

# MONEY TALKS

Money means different things to different people – how much we want and what we value. We speak to three women about their journey with their finances and find out where it has led them

INTERVIEWS ANITA CHAUDHURI PHOTOGRAPHS KAY LOCKETT

## “I was too scared to even look at my wage slips, let alone my online bank account”

**JODY SHIELD IS A THERAPIST, SPEAKER AND WRITER, WHO RUNS WORKSHOPS AT SHOREDITCH HOUSE, LONDON**

‘Like a lot of people, I’d got to the place where I was burying my head in the sand about money. I’d always been in debt. I had overdrafts on two different bank accounts, a student loan and credit cards – about £12,000 in total. I was too scared to even look at my wage slips, let alone my online bank account.

Growing up, I could see similarities to my parents’ behaviour around money, and I invariably attracted that in partner. I didn’t take any responsibility for money – if I was seeing someone, I just left that to them. I realised that spending money was a remedy for feeling unfulfilled, a way of numbing myself.

One of my biggest money issues was that I didn’t value myself enough to ask for a pay rise. When you really look at money, it’s an exchange; a symbol of what you’re putting out there and what you’re getting back.

My bank account was overdrawn for years until, one day, I began to get really curious about money. Why was I behaving like this? The first thing I did to create a new relationship with money was to take responsibility for my finances for the first time.

Every week on Friday morning I had a “money date” where I would log on to my bank account in order to keep track of exactly how much money I had coming in and going out of my account. It was a gradual process, but I began to

feel grateful for the money that I did have. I invented other money rituals, such as clearing all the receipts out of my wallet, and I bought myself a beautiful new one.

Now I run a course called Activate The Richness In Life. It is about much more than cash – people are often surprised to think about having abundant friendships, abundant relationships, abundant work opportunities. However, money is still the red thread that runs through everything, and I am able to offer many different practical money tools and techniques based on my own personal experiences. When people are in debt and feeling shame, the natural thing to do is to push yourself and your self-care right down to the bottom of the list and keep punishing yourself.

But when we invest in ourselves and spend consciously – on a massage once a month, or buying a delicious juice that nourishes us, for example – I truly believe that money starts to flow back in. That’s what I teach at my workshops. I’ve also learned that it feels good to have money to give away to others, so I remember to tip handsomely and give a bit extra when I pass someone homeless who needs more. It’s a reminder to me that the more money I have, the more I am able to help others.

These days, whenever I start worrying that an invoice hasn’t been paid, I no longer panic. My life has changed radically. I’m so much more relaxed and calm around money now.’

*For more about Jody, see [jodyshield.co.uk](http://jodyshield.co.uk)*

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