

Finances, Fashion & Focus

BE FABULOUS ON ANY BUDGET

NOW THAT WE'VE WORKED ON your inner self with faithfulness and freedom, it's time to start letting your fabulousity show on the outside!

As women, we get a lot of mixed messages about beauty and fashion. On the one hand, the media gives us powerful pressure to look perfect, be sexy, and spend money we don't have. On the other hand, spending time, energy and money on your looks is sometimes called vain, shallow, or (especially in higher education) un-feminist. Like anything else, it comes down to your motivation and your attitude.

It's true that an obsession with hair, clothes, and makeup can steal time and money away from your education, career, and true purpose in life (even if your career is in the fashion industry!) On the other hand, a sloppy or neglectful attitude to your physical appearance can undermine your health, affect how people respond to you, and limit your career options or influence.

Balanced, focused beauty is about taking good care of yourself, celebrating your uniqueness, and being prepared to pursue your purpose every day.

Financial Stability is Self-Care

You know how cheap costume jewelry can be so shiny on the outside? It looks great -- until it gets a chip or a scratch. Then everybody can see that it's just painted plastic. It has no intrinsic value. Once that surface is broken, you might as well throw it away.

If you've read this far, you're starting to get the idea that I don't just want you to slap on a fake attitude and tell yourself you're awesome. I want your fabulousity to be authentic -- pure gold all the way down.

Authentic Peace is Priceless.

There is no way to walk through your day with true confidence if you're anxious about money. Before you commit to overhauling your wardrobe or makeup, overhaul your financial foundation. Fashion and fitness are huge industries, and they survive by enticing people to spend money -- lots of it. I've got no problem with that! Expert help and lovely, well-made things are worth the price. But it's crucial that you know your budget and

discipline yourself to stick to it.

If you're in debt or overdrawn, or if you're in denial and just trying not to think about it, you're carrying that anxiety around with you all the time. You may not even feel it anymore, but it's a subconscious weight on your shoulders that is going to undermine your confidence. You know that saying, "Desperation stinks?" Your precarious finances are going to follow you around like a bad smell. People will sense that you're faking your confidence, even if they don't know why.

Invest First in Learning.

Maybe you're not in credit-card debt, but you're struggling with student loans. Maybe you're just starting out in the world and haven't landed the job you really want. Or maybe your vocation just doesn't pay much -- there is a lot of important work in the world that doesn't get rewarded in money. No matter what your situation, every woman who wants to be successful in the long-term needs to understand her finances and develop the skills to manage them wisely.

The best book I've ever read on that subject is *Smart Women Finish Rich* by David Bach. The thing I appreciate most about this book is its emphasis on aligning your money with your values. Finances should never be a stumbling block to your dreams or your purpose in the world.

Another wonderful resource for learning the day-to-day details of budgeting and money management, with support for getting out of debt and planning long-term, is *Dave Ramsey's Complete Guide to Money* and *Total Money Makeover*. There are

lots of articles, tools, and encouragement at his website, DaveRamsey.com. You can also stream his radio show for daily encouragement and in-depth advice.

Whatever book or course you choose, seek out learning that focuses on a woman's perspective and experiences. We have situations, expectations, and challenges that are different than men. You're not going to follow anybody's advice if you're constantly thinking, "Well, my situation is different," or "That doesn't apply to me." We tend to have problems with emotional spending. We're also tempted to give and caretake others, beyond what is appropriate or reasonable. Your concerns and challenges are not generic, so look for specific advice that meets your situation and your own particular struggles.

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