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Mind Over Money

By: [Heather M. Graham](#)

It's a scary time: unemployment's up, the economy's down and almost everyone's trying to bail out of debt. A third of us have lost sleep over financial stress and worry, according to a recent survey by the National Sleep Foundation.

Money is emotional, especially these days. To reduce your debt and [save](#) more, get in touch with your spending habits, both financially and emotionally, experts say. It's time to bond with your money and pursue a healthier relationship with it.

Flip the Script

All of us have "money scripts": underlying attitudes and beliefs that shape our relationship with money. "They drive our financial behaviors and determine our financial health," says financial [psychologist](#) Brad Klontz, coauthor of *Wired for Wealth: Change the Money Mindsets That Keep You Trapped and Unleash Your Wealth Potential*.



We usually acquire money scripts in childhood, such as "I'll never have enough so why bother saving it?" Some people equate self-worth with net-worth, often overspending to feel good about themselves. Others spend money on gifts to show how much they love someone else. If you grew up poor, you may develop a "spend it while you have it" script, because not spending money makes you feel poor.

To identify your script and start to write a new one, delve into how you feel about money, spending and saving. Dr. Klontz suggests asking yourself these questions the next time you're about to make a nonessential purchase: "What feeling am I looking for as a result of this purchase?" "What emotional need am I striving to fill?" "Is this something I need?" "Am I making this purchase to make myself feel better?"

Most of the time, a purchase is not about necessity. "The number-one money script in our culture is 'More money or things are going to make me happier,'" says Dr. Klontz. "It's just not true. We have decades of research showing this."

Reigning in your spending and taking control of your financial health isn't about punishing yourself or going without. "Budget" isn't a bad word," says Dr. Klontz. It's not about [saving money](#) for no reason – it's about figuring out what you really want. "The only way to do that," he says, "is to get honest and make sure your spending is in line with your values and your goals."

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