

Embracing Change

The Spirit of Bermuda
Scott Stallard Photography

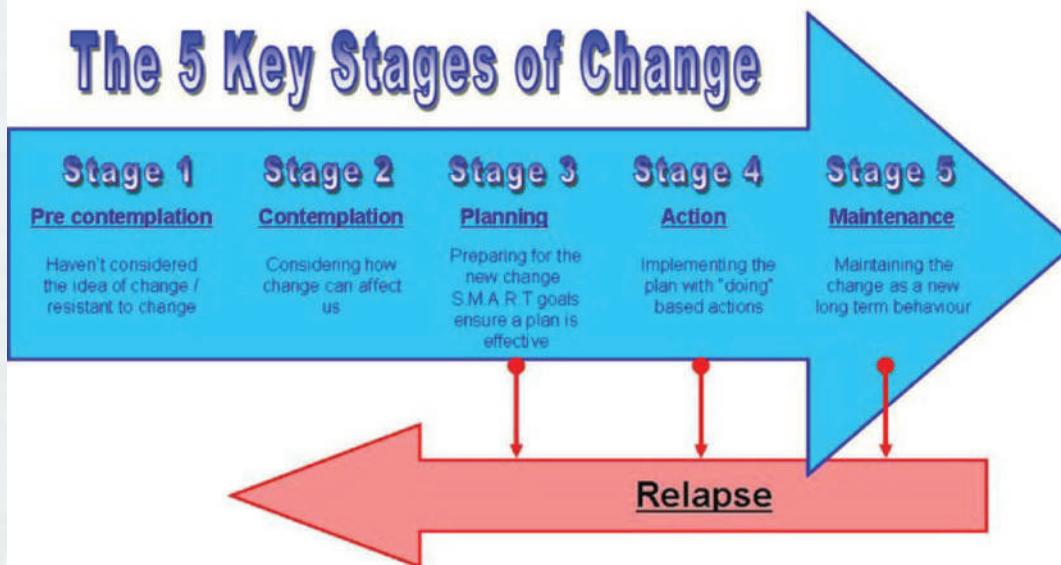


Step Three - Embracing Change

Embracing Change.

Make No Mistake, It Is a Challenge

The 5 Key Stages of Change



Relapse can take you back to any stage during the process of change and can be caused by:

- Internal Pressure** (The voice in your head that says the change is too hard)
- Social Pressure** (Often lack of support by family and friends)
- Special Situations** (A combination of internal & social pressure)

Do you want to change?

This is your decision. You may need to modify your financial behaviour to achieve your goals.

And, that is a very hard thing to do!

Because it means changing what and who you are now.

Change means taking risks.

Change means you could fail and feel foolish.

Change may mean losing personal relationships – if you decide to say, cut back on expensive partying nights out, or going on a diet (to save on groceries), or changing other personal habits that no longer will match those of your friends, your significant other, or your family.

Change may draw criticism. You may be called stingy, cheap, and lots of other snide (really envious) remarks.

See the Key Stages of Change chart above used in setting a Savings Goal. The path is not a straight line. The key, even if you relapse, is to just keep going!

Change is constant. Nothing - outside of your mind – ever stays the same. The pace of change in business today is so fast, it is almost frightening to think about.

Even if you don't want to change, eventually you will be forced into changing your behaviour, your financial habits, and your life.

You cannot stop progress!

We are all afraid of change.

We hate to get out our comfort zone, even when we are not the least bit happy in that zone.

Example: The Fives Stages of Changes to Establish a Savings Plan.

1. You may feel you are not ready to make a change, or that your situation is just too tough to ever resolve.
2. Then, the more you think about the goals, the more determined you become to start, but you are still not sure if you want to take the challenge on.
3. A bit more thinking, you are not sure, but then, you decide to layout an action plan.
4. The biggest stage. You start to change your financial behaviour to increase your savings.
5. You are elated. You have changed and put savings plan in place. You will need to continually work on maintaining that positive can-do attitude.

Here is a little secret. When you are forced to make changes – you have no control.

Wouldn't you rather make the decision yourself to positively change to achieve your goals, not let someone else's decisions dictate your future?

Change means progress. If you keep doing the same things over and over, you are going to get the same old results and end up with the same old frustrations.

“You were born to win, but to be a winner, you must plan to win, prepare to win, and expect to win.” Zig Ziglar

Embrace change in your life. Let it take you to new heights of success.



[Listen to
tips for
Becoming an
Agent of Change](https://tinyurl.com/yeudt4k4)

<https://tinyurl.com/yeudt4k4>

References & Resources

Reference source for the Five Stages of Change originally came (according to Google) from two researchers, Carlo C Clemente and J O Prochaska to assist psychologists.

The model displayed above has been adapted over the years to help motivate anyone wanting to change their behaviour (lifestyle), ranging from physical and mental health, financial habits, relationships, dietary, workouts and more.

Wikipedia: Transtheoretical model

ExperienceLife. The Whole Life Health & Fitness Magazine

www.experiencelife.com

There are hundreds of change-type and experience websites - just GOOGLE!

[Listen to Shantel Deshield, CEO, Pocketchangebda, an agent of change for young adults teaching them to manage their finances.](#)



<https://tinyurl.com/yzjstqag>