

## Spending Mindfully

We all want to feel a sense of choice and control over our lives. Rather than having to drift along with the current dictated by daily life, we want the resources to be able to chart our own direction.

If the average person captains a metaphoric boat on the sea of life, then money is the motor that gives us this freedom to choose our destination.

Some people find themselves isolated and adrift, barely able to keep their boat afloat let alone choose where they want to go. Due to poverty, daily life is a struggle for too many in today's society.

Lack of education is one possible predictor of poverty, as our growing knowledge economy sees qualifications becoming more important. Perversely, the costs of tertiary education are beyond the financial reach of many families.

A link also exists between poverty and mental illness. Many with experience of mental health issues find themselves reliant on the welfare system to survive financially.

You can survive on diet of rice alone for instance, but add a few ingredients and that same rice becomes something you can truly savour.

Mindfulness is like a secret ingredient for the money you're living on—it has the potential to make the experience of spending

it more enjoyable, and may even help you spend less.

According to Dr. Jan Chozen Bays, author of "How to Train a Wild Elephant & Other Adventures in Mindfulness," one thing that's important to remember is that life isn't always meant to be comfortable.

We've all heard of the saying "retail therapy," but in reality when we're encountering feelings of emotional discomfort, there's no way to buy ourselves out of those feelings.

Whether we spend that money on material things, or on food or drink in the belief that it will make us feel better... In all likelihood this will just add to our problem in the form of additional expense.

By being mindful and trying to focus on the moment at present, we can allow ourselves to live through feelings of uncertainty and discomfort. Rather than searching in vain for something to distract us or fill in some perceived void, we should accept that this is a natural part of life experience.

Not placing too great an expectation on what to feel after we've bought something, can actually help us to enjoy it more because we can experience it in its true form. We're more likely to feel that we've spent our money wisely.

"Do I really *need* to buy this?" It's a question we should ask ourselves, so we can distinguish between what would be 'good to have' and what is essential to us.

Too many of the things we buy feel as if they would be great to own at the time, and end up sitting on a shelf gathering dust soon after we've bought them. Value is more than just how much something costs, but how much use we can get out of it once we own it.

Avoiding purchases of things we don't need, means we've got more money available for those expensive items that we actually do need.

One tool that can help us reduce spending on nonessential items is called *urge surfing*. Rather than give in to the urge to buy something immediately, we can resist that temptation and pay close attention to the way that it feels.

We may be able to resist the need to buy something in the same way someone that's quitting smoking would resist the need for a cigarette. We can "ride out the wave" of chemicals in our brain that triggered the impulse to buy something. After doing this, we can look at the situation in a rational way and ask ourselves a simple question:

**"Is it really worth it?"**



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