



## Why financial success isn't just a numbers game!

Money, finances, investments... it is easy to see why, logically, financial success could be considered a numbers game. However, real financial success requires much more than just numbers that work.

It also requires passion, interest, determination, commitment, perseverance, optimism, resilience and more. This is why mindset is such a critical ingredient to the financial success equation.

Here are five steps you can take to improve your mindset and create a more successful relationship with your money today:

### 1. Determine your Values

When was the last time you thought about what was MOST important to you?

Your core life values are a valuable tool when considering your personal finances. If you are not living (and spending) in alignment with your values, then you might start to feel some dissatisfaction or a sense that there is something missing.

Your values should function as a lighthouse when decision making so that you can make sure your financial decisions, and life, are heading in the direction of those things that are most important to you.

### 2. Have a Vision

Once you know your core values, the next step is to get clarity on your big picture – AKA your vision.

The key word here being 'your'.

It's easy to get caught up in comparisonitis or 'keeping up with the Jones's', but it's highly unlikely the Jones's have the same values or the same big picture as you... so keeping up with them will only get you somewhere that you never wanted to be in in the first place.

Remember your values and your vision, stay in your own lane, and enjoy the journey towards achieving your own goals.

#### 4. Review your Belief Systems

'Money doesn't grow on trees'. 'Money is the root of all evil'. 'Money doesn't buy happiness'.

You've no doubt heard one or all of these common sayings or beliefs about money.

The belief system of a person or society is the set of beliefs that they have about what is right and wrong and what is true and false (Collins Dictionary 2022).

They are often formed through our experiences when we are children and guide our thoughts and behaviours throughout life.

With such tainted views on money, it is not surprising that many people have a challenging relationship with money.

If you find that you have limiting beliefs around money, it might be time to rewrite the narrative.

#### 5. Find a Healthy Balance

We know from diet culture that having a highly restrictive diet and/or exercise regime is unhealthy and often difficult to maintain.

Balance is key to a healthy lifestyle. The same is true for your budget.

Having an unrealistic budget will only set you up for disappointment, so make sure you are being honest when preparing your budget and strike a healthy balance between living life in the present and setting aside funds for the future you.

This might also include having a reality check around your goals and ensuring these are realistic and achievable.

#### 6. Express Gratitude

Practicing gratitude isn't just another new age concept. Positive psychology and the effects of gratitude have been scientifically researched, with most studies finding a link between gratitude and improved well-being.

According to research by Robert Emmons, author of 'Thanks! How Practicing Gratitude Can Make You Happier', regular grateful thinking can increase happiness by as much as 25 percent.

Next time you're feeling down about your financial situation, take a moment to acknowledge all of the positives in your life to shift your thinking!

The key to financial success and achieving your goals requires two things - a well thought out financial plan and a strong financial mindset.

What action will you take to get started on improving your financial mindset and creating a more successful relationship with your money today?

#### **Sources:**

[https://www.amazon.com/Thanks-Practicing-Gratitude-Make-Happier/dp/0547085737/ref=sr\\_1\\_1?keywords=thanks+practicing+gratitude+make+happier&qid=1663723154&sr=8-1](https://www.amazon.com/Thanks-Practicing-Gratitude-Make-Happier/dp/0547085737/ref=sr_1_1?keywords=thanks+practicing+gratitude+make+happier&qid=1663723154&sr=8-1) (accessed 21/09/2022)

<https://www.collinsdictionary.com> "belief system" (accessed 21/09/2022)

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