



Your Financial Wellness

We all know how important it is to nourish our body, mind, and soul but when was the last time you put some thought into your Financial Wellness? Money is one of the biggest and most consistent sources of stress and it can have a major impact on our mental and physical health and cause tension in our relationships. Think about these tips:

Know Your Numbers

Knowing where your money goes gives you freedom and choice about where you want it to go! It is crucial that you gain clarity about what you own and what you owe, what do you have coming in and what are your financial commitments. Do you know your fixed costs? Your essentials? Your discretionary purchases?

Structure is King

Do you know if your current situation helps or hinders you to manage your money? It is important to review your financial structure to see if it is working efficiently and you feel completely calm and in control of the money flow. Understanding your money flows provides you with a very clear picture of what is available and prevents you from being in a constant state of angst and stress around your finances.

Wealth is an Inside Job

"Money doesn't grow on trees" "Money is the root of all evil" Did you hear those statements when you were growing up? What sort of message do you think that provided us as children about money? How did your relationship with money

start and how is that influencing your decisions and stress levels now?

Set Daily Habits

Many of us practice meditation, journaling and daily gratitude but do we include anything around developing a healthy relationship with our money? We are wired to focus on the negative, so we need to be mindful about shifting our thinking from one of scarcity and lack to a mindset of abundance, gratitude, and joy. What is one mindset practice or ritual you can include daily to help promote your financial wellbeing?

Celebrate Your Money Wins

A vital part of financial self-care is to celebrate your wins, however big or small they might be. This is about defining what your money success looks like - not what others or society tells you it should be. Embrace and make peace with your money story and actively engage with your money. This will enable you to face your financial reality with more confidence and clarity.

➔ [Luemo members can read all the tips in the full Financial Wellness article here](#)

Look out for your friends and yourself...

Long lasting social isolation gradually increases loneliness, which is a crucial risk factor for mental disturbances, including anxiety, depression, and addiction disorders. The ongoing COVID situation, lockdowns and the threat of snap lockdown continues to present uncertainty and stress and perpetuating a feeling of helplessness and inaction. Please keep reaching out

to others to proactively support their mental health and your own. You don't have to be a trained counsellor to be able to be a good friend or colleague. Giving and accepting support is something we can do every day – don't wait for a crisis to reach out.

➔ [Luemo members can Check in here](#)

How refreshing...

Meditation can be an effective way to clear your mind and open you up to productive, focussed creativity. Meditation is understood to work by invoking the relaxation response which is a person's ability to release chemicals and brain signals that stimulate the parasympathetic nervous system into action. It is basically the opposite of the stress (fight or flight) response and helps us to remain physically calm.

➔ [Luemo members can try a little meditation each day with Dharmashakti's exclusive meditations](#)



Let's keep on connecting...

“The most basic and powerful way to connect with another person is to listen. Just listen. Perhaps the most important thing we give each other is our attention...a loving silence often

has far more power to heal and connect than the most well-intentioned words”. - Rachel Naomi Remen

