

Balanced Wealth Exercise

Note: Revise the categories of Inner and Outer Wealth as needed. For example, you may want to make separate relationship categories for significant other, and family/friends. Or you may combine finances and career. There may be outer wealth practices that are not relevant to you right now, and others that are. Just try to have the same number of categories for inner and outer wealth, so you can draw an even comparison. Right now there are 10 in each, just in case you want to use that 0 – 100% scale we know so well.

1. RATE your inner wealth picture in each of these areas on a scale from 1-10, with 10 being the high end of the scale. Place a number after each category.

Inner Wealth

Relationships:

Personal Growth/Creativity:

Spirituality:

Career:

Finances:

Travel/Recreation/Fun:

Intellect:

Emotional Intelligence:

Body/Health:

Physical Environment:

Your Inner Wealth total score:

(Example: 57 % Yikes – good thing this isn't a school setting. Wait, what's that saying? Life's the school ... lol.)

2. Areas that need attention:

(Example: Finances, yep. Romance/intimacy. Fun and social stuff.)

Your areas:

Your next steps:

3. RATE your outer wealth savvy by scoring each of the following areas; 1-10, with 10 being the high end of the scale.

Outer Wealth

Regularly balanced checkbook:

Awareness of outgoing expenses versus income:

Bills paid on time:

Regular savings (10% is standard; what works for you?):

Charitable giving/tithing (10% is standard; what works for you?):

Financial files in order and uncluttered:

All debts are current; avoiding new debt:

Current with everyone who owes you money or services:

Retirement plan:

Health and disability insurance:

Your Outer Wealth total score:

Average Score: _____

(Add both inner and outer wealth scores, and divide by two)

4. Your Outer Wealth areas that need attention:

Your next steps:

(Example: 43%. I think the tithing and retirement plan is down the road, even though they're the lowest scores.

Next steps: What feels right to focus on is regularly balancing my checkbook, clarifying income and outgo again, and revisiting my debt repayment.)

Now, look at these two scores and answer any questions that are relevant as you note your current inner and outer wealth balance.

5. Which area do you feel is strongest, inner or outer?

(Example: Inner is a bit stronger.)

6. Take a moment to breathe. Now, consider the weaker area. How can you imagine this changing for the better? First let your mind answer. Then switch gears with a deep breath, and invite your bigger spiritual Self to give some input.

(Example: (Deep breath) Having my debt paid off would hugely improve this area, as would a bit more awareness and management of expenses.

Possible changes you see:

7. Make any other notes about inner or outer wealth practices that feel important right now.

(Example: I also felt the idea from the spiritual end to just practice gratitude more often – that even with these seemingly low scores, there is so much to be grateful for. Also, a shift in one area could really change the picture a lot on either side of this see-saw.)

Your other notes:

8. Name three steps to improve the balance between your inner and outer wealth hologram. Be specific, and name dates. As you move toward these goals, note any changes to your overall wealth picture.

(Example: Schedule a weekly money/spending plan time. Update debt repayment plan by 6/21. Practice gratitude before going to sleep every night.)

Your three steps:

Get some ideas? Great. Take action. Let me know how it goes.