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I am an accountant with a numbers problem. I mean, I'm good with numbers and using them to report what's happening, but I'm also concerned with the full story behind those numbers, the part that gets lost in translation, the part that numbers can't quite tell, the story that goes deeper than mere strategies for saving and earning money. And without that story, I don't think I'm doing my job well. That's why I've dedicated my career to figuring out how my work as an accountant can tell stories about people, stories that will ultimately help them improve their lives. Let me explain.

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It all started when someone told me, "You're obsessed with chocolate." And I was like, "What? No, I'm not." But then I wondered, could I be in denial about my own obsession? Was I actually spending a lot of money on chocolate but blind to it? Well, here was a chance for me to test this theory. Using my accountant lens, off I went tracking my spending on chocolate -- and there it was, my love for chocolate. I was spending about 50 dollars a month on chocolate, especially in months when I was overstressed and months when I was overjoyed.

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Analyzing my expenses helped me to understand that I had an emotional pattern where when I'm struggling or celebrating, I binge on chocolate. I had struggled with my weight for a very long time and I was convinced that my diet was not the problem. I was convinced that it was my lack of effort in exercise, and certainly not chocolate. Tracking my spending on chocolate, though, helped me realize that I was afraid of facing myself in the mirror, literally and figuratively, and that I lack the courage to deal with the real problem, my diet. So I continued to exercise, but devoted less time to it and instead shifted my focus and energy towards developing a more healthful diet. That year I lost 50 pounds.

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Our relationship with money represents our relationship with life. The accounting of my own chocolate behavior told me the story of my own denial. I realized that perhaps I could also help my clients see what they were overlooking in their own lives and help them realize their own emotional patterns through their tracking and spending of their expenses.

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So I started to pay close attention to the story behind my clients' expenses that may be hidden to them. One of my clients, a critical care nurse, was convinced that her personal budget was

reasonable and expenses justifiable. She had struggled to build up her savings and I noticed that she had minimal records of her expenses. I suggested to her that her lack of savings could be due to more than just a gap in her financial knowledge and offered to help identify the problem. I encouraged her to start tracking and charting her expenses. After a few months, her financial records revealed that most of her spending was on expensive clothing and shoes. As we sat together, she was genuinely surprised to see just how much of her budget was going towards fashion. She remarked, "Wow, these are impulsive purchases, aren't they? I guess I didn't realize that."

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She analyzed further and realized that she was buying clothes in an attempt to impress and appear successful to her friends. And also when her confidence was low, buying clothes temporarily boosted it. She told me that buying clothing was her attempt to find meaning in life and feel valued. She sighed, and she set a goal for herself and her finances. Six months later, she called me to tell me she had saved a bunch of money by reducing her spending on shopping and instead choosing to exercise when she felt the urge to shop. She's much happier around her friends. Three years later, home ownership is on the horizon.

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Sometimes, though, charting expenses may not reveal something specific, as a chocolate addiction or shopping problem, but what it reveals can be just as valuable. A marketing strategist and upcoming musician needed help with her taxes. When I met with her, I immediately took note of the fear in her face as she looked through her records and expenses. I checked in with her and she expressed to me that some things in her life didn't quite seem to work out, including her relationships. She was afraid of facing how much money she was about to lose after taxes. As we continued talking about her finances, she started to notice a connection between her fear of losing money and her fear of losing relationships. She went on to tell me that she was afraid of committing to anyone because she didn't want to get hurt. She expressed that she had not been close to anyone in over seven years because she feared failure. And maybe she might have an avoidance strategy around both her money and her relationships.

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It's been six years since I first help her chart her finances, and she's still consistently keeping up with her spreadsheet. As she confronted her personal accounting and grew her savings in advance of each tax season, she developed less fear of loss and grew more open to relationships. She tells me that she even has the courage to walk away from a relationship when it's not serving her. She recently told me, "My spreadsheet is basically a story of my life's progression and I can see it through the numbers."

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I believe we can all do this type of audit of our own financial behavior and that we can learn surprising things about ourselves through tracking and charting our expenses. Here's how. Number one, take a look at your bank statement for the last six months and categorize the expenses by type for a more holistic view. For example, your spending on shopping versus transport versus entertainment.

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Number two, when an expensive pattern emerges, see what that pattern says about yourself. Be curious and inquisitive. At first, it may not be that obvious, but asking yourself what led you to make that choice in a given moment can provide some clues. Do you buy pizza every Wednesday night because that's when you're too tired to cook after a stressful weekly meeting?

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Number three, observe if there are any line items that you are shocked by in terms of value or volume and see what patterns emerge. For example, did you buy that new smartphone just before a major function or event so that your friends would notice? Or do you tell yourself you only take taxis late at night, but then realize that you're taking way more taxis every month than you thought? Are you working late more than you thought?

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There's so much that we can learn about ourselves if we take the time to look. And sometimes our money knows us better than we know ourselves. Tracking our finances can reveal what we are in denial of, our hidden biases, our fears and what might be holding us back. Though it can be difficult and uncomfortable to take a good, hard look at our financial behavior, it can reveal some deep emotional truths. Some truths that can help us re-evaluate our careers, our relationships and our priorities. So give it a try. The payoff could be huge.

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Thank you.