

Everyday Cheapskate: Feeling poor is not a financial condition

by *Mary_Hunt*

It's no secret that Americans are in credit card debt up to their eyeballs. To what can we attribute this colossal "living beyond our means" phenomenon? I don't think it's because we've had too many emergencies, and that's why we all have credit cards, right? It's because we don't ever want to feel poor.

Let me define the term "feeling poor." It's a sad, sorry feeling of inferiority. It's that feeling you get when faced with an invitation to join all of your rich co-workers for a chichi lunch and you've got \$8.43 to last until payday. It's that feeling you get when you see a commercial for the coolest car on earth and all you have is a 10-year-old clunker.

When you feel poor, the worst thing you can do is spend money. Sure, that might make the feeling go away for a time. But as soon as you realize you've plunged yourself deeper into debt and made your situation worse, you'll feel even poorer. It's a vicious cycle that comes to no good end.

I have a better idea: Stop feeling poor in the first place. Here are three things you can do that will help change your attitude:

1. **COMMIT TO A CLEAN CAR.** No matter how old, how scratched or how ugly, if you keep your car sparkling clean inside and out, you won't feel poor. Remove every coffee cup, every paper and every item other than the emergency equipment in the trunk every time you leave the car. Wash it weekly. Make sure the windows are spotless, the tires scrubbed and the chrome shiny. You'll feel like a million bucks.

2. **CURB THE CLUTTER.** I don't care how clean your house may be. If you have clutter, it's pulling you down. Clear your closets, drawers, cupboards, garage and counters of everything that you do not need. Open space, tranquility and simplicity will chase away feelings of poverty. Clutter invites chaos, which leads to depression and feelings of deprivation.

3. **TUCK A C-NOTE.** A "C-note" is a \$100 bill. I want you to get one, fold it neatly and tuck it into a secret place in your wallet. Just like that, you no longer will feel poor. That C-note will make you feel prosperous, and you are not likely to spend it on a whim. In fact, you are not likely to spend it at all. Breaking a \$100 bill is a big deal. You wouldn't do that for a hamburger and fries. You sure wouldn't do that to convince the co-workers that you can afford to eat sushi with them instead of the bagged lunch you brought to work. That would be ridiculous, right?

If you don't have \$100 to spare, start with a \$20 bill. Then trade it for a 50. Before you know it, you'll have Benjamin in your pocket, hidden away.

Feeling poor is not a financial condition. It is a state of mind and something you can change.

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