



WHY MONEY WON'T MAKE YOU WEALTHY

**A 30 DAY STEP BY STEP GUIDE
TO CREATE LASTING WEALTH**

<https://irenebyrne.ca>

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A 30 DAY STEP BY STEP GUIDE TO DISCOVERING AND CREATING YOUR TRUE WEALTH

This plan starts with a 30 day journey that will bust through the money myths you may be hanging on to, shift your mindset and put you back in control of your money.

A 30 DAY GUIDE

To observe your relationship with money. how you use it and whether you are managing your money or your money is managing you.

To re evaluate how and what you exchange your money for. Money is just a medium to use to exchange for something else. Money in and of itself does not have meaning or value but what it can be exchanged for is its true value. How much you earn and how you exchange it is up to you. Are you exchanging your money as if it's up to you or are you exchanging it as if you have no choice.

To dig deep and figure out what it is you really want.

To set yourself on a path to a great life.

A 30 DAY GUIDE

To discover that many of the things you truly want cost very little money.

To discover that happiness, security and freedom can be achieved at any income level

To understand that more money will not make you better with your money or give you security and freedom. Developing and practicing money management skills will make you better with your money.

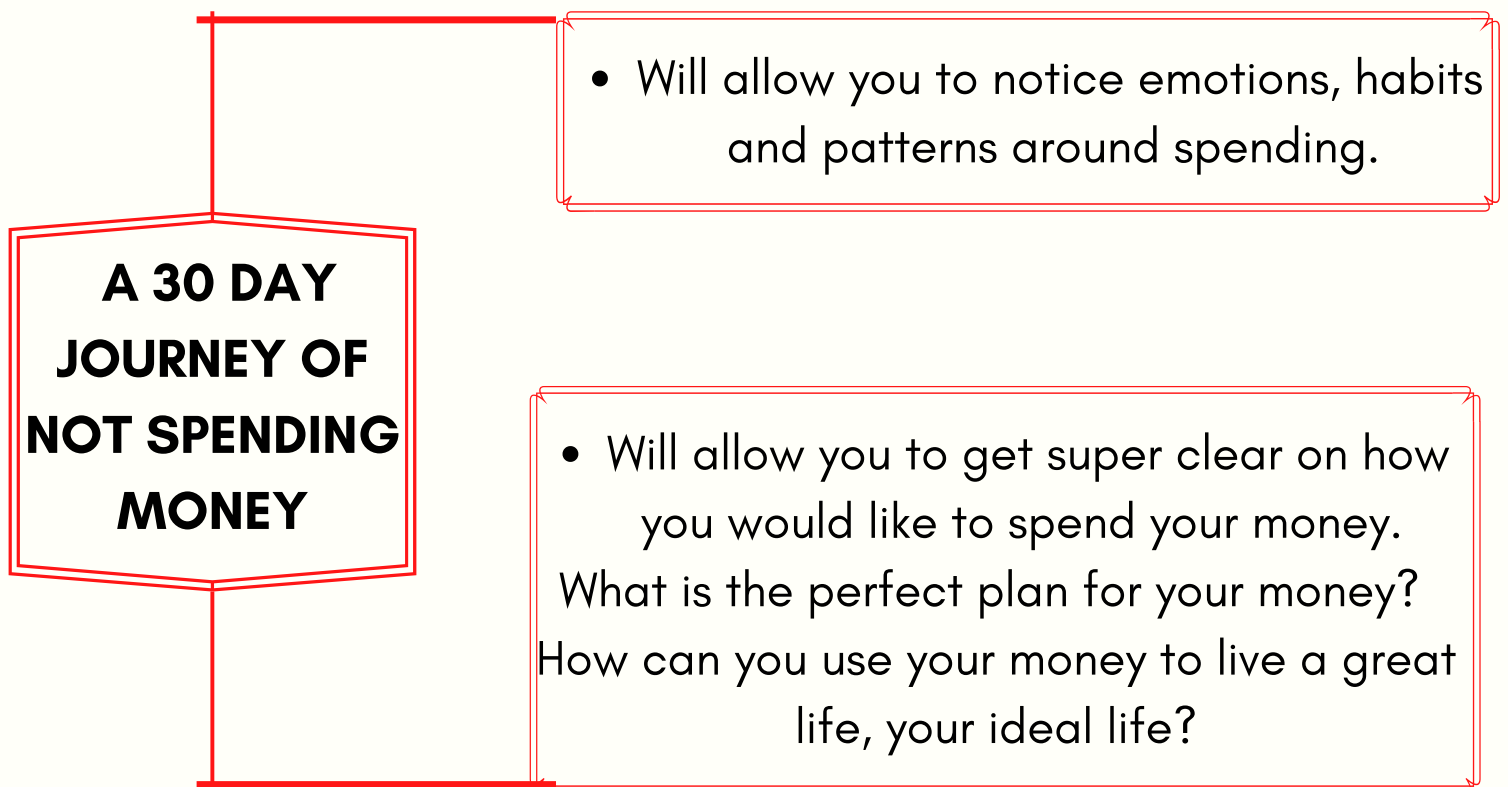
To become a better steward of your money.

To realize that money cannot be managed on autopilot.

To find and stop the money leaks – find places you are spending money unintentionally and that bring no value to your life.

WHAT TO EXPECT

For the next 30 days you will press the pause button on spending. Yes, that's right, no spending for 30 days.



Imagine by not spending money for 30 DAYS, you can take back control of your money, become crystal clear on what's important to you and discover you really do have t enough money.

Is it worth it? YES!!



GUIDELINES

What's in and what's out

This 30 day no spending challenge is to help you create a better relationship with your money. A relationship where you truly understand the power of money and how you can use it to put more abundance in your life. What it can and can't do. There are no watch dogs. There is no test at the end. You can make up and change rules as you go but I do encourage you to complete the 30 days.

Money can't buy happiness but allocated correctly money can be used to set up an event that will make you very happy. Not spending money for 30 days will help you to separate emotions from money. You will learn how to create abundance, luxury, fun, security and more into your life without relying on money. Yes money can be used to enhance those feelings but you need to be able to find those feelings, experiences and memories without the credit cards.

The key to being super successful with this and by successful I mean upping the abundance in your life by a level or two is to take the time to plan and execute as many 'extras' into your day as possible. The goal is to take a giant step closer to living your dream life.

You will pay all your bills and meet all financial obligations. But after that everything is negotiable. This is your challenge so you get to decide how far you will take it.

You will buy groceries and eat – for more information on that see the Grocery section. You will probably put gas in the car – but maybe you will endeavor to drive less, take transit, carpool, bike or in some way reduce this expense.

I recommend for any expenses such as groceries that you can't eliminate that you look for creative ways to reduce the expense. I recommend giving yourself some 'mad money'. Money that can be used when needed. You can decide how much but I recommend \$100. This is a fact finding mission, it's not about perfection. If you 'accidentally' pick up coffee on your way to work before you wake up enough to remember that you are on a 'no spending' challenge, just take that as information. Notice with curiosity how and when you spend money without even thinking about it. Maybe it's a quick online purchase that is made before you remember that you are spending money. There are so many ways to spend money and this challenge will begin to make you more aware of them. Keep a curious mind, not one of judgement or failure but of curiosity and noticing.

Then there are situations that will arise. Maybe you are part of the lottery pool at the office. Does it mean not buying your tickets that week? What if that week is the week you win? Only you can make the decision to buy the tickets or skip them. How will you handle the 'fear of missing out'?

What about an impromptu lunch. Friends call you up and invite you out for lunch or a drink or coffee. What will you do? Later on I will give you some strategies and ideas for alternate suggestions.

One of my biggest downfalls is seeing an exceptionally good sale. It doesn't even have to be something that I have been looking to buy. I really struggle with seeing something on sale. I recognize this in myself and I am now more aware of the trigger that the word 'sale' is for me. I don't know if it's because in some warped way it feels like I am 'saving' or I like the 'win' of the 'bargain'. Whatever it is, I just know that words like 50% off, clearance, closing sale and so on will grab my attention and have me 'taking a look'.

To help with the impromptu purchases I recommend putting your credit and debit cards slightly out of reach. How far is up to you. You could put them in your wallet backward – a gentle reminder that you are on a no spending journey, put an elastic band or tie a beautiful ribbon around your wallet, or you could leave them behind – a more drastic step and just carry your 'mad' money.

Consider a notebook or journal to record your observations, insights and 'aha' moments. Use your journal to explore your emotions around money. How it feels to not be able to spend it. How it feels to do something different.

HOW TO SET UP

Start by making a decision to accept this challenge and be curious about how it unfolds, it's not about judgement or being perfect. It is about noticing, creating space in a hectic world to notice as an observer how we interact with money.

WAIT A WEEK OR TWO BEFORE STARTING

Use this to observe some of the ways you spend money, situations that might have to change or be managed differently.

MAKE A LIST

Make a list of where your money goes. An easy way to do this is to look at your bank and credit card accounts. Most of us pay with plastic, it's an easy way to track.

MAKE NOTE

Make a note of areas you feel could be improved or eliminated.

WHEN TO START?

Take a look at your calendar and pick a date to start. There will never be a perfect time so just pick a date.

HOW TO PLAN

One you have a start day take a look at what is happening over those 30 days. Are there any things you know about that you will need to have a plan for? ie travel, events, hockey season, back to school??

DOES THE FAMILY NEED TO BE INVOLVED - YES

Even before you pick a date, sit down with your family and talk about doing this together. It will be easier if everyone is on board. Share the reasons you want to do it. If you have kids, know that you are giving them valuable money lessons that will stay with them for a lifetime. Emphasize the benefits, how clarity will bring more of what the family truly wants. Show how being better with money creates a more harmonious environment with less stress and more time.

PREP OR PLAN MEALS AHEAD OF TIME

When will you prep? For most of us it will be on the weekend, in preparation for a busy week? Take a look at what meals, snacks and lunches you need. Build a list around what you need and what's already in the house. What other activities do you have this week? Are there events that you have to think about? Do you have plans for lunch with friends? What will you do? Will you do nothing and go for lunch, go and just have a coffee or beverage, share with your friends what you are doing and suggest an alternate activity. The choice is yours. If you are prepared, it is less likely you will be caught off guard and find yourself spending money you didn't plan on.

GROCERIES

HOW TO INCORPORATE INTO THIS PLAN

Buying food for yourself and your family is a very emotional issue. Eating and food in general is emotional, add in the idea of 'cutting back' and it feels wrong. It can feel like a line we just don't want to cross. Let's change the perspective slightly. Setting a grocery budget is a measurement tool. How much do you spend on groceries each week. There is the amount you spend at the grocery store for the 'big' shop and then there is the almost daily stops for just one more thing. And who goes into the store for one thing and comes out with just one thing. More often than not we come out with, if we're lucky the thing we went to get plus a few extras. Then there are supplemental purchases, farmers market, butcher shop, big box or discount stores (think Costco), other places for cleaning supplies, while technically not groceries are usually part of the 'grocery' budget. And then to be fair, let's add in the 'take out' we buy along the way because we don't know what we're having for dinner, didn't pack a lunch and so on. What we spend on 'take out' should definitely be added to what you are spending on 'groceries'. For a week or two before starting this 30 day program, track what you are spending. A quick way to do this is to take a picture on your phone of all the 'grocery receipts for the week and at the end of the week add it all up. Do it while sitting down, you might be shocked.

Then we bring it home. This is the fun part. Putting the groceries away. We open up cupboards and cram the groceries in, we open the fridge and move some stuff around so it fits. We might need to buy a separate freezer to store all the food we are stockpiling, in addition to a pantry and maybe extra storage in the basement.

We live in a world where food and all its related parts is available pretty much all day every day. We can go and get food any time we want. It's accessible. We don't need to buy more than we plan on eating for the next 7 days. A week seems to be the optimal amount of time to pass between 'big' shops. Some buy fresh daily - an amazing idea. But for most of us it's a big shop and then some things we forgot or suddenly discover we need or perhaps we ran out of.

Following a few simple tips over the next 30 days will have you eating better and for less. You will spend less time shopping and stressing over what to have for dinner. You will have all the ingredients you need for breakfast, lunch and dinner.

What is the number one reason people eat out? Let's be honest. Take out food has become a billion dollar industry, I didn't look that up, I'm just guessing based on the number of take out establishments in every town that appear to be doing a booming business. We grab take out food because it's convenient, it's fast, it solves a problem such as what to have for dinner, it works when we are running late or running between work and kids and sports and... But you know what else it is? It's expensive, it's more calories than we need, it's less healthy than we should be eating, it contains more packaging for the landfill. Yes I know, sometimes you pay the extra and only buy the super healthy take out food but really?

With just a small shift you can bring food and eating back under your own roof. You will be eating better and healthier, it will be less expensive, and still be quick and easy.

Yes it all begins with a little planning. Imagine a kitchen that has all the ingredients you need for your next meal. Where hardly any food is wasted. You are not throwing out things that are growing in the crisper or at the back of the fridge. That the fridge and cupboards are actually emptying out as the week progresses, getting ready for the next 'shipment' of food to arrive.

Begin with picking out a few of your favourite meals. I like to start with dinners. Can dinner one night be lunch the next? If it can, that's great, it cuts down on the amount of lunch planning needed. Or maybe you cook once and eat two or three meals from that. A roast, becomes sandwiches plus a soup. Next figure out breakfast. Most of us eat a lot of the same things over and over and when it comes to breakfast, most of us do eat the same thing. So what's for breakfast? Once you have dinners and breakfasts covered you can fill in any missing lunches

Next step, take a look at the week ahead. Are there days when dinner needs to be quick? Who needs lunch packed and on what days? What days have leftovers for lunch, what days need something else? Anyone coming to visit? Is there time for breakfast everyday or do some days need it packed before hand. You get the idea.

With those details worked out you are ready to write out your grocery list. Be sure to take a look at what's in the cupboards, pantry, fridge and freezer first. How much food have you stockpiled that you could be using up. Begin meal planning around that, adding in what you need to complete the meal. Only buy what you need for the week. Not the next week, or because it's on sale, or because it was there and you will need it eventually or could need it or it looks good or interesting.

My best tip! – Use grocery cards. With all the info you have put together, what you have been spending, what you have available already in the house to eat and what you plan on eating for the week decide on a budget for the week and then go out and buy a grocery card for that amount. You can split the amount if you shop at more than one store. Why is this my best tip? Because it tracks my spending for me. When the card is gone I have used up my budget for the week.

Normally I buy my grocery cards for one month at a time, but if that seems like too much to put out all at once then buy for the week. It may take a few tries to get the right amount. That's ok. It's not about being perfect, it's about gathering information. It doesn't help you to think you spend a lesser amount on groceries – or anything for that matter – than you do. The grocery cards are so much easier than putting cash in an envelope, or saving receipts and keeping a running total. And if you have to increase the amount next week or buy more groceries that's ok, it's just information gathering..

When you look at how much of your current supply of money you need for groceries and to feed yourself and your family you will now have a more accurate number. You will also be more aware when you are wasting money, overspending, buying more than you need, paying too much and more.

Building In The Luxuries

Do not attempt this if you are simply going to stay home and live a small life, not spending any money...getting through until you can start spending again. This comes from a place of lack...

Explore a 30 day no spending challenge with a sense of abundance.

- Put in all the extras.
- Play your favourite music,
- Drink from your favourite coffee cup,
- Drink tea from a tea cup
- Wash your sheets and hang on the line to dry,
- Put lavender in your pillow

- Treat each 'segment' of the day as a new and special experience.
- Try to 'up' each segment.
- Set the table for dinner
- Spend more time outside.
- Spend time with friends.
- Do some of the things you don't normally have 'time' for.
- Clean the house/declutter

Don't do anything with the money you save during the 30 DAYS.

Setting Yourself Up For Success

Mad Money

Choose an amount of money to have available to spend as you choose. I find \$100 works well.

Use A 3 Step Barter System

Take something you currently have and no longer need, exchange it for the common currency (dollars) and then exchange the dollars for something you do want/need

Borrow what you need

My local library lends kitchen appliances. I can go and borrow a juicer, or air fryer or any number of kitchen appliances, and of course the cookbook to go with it.

Borrow sports equipment before you buy

I'm sure lots of your friends have equipment collecting dust in their garage or basement that they would be happy to let you borrow.

Need a new outfit?

Borrow one from a friend. Add a piece of jewellery or a scarf to the outfit. Borrow a piece to go with what you have. Do you have a friend or friends that can do your hair and make up.

30 DAYS OF NO SPENDING

Activities

Use this time to go through and get reacquainted with all the 'stuff' you already own. Decide to start using it again or pass it on. You can donate it, give it away or sell it.

Take the time to go through your monthly expenses, especially recurring payments such as bank charges, car and home insurance, phone, internet, cable. Call each company and their competitor to see if you can find a better deal. This is an activity you should do on an annual basis. What to do with the savings? Add it to your savings account. It doesn't count if you don't reallocate the money.

If you simply reduce an expense, the money will be spent elsewhere with no noticeable benefit. Add it to your monthly savings and you will see it add up and you will notice a difference.

Take notes. Observe your thoughts, feelings and actions. Be curious not judgemental. Did you spend money without realizing it. Did you go along with someone's idea even though it meant spending money you didn't want to spend? How did it feel to not spend money, anxious, uncomfortable, freeing? Take note of some of your money patterns. This will be very useful going forward.

30 days of no spending gives space to reflect, think about, select and choose what is important to us and how this resource (money) can be used to bring us more of what we truly desire.

HERE IS A LIST OF ALTERNATE IDEAS

Instead of dinner out

- choose dinner in with friends,
- host a potluck
- opt for dessert.

Looking for activities that don't cost money

- Get out a deck of cards,
- Go outside,
- Go for a walk or hike,
- TV or movie night with friends or family,
- Family game night

Make cooking fun.

- Cook with your family,
- Meet with friends to plan and cook meals for the week,
- Create freezer meals or salad in a jar for lunches
- Let your kids plan dinner one night a week

Lunch dates

- Meet for coffee instead of lunch,
- Go for a walk or hike in a scenic location.
- Visit a waterfall, museum, art gallery.

It is likely that you will find many of your friends are also looking for ways to live more life. The reason they aren't living more life is because they feel they can't 'afford' it. Be the creative one, the one who offers great suggestions and that will in itself be a gift to your friends.

Life Events

The year my daughter and one of her best friends turned 30 she wanted to do something great to celebrate. She was doing a 30 day challenge and challenged herself to create an amazing event AND stick with the 30 day no spending challenge.

Now if there ever was a time to deviate from the plan of no spending, a life event like your 30th birthday would be one of them. That's one of those events that you can't get back. It would be so easy to say, well no spending except for this. One strategy could have been to postpone the event until the end of the 30 days. In this case, Amanda's best friend's birthday came first, falling right in the 30 day no spending window. Amanda got creative and pulled off an amazing birthday event to celebrate and commemorate their 30th birthdays and life long friendship. I don't know where the creative inspiration came from, I only know how it rolled out. Amanda hired a photographer to do a photo session of the two of them. She bartered with the photographer for the session. Amanda sews, she made some clothes out of material she already had in exchange for the photo shoot.

The location was a very scenic conservation area nearby. Amanda made tutu's for them to wear, she used part of her grocery budget to make cupcakes and purchase sparkling cider. She borrowed some champagne flutes and voila the perfect afternoon to celebrate a 30th birthday. She set it up as a surprise for her friend, just adding that extra special touch. What an unforgettable gift. Something unique created just for you, that took thought and preparation and with magnificent photos to keep for a lifetime. Take a look at your calendar for the 30 days you have set out for your challenge. Are there any special events? Maybe Amanda's story will have you rethinking postponing the challenge because of a special event. I am not creative in that way and maybe you aren't either, but luckily we don't need to be because we have pinterest and google and so many other online resources to find great ideas

Exercise

- PICK AN EVENT THAT'S COMING UP, EVEN IF IT'S OUTSIDE YOUR 30 DAY CHALLENGE WINDOW.

- RESEARCH ALTERNATE IDEAS. YOU KNOW HOW YOU NORMALLY CELEBRATE, CHALLENGE YOURSELF TO TRY SOMETHING DIFFERENT

- SEARCH FOR A DIFFERENT WAY TO CELEBRATE. ONE THAT FOCUSES ON CREATING A SPECIAL MEMORY AND DOESN'T INVOLVE A LOT OF MONEY.

Being 'busy' has taken over our creativity. In a rush we 'buy' things to celebrate

The bigger the occasion, the more money is required.

Define what a great life means to you

We are looking for something 'more'. More excitement, interest, ease, luxury, fun...just a vague sense of 'more'. It can be undefined and elusive. Combine this with a constant steady stream of marketing messages and it's easy to see how we are easily separated from our money without bringing us closer to what is truly important to us.



We all want security, financial freedom, ease, fun ...but it looks different to everyone.

3 STEPS TO FOLLOW

FOLLOW THESE STEPS TO HELP YOU
BECOME CRYSTAL CLEAR ON WHAT
YOUR 'GREAT' LIFE LOOKS LIKE

Step 1. What is one thing you would do today if you could do anything?

- It could be something simple like how you start your morning,
- What type of work you would do?
- How long? - maybe work a 4 hour day doing something you love, then head out for an invigorating one hour walk, then cook dinner with fresh ingredients, be home when your kids get home from school, be present,....
- Or perhaps it's get on a plane and travel to an exotic destination.
- Start making notes in your journal - anything that comes to mind. For most of us it takes time to really get going. We start out with a couple of things but can't really envision all the minutes of the day in our ideal life.

Start making notes in your journal - anything that comes to mind. For most of us it takes time to really get going. We start out with a couple of things but can't really envision all the minutes of the day in our ideal life.

Step 2. If you were doing what you listed in Step 1 how would you feel?

Secure, adventurous, complete, confident, relaxed.

List at least 3 feelings that you imagine you would feel if Step 1 was happening.



Step 3. What is preventing you from living your Step 1

Most of us will say money. This is the interesting part. Most of us could have what we listed in Step 1. It's a choice. Let's say your Step 1 is paying off your mortgage. You could sell your house and pay off your mortgage. Hmm ...but you say I don't want to sell my house because.... (fill in the blank). If it's not to be mortgage free, because you could be mortgage free today, is it something else? Is it what you would do with the money if you didn't have the mortgage. Is it a feeling of security?

What if you sold your house and rented? Not quite it. What if you could live somewhere without paying for it. So you don't have a mortgage or pay rent but still have a place to live. Lots of ways to achieve that. Even with no mortgage you would still have bills, utilities, insurance, property taxes.

What if you sold your house, moved to a less expensive house or area and were mortgage free? Or rented part of your home or bought a home that you could rent part of, perhaps with enough rent to cover the cost of the house or using the rent to accelerate the mortgage paydown or reduce the mortgage payment?

If you find yourself saying 'no' I couldn't go that. Take some time to really explore the 'why' you can't do it. This is an exercise that can be really effective with a friend. One who can play devil's advocate with you. We clearly see opportunities that others have but in ourselves it is the obstacles that show up first..



Obstacles or Opportunities What are you seeing?

—Irene Byrne

What if it's travel? You could travel if you really wanted to. What reasons do you have for not going? Money, time, kids, ? It's a choice. Something that is currently more important to you is preventing you from travel. What is it? It's always easier not to do it.

A 30 DAY JOURNAL

	DATE		
MON			
TUES			
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THURS			
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