

# CaseStudy

## Sarah's Story



**Sarah comes from a wealthy background, although her parents had different views on how to treat money.**

Her mother was anxious about spending, having lived through wartime shortages. Her father, having done without for much of his life, felt that money was for spending, and that only the best would do. He enjoyed buying new things.

Sarah, like most children, was not much aware of her parents' financial situation. They certainly never brought her up to budget.

Her father's attitude to buying whatever took his fancy and buying the best available had become her own: her 'monkey mind' created a loop of acceptable behaviour: see – want – acquire.

*“I behaved as though I was always on holiday”*

She had no real idea of her parents' monetary worth, and on their deaths she was quite surprised to find herself the heir to a substantial sum. She was rich, and could afford anything she liked.

Up until 20 years ago she was mostly single, and since school always had well paid, management and training and development roles in the Public Sector, and was able to support herself, owning houses, but had spent rather than saved. She gave up work after her mum died 14 years ago due to ill health.

As the wife of a man with a well-paid job, who she had married 2 years before she lost her mum, Sarah had



never had to worry about money, even before she inherited her parents' estate, but now the leash was truly off. When her marriage broke down, 5 ½ years ago, the divorce settlement replaced a lot of what had been spent. There was still no need to budget; no anxiety over bills; no need or desire to save for a rainy day.

Sarah spent.

She told me: *“I behaved as though I was always on holiday. If I wanted something I bought it, and never gave a thought to how much it cost, either in actual or spiritual terms.”*

The money started to dwindle, not enough to cause concern, but at the back of her mind, Sarah felt an unease, a niggling concern that all was not as it should be.

She was aware that a substantial amount of money was running through her fingers, with little to show for it. She did have some

valuable items, but they didn't completely account for the diminishing bank balance. She still had plenty to live on, but the money was trickling away into an unexplained void.

I asked her if she saw a pattern in her spending habits.

*“I wasn't really looking for one,” she said. “I was aware that money was going out with little or nothing to show for it, but I didn't think to look at my behaviour. I just felt a bit worried.”*

Sarah had always been aware of her intuitive-sensitive nature, and followed a variety of spiritual teachers, wanting to learn more about herself and her nature. She had come across Heidi some years earlier. Some of her money went on courses and attending live sessions.

Gradually she started to come to a realisation that she could – no, should do something about her finances.

So why did Money Calm appeal to her?

*"It's all made so easy!" Sarah told me. "All you do is press play – Heidi does the 'heavy lifting' for you."*

She went on, *"There was no jargon, just a simple explanation of why we have this complicated relationship with money. Heidi guides you through the concepts in an approachable and non-judgmental way, so that you connect and understand, and begin to let go of the years of conditioning and the cycle of behaviour which controls your relationship with money."*

Sarah immediately did something she had never done before – she looked at her bank account, and listed her spending. She began to see clearly the patterns of her behaviour, and the effect they were having.

She realised that she was always eating out – it was easy, it was quick, she could afford it. No preparation, no cooking, no clearing up: a reason to leave the house.

The rent she was paying was high. She had owned a property in the past, but it had been too great a commitment and she had had to sell it.

*“If I wanted something I bought it”*

For the last 2 years since she sold her property, which had been too great a commitment and she had to sell it, (which had coloured her view of undertaking another such responsibility). Instead she paid high rent, living in sort after areas.

She would move on when she felt that somewhere else might better suit her. This too had made her wary of settling in one place permanently. She now saw that she had been looking for a community, trying to make connections.

Another important factor in her behavioural pattern was time. Sarah had a lot of time on her hands.



With money plentiful there was no need for her to get a proper job, (she had been self employed, for the last 12 years, running art workshops and healing sessions, on a fluctuating basis). Her then husband was quite happy for her not to have a job and his income, and her inheritance, had always been enough for both of them. She had done some voluntary work, qualified and worked part time in Early Years, and in the last few years became a Volunteer and Cover Supervisor, in a call centre for 8 hours a week, but that was all.

It was time to trust the universe.

Sarah found somewhere to buy which suited her in size and price. Having settled down, she applied for jobs which would use her skills. She was delighted when she was offered a place working in Child Health. The job was for 22.5 hours a week which with her current Helpline work adds up to just over the 30 hours she was looking for) enough to keep her engaged, but not overwhelmed. And best of all, the hospital where she would be based was only a couple of miles from her new home – in the summer she could even cycle there!

She didn't spend load of money on stuff, but enjoyed living with what she had and beginning to plan for the small things she actually needed rather than rushing out and buying them, and friends asked what she wanted for house warming presents, rather than buying her clutter.

Eating out became a treat, not an everyday occurrence.

She remembered that she had liked cooking. As a result she saved money as well as giving herself more control over her dietary choices.

Perhaps best of all, the new house had space for her to set a room aside as an Art Room. Sarah had always been creative. Now she could have a designated space to devote to her talents, developing her ideas and experimenting with artistic styles and concepts, and honing her skills.

Because she is committed to where she has settled, she now has friends and a community.

She has reigned in that 'monkey mind' which led her to fritter money on trying to find satisfaction. She is aware of the habits which led her, both unconsciously and consciously, to keep buying, keep moving, keep eating out. She no longer feels the need to fill her time with 'Things and Stuff' - she spends it with other people, making genuine connections and friendships.

Above all she feels safe, without feeling controlled.

The Money Calm course has helped her to do as it promised – feel calm about money.

She said: *"All I had to do was show up, press 'Play' and listen. And it has made all the difference."*