



Four Simple Practices that Build Your True Wealth

Why is there power in a practice? Because by developing regular habits, our brain and body relax into a comfortable rhythm with things like nourishment, movement, thought and other self-control. Practices can be short and sweet, and provide stability so the nervous system can relax. Ultimately, recognizing and developing your true wealth results in greater joy, well-being, satisfaction, and prosperity.

#1 Cultivate greater self-love with mindful breathing:

Inner wealth is developed through knowing and appreciating yourself. The first and most fundamental aspect of your wealth is found within you. The unique treasures and talents you carry are valuable beyond measure. Do you ever hear the inner critic telling you an old story of “not-enough?” Many women I’ve worked with are their own worst enemies. Their self-talk is tearing them down and keeps them from bringing their full brightness to their families and communities.

The simplest way to cultivate self-love is through the breath. Try this simple exercise, during meditation, a walk, or even sweeping your house. Take full deep breaths and repeat silently, or as an audible mantra or song, “Breathing in, I cherish myself. Breathing out I cherish the world.” Or, even more simply, on each out breath (when you choose) say, “I love you.” To you. From you. Self-love becomes a revolutionary act in a commodified culture, it brings us from lack and consumption to satisfaction and a sense of enough.



#2 Offer daily appreciations:

Relational wealth is developed through exchange and appreciation. Reach out and give people gratitude for who they are and how they enrich your world. This could be for anyone—family, friend, stranger, or co-worker. Consider writing an old-fashioned letter or sending a Facebook message, a phone call, or even an email. Notice how your connections deepen and your heart opens. Science is confirming the power of gratitude. Happiness studies have shown that people who spend a mere 15 minutes *per week* expressing some kind of gratitude are significantly happier than those who don't.

Consider giving verbal appreciation using these three simple steps:

- Ask the person, "is now a good time to give you an appreciation?"
- If yes, then give a (specific is best) appreciation, ideally not about something they have, but about who they are or what they have done.
- The person receiving the appreciation will affirm by saying, "it's so true," or "thank you I can see that." Avoid the tendency to deflect or negate it.



#3 Check your credit report annually

Financial wealth is developed through regular attention to your finances. This will reduce unnecessary fees, mistakes, and overpayments. You are entitled to a free annual credit report at <https://www.annualcreditreport.com/>

It is important to review your credit report for three reasons:

1. Gives you a clear picture of debt owed.
2. Alerts you to identity theft.
3. Shows mistakes that may lead to higher interest rates on your loans or refusal for additional credit.

Do you want to increase your credit score? Try these four simple steps:

1. **Eliminate small balances over many credit cards.** Use only a couple of cards regularly, because one factor in your score is how many of your cards have balances.
2. **Keep your balances low.** One of the major factors in your credit score is how much revolving credit you have versus how much you're actually using. You can apply for an increase in your credit line, which will also improve your balance to available credit ratio.
3. **Pay your bills on time.** You are rewarded for consistency and dependability, and you are penalized for negligence.
4. **Keep zero balance cards open.** Unless there are costly annual fees, having some credit cards available for emergencies is a good idea. This will also help your available credit ratio.



#4 Connect with nature

Environmental wealth is essential through connection with nature. Be in nature and away from technological devices for at least 10 minutes each day. This offers many opportunities: hiking, gardening, laying on the grass, writing, drawing, hugging a tree.... Experiment with different activities. This simple yet profoundly important connection to our natural environment is crucial for our well-being. Many studies are now showing the positive impacts of being in nature; it dramatically decreases stress, depression, and other mental distress for both children and adults. As you can see by these Stanford studies, the benefits are many.

Time in nature has been found to have a positive effect on memory & mood, as well as decrease stress & anxiety.

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1. Inner wealth: Cultivate greater self-love with mindful breathing.
2. Relational wealth: Offer daily appreciations.
3. Financial wealth: Check your credit report annually.
4. Environmental wealth: Connect with nature.