

How to Feel Like You Have Enough Money

This is going to be an interesting topic to talk about. We all know most people think they need to earn more than what they're making now to have enough. Someone earns 30k/year, they want 60k and think that'll be enough. The person who earns 60k wants 120k for enough. The person who earns 120k wants 250k/year for enough.

It never ends.

Part of this can be explained by an increase in lifestyle and the expenses associated with it. While income rises, expenses rise relative to it, even in greater proportion, so a person feels like they need to earn more to get enough, but then as soon as they raise their income, their expenses go up as well, as they increase their lifestyle so it becomes a viscous cycle.

Person gets more money, buys a bigger house, but that costs more in terms of mortgage, insurance, maintenance, property taxes, not to mention since they earn more, they're taxed at a higher bracket so it's very easy to feel like they don't have enough even if they make more.

This problem is not going to be solved by establishing a universal magic number of income to shoot for.

It has everything to do with FEELING.

So here's another Flat Earth principle coming into play.

If you feel like you have enough money, you'll have more than enough money.

If you feel like you don't have enough money, you'll never have enough, no matter how big the amount is.

A person who doesn't make a lot but feels like they have enough is richer, in the global sense of the word, than a person who makes a lot but feels they never have enough.

Think about it.

The person who has enough - life is good. They're not that worried. They're at peace. They can afford to put their attention on other areas.

Contrast that with a person who earns a lot, but they never feel they have enough. They're worried all the time. They're never at peace. They're always thinking they need more. They feel like they can't put their attention on other things until they get "enough".

I remember reading about investors who had millions invested with Bernie Madoff, but they were STILL worried about not having enough (they should've been more worried about how Madoff was actually making his returns with their money).

All this reminds me of this incident where Joseph Heller, the author of the popular book *Catch-22*, was at a party and a friend remarked to him that the host of a party, a hedge fund manager, had made more in a single day than Heller earned from every single sale of his book put together in his lifetime.

Heller replied - "Yes, but I have something he will never have."

"What on earth can that be?"

"The knowledge that I've got enough."

When you don't feel like you have enough, it's easy to feel stress, worry, anxiety, fear. All you want to do is make more money and you may even begin to contemplate engaging in illegal activities to do so.

You also neglect things in life that ironically can make you feel like you have enough.

When you feel like you have enough, you're free to focus on service, on other things that make you feel rich in life, you're happier, at peace, and the ironic thing is all that may even lead you to make more money.

People have all these rules in their head - *I'll only have enough money if I have xyz, or make xyz, or if it can cover xyz, etc.*

Who makes up those rules?

You do.

So change them.

You have the power to do so.

So since this isn't about reaching a magic universal number, but about FEELING like you have enough, how do you get that feeling?

Well let me ask you this.

What do you feel like you have enough of right now?

Air. Water. Electricity. Food. Information.

Why do you feel like you have enough of all that?

Because it's all around us and readily accessible.

The same thing with money. Opportunities to make money are all around us.

You have to really SEE this.

How many different ways can you add value to people? How can you add more value at your job? How can you add more value to people with products? How can you add more value to people with services?

You need to start spotting those opportunities. Have them as contingency plans in case you get laid off from your job. Update your resume. Think of other jobs you can apply to or a business you can start or other careers you can go into.

Having all that around you and readily accessible will help you feel like you have enough money.

What about actual reserves of money?

Sure. That helps too and you should definitely build some reserves because life happens.

You need new tires, car needs to be fixed, a major expense comes up.

All that is no biggie if you've developed the HABIT for saving up for those contingencies.

Having the habit of investing for the future can also help you feel that you have enough.

Notice it's not the amount that necessarily matters, but the HABIT.

Once it's habit, then you don't worry so much about it because you know your reserves and retirement income is consistently being stocked and added on and replenished and growing.

The third factor in all this is reducing your expenses without feeling like you're sacrificing a lot and you do that by indulging in inexpensive, simple pleasures frequently.

Be thankful, savor all the small things, extract as much as you can from them and that's actually the best way to do it. Would you rather eat a big cookie in one sitting or two smaller cookies spaced apart? Research has shown you get more joy when you have simple rewards that are spread out that you can consistently indulge in. When you indulge all at once, it's easy for it to feel overrated.

It's like this.

Numerator is income and denominator is expenses. Most people have a higher denominator than numerator so the ratio is always less than 100%, hence never enough. Shrink the denominator by realizing what you have is enough and it works.

Then focus on the numerator and suddenly the ratio gets bigger and bigger.

You begin to feel like you have more than enough.

Remember, we want the FEELINGS that having "enough" will bring.

If we can identify those feelings and access them DIRECTLY - we can bypass the whole process of thinking we need to make more money to get those feelings, and in the process, ironically make more money to help further the snowball effect.

The feelings that having "enough" will bring to us is not having to worry about money, having peace of mind, security - it's all survival based.

Nobody thinks - *"Oh man, I worry I won't be able to eat caviar for dinner."*

There's greater tragedies in the world.

It's all survival related. If you have enough for basic needs - to take care of hunger, you're healthy, have shelter, you're not cold - if you have that, that's great.

That truly is enough in the survival sense of the word.

Everything else is a blessing.

Icing on the cake.

With all the modern conveniences available to us now, you have it better than **KINGS** did in the past.

Health is so important. People spend so much time and energy to get "enough" money, they sacrifice things that help them feel like they have enough - time spent themselves, health, family, etc.

If you keep on chasing money, it's never enough.

Let it come to you by acknowledging what you have is enough because when you do that, you're free to focus on service, on adding value.

More money comes in, gets funneled through your habits of saving and investing, and the cycle works in your favor.

The numerator keeps on increasing while the denominator stays the same so it's really easy to feel like you have enough.

Take an example to illustrate all this.

Let's say Jack feels like he doesn't have enough money. He gets offered a job with 30% more pay, but the catch is it's farther away. He has less time for himself, spends more time stuck in traffic, takes home less pay than he thought because he's in a higher tax bracket, has greater expenses because he eats out all time and has to spend money on gas, wear and tear on the car. He's unhealthy, stressful, has less time to spend with his family - all for a net couple hundred bucks a month extra that he thought would be enough, but of course it isn't.

A person who feels like they have enough is more able to focus completely on service at their job and might as a result get a promotion or a raise. They don't increase lifestyle that much because they feel they have enough already so that money goes into investing and saving, thus helping them feel a bit more financially secure, even though the amount is not where they place their main hope on. Or they may choose to focus on other ways they can add value by planning to get another job or to start some sort of business.

See the subtle difference of knowing and feeling you have enough now can make?

You need to START from a place of enough because if not now, when?

If until a future criteria is fulfilled, you're just getting into the habit of waiting until xyz happens.

You're chasing your own tail.

You NEVER feel like you have enough and that will manifest in your life.

But let's say you're stuck in a dead end job. Barely living paycheck to paycheck. Hard to think you have enough right?

But it is.

If you really think about it, you have enough. You have a job. You're able to provide shelter and food for yourself. You have access to the Internet. A computer. Information all over the world that kings could never have had. You're swimming in a world of opportunity.

And when you realize you have enough, it's easy to focus 100% on how best you can serve, instead of always worrying about how you don't have enough and complaining.

You figure you're good at talking with people and computers so you get a side job as a sales associate during the weekends, helping out at the local electronics store. That added money certainly helps.

You don't increase your lifestyle that much because you know you have enough so it gets properly saved and invested. Maybe you even get a full time job out of it or start a computer repair/training business on the side.

Money is no longer an issue because you're able to now concentrate on the CAUSE of it - serving people by adding value to them the best way you can.

Because you have enough.

Right now.

So you're free to focus on how best you can serve.

And as a result, receive torrent of more than enough.