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Learn to value money and ease financial stress

ANTHONY KEANE

FINANCIAL stress strikes millions of Australians, and its cause stems from much deeper issues than people worrying about how their next bill will be paid.

Human behaviour specialist Dr John Demartini, who lives on an ocean liner with billionaires and travels the world speaking about personal development, said stress was caused by people's expectations about money not matching what they valued most in life.

Work, family, health, sport, lifestyle, wealth, music and buying brand-name goods are examples of things we value, and for many people, money ranks too low on their list to be relevant.

Research has found that up to two-thirds of Australians stress about their finances, and Dr Demartini said many people waited until they almost hit rock bottom to force them to value money.

"Most people have a fantasy of living a lifestyle of the rich and famous, but their values decide how they spend their money," he said.

"There's no right or wrong value ... Some people will sacrifice their kids for their careers, others sacrifice their career for their kids."

Dr Demartini said stress was a biological sign that "you are trying to be someone else you are not".

"People inject the values of other people into themselves

and try to be someone they are not, consuming high-priced brands to make them feel better about themselves."

Values could be changed, Dr Demartini said.

He said he had interviewed 31 billionaires to discover what was common to their values, and found a strong focus on work ethic, running a business,

saving and investing rising proportions of their money, and serving people.

A core value of financially successful people is accumulating money.

"If not, the second you make it, you will start spending it on stuff," he said.

"Those who devalue money will spend their lives working for it and will ultimately squander it on depreciating consumables that also become devalued. You want to invest passively, not actively work all your life – otherwise you are a slave all your life."

Dr Demartini said people should invest in their own financial wisdom, rather than always delegating to specialists who might value money more and try to take it away.

"If you don't educate yourself, you don't really value it," he said. "When you manage money wisely, you receive more money to manage."



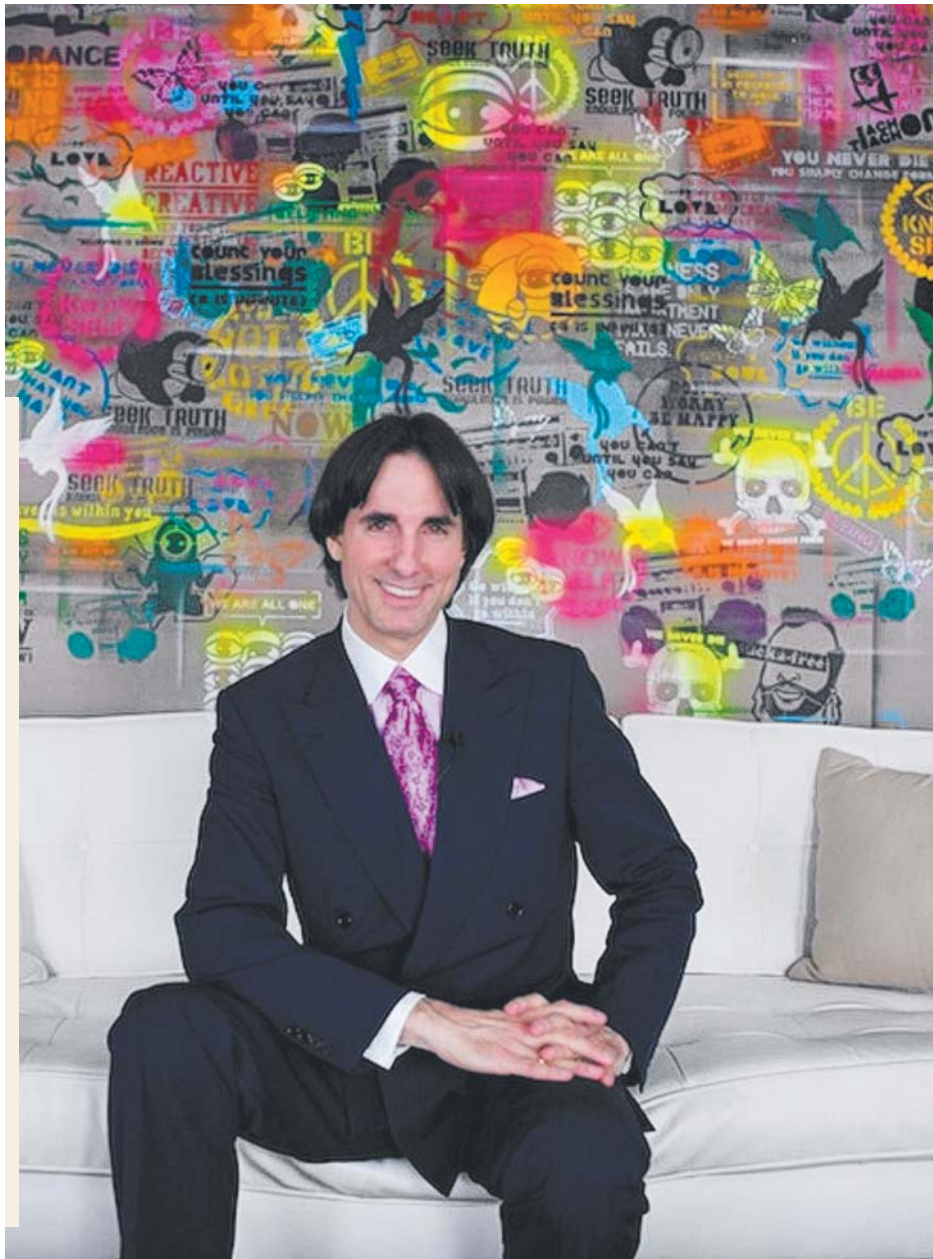
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REAL ALL ABOUT IT: Human behaviour expert and author Dr John Demartini says we need to educate ourselves about money to value it properly.