

EXCERPT
 © Cathy Holloway Hill
 Excerpt from *Emotional Bailout!*
 All rights reserved

TABLE OF CONTENTS

FOREWORD.....	13
INTRODUCTION.....	15
Don't Bypass Your Brilliance.....	17
PRINCIPLE 1: Who Are You?	21
You Are Unique.....	23
Your Self Discovery Journey.....	24
"Life" Gets in The Way.....	27
When You Stop Dreaming, You Stop Living.....	28
Knowing Who You Are Defines Your Purpose.....	31
Setting The Wheels In Motion	38
PRINCIPLE 2: If You Think It, You Become It	43
What Does It Mean?	47
Why Is It Difficult to Get Started?	48
PRINCIPLE 3: Think Again	55
Shift Your Focus	61
Step "out of the box" On Faith	67
PRINCIPLE 4: Clear the Clutter, Chaos, and Confusion	69
1. Realization	74
2. Release	74
3. Recover (Forgiveness)	76
4. Renew	79
PRINCIPLE 5: From Vision to Victory: What You See Is What You Get	81
Outlining Your Plan	86
STEP 1:	86
STEP 2:	86
STEP 3:	86
STEP 4:	87
STEP 5:	87
STEP 6:	87
STEP 7:	87
STEPS:	87
STEP 9:	87
STEP 10:	88
STEP 11:	88
Define Your Plan	97
Job or Career Change	99
Putting It All Together	101
PRINCIPLE 6; Financial Literacy	103
What is Financial Literacy	108
Financial Literacy Education	110
Understand Your Credit Score	111
Debt and Statue of Limitations	111
Credit Card Debt	111
Retirement Planning	111
General Investment Planning	111
College Funding	112
Financial Courses	112
Multiple Streams of Income	113

PRINCIPLE 7: Lifelong Learning	119
What is Lifelong Learning?	122
The Benefits of Lifelong Learning for Adults over Forty	125
Where to Find Lifelong Learning Resources	126
Why Is it Important?	131
PRINCIPLE 8: Support, Networking, Mentors	133
Networking Defined	136
Networking Methods	136
The Art of Networking	137
Internet Network	140
Internet Social Networking	140
Mentoring	142
Tips for Finding and Working With a Mentor	142
Benefits of a Life Coach	143
A Non-Judgemental Listener	145
Increases Self-Awareness	146
A Built-in Support Network	146
Accountability	147
Improved Beliefs	147
It's All About YOU!	147
Increased Self-Esteem and Confidence	147
Accomplishments	148
Life Fulfillment — Balance	148
PRINCIPLE 9: Fueling Your Inner Fire, Keep Rising!	151
Dream the Impossible Dream	155
Tips For Staying Motivated	156
Conclusion	161
For More Information	163
Meet The Author	165
APPENDIX 1: LEARNING RESOURCES	169
APPENDIX 2: MOTIVATIONAL QUOTES	176
APPENDIX 3: INCOME EARNING WEBSITES	182
APPENDIX 4: MY PERSONAL GOALS WORKSHEET	185

EXCERPT

© Cathy Holloway Hill

Excerpt from *Emotional Bailout!*

All rights reserved

“Bad habits are like a comfortable bed - easy to get into but hard to get out of.”
--Anonymous

P rinciple 2

If You Think It,
You Become It

Sara wakes with a jolt as the alarm clock screeches and shatters her peaceful sleep. As she opens her eyes, she realizes that it's already 6:00 a.m. - time to get up and get going. Sara considers the busy day that lies ahead and groans. Fortunately, she slept last night thanks to the sleep aid she recently started using. Typically the drug doesn't work, but for whatever reason, it kicked in last night.

She dreads turning on the news because she knows it will be more of the same – job layoffs, recession, depression, doom, and gloom. She imagines dragging herself into the office and grows anxious. Her co-workers are miserable, department morale is sinking, and everyone fears outsourcing or layoffs.

But her professional life pales in comparison to her personal life. With her marriage in a shambles, Sara is a single mom with two children who expect the impossible from her. Everyone wants something from her, but she has nothing left to give. Sara slowly rolls over in bed hesitant to face another miserable day.

Does this scenario sound familiar? Unknowingly, Sara has set the stage for disaster. Regardless of anything optimistic that may happen, she'll miss it because she has already set her mind to focus on the negative.

Do you dread facing another miserable day? How many times do you walk into the office to see happy faces and genuine joyful greetings? Instead you are likely to see grumpy faces, and if you happen to ask "How are you today?" you are met with answers of "same old same old," "barely making it," "life stinks," or worse.

Without much effort, we come up with reasons to feel miserable. Consider how frequently we are reminded to feel pessimistic. Each day, the media reports on the suffering economy, outrageous gas prices, contaminated food that has been recalled, new cancer causing food additives, mass murders, new suicide cases, domestic violence, and childhood abuse cases. Even a few of our favorite television shows depict stories of violence, police corruption, or adultery. Television is meant to be a form of entertainment, but, unfortunately, it has become a means for delivering negative information adding to our already overloaded stores.

A large majority of reality shows focus on competition. What messages are they giving us? Outperform your neighbor and you will be a better person, you will be a winner. Otherwise, you're a loser.

According to the Drug Enforcement Administration (DEA), as of January 2009, prescription drugs such as tranquilizers and pain killers are in high demand. The DEA reports that millions of individuals are foregoing their expensive meds for illnesses such as hypertension, heart disease, and diabetes, but reaching instead for drugs of choice for first-time abusers -- prescription narcotic painkillers and drugs offering escape from the reality of lost jobs, home foreclosures, and dwindling hopes for "the good life."

Families are also unhappy. The divorce rate is at an all time high, and children who are surrounded by dysfunctional family members grow up to be dysfunctional adults, breeding more dysfunctional children. And the cycle continues.

Due to the chaos in our world, it is understandable that we struggle to have a positive attitude. It's a challenge when everything around us is in constant disarray. Still, we try to make a noble effort to change in spite of circumstances that often try to pull us back down. Yet, often, when you stand up to make a change, a frequent, yet unacknowledged visitor, knocks us down: our emotions.

What Does It Mean?

Let's first understand the difference between conscious, unconscious, and subconscious. Famous psychologists and psychiatrists have varied or expanded definitions of these terms. On many levels, they agree, but on several levels, there are major disagreements in the workings of our unconscious and subconscious mind. We all agree that conscious means awareness. We think, speak, believe, and live our daily lives on a conscious level, and our conscious functions from stores of collected information. 'Sub' means 'under'. This refers to the part of your brain that you are not consciously aware of, that is 'under' the conscious part of your brain. I believe it deals with our primitive feelings and emotions. Core beliefs, thoughts, and behaviors stem from our subconscious mind. Going forward in this book, I will use the term subconscious to mean the store of collected information that we allow to gather and grow in our minds, which is what fuels our actions and determines our destiny.

Why Is It Difficult to Get Started?

Anger, resentment, impatience, and self-doubt are negative thinking patterns which arise from core beliefs. Your core beliefs are etched into your subconscious mind. Although your subconscious seems as far away as a distant country, when you ignore the negativity that dwells there, you add to your inner "hard drive" a bounty of self-destructive thoughts and emotions.

Fortunately, tools exist to communicate with your inner world. The process of changing negative thoughts stored in your mind requires desire, commitment, and consistent daily affirmations to re-program those thoughts, but if you are capable of changing your mind, you can change your life.

First, how were these negative thoughts and thinking patterns planted in your subconscious? Thinking patterns are core beliefs, and these beliefs are created very early in life. As a small child, you may have developed unbalanced and negative beliefs about yourself that actually helped you fit into a dysfunctional family environment. These beliefs helped you make sense of things that happened to you that would otherwise be very hard to live with.

If you were ignored as a child, one of your beliefs may be, "I am not worthy of love." Even though this belief was negative, it gave you a framework to survive, it helped you cope with life, and allowed you to move on; now you will carry those beliefs into adulthood until you learn how to re-program your inner self.

Sharon was a very challenging client when we started working together several years ago. Even though she was a beautiful young woman, she was convinced that she was unattractive and incapable of accomplishing much in life. She referred to her secretarial job as "simple, not much to it."

Sharon came from a dysfunctional household, and as a child, she received no positive encouragement, nurturing, or appreciation from either of her parents. She did not have good role models in her life. During her childhood, she endured a tremendous amount of teasing from other children due to her tall, thin frame.

When she became an adult, she carried that old information with her. Since few people believed in her, she struggled to believe in herself. Her core beliefs were shaped from an unforgiving environment.

When I met Sharon, her self-esteem barely registered. We worked together, and we began to change her negative thought patterns. My goal was to help eliminate her negative core beliefs and replace them with healthier ones. She implemented a daily process of positive affirmations, meditation, and self-talk that resulted in a positive outcome. Her self confidence soared. With renewed self confidence, she was promoted to department operations manager, and she is enjoying a happy successful career at an advertising agency.

Life experiences shape our core beliefs about society, family, friends, neighborhood, school, teachers, and the media frequently builds a language system that we use to define our ideas and actions.

There was a time in my life, during a difficult marriage, when every situation was doom and gloom for me. I was rarely optimistic. Even when something positive happened in my life, I would always find a reason why it wouldn't last. While vacationing in Hawaii one year, I had an overload of daily negative thoughts about "Why did my husband feel the need to take me to Hawaii? What had he done wrong? Was he trying to make up for something I wasn't aware of?"

I was convinced he was guilty of a wrongdoing – it was "just too good to be true" in my opinion. This was my subconscious mind at work, and because I had allowed those negative beliefs to live there for so long, these were the only thoughts I could find.

END EXCERPT – Emotional Bailout!
© Cathy Holloway Hill
All rights reserved