

## UNLOAD YOUR CHILDHOOD BAGGAGE

*Man's mind, once stretched by a new idea,  
never goes back to its original dimensions.*

— Oliver Wendell Holmes, Jr.

People's emotions and childhood experiences can influence their health and personal finance behaviors. Adults develop beliefs about health, eating, and money from their family and surrounding culture (e.g., media advertising). They may eat the same foods, for example, or tithe the same amount to their church that their parents did. Even if an individual's behavior is exactly the opposite of their parents' (e.g., not smoking in a family of smokers), the parents probably still had an influence.

Once people understand the origins of their beliefs about health and money and unload the "baggage" that has been holding them back, it is often easier to make behavior changes. Insights into your underlying emotions can be helpful in making the changes to improve health and increase wealth.

What is "baggage"? "Baggage" is the false, and often irrational, set of feelings and beliefs, which distort people's thinking and affect their health and financial behaviors.

Here are some examples of health baggage:

- Sick and unhealthy people get more attention than healthy people.
- Diets don't work.
- Good people die young.
- You can't change bad health genes.
- Outward appearance = inner quality.
- Eating a meal with your family is stressful.
- Disciplining is done at the dinner table.
- Skipping meals is a shortcut to becoming thin.
- All snacks and desserts are bad.
- Food is used to punish or reward.
- Children should eat differently from their parents.
- Alcohol and cigarettes are associated with pleasurable social experiences.
- Exercise is painful and/or unnecessary.

Here are examples of financial baggage:

- Net worth = self worth.
- Money is a tool to use for power and control.
- Money is an end, not a means to an end.
- Hard work is always rewarded.
- I'm not smart/capable enough to earn a lot of money.
- Live for today—the future doesn't matter.
- High debt is normal.
- The man should make all the financial decisions.
- You must work long hours and neglect your family in order to earn a good income.
- You're not supposed to talk about money.
- Buying expensive gifts proves that you love someone.
- You will never have enough.
- The government (Social Security) and my employer will take care of me in later life.
- The more money you make, the happier you'll be.

Once you recognize and understand your health and personal finance "baggage," how do you unload it? By turning your negative "baggage" into positive and motivating health and financial messages. Does this sound hokey? It's not. In her 2004 book, *Secrets of Six-Figure Women*, author Barbara Stanny wrote about the power of mental imaging, noting "our state of mind, more than anything else out there, determines our level of success."

Here is an example of negative "health baggage" turned into a positive health message:

- **Health Baggage:** You can't control your bad health genes.
- **Health Message:** I can decrease my risk of health problems through diet, exercise, and regular checkups.

Here is an example of negative "financial baggage" turned into a positive financial message:

- **Financial Baggage:** You have to work real hard for money and, even when you do, you may not be rewarded for your effort.
- **Financial Message:** Money is a resource for health and wealth and can be used to create my own rewards.

Your current health and financial decisions are influenced by what you've seen and heard since childhood. Ready to break free of negative thought patterns that have been weighing you down emotionally, physically, and financially? Put them in writing and you can start to

address them. Understanding your “baggage” is a critical first step on the path to health and wealth. It helps explain why you do what you do.

Close your eyes, think about your past experiences and current practices. In Worksheet 3, *Health Baggage*, page 22, write down some of the negative health messages you recall and in Worksheet 4, *Wealth Baggage*, page 22, write down negative wealth messages you recall. Using the examples above as a guide, turn your “health baggage” and “wealth baggage” into positive messages by completing the rest of the worksheets.

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### — Action Steps —

#### *Health*

- Make a list of your “health baggage” and reflect about why you came to adopt certain false and/or negative beliefs about health behaviors.
- Convert each example of health baggage into a positive health message.
- Share a positive health message with a friend.

#### *Wealth*

- Make a list of your “financial baggage” and reflect about why you came to adopt certain false and/or negative beliefs about financial behaviors.
  - Convert each example of financial baggage into a positive financial message.
  - Share a positive wealth message with a friend.
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**Worksheet 3**

**Health Baggage**

My "Health Baggage" is: \_\_\_\_\_

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My Positive Health Message is: \_\_\_\_\_

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**Worksheet 4**

**Financial Baggage**

My "Financial Baggage" is: \_\_\_\_\_

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My Positive Financial Message is: \_\_\_\_\_

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