

MAKING LIFE TRANSITIONS CAN YOU AFFORD TO FOLLOW YOUR DREAMS?

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Do you have a stirring inside of you? Afraid to go after what you really want, yet hanging on to what you don't want?

Recently, I made a major mental, emotional, and geographical shift in my life and ultimately landed in my own paradise. I'm sharing this story as inspiration to make whatever necessary changes you can, so you too can step into your own dreams.

Going from the Desert to the Valley

Sometimes when things just don't seem to flow, and more and more of life seems like a struggle, it is time to stop and reflect. That time had come for me by the late nineties. Living in Albuquerque, NM was always a wonderful experience. The climate, uniqueness and beauty of the land, fulfilling friendships, and my professional budget counseling practice all were very satisfying to me. I never thought that I would someday want to leave – or more precisely – have to leave to really begin to thrive and move way beyond surviving physically, emotionally and financially.

I slowly started to realize that having loving friends, incredible respect in the professional community, and amazing hikes statewide, somehow were not filling me up. As one wise woman recently put it, I was continually on simmer in life, but never getting to the rolling boil. I had lived in the "desert" – and a beautiful desert – for over twenty years, and started to realize I felt I had taken the desert into my cells. Having grown up in the green lands and blue lakes of Wisconsin, I started to realize my whole being was starving for the lushness of green and water again - as well as the lushness of creativity, innovation, and passion.

Somehow much of my life had taken on the aspects of the desert. Clients came to me with issues of lack. As much as I loved working with my clients, and knowing I have impacted their lives in a tremendous positive way, it was slowly becoming apparent that I was continually around the concept of lack in my work life. Then as I hiked the foothills of the Sandia Mountains every morning, I took in the real physical lack represented in the desert landscape. When there is little moisture, plants learn to hang on to what minimal rain they get and adapt the best way they can. That means their branches, stems and leaves all have a stiffness, starkness, and brittleness to them as they conserve what little moisture they have to stay alive.

I was seeing the same analogy in my professional world with clients. With limited funds and limited options for bringing in more money (New Mexico has been ranked 48 per capita income for many years), the most effective strategies for many families was to hang on, cut back and conserve whatever way they could. As practical as that approach is, and as often as we have been taught the philosophy of “spend less or earn more” from all directions, I believe there are times and places when the toll of that approach is too high. You soon start to believe that life is only like a desert and start to forget that many other landscapes exist. Even when you start to realize that other landscapes do exist, the thought of what it would take to get there can be way too overwhelming or scary. And so you live life in a continual low simmer and never really get to that boil stage of abundance, opportunity, choices, and vitality.

Change... Terror or Liberation?

Getting to that other stage would require change. Change, for the majority of us, is extremely challenging and frightening. And so once again, staying with the familiar continues to have more appeal. That is, until the familiar becomes more uncomfortable than the fear of the unknown.

I had reached that point. For three years I knew, on some level, I needed to make some major changes in my life. And I resisted. So many things I tried just never fully panned out. Gregg Levoy in his book *“Callings: Finding and Following an Authentic Life”*, talks about those callings, or messages. He tells stories of people taking up to five years before paying attention to what they needed to hear. This was encouraging to learn.

The turning point came when I woke up at 3 in the morning in a Chicago hotel during a conference in a panic attack. What was I going to do? The savings were going down even though I was a master at managing my money. The industry I was in was dramatically changing. There was no dependable steady money coming in. The big chunks immediately got stashed for the lean times. I never felt I could really plan ahead. There was not a partner in my life to help support me emotionally, physically or financially. I was not getting younger, even though I was blessed with good genes and excellent health.

“You do not get out of a problem by using the same consciousness that got you into it.”

- Albert Einstein

How often I had heard the 12 Step definition of insanity – doing the same thing over and over and expecting different results. I knew I was living my life in the same place, basically the same way with a few attempted changes, and wanting different results - a different life. I knew I had to change my life. But how? I was afraid to loosen the grip on any money I did have, out of fear of not having any

more coming in. At 3 AM there was no one to call as I sat in that dark hotel room in total despair.

Then the answer started to formulate. Guidance was coming through. I had a big check coming to me that week and I knew I had to use that money to propel me in my new direction as soon as possible. The money would not be used for one more month of mortgage and usual bills and thus keeping the same old pattern in place. I had been thinking about moving to the Silicon Valley in California after a friend had planted the seed in my mind two years earlier. She told me stories about start ups and stock options. Words I didn't even understand. I knew then, I had to go there and immerse myself in the middle of that energy of abundance.

The planning began for taking a quick trip. I had a friend there I knew would help me out. But what about the expense of the rental car, flight and meals? The next day I called Carol, who graciously extended her home to me for three weeks. By the end of that day, I learned that her friends wanted me to house-sit their beautiful home while they were on vacation and to feel free to use their car. The magical flow had begun. I always knew to trust when everything starts to fall into place easily. Next, I called the Career Action Center and offered to volunteer for three weeks. I knew I needed to live as if I was living there and having a place to go every day. Now I had a plan.

Welcome to The Valley

Two weeks later I was in Cupertino, California. It didn't take me long to realize I had just gone from Sleepy Hollow to the Epicenter of the Galaxy. The energy is off the charts. The traffic jammed. The housing and rental prices too outrageous to even begin to think about. And still, I knew I had found my home. This was where I belonged.

Whatever it took, I knew I had to make the move. I had to totally change my life. It didn't matter that my computer skills were very limited. It didn't matter that my knowledge of technology was even more limited. Like a moth zooming to the light, I was choosing to head to the mother lode of computers and technology. If someone had told me I would move to Silicon Valley someday, I know I would have thought they were crazy. No way. Why move to the rat race? Yet there I was. I returned to Albuquerque immediately putting my condo up for sale in a market that was losing money. Next I started going through stuff. It was time to clear out and move out!

Letting Go

I realized I couldn't get a new life if I keep holding on to all my old stuff. When planes are overweight with cargo they can't take off from the runway and fly to the next destination. They need to clear out some baggage. And so I cleared twenty years of files and piles, drawers, closets, book shelves, rooms, and my

office. I let go of old patterns of hanging on to everything, whether for future use or recycling, attitudes that no longer served me, meetings and organizations that no longer fit me. I got rid of furniture, appliances, my bed and even my car. Time to buy a different car. The furniture and appliances could all be replaced. I had let go of my attachment to things. By the time I did move in the fall of 1999 I left behind one very small, but full storage shed, a few things at friends and took with me whatever could fit in my car.

That was not all that I took with me. Most importantly, I knew I was taking the essence of who I was. And that was the most valuable asset of all.

Thinking Outside the Box Brings Dividends

So what did I finally do about that outrageous housing market? I knew if I went down that path, I would be so terrified of the prices, I would never leave my bed. Instead I decided to be financially creative. I put the word out everywhere before and after I moved that I would house sit. Over four months I managed to house sit in a variety of places in between staying with my friend Carol. By the last house sitting arrangement, not only was I living rent free in a beautiful home with a pool once again, but I was getting paid well to feed Toots, the cat.

"What the mind can believe and conceive I can achieve"

– William James

So what was the key tool for me? During that whole process of knowing I needed to change right through to the point when I was determined to leave, I walked every morning along the foothills repeating the video in my mind of the life I wanted to have.

In my visionary world the environment was sunny, lush, green, and fragrant. My work day consisted of doing satisfying work, making great money, being part of a team of delightful supportive, fun, bright, creative co-workers. People in general had an attitude of cooperation, appreciation, acceptance, diversity, creativity, potential, possibility, and vitality. The vision also included weekends of feeling the spray of the warm water as I slalom skied. Enjoying the taste of the exquisite flavor of the salmon or trout on the houseboat trip. My energy level was high and sustained. I was happy, laughing a lot, thoroughly enjoying every experience and in total daily gratitude. In my core, I knew I was in total alignment and balance in my life.

To support this vision I paid attention to all the signs around me whether from conversations, movies, books, birds, sounds, or even license plates. My journal is full of entries of one unbelievable synchronistic event after another. The condo sold to a perfect buyer. Money kept coming from unexpected sources. Offers of

placement for storing or buying my things conveniently came to me. Everything flowed once I had made a clear decision to move.

Home at Last

I have now lived in the Silicon Valley for over five years and experienced the thrilling tail end of the whole dot.com boom and the full impact of the dot.com bust. Yet, I absolutely love it and am living most of that vision. I am a total match to the people and the creativity that surrounds me. The learning curve had been extremely steep. I now understand and appreciate the term “lifelong learning”. Through it all I have been blessed with patient, supportive people all around me who continually guide me through the next new learning speed bump.

My nephew Dan once said “Come to California and you will find what you are looking for.” He was right. I did. Now, I remind myself to not put energy into regretting that I waited so long to take this risk or that I put so much energy into worry and fear over so many years. Over the years, I have learned to trust in divine timing. It’s like the saying “Taste no wine before it’s time”.

A Financial Plan of Action for Change

I now encourage you to trust your own inner knowing. Use the following suggestions to help you as you take your next step toward making a major change in your life:

1. Find the balance between letting go and holding on.

Letting go can mean relaxing your grip on your money, material possessions, ideas, or attitudes. It may mean a new found sense of generosity or desire for service. Finding that balance means learning how to discern when it feels better to finally let go or when it feels more appropriate to hold on to your money, possessions or behavior patterns and respectfully manage what you do have.

2. Create a vision of what you want.

Dr. Fred Waddell (author of “*Money Mastery in just Minutes a Day*”)uses his “miracle question”: “If you were to wake up tomorrow and, by some miracle, your life was everything you ever wanted, what would it be like? How would it look, feel, sound, smell and be? How would you live your life? Who would be in your life? What would you change? What would stay the same? Dream up your magical scenario and write it down.”

3. Take time every day to spend time with your vision.

Nothing new here. I’m sure you have taken the classes and read the books on creating visions and making goals a reality. This time how will you actually do

that? A daily walk, morning meditation, morning commute, regular journaling? How will you incorporate the different senses as you step into this vision every day?

4. Start letting go of the stuff.

Clear the clutter in your life. Donate, give to others, have yard sales, toss. Do whatever it takes to start shifting the energy and begin the process of change.

5. Explore new experiences.

Take new classes, meet new people, try out new hobbies, sports, crafts, books, CDs, Websites. Change your routine. Expand your life.

6. Move.

Sometimes our lives can take on a whole new perspective by geographically being someplace new. Move to a new home, different part of town, your state or even the country. Travel to different places. I read an article about the importance of a "latitude adjustment". Geography really does affect many people. I know that is why foreign travel always feels good for me.

7. Use the tools and techniques in my Budget Kit: Common Cents Money Management 4th Edition workbook to build up your savings.

Using practical tools is one way to stay grounded and take personal responsibility for your life. Having savings provides security, freedom and choices. As one friend put it, "When I have `drop dead` money in savings, I have the freedom to leave any job any time without having to compromise my integrity". Following the guidelines in this workbook, will help you create that freedom and ability to step forward into your vision.

May you too find the right time and the right guidance for creating and attaining whatever changes you desire in your life.

The above article is an excerpt with some modifications from The Budget Kit: Common Cents Money Management Workbook 4th Edition by Judy Lawrence.

Judy Lawrence is a Budget Coach and Counselor in Silicon Valley. Her best-selling book, [The Budget Kit: Common Cents Money Management](#) 4th Edition, sold over 350,000 copies. If you would like a 30-minute free phone consultation, sign up for the free e-course or free newsletter, or just find out more about her services, teleseminars and books, you can reach her at www.moneytracker.com or judy@moneytracker.com or 1-800-283-4380 (1-800-Budget-0) or 408-747-9589.