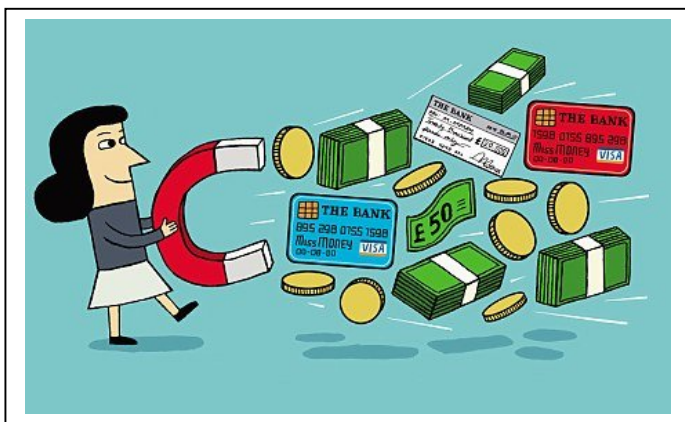


Become a money magnet: Always having cash problems? Just learn to value yourself and wealth will come your way

By [Anna Pasternak](#)

Money torments me. I am constantly fretting, can I afford this? Should I buy that? The trouble is that money is charged with emotion. Being able to afford what you want makes you feel happy, liberated and empowered. Not having enough makes you feel trapped, resentful and unhappy.



Women have an especially complicated relationship with money because, unlike men, our spending tends to be emotional.

Money bags: In *How To Become a Money Magnet*, author Marie-Claire Carlyle helps readers identify beliefs that stop them attracting cash

We use shopping as a drug to boost happiness or numb despair, literally releasing an endorphin high on purchase, even if this does later lead to buyer's remorse.

wealth as form of power over their men, and I know wives who use their husband's credit cards to buy themselves something expensive as punishment when they feel neglected.

Money is a weapon. I have rich girlfriends who use their



Money - or lack of it - can also be a curse. One of my girlfriends, a successful psychotherapist, is in such debt (and shame) that she attends Debtors Anonymous.

Tormented: Anna Pasternak's financial situation has been more up and down than the FTSE index

Another, a talented designer, had to sell her flat when her over-spending on designer clothes spun out of control.

'The trouble is that a lot of women haven't been raised or socialised to take control of money,' says Professor Karen Pine, psychologist and co-author of *Sheconomics*.

'A lot of women, even today, leave financial management to their husbands, fathers or an expert, even if they are independent in the rest of their lives.' now a new book promises to help us discover how we can create more wealth.

In *How To Become a Money Magnet*, author Marie-Claire Carlyle helps readers identify beliefs that stop them attracting money, and offers tools to overcome those obstacles.

A multi-millionaire businesswoman, once a top saleswoman at Rank Xerox, Marie-Claire left her job aged 40, feeling unfulfilled. She noticed that while she had no problem making money, she had little respect for it, spending lavishly then plunging into debt.

'I had the sports car, the beautiful house, masses of money, but I felt valueless inside,' she recalls. After she left her job, she ended up living with her parents, back in debt. 'I went travelling and started a five-year journey into looking at what I'd missed along the way to getting rich,' she says. 'It turned out to be love and self-value.'

According to Marie-Claire, if you want more money, you need more love. Crucially, self-love. 'The link between love and money is all about self-value,' she explains. 'Because money in itself has no worth at all. If you are stranded on a desert island, you don't want money, you want drinking water.'

Marie-Claire, who now runs Money Magnet workshops, asks me how much money I have.

TOP TEN TIPS FOR MAKING A MINT

1. Clear your clutter - its the fastest way to attract new opportunities because clutter drains your energy and stops you thinking clearly.
2. Make friends with money - find out exactly how much money you have.
3. Decide what you want - write down the exact amount of money you want by a certain date.
4. List everything you are expecting to do with this money.
5. Identify and write down any limiting thoughts that come up.
6. Create a ceremony to eliminate such thoughts. For example, after writing them down, burn them.
7. Declate to others that you are now a Money Magnet, especially whenever you attract even the smallest sum.
8. Be responsible in how you speak about money and don't be negative about those who have it.
9. Give up saying: 'i can't afford to.' replace it with: 'how can i afford to?'
10. Celebrate by being happy and sharing your good luck with others.

She's pleased when I rattle off a meagre amount and cite my massive credit card bill because apparently I'm on my way to becoming a money magnet just by being aware of how much - or how little - I have. 'Most people are so frightened of money that they don't know how much is in their bank account. The first step is to get to grips with your financial scenario.' She then asks me how much money do I want? I pause. 'You must have an actual figure in mind. It is important that you know how much you'd like to attract.'

The fanciful sum of £300,000 enters my head, so I say it.

Marie-Claire insists that unless you are specific about what you want, your subconscious can't get aligned to it. So far it's been like being given a rap on the knuckles by a holistic bank manager.

But then Marie-Claire proves why she's worth £250 for a 90-minute one-to-one session. She asks me to describe my entire financial history, from childhood to the present day, explaining: 'A good coach is there to flush out something that wasn't obvious to you before.' I rattle off my erratic financial past. I grew up amid privilege: my parents had a house in London and another in the Cotswolds; I went to private school.

Yet there was always a sense of lack of money.

Not just because my father hated us using central heating or the telephone, but because my mother would trawl around Safeway, feeling poverty-stricken. My financial situation has been more up and down than the FTSE index.

I've earned six-figure sums but also been £60,000 in debt. Marie-Claire listens then asks for my earliest childhood memory. The weirdest thing pops into my head. I remember that every year on my birthday, my father, who is a scientist, was away at an annual academic conference. 'How did that make you feel as a child?' she asks.

'That his work was more important than me.'

'Did that make you feel loved?'

'No, not really.'

Marie-Claire looks at me: Eureka! 'It's clear to me that you felt that the only way you could survive in the world was to earn loads of money because you decided that you weren't loveable because your Dad wasn't there on your birthday.'

Marie-Claire believes that unless you feel valued, not only will you not attract the love.

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CASH POOR

The number of women going bankrupt has risen fivefold in the past ten years

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Yet there was always a sense of lack of money. Not just because my father hated us using central heating or the telephone, but because my mother would trawl around Safeway, feeling poverty-stricken. My financial situation has been more up money you are capable of, but your relationships will suffer, too.

The answer, she says, whether you are a millionaire or in debt, is to accept your worth from within. Then relationships will flourish because you will allow yourself to be loved. A good gauge is if you can accept a compliment. Marie-Claire is adamant that if you can't receive a compliment, you can't receive money or love; the two are linked.

My friend Francesca, 40, the designer whose chronic spending forced her to sell her flat, says she's finally starting to value herself in terms of relationships and this is happening as she gets a grip on her finances.

'All through my 20s and 30s I shopped every Saturday as a way to fill a black hole. I thought if I had the latest Prada handbag, people would think I was a better person.' That's all very well, you may think, if you yourself are trapped in a job you hate but can't afford to leave or having been made redundant. But for Marie-Claire this isn't an excuse.

'People need to take responsibility and stop blaming the banks, politicians, society,' she says. 'People are looking outside themselves for fulfilment, which is why they are creating debt with all this unnecessary spending.'

A month on from my session with Marie-Claire and my finances are definitely improving. Some money that was owed to me was paid back. A credit card quibble was resolved in my favour. More thrillingly, I am more optimistic about my financial future. I can see that the route to money, happiness, relationships, a new job is an inside job. It's all down to you.

How To Become a Money Magnet by Marie-Claire Carlyle is published by Hay House at £8.99. on Saturday, October 9, is a Money Magnet workshop, at the British Library, London. There is another on October 23, in Cheshire, £149 per person. To book, visit marieclairecarlyle.com.