

## PUT YOUR MIND TO IT

*I've discovered that numerous peak performers use the skill of mental rehearsal of visualization. They mentally run through important events before they happen.*

—Charles A. Garfield

One of the most powerful motivational strategies to improve health and increase wealth is visualization. As the quote above describes, many successful performers report “seeing” what they want to achieve long before they actually accomplish it. People can alter their lives just by altering their mindset. Visualization (a.k.a., mental imagery) is a powerful step in the process of setting and achieving goals. Unfortunately, it is often ignored. All too often, people want to “do something” immediately or they focus solely on current problems instead of picturing where they want to be in the future. There’s also the “fear factor” associated with picturing a behavior change. In the popular book about changing behavior, *Who Moved My Cheese?*, one of the characters eventually “envisioned himself in realistic detail—finding something better—much better.” He overcame his fear of change and found new “cheese” (i.e., success).

So how do you get started visualizing improvements to your health and finances? Start by painting a mental picture of your preferred future. If you have a weight-loss goal, picture yourself 20 pounds slimmer fitting into clothes that you haven’t worn for years. See yourself as active and walking 30 minutes a day. If you plan to reduce debt, imagine yourself receiving a credit card statement that shows a zero balance. Experts also advise visualizing how you will deal with obstacles to your goals (e.g., enjoying a holiday party without overeating). Emotions are another important component of the behavior-change process. Visualize, and then verbalize to others, how you think improved health and increased wealth will make you feel. Positive and long-term feelings can be powerful motivators.

Use the *Small Steps to Health and Wealth Planning Worksheet*, page 113, to get started visualizing your health and wealth goals. Spaces are provided to write each goal and draw or attach a picture of it. Why include a picture?

To remind yourself daily of your future goal(s) because visual cues can help you stay focused. Post the worksheet someplace you’ll see it every day such as a dresser mirror or refrigerator. In order to make behavior changes, you must have a vision of what you want to achieve. Once you “see” it, you can name it, describe it, and take small steps over time to achieve it. Sometimes visualizing negative images can prompt a behavior change. For example, seeing a relative die of lung cancer and envisioning yourself in a similar situation might provide the necessary impetus to quit smoking.

In addition to visualization, there are several other ways to “think yourself” healthy and wealthy. The first is to frequently remind yourself of your strengths as an individual (e.g., personality characteristics and things you are good at) and goals that you’ve already set and achieved. Success is a powerful motivator and failure is a mind-set that can be changed. When you are tempted to abandon your health and wealth objectives, think about how good it felt to achieve a previous goal. Challenge the negative influences around you with affirming messages such as “If I could do [action], I can certainly do [action].” Draw upon the focus and discipline you showed at an earlier time in your life. If you and/or people around you are saying you’ll never be able to do something, ask yourself, “Why not?”

Another way to foster a positive mind-set is with words used to describe behavior changes related to health and personal finance goals. Experts call this using the “language of change.” Start by banishing “weasel words” such as “I hope to,” “I plan to,” “Hopefully I can,” and “I’ll try to” from descriptions of future action steps. Replace them with bold declarative statements starting with words such as “I am,” “I can,” and “I will.” “I will save \$100 a month,” for example, has a much more powerful impact on the unconscious mind than “I’ll try to save \$100.” It also increases accountability to yourself

and to others because you've stated exactly what you intend to do with an expectation that you'll deliver results.

Another language "trick" is to describe the behavior you intend to take in the present tense, preferably with words like "automatically," "annually," and "always," as if you have already been doing it for some time. Again, there is an accountability aspect to talking this way. It is an incentive to start "walking your talk" because, otherwise, you are basically telling other people a lie. It is also motivational to focus on small, positive action steps. Some examples of present-tense phrases include:

- I automatically deposit \$100 a month into a growth mutual fund.
- I quit smoking.
- I almost always exercise at least 30 minutes a day.
- I have a Roth IRA account and contribute to it annually.
- I save spare change every day in a jar.
- I always eat fruit for dessert at dinner.

Similarly, behavior-change experts recommend speaking of negative behaviors and relapses in the past tense as if they no longer happen, using words like "I was," "I no longer," and "I used to." Again, this provides accountability to oneself and others and trains the unconscious mind to believe that change is occurring or is at least possible. Some examples of past tense phrases are:

- I once weighed 200 pounds.
- I used to live paycheck-to-paycheck and not save any money.
- I was once a couch potato.
- I used to spend recklessly on credit cards.
- I used to smoke a pack of cigarettes a day.
- In the past, I spent \$5 a day on lottery tickets.

When it comes to improving health and increasing wealth, you can do it if you put your mind to it. When people expect a lot, they generally achieve a lot, and when they expect a little, their performance suffers. Visualization is the process of creating pictures in your mind and using them to commit to a goal. To get started, complete Worksheet 5, *Visualization and Positive Self Talk—Health*, page 25, and Worksheet 6, *Visualization and Positive Self Talk—Wealth*, page 26. Use them as a tool to train your mind to expect success and take action to achieve it.

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## — Action Steps —

### *Health*

- Make some "quiet time" to visualize yourself making behavior changes to improve your health.
- Write an "I will" statement to describe each health-behavior change.
- Speak of positive health behaviors in present tense and negative health behaviors in past tense.
- Acknowledge current positive health behaviors and health goals that have already been achieved.

### *Wealth*

- Make some "quiet time" to visualize yourself making behavior changes to improve your finances.
  - Write an "I will" statement to describe each financial-behavior change.
  - Speak of positive financial behaviors in present tense and negative financial behaviors in past tense.
  - Acknowledge current positive wealth behaviors and wealth goals that have already been achieved.
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Worksheet 5

Visualization and Positive Self Talk—Health

1. Write your health goals in brief phrases: \_\_\_\_\_

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2. What will it feel like to achieve your health goals? \_\_\_\_\_

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3. Write a sentence to describe something you are good at or a past goal that was achieved: \_\_\_\_\_

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4. Write a sentence that clearly states a health-behavior change without any weasel words: \_\_\_\_\_

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5. Write a positive health behavior in the present tense: \_\_\_\_\_

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6. Write a negative health behavior in the past tense: \_\_\_\_\_

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Worksheet 6

Visualization and Positive Self Talk—Wealth

1. Write your wealth goals in brief phrases: \_\_\_\_\_

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2. What will it feel like to achieve your wealth goals? \_\_\_\_\_

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3. Write a sentence to describe something you are good at or a past goal that was achieved: \_\_\_\_\_

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4. Write a sentence that clearly states a financial-behavior change without any weasel words: \_\_\_\_\_

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5. Write a positive financial behavior in the present tense: \_\_\_\_\_

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6. Write a negative financial behavior in the past tense: \_\_\_\_\_

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