts productivity and helps create balance or boundaries around work. It is a way of decluttering our minds and easing anxiety, enhancing a sense of control and clarity.

The details of your Closing Ritual will be specific to you, but here are some key elements you might like to include:

Make a list of what you got done and congratulate yourself:

Take time to feel pride, satisfaction and gratitude. This boosts happy brain chemistry and writes an internal story of yourself as productive, capable, successful - which will help motivate tomorrow's success as well.

Make a list of what you didn't get done, or mistakes to learn from:

This is to inform planning for the future and to aid

with growth (it is not to reprimand yourself). As patterns emerge, you will see clearly what changes are necessary or what support you might need.

Plan your next steps:

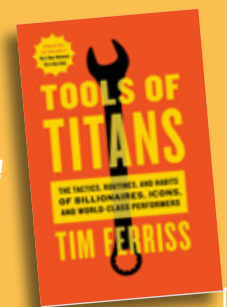
Take a moment to plan tomorrow. Clarify tasks you need to prioritise, so you can begin work by diving straight into your most potent activity.

Clean your workspace:

Tidying your space and filing things away sets you up to start tomorrow's work feeling fresh and on top of things. It also gives a powerful signal that your mind can release work for the day. Tidying our workspace and reflecting on our tasks declutters more than our desk, it declutters our mind.

*Recommended
Reading:*

TOOLS OF TITANS
by Tim Ferris



Craft a morning routine.

Following on from yesterday's tip about making a closing ritual for the work day – today we say Rise And Shine!! The habits you create for how you begin your day have a massive impact on how you will move through the world as the day unfolds. Creating a morning routine, made up of habits that move you in the direction of the life you envision for yourself, will propel you into the day in a powerful way.

There are endless ways that you could create your morning ritual to be hugely powerful... the most important thing is that you make a deliberate choice about the way you enter the day. Keep it simple and achievable. Once it becomes a habit you will be able to push it further and add more, but keeping it

small to start with will help you create a routine that you can stick to long enough to make it an autopilot behaviour.

Here are some ideas for things to include in your morning routine:

Make the bed – this is one of those tiny things you can do to ignite a sense of being on top of things, with will energise and motivate you.

Meditate – a short meditation or breath work can help to anchor you to the present and get you into a responsive rather than reactive state

Setting Intentions – being clear about what you want to do and how you want to be as you move through the world today can really energise you to take potent action.

Gratitude practice – starting the day with this can help build resilience as it fuels resources of inner strength like a sense of enough, safety and optimism – calming any mindset of lack or fear.

Exercise – as it is energising and strengthening for both the body and mind.

TIP #27

"Rise and Shine!"



Read something inspiring.

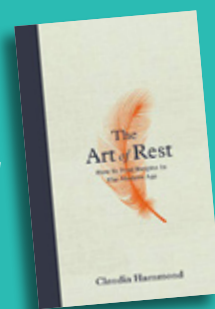
Seek out things to read that are inspiring, uplifting, motivating and help you to grow. This could be a book, of course, but also audiobooks and TED talks or similar inspiring video content.

Reading is a relaxing and rejuvenating activity. In *The Art of Rest*, they name Reading as the single most restful activity their research uncovered. It is a way to focus your mind on one thing and quiet the chatter of a busy day. It is an activity that can draw us into a flow state, getting lost in the moment, revealing insight and embedding powerful patterns of thinking as we absorb the content.

Anyone who has read something inspiring or motivating will know that the impact on mindset can linger long after you put the book down. I usually start my day with a long walk listening to an inspiring audiobook, the wisdom of what I hear propels me into my day in a great frame of mind.

Recommended Reading: ↻

THE ART OF REST
by Claudia Hammond



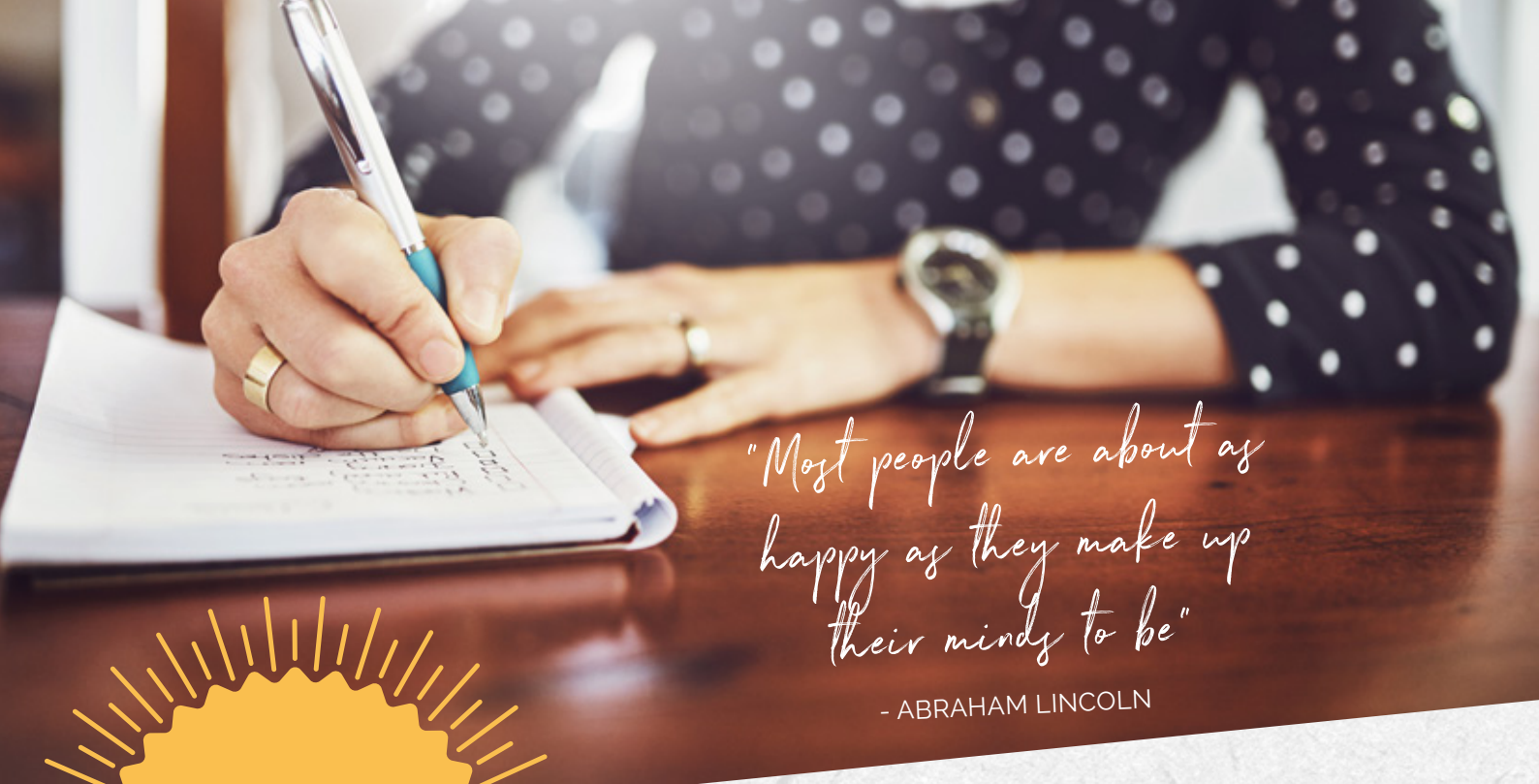
In his book *Resilient*, Rick Hanson talks about the power of consuming uplifting content – rather than the stressful content of news, drama, etc. It helps in shaping our brain to be less fearful and more resilient. This is a point made in countless books by philosophers, psychologists and neuroscientists and one that I have found to be true in my life.

"The more that you read, the more things you will know. The more that you learn, the more places you'll go."

— DR. SEUSS

TIP #28





"Most people are about as happy as they make up their minds to be"

- ABRAHAM LINCOLN

TIP #29

Write a 'Could Do' list.

A 'Could Do' list is a place to keep all the things that you could do... the things that are not top priority this week, but would be fun/useful/satisfying to do. There's no pressure here – just a pool of inspiration to draw on when you are deciding what to do next.

A 'To Do' list should be short, allowing you to prioritise the most important tasks and habits to move you forwards this week. By including on it ONLY the things that are most important and that you can realistically get done this week, you supercharge your 'To Do' list. An impossibly long 'To Do' list looming in front of you (or dragging unfinished behind you) is both demotivating and overwhelming. When your 'To Do' list is short and achievable, it will fuel you forward to achieve more and feel more energised.

"What about all the other stuff" you ask? This is where a 'Could Do' list shines!

You can have multiple 'Could Do' lists. Perhaps one for each goal or project you are working towards. This is where you put all the tasks or actions that you think of that would help move you towards a goal, but that you have not prioritised today. They are safe here, you won't forget them. Wonderfully, they become a pool of possibilities – to draw on when you feel lost, unmotivated or just find yourself with time and energy and can dive right in.

You go into the week knowing that you are likely to knock off a bunch of things off your 'Could Do' list – but they haven't crowded your 'To Do' list. This tip should help you feel more on top of things by connecting with your power to choose where you direct your energy.



TIP #30

Get a plant.

Get houseplants – even just one for your desk, to start with, is enough. There are many reasons that decorating your space with plants will help to reduce your stress and boost your mood. Perhaps you want to take this tip into overdrive by spending some time gardening outside as well, to unlock a whole other level of benefits... but let's start small. As little as one tiny house plant.

For a start, having houseplants makes a room more beautiful... and when we make our space lovely, it makes us smile. Some studies have even suggested that having a plant on your work desk helps with energy, problem solving and focus – while plants can also aid with relaxation and clam.

NASA have promoted the use of houseplants for purifying air quality in your home. Other studies have

Recommended Reading:

WILD AT HOME
by Hilton Carter



shown that beyond general health benefits, removing air toxins can measurably reduce stress and anxiety levels. The very act of caring for houseplants also helps connect us to nature and relieves our anxiety.

Sometimes the smallest changes can create a huge impact. Test it for yourself, green up your space and see how you feel.

"Drink water and get some sunlight. You're basically a houseplant with complicated emotions."

Set alarms to go off through the day, for Mindset Checks.

To strengthen the habit of being aware of your mindset and being able to adjust it, set the alarm on your phone to go off a few times through the day. Every time it pings, use it as a cue to run these three simple steps:

Step 1: Become Aware

- Where is my attention?
- What am I thinking and feeling right now?
- What story am I telling myself about what is happening?

Recommended Reading: 

DON'T SWEAT THE SMALL STUFF

by Richard Carlson



- Am I focused on moving towards a solution or away from a problem?
- Am I anchored to gratitude or frustration?

Step 2: Release

- Take a slow deep breath – Let go of whatever is not useful
- Smile and think of one thing you feel grateful for
- You are not your thoughts, thoughts happen and you have the choice to ride them or not.

Step 3: Refocus

- Clarify your intention and refocus your attention deliberately.
- Choose what you do next.

Through frequent repetition, you will strengthen the habit. It will become instinctive for you to notice where your attention is and how it is impacting you. You will become skilled at choosing the focus of your attention.

TIP #31

"Piglet noticed that even though he had a very small heart, it could hold a rather large amount of Gratitude."

- A.A. MILNE

Set a bedtime.

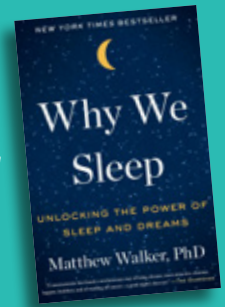
Set a bedtime. We do it for children, because we know that it works. A regular bedtime makes for better sleep, better health and a better mindset for many reasons. Setting a bedtime is not, as it may seem at first glance, an impingement on our freedom. It is a choice to support our wellbeing.

There is currently an abundance of books detailing the power and benefits of getting enough sleep... this tip is a choice to give yourself that gift.

Times that are stressful, are when setting yourself a bedtime has the biggest impact. When we feel like time is too short, or the lists of things to do is too long, or our mind is racing – then we tend toward numbing behaviours that are generally not helpful in moving towards our goals (up too late lost in the TV, mindlessly snacking to stay awake, one too many glasses of wine)... Try setting a curfew on the internet and TV – enough time to wind down before sleep –

Recommended Reading: 

WHY WE SLEEP
by Matthew Walker PhD



and discover the natural balance between daylight and darkness, work and rest.

A set bedtime can also help us sleep better by allowing our body to create a strong natural rhythm. When things are chaotic and crazy is when we need to create structure – good habits make success possible.


Our willpower is a mental resource that is depleted by the end of the evening. By setting a bedtime (rather than an intention to go to bed earlier) we take out the need for willpower, using the power of habit instead.

Sweet Dreams.

TIP #32

*"A good laugh & a long sleep
are the two best cures for anything"*

- IRISH PROVERB



"First tell yourself
what kind of person
you want to be, then do
what you have to do."
- EPICTETUS



TIP #33

Adapt.

In times of uncertainty, we need to adapt to thrive. A willingness to adapt is a key element of resilience. The gift of a time like this, is that things are disrupted anyway, the boat is already being rocked – so it becomes much less daunting to make big changes.

Adapting is about responding to what is actually happening, rather than rigidly sticking to a plan. People can sometimes resist adapting because they think it means that their plan failed or they are giving up – Adapting is a strength, not a weakness. Far from failing, being able to change your mind is a sign of power. We are big believers in determination and planning, but only when teamed with the flexibility to adapt.

Adapting involves being able to step back from busily striving for immediate outcomes – take some distance from the goals you have set – deeply examine the systems you have in place – and question all the things that you do simply because 'that's what I've always done'.

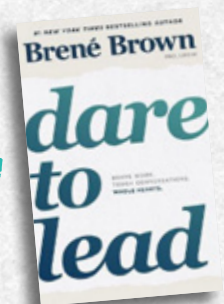
Think about new, short term priorities, perhaps this current situation presents the perfect time to develop some projects and ideas you've had on the shelf? Also, take a moment to reassess your systems – perhaps the way you have been working until now is due a makeover.

If this period of uncertainty has brought a lull in business (or busy-ness) for you – you can use the time as an incubation and preparation period. Try to view the changes that are happening as an opportunity for growth.

Ask yourself not only what you want to achieve, but what you want to contribute to the world and how you want to be. Is that different now than it was at the start of the year? Adapting is a process of looking honestly at where you are now, and how the road ahead has changed, so that you can tweak or rethink your plan before powering forwards again.

Recommended
Reading: 

DARE TO LEAD
by Brené Brown





Be happy for some else's success.

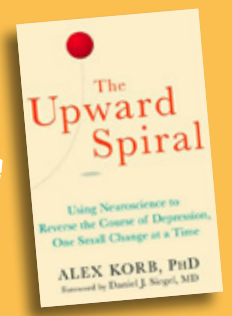
This tip is very simple and extraordinarily powerful. Take some time to think about someone else's success and cultivate feeling genuinely pleased for them. Try to do more than think kind words, really FEEL happy for them.

That might be feeling the emotions you imagine they felt (pride, relief, excitement, delight) or could be more about your perspective of them, knowing what they overcame and being amazed by them.

Develop your ability to feel pleased for the success and joys of others – without comparing yourself, feeling jealous or like you have come up short. If you notice jealousy or similar feelings pop up, these can be great clues to help you clarify what you want more of in your life.

Recommended Reading:

THE UPWARD SPIRAL
by Alex Korb



Happiness is not a zero sum game. Their good fortune does not reduce yours, in fact, soaking in the joys of their success will lift you up too. If you find yourself feeling commutative against someone, a great antidote is to feel happy for their success – and even search for ways to support them in having greater success. It will help you strengthen a mindset of abundance and avoid a mindset of lack.

By rejoicing in the success of others, we connect more deeply, amplifying their happiness and our own.

"if you can feel happy when someone else feels happy, you can always be happy."

- DALAI LAMA



Flip anxiety to excited.

Anxiety and excitement are almost identical biologically – they are the feeling of a very stimulated nervous system. Depending on what we anchor to, that stimulated state can flip surprisingly easily to either excitement or anxiety. Calm, on the other hand, is a very different biological state.

It is very difficult to 'calm down' when we are anxious - and not always useful. The stimulated state that we find in anxiety can be hugely motivating and focusing. If you decide to flip to excited (rather than calm down), you can work with the benefits of the stimulated state that you are already in, in a positive way.

Recommended Reading: 

FIRST WE MAKE THE BEAST BEAUTIFUL

by Sarah Wilson



Researchers call it 'Anxiety Re-appraisal' – I think of it as flipping from anxious to excited.

To shift from anxious to excited can be as simple as anchoring to the thing we are moving towards, rather than the thing we are trying to avoid. When thinking about a future outcome that you care about, and imagining a scenario where it goes badly, you will experience anxiety. Excitement builds when we imagine the ways it might go well. A Harvard University study showed that even just saying "I am excited", when people were anxious, caused them to perform better in a range of tasks and to connect better with others.

When you flip anxiety to excitement, you harness the energy of stress to propel you forward and to excel... and to have more fun along the way.

TIP #35

"Standing on the precipice, about to jump into something new, I often feel anxious. But if I pause and reflect, I realise it could equally be excitement that I'm feeling. When you see it as excitement it's FUN!"

– SARAH WILSON



Tie up loose ends.

Recommended Reading: ↗



FLOW

by Mihaly Csikszentmihalyi

Declutter your mind by tying up loose ends, getting things up to date and clearing any backlog of admin. This might be putting aside a day to smash through things, or deciding to make use of any small pockets of time you find to just chip away at it.

If you decide to set aside a day for getting your 'ducks in a row', start by making a list, then work through it. This way you don't get distracted by bigger tasks or lose focus. Take a moment to celebrate each thing you tick off, to fuel the feeling of momentum – it will boost your happy brain chemistry and drive you onwards! Include a mix of 'sit down' jobs (like adding receipts into your budget and replying to emails) and active jobs (like putting away all the piles of things that have accumulated on your bench top, or phoning people back). By mixing it up you can maintain focus and energy longer.

Using small pockets of time is also very effective – It is amazing how much you can get done while you wait for the kettle to boil or the phone to ring. It can be a great strategy to tie up a small 'loose end'

in between tasks that require a deep focus and complex thinking. When we shift focus from one thing to another, there is an overlap of focus. Putting a simple task between more complex ones can productively use the time where our focus fades between the two. This transition moment is often the time we are tempted to go to the biscuit tin or check social media etc, so you can make a habit of going to your list of things that need wrapping up, as small 'brain breaks' during the day.

The reason I suggest wrapping up loose ends in an uncertain time, is that it makes us more nimble in any pivot or swerve we might need to make – it makes adapting easier. When we are up to date we see things more clearly and are ready to be flexible. It's like having your bags packed and ready so that you can head off to a new destination at a moment's notice.



*"I think I can,
I think I can,
I think I can"*

- THE LITTLE ENGINE
THAT COULD



"When we stop opposing reality, action becomes simple, fluid, kind, and fearless"

- BYRON KATIE



TIP #37

Surrender.

Surrender does not mean giving up – it is taking action and giving 100% of your effort, but without needing to totally control the outcome. Surrender is when we understand that all the effort we put in to our actions will influence what happens, but does not control what happens.

It is effort without attachment to the outcome (which only feeds impatience and frustration) or aversion to alternative outcomes (which feeds anxiety and blame). It is knowing that movement in the direction of your goal is the point, rather than achieving it. It is doing the work without fixating on how you think things should turn out. It is being curious and trusting that you are resilient enough to deal with whatever unfolds.

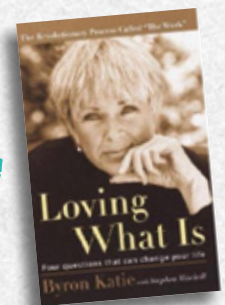
There is an incredible freedom in this slight change of perspective. We can accept reality as we meet it, without clinging to an idea of what it should be. This empowers us to adapt our goals as new twists and

turns happen. It also boosts our stamina and patience (patience isn't your ability to wait – it's your attitude while waiting).

Surrendering to obstacles we meet or unplanned outcomes (rather than being frustrated by them) allows us to see and celebrate the ways we have grown, what we have clarified, and things we learned through our efforts to get here. Surrender frees us from clinging to the idea that everything needs to be perfect, putting the emphasis instead, on the growth that happens by moving towards our goals.

Recommended Reading: 

LOVING WHAT IS
by Byron Katie



Tranquility comes when
you stop caring what
THEY say, think, or do...
Only what you do."
- MARCUS AURELIUS

TIP #38

Be a learner.

See yourself as a 'learner' – someone who is always growing and developing. Decide to learn something new every day, actively seeking out new knowledge and developing new skills. It is also a powerful practice to spend time reflecting on your day, to discover what you learned (or how you grew) from the experiences you had and how this new growth will change what you do in future.

Until relatively recently it was thought that we stopped learning and developing once we became adults. "You can't teach an old dog new tricks". This myth has thankfully been shattered by scientists and psychologists in recent decades. Understanding that we can rewire our brains, create new habits and continue to grow throughout our lives is exciting – it puts the ball firmly in our court for how we want to evolve in our lifetime.

Developing the habit of being a learner has far reaching effects in your life and will help you to develop a growth mindset (where you replace shame, frustration and defeat with learning from mistakes, optimism and resilience).

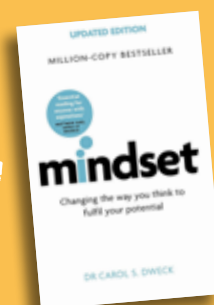
Some simple ways to develop the habit of being a learner are:

- 1)** If something is interesting to you – go deeper into it! Follow your curiosity. You don't need to see a definite outcome for what you will do with the information, but learn for the sake of learning. You will be amazed where the knowledge or ability you develop might lead you.
- 2)** In your work life, put in the effort to pick up skills and knowledge that will drive both your success and personal satisfaction. Go the extra mile to become an expert in what you do or broaden your skill set.
- 3)** Ask for advice and feedback – then listen openly to what comes back. Many people fall into the trap of being defensive to feedback. Choose to see the generosity in people's advice, knowing that you can choose what you do with it. Instead of getting defensive, ask for more detail.

Follow your curiosity – if you feel energised by learning something, dive into it, even if you don't yet know how it will be 'useful'. Developing the skill of learning and a growth mindset will build resilience and a sense of adventure in your work and life.

Recommended Reading:

MINDSET
by Carol Dweck



Breathe.

Try utilising the breath work technique of Box Breathing at regular intervals through the day. Even one minute each time will have a big impact on your state of mind and physical health. This technique can heighten performance and focus, while also relieving stress or anxiety.

Breathe through your nose for this exercise if possible, and focus on breathing deeply so that it makes your belly and lower ribs expand, not only the chest.

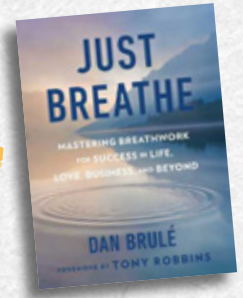
Box Breathing.

- Inhale for 4 seconds, letting the belly fill up like a balloon
- Hold the breath at the top of the inhale for 4 seconds
- Exhale through the nose for 4 seconds, fully emptying the lungs

TIP #39

Recommended Reading: 

JUST BREATHE
by Dan Brule



- Hold the breath at the bottom of the exhale for 4 seconds
- Repeat 3-5 times

You can trace a box in your mind as you do it: up the vertical line as you inhale, across the top of the square as you hold, down the vertical line for the exhale, and across the bottom as you hold.

This breath work brings our awareness into the body and senses, which helps to quiet the amygdala, the fear centre of the brain. It also relieves stress by helping to regulate the autonomic nervous system, breathing into the belly encourages the parasympathetic state which supports our immune system, digestion and ability to respond rather than react.

This technique, peppered through your day, is a powerful means of building up your resources for resilience and nourishing yourself so that you thrive.

"Breathing in, I calm my body. Breathing out, I smile. Dwelling in the present moment, I know this is a wonderful moment"

- THICH NHAT HAHN



Network, network, network!

Invest time and energy in building relationships. Networking is not just building a list of contacts who might be able to do something for you, it is about building relationships where you can support and inspire each other.

Challenge your pre-COVID assumptions about who your community is and search for opportunities to grow, expand and reach in new directions. Surprisingly this time of isolation has gifted us with an incredible wealth of ways to connect.

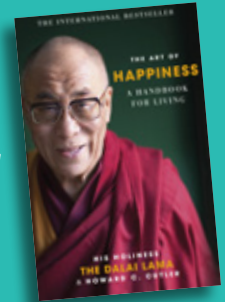
There are more webinars, zoom conference meetings and long phone calls happening than ever before. Suddenly, there has been a mass adoption of all the ways technology can bind us together, which invites us to reach out to people everywhere in many accessible ways.

One of the drivers for networking and building relationships is that it builds support for you. Whether it is personally or professionally, a big and diverse

Recommended
Reading: ↗

THE ART OF HAPPINESS

by Dalai Lama



network means that whatever you need (advice, sales or inspiration) there is a bigger pool of people to lean on. Help is out there and you are not alone. Use this time to re-plan deeply and use your network to guide you.

Importantly – a network is a relationship – not a one way street. Shift your focus from what they can do for you, onto how you can support to your loved ones, clients and community. This focus on giving rather than receiving is very powerful. It is impossible to control what comes your way – but entirely within your control, is what you offer to others and how you do it.

TIP #40

"If you want to go fast,
go alone. If you want to
go far, go with others"

- AFRICAN PROVERB



"An empty tank will take you exactly nowhere
- take time to refuel"

TIP #41

Create your own oasis.

You don't need an island holiday, or even a day spa, to deeply nourish yourself – you just need a little time and the decision to rejuvenate. Take some time to deliberately rest in a really nourishing way for you (beyond from the usual flopping in front of the TV).

Take some time to set up a some space at home as though it were a retreat: maybe tidy up an area and set up a cosy seat with a pile of books beside it, turn on your oil diffuser, put on gentle music, make yourself a delicious snack platter, run a bath and put a vase of flowers beside it...

Perhaps utilise the calm energy and clarity that enjoying your oasis will create, by wrapping it up with some time to set intentions and plans for the week ahead.

In these gentle oasis moments, amplify the benefit by being really aware of your senses – this helps ground you in the present moment and calm your mind. Feel sun on face, the ripples of water on your skin, the

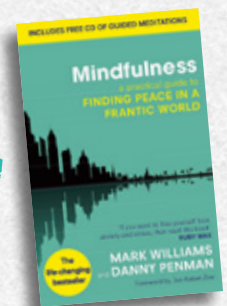
beauty of the space you've set up and the smells, tastes and sounds you've chosen...

We spend so much of our energy chasing things for our future self, that sometimes we need to remember to enjoy the life we are creating for ourselves. We need to come back to this moment and soak it in. The idea of 'work-life-balance' is fraught, as many people are so passionately engaged in what they do for a living that it is a huge part of who they are. It is not a budget. It doesn't need to balance. But it does need to feel like a choice.

Take some time to choose rest: to unplug, feel gratitude, and soak in pleasure today – feeling happy now instead of only seeking it for your future self. This will energise you to strive forwards again tomorrow.

Recommended Reading: 

MINDFULNESS
by Mark Williams





Connect your effort to your values.

To tap into your most authentic and empowered self, I invite you to consider deeply what your core values are – then connect them to the goals, habits, tasks and relationships that you prioritise in your life.

This tip has 3 steps:

- 1) Define what your key values are.
- 2) Consider how these values relate to your goals, ideally they should be at the heart of your goals.
- 3) Identify the relationships, tasks and habits that you need to prioritise to be aligned with your values.

By connecting our values to our goals (as well as the actions, habits and relationships we prioritise) we draw on our deepest motivation and build our resilience in the face of obstacles.

Whenever we feel stress, it is because something we value is at stake. Whenever we feel excited, it is because we sense we are moving towards

something we value. Often, however, people can not name for me what their values are. These are the things that drive us, so getting clear on what they are is immensely powerful.

Being able to connect the effort you are putting out, to the things that matter most to you, helps find meaning in stressful moments or tasks. When we know why we are striving towards things, it primes us for regular hits of energising brain chemistry that will supercharge our focus and motivation.

I encourage you to connect to your values and develop the ability to link what you are doing, to the deeper meaning for why you are doing it. This will help us treat each and every moment—no matter how challenging—as something to be embraced, not avoided. To not only be okay with it, but love it and be better for it. So that like oxygen to a fire, obstacles and adversity become fuel for your potential.

*If your choices are beautiful,
so too will you be."*

- EPICTETUS

Practice 'Mirroring'.

Actively practice the 'Mirroring' process to strengthen, deepen and uplift the relationships in your life.

Here is how to practice mirroring – Choose an important person in your life...

Week 1: Every day, think 3 really nice things about them

Week 2: Every day, think & say 3 really nice things

Week 3: Every day, think, say and do three really nice things

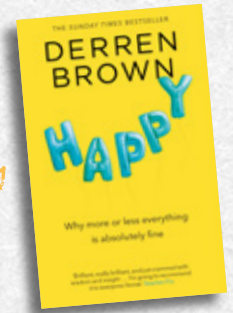
Week 4 and beyond: keep repeating week 3.

People are instinctively empathetic, when we feel an emotion or mood coming from another person, our instinct is to reflect it back to them, like a mirror. If we are unconscious of it, we can be reactive, reflecting (and usually amplifying) whatever mood we receive from other people. This means that our state of mind is at the mercy of whatever is sent our way – we can, however, choose to be in the driver seat.

Recommended Reading: 

HAPPY

by Derren Brown



Take control and choose what you send into your relationships. Wonderfully, because of the tendency people have to mirror what they receive, we quickly begin to receive back what we send out.

The reason we start with only thinking nice things, is that when we focus on great things about another person, then we begin to see more evidence that those great things are true. We are changing the story we have about them and our mind's confirmation bias works to find evidence that we are right.

Through doing this, you will not only take control of your own state of being, but uplift and inspire the people you care about most. It is especially important to be deliberate about this in uncertain or stressful times – as this is when people can be at their most reactive. You will become a safe haven in the storm for others: defusing tension and inspiring the best in them.

You will find yourself surrounded by people mirroring back the love, care and appreciation that you have radiated – Before you know it, you will have transformed the relationships in your life.

TIP #43

"Be the change you want to see in the world."

- MAHATMA GANDHI



Pack your lunch.

When you make dinner, double the portions so that you have lunch for the next day already made.

That's it. Easy right? This tip is a deceptively simple change in habit, that delivers a big pay off in saving time, energy and money (as well as making healthy choices easier).

This tip is useful, regardless of whether your lunch will be eaten at home, school or work. Serve the lunch portions into containers as you serve the dinner portions onto plates. Sometimes you might simply box the lunch, otherwise, some element of dinner becomes the topping for a salad or the filling for a sandwich.

Throughout this strange time, many people have noticed that they have broken the habit of relying on cafes and takeaway for their lunches... now that you are going back into the world perhaps keep some of the good habits!

This tip saves time, as one session of cooking/ serving food covers two meal times. It means no scrabbling in the morning to try to pack lunches or waiting in line at a cafe – so calmer mornings and more time to enjoy your lunch break.

Recommended Reading: ↗

RIVER COTTAGE - LOVE YOUR LEFTOVERS

by Hugh Fearnley-Whittingstall




"SYSTEM: Save Your Self
Time Energy and Money"
- MARK VICTOR HANSEN

It saves you money as you are making the most of your shopping list and only paying to eat out at times when you are going to savour the experience. I'm a big fan of going out for a meal – but not as a habit, only when it is a choice. When you choose to go for a meal and savour the experience then it brings a boost to your lifestyle – and that is worth every cent. When it is a mindless lunch grabbed on the go, it is a money leak that I recommend you plug!

Bon appetite!

TIP #44





"Spend your time with those you love. One of these days you will either say 'I wish I had' or 'I'm glad I did' - the choice is yours."

- ZIG ZIGLAR



TIP #45

Give the gift of your time and attention.

Give the gift of your time and attention to people in your life. It is easy to be so busy doing things FOR other people, that you don't manage to spend quality time WITH them.

Take some time to ignore all the things on your 'To Do' list and spend a luxuriously long, focused time with the people you care about.

We all share the same experience of uncertainty in this crazy time, and one of the most powerful antidotes to anxiety is connection.

If you have kids, taking time to be really present with them (to read, play, dance, bake and follow their lead) will change their lives and give them wonderful memories. We all want to feel 'seen' and as though we matter to people - the easiest way to give this to our kids, grandkids, and other children in our lives is simply the gift of our undivided attention.

Partners, friends and colleagues will also bloom in the warm light of your attention and time. Many people have felt isolated during the social distancing,

or anxious in the uncertainty - there is an incredible safety that you offer people by making them feel like they belong and are supported. We sometimes think we need to be busy 'doing' things for people - when often 'being' with them is the most powerful thing we have to offer.

Try to also make space for connecting with the older generation - we often feel 'too busy' but they will appreciate it so much. Ask questions and learn something about them that you may not know.

Time is a precious gift and the spotlight of your attention is a very warm place to be - be generous with these things and you will uplift yourself as much as the people you are giving it to.

Recommended Reading: 

THE LITTLE PRINCE

by Antoine de Saint-Exupéry



"It's our choices that show what we truly are, much more than our abilities."

- JK ROWLING

TIP #46

Press the reset button.

Create a **RESET BUTTON** for yourself. It might be an actual button you press or maybe it's a stone in your pocket to hold, drinking a glass of water, washing your face, going for a run, a few rounds of deep breathing, or even just placing your hand on your heart.

Pressing the **RESET BUTTON** is a physical thing you do – it is a chance to stop in your tracks, reassess the choices you are making and start fresh.

The process of Pressing the Reset Button...

- You separate from the emotions and actions you are in the middle of.
- You choose not to focus on why you are in this state, but on letting it go – don't get caught up with blame or guilt.
- You make a choice about how you want to be and behave – you choose to be in control of what you do next.

- You take a moment to cultivate the emotional state you are choosing (don't just think 'i will be excited about this' but really take time to generate that feeling inside you, soak it in).
- You choose what your next action will be, then starting fresh, you dive back into life.

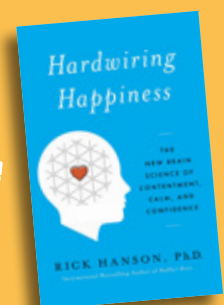
This series of 50 tips has been helping you to build the mental strength to be able to deliberately shift your attention, your thoughts and your choices. This tip is putting that ability into action.

You can't control everything – but you are not powerless – you can always choose what you do next and whether you focus your attention on the problem or the solution. When you become aware that you are not aligned with your intentions (finding yourself being frantic, overwhelmed, anxious or reactive) – you press the reset button! It is choosing to realign with your best intentions.

Recommended Reading:

HARDWIRING HAPPINESS

by Rick Hanson PhD



Set a timer - Smash It Sessions.

Set yourself some 'Smash it' sessions, for when you just need to get things done. This is a powerful antidote to feeling overwhelmed or distracted by the weight of what's undone. It's a way to focus your energy and make tangible progress.

Step 1 - get clear on the specific task you want to complete

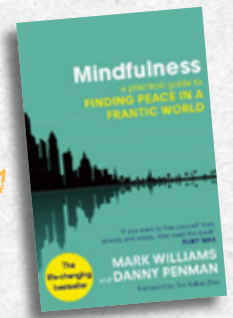
Step 2 - decide the amount of time and set a timer

Step 3 - while the timer runs, you do ONLY the thing you planned

TIP #47

Recommended
Reading: 

MINDFULNESS
by Mark Williams



'Smash It' sessions are best for short burst tasks, rather than more complex tasks, which benefit from long periods of deep work. The idea here is that by setting a clearly defined outcome and a specific amount of time to do it, you create an urgency and focus that will increase productivity. With each task you complete, you will also tap into energy boosting dopamine hits in your brain.

Keep tasks specific and the time limit short. Clarifying the specific task you are working on helps save your energy from darting back and forth between an assortment of tasks, scattering your focus and slowing your progress.

Sometimes a 'Smash it' session may tackle a whole list of small tasks - in this case you challenge yourself to see how many you can tick off the list in this set amount of time. If you're working with a list, be sure to work on only one list item at a time, finishing it before moving to the next.



Nature bathing.

Take some me time. Outside. Away from a screen. In nature. What is it that calls to you? Consider a walk on the beach, a picnic in the park or a trek to a waterfall – choose somewhere in reach and take some time to get back to nature. Go to the place that makes you feel most alive.

In Japan they call it forest bathing and research has shown that spending time 'soaking in' nature has a deep connection to improved wellbeing. It may reduce blood pressure, lower stress, improve energy levels, and boost the immune system.

Getting outdoors can help forge new habits that will help you achieve physical fitness as well as increasing the number of friendly incidental connections we make with people in our community. There is a great deal of value in these, seemingly insignificant, interactions where we smile as we pass each other on a trail etc. These little connections are shown to encourage a deeper sense of belonging in our community and optimism about the world.

Recommended Reading: ↗

INTO THE FOREST
by Dr Qing Li



This kind of self care – taking time to deliberately unplug, slow down and connect with both nature and yourself – is a delicious way to energise. 'Me time' can feel selfish (or sometimes impossible) but creating space will free your imagination and creativity for more inspired problem solving when you return to the busyness of life. This sense of space also pulls you out of the reactive zone, so that you can make better choices, focus your attention more deliberately and uplift the relationships in your life.

Enjoy.

"How you spend your time defines who you are"

- OPRAH WINFREY

TIP #48

*"You may not control all the events that happen to you,
but you can decide not to be reduced by them"*

- MAYA ANGELOU

TIP #49

Reach out.

Reach out – both to offer support for others AND to ask for support yourself. I highly encourage you to reach out in both directions. Being able to both offer and receive help is a skill that nourishes our relationships and builds our resilience.

Offer support: If you have been able to thrive during this time, then your sense of clarity and energy will be hugely helpful to others. Reach out. If someone else is struggling to see the next step they can take to move forwards in this time, offer your support. Generosity isn't always linked to financial help, it can be advice – or even just seeing the best in another person, so that you help them see it in themselves.

Ask for support: Asking for support is not a sign of weakness, it is one of the essential building blocks for resilience. Having a powerful positive mindset is not only about seeing what is great. It is being able to acknowledge what is not working, with a firm focus on what you are going to do about moving through it. Sometimes, while the waters are still muddy from the storm, it is hard to see the ways you have grown or

how to move forwards. If you are having trouble with moving forward from here, reach out!

Finding meaning in stressful times transforms them from things that drain us or wear us down, into turning points from which we bloom. When you think about any time of stress or uncertainty, look for the ways that it has helped you to expand. This time has called on your strengths, pushed you to grow, asked you to re-imagine how things are done, and fueled your creativity.

Even the strongest of us need support sometimes – if you are having trouble seeing your next steps to make the most of this time of growth, reach out! Know that you can always reach out to us.

You've got this. You will emerge from this crazy time stronger than ever and sailing towards the life you want.

Recommended Reading: 

THE GIFTS OF IMPERFECTION
by Brene Brown





Build up your toolkit.

We like to think of this series of simple, practical tips that we have sent you, as tools – tools for you to add to your toolkit. They are there for you to draw on when you have a wobble or just need a bit of clarity about how to focus your energy.

I have also been creating a series of webinars called 'MBMG -Thrive and Survive Webinars' as part of the My Big Money Goal program

I would like to thank you all for your kind comments and reactions over the past 50 days, it has been very motivating to know that this has helped. To finish the series, we decided to recap the 'Top 5 Tips': they are the ones that you have told us meant the most to you... however, it ended up 15, because I just couldn't choose and we've had such a response to so many of them.

So these are my top 15, they include the tips that got the biggest responses and reactions, and my personal favourites. Some of these were just plain fun like tip #22, and others are life long game changers like tip #43.

TIP #5 Be the one to set the emotional tone (calm is contagious – spread it)

TIP #10 Declutter your home

TIP #12 Organise a zoom party and stay connected

TIP #14 Say Thank You

TIP #18 Complaint Free for a Day

TIP #22 Dance like no one is watching (just for one song)

TIP #25 Cultivate your inner coach & Mute your inner critic

TIP #29 Write a Could Do List (the fun best friend of the To Do List)

TIP #30 Get a Plant (Drink Water and Get some sunlight, you're basically a houseplant with complicated emotions)

TIP #34 Be happy for someone else's success

TIP #35 Flip anxiety to Excited.

TIP #41 Create your own oasis

TIP #43 Practice Mirroring (Be the change you want to see in the world)

TIP #45 Give the gift of time and attention

TIP #46 Press the reset button

I hope that our '50 Things to Help You Thrive' have brought you some inspiration and helped, in some small way, to get you through these crazy Covid times.



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