



## Financial Spring Cleaning

You should see what I can see when I'm cleaning windows...



It all started with a request from a reporter. He was gathering up some suggestions for what to include in an article on Financial Spring Cleaning. What did a financial psychologist have to recommend, he wondered.

It brought to mind a former roommate who had grown up in the Caribbean. She confessed to me that she had never even understood the concept of spring cleaning until she moved to more northerly climates. It was then she realized that the dim light of winter had allowed a lot of dirt to remain hidden from sight – truly unperceived and undetected throughout the first, dark months of the year. Spring cleaning, she realized, was all about **seeing things in a new light**, and taking action accordingly.

And for some reason, this thought triggered the memory of a slightly naughty tune from the 1930s. Now I can't get it out of my head – or off my lips.

*"If you can see what I can see when I'm cleaning windows..."*

**What do you see when you look at your financial life this spring?** There's nothing like the spring festival of tax time, for example, to shed a little light on your dealings with money. What came up for you?

- Were you already aware of how much you earned, or were you surprised by the

amount?

- Had you been paying attention to paycheck deductions or quarterly tax installments all along, or are you scrambling now to make up for a shortfall?
- And if you are in the position of getting a refund, are you viewing that money as something that should follow the normal rules of sound fiscal management, or is it simply “mad money”?

**Tax time experiences can reveal a lot about your willingness to be fully cognizant of the flow of money into and out of your life.**

*“If you can see what I can see when I’m cleaning windows…”*

**Sometimes spring cleaning brings with it another set of revelations:** Namely, that the stuff we’ve been storing is outmoded, no longer useful, or just plain butt ugly. So, too, can it become apparent to us that we’ve been *harboring attitudes and behaviors around money that are outdated, useless, or just plain butt ugly*. Financial spring cleaning involves making room for new and better things by getting rid of the unfortunate decisions of our past.

Some examples of the **ugly financial stuff that’s got to go?**

- Self descriptors such as “shopaholic”, “bad with money”, “clueless about investments”, etc.
- Emotional spending
- Reflexive tendencies to bail out struggling adult children
- Allowing a more financially savvy spouse or advisor to be your excuse for staying unaware of your own financial situation



Carl Jung famously declared, “For better to come, good must stand aside”.

Take some time in the new light of spring to commit to one or two actions that will bring you greater financial clarity and peace. Get ready for the good that is to come.

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Want some help in kick-starting this process? Join the spring session of **Women and Finance: Getting Real About Money**. This financial empowerment series for women begins on May 7. It's a course that combines the best aspects of a book club, a consciousness raising group, and a kick in the pants.

Are you a woman who is ready to

- overcome your limiting beliefs
- leave financial chaos behind
- become the financially empowered woman you want to be

[Click here and learn more about the course.](#)

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*Interested in the spring cleaning advice of other financial professionals?*

Check out [Joel Schlesinger's article here.](#)

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