

# The Financial Harmony Podcast

## Episode 2

### Financial Harmony in 6 steps

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Hello and welcome to this second episode of the financial harmony podcast. And in this episode we're going to talk about how you can reach financial harmony.

I spoke about financial harmony quite a bit in episode number 1 of the financial harmony podcast. And I wanted to go a bit further into the topic in this episode.

So to me, financial harmony means aligning your short term responsibilities and your long term goals in terms of money, time and priorities in the best way possible over a period of time, without sacrificing today's happiness. So remember that even though I speak about Financial Harmony, that doesn't mean that we're only talking about money here. But as I do believe that money is so often an important contributor to stress but also to being able to accomplish a dream or not, I really want to focus on how your personal finances can also help you achieving your goals and your dreams.

But the problem is this isn't all that easy is it? I mean, why else do we so often feel like we don't have enough time or feel frustrated about all the things claiming our energy and time and maybe money and then feel dissatisfied no matter what decision we make?

So I hope you're ready to dive deeper into this topic of financial harmony and discover how you can make this a bigger part of your life. I've divided this process into six steps, so let's get started.

Here's step number one: Get clear on your priorities. Sounds kinda easy but then also kinda not. I mean, you'd think you'd know priorities, but if you really start to think about it, it might be hard to decide what should and what shouldn't be a priority.

So I'll make this a little bit easier for you. I want you to decide on your priorities by deciding on your 1 long term goal, that's right, just ONE long term goal. This is your dream that you really want to work towards and the thing that you feel would give you immense satisfaction, joy, fulfillment, whatever you think it would give you.



Then at the same time I want you to pick 3 current focus points that you want to dedicate time to. So again, just 3.

Here's an example: let's say that you've got several long term dreams. You might want to start your own business, buy a house or buy a bigger house AND pay for your child's college. They all cost money and / or time. Now you need to pick just 1. I know this can be super hard, as they might all feel equally important to you at the moment, but until you stop trying to pursue it all, you're never going to stop feeling frustrated about not being able to achieve them all.

Of course, I am not saying that you have to ditch all of your other dreams! You can totally still have those dreams and fantasize about them and keep them on a list of projects that are up next. But for now you're going to select just the one that either seems more important to you or would make you feel more devastated about if you'd never be able to reach it.

Don't worry, you don't have to decide this right now, as I've put together a free downloadable worksheet that will help you decide on your 1 Big goal. So if you don't have your 1 big goal clear yet, don't stress, you can work through the worksheet at your own pace and think about it for a little bit longer. You can find this free download on [ingenataliehol.com/episode2](https://ingenataliehol.com/episode2).

Now, I really want to encourage you to find a project that has a bit of a financial drive behind it. Of course you don't have to, but as you will have noticed, I am a bit of a personal finance enthusiast and so a lot of these podcast episodes will have a personal finance background. Now you can absolutely take whatever big goal you want and it doesn't have to be a financially driven one. But as said, if you're planning on sticking around for a bit and following along with this show, then there'll be lots of stuff here that will help you with this all. And remember, personal finance isn't just about creating more money. It can also be about creating more time.

Okay let's continue. So after you've decided on your 1 big goal, you'll need to decide on your three current priorities. As we all know, there's lots of things that just seem to happen around us all the time. I mean, free time - what is that, right?

But here's the thing: if you don't make conscious decisions about what you do and what you don't allow to make demands on your time, or your money, or your energy, then they're all just taking a little bit of that every time, the whole day long, every single day of the week.

So let's be proactive about all of your resources and decide on your three focus points in your day-to-day life.

And just to be clear: I know this is hard! I mean I've been there. Hey, don't we all think that we can do it all and that we can be some type of super woman or super man and just have endless amounts of time and energy to work, look after our family, do exercise, meet up with friends, look after our parents, have a clean and tidy house and whatever else we should be doing. Never mind me-time, right?



Okay so here's the deal: you can't do it all. I don't care how much you want to be able to do it all, it's not going to happen. Not if you want to stop the stress and start creating your dream life.

It wasn't that long ago that I thought I could do all the things I wanted to do every single day: run my physical company with my husband, have a clean house, spend quality time with my husband outside of work, work on my coaching and writing career, do exercise, go for long walks with the dogs every weekend and so much more! Turns out, if you want to do all those things, you end up doing everything just a tiny bit with no gusto or feeling not particularly happy about any of them as you're always aware of all the things you also want to do but aren't doing in that moment. So I've made some really hard but necessary decisions on what is and what isn't negotiable for me. So the clean house it turns out is negotiable. That doesn't mean my house is a mess or dirty. No, but if I don't get to clean the bathroom today even though it's bathroom cleaning day, until tomorrow or even the day after tomorrow, then that's okay. I've learned to let go of that. Because if I make that into a priority to do today, then that also means I'll be cranky to my husband, or that I don't get my end-of-the-day cuddles with my dogs - something I definitely need more than a clean shower! So, back to you: I need you to decide on your 3 principal focus areas in your day-to-day or week-to-week life.

Okay so after step 1, let's go onto step 2. In step 2 I'd like you to decide how much time you'd want to spend on the 4 priorities, so that's your one big goal and your three focus areas, on a weekly basis. Note I am not saying daily here, as I know it's unrealistic to work off being able to spend enough time every single day on all four priorities. That's why we're going to look at them on a week by week basis. So your four priorities also need to be important enough to be happening every single week for a substantial period of time.

I need you to write down next to each priority how much time you'd like to spend per week on each of these goals. Of course, I know there'll be other stuff going on in your life, that aren't either your big dream, or one of your three focus areas. That's okay. This exercise is all about prioritizing your priorities. And we're going to be doing that by planning them in and making sure that you spend at least the amount of time that you want to spend on them every single week.

So let's say that I've decided that my priorities are: setting up my side business, that's my main goal and I want to spend 10 hours every week on this. I'll now look at my calendar and decide where I'll be able to find these 10 hours. So let's do 3 hours on a Saturday morning, 1 hour every weekday in the early morning before anybody else is up and on Wednesday evening another 2 hours. That's how I recommend you approach this task. Do the same with your three focus points. Again, let's say one of your focus points is your family, because you feel you never really have enough time and attention to listen to your kids or your partner about how their day was. How about allowing for dinner time to be just a little bit longer and therefore a little more relaxed? Or having Saturday funday where you all get to stay in your PJs until 13.00 and everybody gets a turn at choosing how and what you want to do that Saturday morning, so you can really be there and be mindful about it. And make sure to forget about the laundry or the supermarket or what the



neighbors might think on that Saturday morning!

Okay on to step 3 now. Identify your saboteurs. Ehm... my what? Well, all the things that interfere with your 4 priorities that would leave you frustrated or disappointed. These might be people, or distractions, like your mobile phone or social media, or specific moments that stop you from focusing on your priorities repeatedly.

Let's go back to my earlier example for a moment. Remember I said you might want to spend 2 hours every Wed night on working on your new business or side hustle. But guess what? You're not always going to do so, just because I told you to plan for this on this episode. Things are going to happen that stop you from doing this. Sometimes that's okay and sometimes it isn't. So let's identify the times when this isn't okay, because then you know that if this happens, you should redirect yourself back to your plan. A possible example could be that you can't get yourself to work on your business because you're tired and don't have the energy on a Wednesday. Or your neighbor has the unpleasant habit of popping round once every so often just to chat and take up a lot of your time. Or your partner is watching something on Netflix that suddenly seems way more interesting than your vague business idea. Those are all saboteurs. They'll happen, and more often than not they'll make you want to choose the easy way out: giving in to the immediate appeal of instant gratification, instead of your big dream.

I am sure you know what they are for you, so write them down. Look at when you planned in all of your 4 essential focus points and have a good think about who or what might interrupt those moments or why or how they might happen.

Step number number 4 is to look at your list of saboteurs and decide which ones are and which ones aren't okay for you. Now I know I am calling these saboteurs, but as I indicated some of them will be totally ok. For example, to me, I normally have set days when I speak to my family. That's always on the phone, or zoom as I don't live in the same country as my family. But I know that if ever I got a call from my sister or my parents call unexpectedly, then to me that would never be a saboteur. I am totally okay with that, as I have decided that my family are more important to me even if it means that their call clashes with my business time.

But another one of my saboteurs is Netflix, especially when I am tired or have had a long day or something. Now on Sunday evening me and my husband always watch 1 or 2 episodes of whichever series we're currently watching, so that's cool, it's our way of ending the weekend. But on a Tuesday evening I always set aside 1 - 2 hours to do some business planning. So if my husband asks me whether I'd want to watch something on Netflix then, then to me that would be a saboteur that I am NOT okay with. I have absolutely given in to the temptation on Tuesday evening, of course we're all human. BUT afterwards I then know that I made the wrong decision and then I don't feel cool about it. Is it going to happen again at some point in the future? You bet! I am sure I will give in again at some point when I am tired or unmotivated or whatever else. Hey, but we live and learn.



So you're going to want to make a conscious decision on the okay ones so that you know when or why you might choose to accept them.

Okay I hope this is all still making sense to you! Remember you can download the worksheet that goes with this episode to help you go through these steps on [ingenataliehol.com/episode2](https://ingenataliehol.com/episode2).

Okay, so that was step 4. On to the 5th one.

And this one I think might be one of the most difficult ones in here. But now that you've got your BIG goal as well as your 3 focus points, now you need to trust your own decisions and really internalise your priorities. So what I mean with this is that of course you're still going to have saboteurs showing up to vie for your time. They're not going to disappear just because you've identified them. But, and I am going to let you in on a secret here, do you actually know the biggest saboteur of them all? Well my friend, that is YOU. Yes, you heard that right, it isn't your partner or your dog trying to jump on your paperwork or your boss calling you about a work emergency. Your biggest saboteur is you.

Think about it, all those external events are only that, external events. It isn't until you let them take up your time or interrupt you that they become a saboteur.

Now, I totally get that some of those external events pretty automatically will become a saboteur no matter what. If you're working on your BIG dream on a Sunday morning and your 5 year old starts crying, then of course you're not going to ignore that and tell her to stop sabotaging you. But that should be on your list, right? The one you put together in the previous step with the saboteurs that are ok in certain circumstances. But that doesn't mean that your family will always be acceptable saboteurs. If everybody is warm and fed and occupied and happy and unhurt, then you don't need to let your family sabotage your big dream whenever they want to. And that's a hard one and it will probably need some time and guidance and persistence from you to teach your family that unless there is some type of emergency, on Sunday morning between 9 and 12 you are doing something else that you need to work on. But they aren't just going to respect that just because you decided to suddenly start working on your big dream. But that doesn't mean that they won't or don't want to. You just need to stand behind your decision and help them get there. And that really needs to come from you.

So how are you going to make sure that you're not going to give into every single distraction or give up on your harmony or your big dream, because remember that's what we're trying to pursue here.

There's a few things you can do. So the most important one is that I want you to continue to dream. So that's principally that big dream that you've identified but it's also the dream of harmony which is the integration of long term and short term goals. And we've identified those as your big dream and your three priorities. Now don't give up on pursuing this. Every morning or



during your lunch break or whenever is a good moment for you, really allow yourself to picture you creating a life where those four things are all present. Feel it, and then make sure to stick to it. Trust yourself that you're making the right decision. And trust me when I say that you can make this happen and that you deserve to build your dream life. Don't let yourself stand in the way of your own success.

And now for the last one, which is step six: go with the flow. Don't aim for perfection. You're not going to get this right 100% of the time. And that's okay. What you're trying to achieve is to get it right 80% of the time or maybe 90% over time. But it's a process and you'll probably start a fair bit below 80%, as you haven't quite explained this enough to your saboteurs yet. Or you haven't got the right moments identified or planned in yet. Or you might realize that one of your focus points isn't actually on your list but should be. And you're not yet trusting yourself - or me - enough to follow through with this. And you'll also sometimes make the wrong decision. And that will be both ways. So you'll not be strong enough to say "no" to a real saboteur. But you'll also experience the opposite: when you try and block a saboteur and then you realize after that you were wrong as it WAS important enough to be interrupted for.

When those things happen, just remember that you don't need to be perfect and this is probably all new to you too. Just pick up where you left and keep going.

So there you have it! The 6 steps to finding financial harmony. Let's have a quick recap:

- Step 1: Set your one big dream and your three current priorities or focus points
- Step 2: Plan in your four focus areas in your calendar
- Step 3: Identify your saboteurs
- Step 4: Decide which saboteurs are real ones and aren't acceptable, and which ones are okay
- Step 5: Stand behind your decision
- Step 6: Go with the flow

This isn't going to be an easy process, unfortunately not. You're going to have to put in the time and dedication to keep at this and make it happen. Will it be worth it? I guarantee it will be! Even if right now this seems like such a difficult thing to do or like a super far away dream, I need you to believe me that you can make this happen! You too can find financial harmony in your life if you keep at it.

Now remember I've put together a free download with these 6 steps on how to achieve financial harmony and you can get it on [ingenataliehol.com/episode2](https://ingenataliehol.com/episode2) And remember that if you really want to go deeper into your dream already, then make sure to download the 10 steps to kickstarting your BIG dream over at [resources.ingenataliehol.com/dreamlife](https://resources.ingenataliehol.com/dreamlife)

So that was it, the end of this episode of the Financial Harmony podcast. I hope you enjoyed it, and make sure to subscribe and I'll see you next time.

