



A University of Hawai'i Cooperative Extension Service Project

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Course Objectives



- Increase your knowledge about financial planning
- Improve your ability to make informed decisions



Mindfulness & Finances:
When is Enough, Enough?

Presenter



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Lesson Objectives

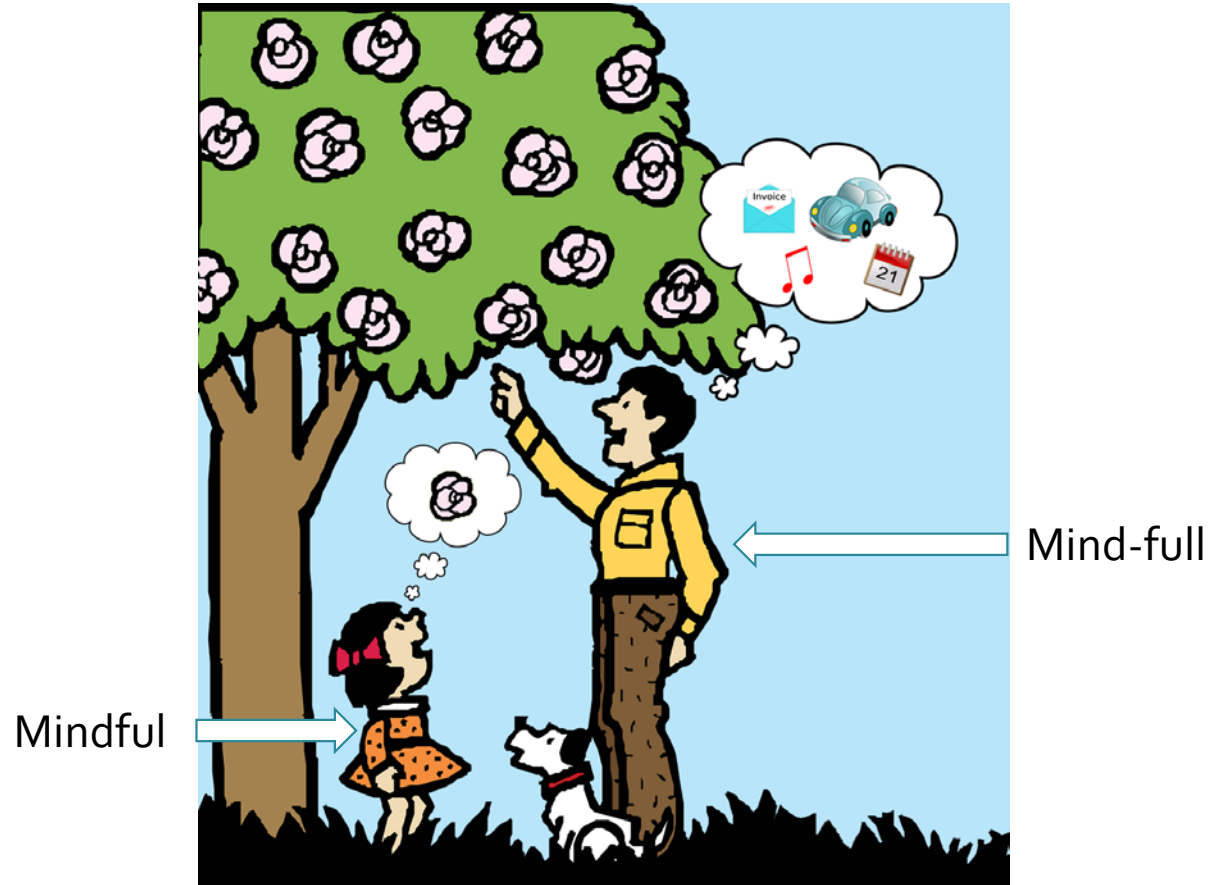


- Understand the meaning of mindfulness
- Understand common unskillful habits related to finances
- Understand how mindfulness can facilitate happiness & well-being in financial behavior

Habits



Two Common Habits of our Mind



Time Travel



Cluttering & Wandering



- What are some examples of mind being cluttered and mind wandering as they relate to finances in your life?
- What are the consequences of these mind states as they relate to financial behavior?



Mindfulness



Mindfulness invites us to:

- “Wake-up” to our habitual, “unskillful” patterns & behaviors



Why?



- If we're unaware, unconscious, we will likely do unskillful things that will cause unhappiness in our lives
- Let's look at some of our common thought habits

Thought Habit



One habit is to run after a
thought, over and over again



Finance Habits



How does this thought habit
relate to finances/our financial
behaviors?

The Scarcity Mentality



- Another habit is to hoard



Developing the Mental Muscle



Mindfulness,
A Mental Exercise into Awareness



Mindful Breathing



- Attention (focus)
 - Observing or noticing experience
- Awareness
- Acceptance
 - Non-reactivity to internal experience
 - Non-judging of experience

Simple, but
not Easy



Your mind is like
this water,
my friend.

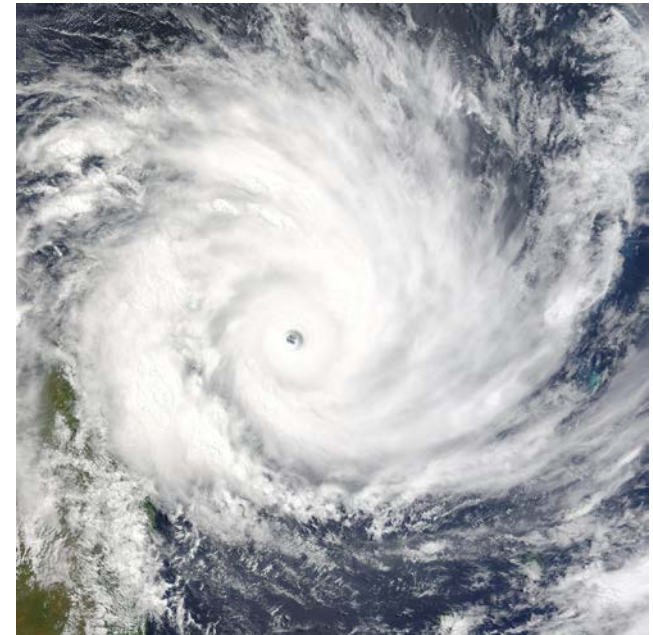
When it is agitated,
it becomes difficult to see.
But if you allow it to settle...
The answer becomes clear.

- Master Oogway
Kung Fu Panda

See Things Clearly



Why is it important to have a
clear, calm mind...to see things
clearly?



Happiness & Money



- What is your relationship with money?
- What are stories you've told yourself (& others told you) about money?
 - Inherited from your culture, family
 - What were you told that is "true" about money?
 - What judgments do you fear? Avoid?

Spending Habits



- Your spending habit, knowing when enough is, enough.
- Pause, inquire:
 - "Do I really need this?"
 - Should I buy this now, or wait?"

Choices

In essence, engaging mindfulness will give you CHOICE versus default to your (unskillful) habit patterns



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Credits



We would like to thank the following groups for their support:

- University of Hawai'i at Mānoa
 - College of Tropical Agriculture & Human Resources, Cooperative Extension Service, Department of Family & Consumer Sciences
 - Information Technology Services-Academic Technologies