

## **From Slavery to Freedom: A fresh perspective on money management**

When you hear the term “money management,” what’s your reaction? Does your heart start to race? Do your palms get sweaty? If so, you’re not alone. Many people find the thought of financial planning boring, depressing, or even scary.

Now, as we prepare for Pesach, many of us feel the financial squeeze even more. It is easy to feel overwhelmed by the holiday, which not only requires extensive cooking and cleaning, but is also very expensive! A holiday that is supposed to celebrate freedom can feel like one of the most oppressive times of the year.

But take heart! Financial management doesn’t have to be a negative experience. With a few mind-hacks, you can transform budgeting from a depressing, overwhelming experience into a positive, affirming one.

- 1) When you decide to forego something- no matter how small, give yourself a pat on the back. You made a good decision! Take a minute to feel proud of yourself for choosing the harder option. If you like, you can even give yourself a small (and free) reward. Treat yourself to a fresh (homemade) cup of coffee, a walk in the park, or an afternoon with a friend. Celebrate your small successes!
- 2) It’s easy to feel deprived when you give up something you want. Instead of thinking about what you don’t have, think of someone who is going through a hard time. Calling a distressed friend or visiting a homebound neighbor can lift your spirits as well as your self-esteem.
- 3) You don’t have to go it alone. Recruit some friends and form a support group. You can share goals, offer encouragement, and check in with each other. Chances are, your good spending habits will inspire others to make positive changes, too.

**Remember, you are in charge of your money rather than the other way around.** With a little creative thinking, you can shift your outlook from one of deprivation into one of gratitude and empowerment. And you can transform Pesach from a time of stress and worry to what it is supposed to be: a time of celebration and freedom.