

*(Financial Secrets
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try this new way of banking. I want you to open up 4 separate bank accounts and you can use your current accounts if you like. You're welcome to have all of your accounts at one bank or separate them at different institutions if you need the discipline.

The first account will be called your **income account**. Every dollar that you make will be deposited into this account and all of your bills will be paid as they always have been from this account. This also makes a great statement for filing your taxes at the end of the year as your bank has done all of your accounting for you. A caveat to this account is that if you're already saving monthly for an investment or RRSP, consider it a bill - the amount you'll save in the other accounts is extra and needed for the purposes of the game.

The next step is to take 10 percent of ALL of your income and distribute it into the remaining three accounts. You may make equal distributions such as one-third into each account or mix it up as you prefer.

The second account is called the **financial independence account**. The rule of this account is that you may NEVER spend the principle. I know that you might be thinking that this is a bit unusual as why would you want to

create an account that you'll never be able to spend what you've put into it? What you will do, is spend all of your interest in this account on a regular basis and when you do so, live, if only for a few minutes, as though you were financially independent. This account sends two very powerful messages to your subconscious: I always have money (because you will never spend the principle) and the second message is, I don't need money (because there's enough money in your life to save in this account and never need it or spend it).

The third account is called the **purchases account**. The rule for this account is the polar opposite of the second one. You are, at regular intervals, to spend the entire amount of this account. Yes, you are reading this right. The purpose of this account is to spend all that has amassed on something for yourself. And remember, you need not feel guilt or explain or justify to yourself or your partner the purchases you've made as the money deposited into this account has already been earmarked for your enjoyment and spending. Furthermore, if you're a spend-a-holic, you may find that you cherish this account and your overall spending greatly reduces as there's no need for worrying about other bills or commitments. Conversely, if you have a tough time spending, you may enjoy the push to solely

spend money on yourself and enjoy the buying process as you once did as a child.

The last account is a **couple's account**. In this account all funds must also be spent on a regular basis and to provide romance, education, travel or whatever will support and further your time together on this planet. So often the financial pressure of a home, two cars, children and so many other factors, we don't take time to feel abundant as a couple. Here's a chance to do just that.

As a couple, you are likely already saving and spending as I have outlined above. But why not encourage positive money habits and discussions about them openly and together and with ease and enjoyment? Playing the Banking Game and sharing your saving and spending with each other will build trust and provide the openness for your relationship to flourish and enable you to prosper together in life and with love. ☺

Kelley Keebn, lecturer, personal coach and author of The Prosperity Factor, uncovers the "inner games" we play surrounding wealth. As a financial professional for over a decade, she's witnessed first hand the problems individuals and couples have with money and has developed a fun and practical guide to making changes to our money mindsets at a fundamental level. For more information, visit Kelley at www.TheProsperityFactor.com or call her at 1 877 488.8760.

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