



THE 8 QUALITIES OF A *WEALTHY* WOMAN

Make sure you are
always walking toward
wealth rather than
walking away from it.

by Suze Orman

When it comes to matters of money, it is time to learn how to recondition ourselves from the inside. What's required now is that we come from a different place within our beings so we can realize the potential we all have to become powerful and wealthy. Are you surprised I used the word *wealthy*? It's still startling for us to hear a woman express a desire to have wealth.

A wealthy woman absolutely has money, but she also has happiness, courage, balance and harmony. A wealthy woman is generous, clean, wise, and therefore, beautiful. A wealthy woman has it all, so to speak, and brings these qualities into every relationship, carries them with her in every waking moment of her life.

It's my wish that you'll carry these eight qualities within you wherever you go, and they'll serve as your guideposts to make sure you're always walking toward wealth rather than walking away from it. It's important you understand that all eight qualities must be present at all times to attain and maintain the true state of a wealthy woman.



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Qualities 1 and 2: Harmony and Balance

Harmony is an agreement in feeling, approach and sympathy. It's the pleasing interaction between what you think, feel, say and do.

Balance is a state of emotional and rational stability in which you're calm and able to make sound decisions and judgments.

Harmony and balance are perhaps the most important qualities of all, for they serve as the foundation for the remaining qualities. When you possess true inner harmony, what you think say, feel, and do is one. We are so accustomed to this split-screen state of mind in which we think one thing, say another, feel something else, and act in a way that has nothing to do with what we just thought, said or felt. When your thoughts, feelings, words and actions are not in harmony, it shows up as an imbalance—you feel agitated, uncomfortable, you sense something is off, so you find it difficult to make rational, calm decisions. This is why these two qualities are a pair.

To make sure these two qualities are present in your life, you need to pay attention to your feelings. Observe and listen to the words you use—the actions you take should be perfect reflections of the thoughts you think. If you maintain this awareness, you'll notice when you're out of harmony/balance.

When you detect an imbalance, you are to stop whatever it is you're about to say or do and investigate the location of it. Take note when you feel agitated—it's a sign of impairment. If you read the definition of balance again—a *state of emotional and rational stability in which you're calm and able to make sound decisions and judgments*—you

will understand that it's an essential cornerstone to a lifetime of correct and powerful behavior.

Quality 3: Courage

Courage is the ability to face danger, difficulty, uncertainty or pain without being overcome by fear or being deflected from a chosen course of action.

Courage gives harmony expression. When your thoughts and feelings are one, courage helps you manifest them in the form of words and actions. When you're afraid to speak or act, courage helps





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you overcome your fear. Courage gives you the ability to speak your truth, even when it's not what others may want to hear.

It can be difficult for women to connect to their courage. Women can be deflected from a course of action if they think it might hurt someone else. It's so much easier to hurt yourself than to hurt someone else, isn't it? Women also lose their courage when they subscribe to a belief that someone or something is the key to their happiness—rather than recognizing that power lies within.

If you're dependent on your husband or partner to support you, it's easy to lack the courage to speak up on behalf of yourself and your family. Think about it: Are you willing to risk the roof over your head for your needs and wishes?

Fear is usually what stands between us and our courage. We're afraid to rock the boat. We're afraid of confrontation. We're afraid to upset someone. We're afraid we'll lose our job. We're afraid he will divorce us. We're afraid

our kids won't love us. We're afraid of what others may think of us. We're afraid we'll be flat broke. The list goes on and on. But if we are to embrace this quality of courage to its fullest, we can no longer allow ourselves to hide behind fear.

The only way to conquer fear, finally, is through action. You can meditate on your fear and think about it rationally and try to will it away, but in the end, if fear is preventing you from acting, you must find your courage and act to overcome your fear. Find the courage to silence your fear and say what's on your mind, do what you

believe must be done, express your feelings.

And don't think I'm not aware that it's easier said than done.

Quality 4: Generosity

Generosity is when you give the right thing to the right person at the right time—and it benefits both of you.

Generosity is a quality most women can tap into very easily—maybe too easily, if you ask me. As women, we tend to be overly generous with our time, support, love and money—but giving simply for the sake of giving doesn't match the definition of true generosity as stated above.

True generosity goes far beyond what you give to others. In giving, there is a power, an understanding that you're just the vessel that wealth or energy flows through. You allow money to come in through your hands and out through your heart. To be empowered to give, to be moved to give straight from the heart, is a feeling that all the money in the

world could never buy. That's how I want you to feel when you've been truly generous.

So let me ask you: Is that how you feel when you constantly give of yourself? Do you feel enhanced, or do you feel diminished? Be honest here. You think of yourself as a giver, as generous with your time, talent, compassion, money? Others probably describe you as a generous woman, but if I were to look at you, I might think you give for the wrong reasons. Do you give because you feel you should? Do you give to feel included? Do you give out of guilt or embarrassment? Do you give because you're worried about what others will think if you don't?



It's very important you understand *that true generosity is as much about the one who gives as it is about the one who receives*. If an act of generosity benefits the receiver but saps the giver, then it isn't true generosity in my book.

To me, honest giving must always observe these six rules:

1. You give to say thank you and out of pure love. Not to give something back.

A true gift has no expectations on it or demands.

2. **Whether it's a gift of time, money or love, you must feel strongly that your gift is an offering.** It should be given freely and out of pure love.
3. **An act of generosity must never adversely affect the giver.** When you give money you don't have to give, that gift adversely affects you.
4. **An act of generosity must be made consciously.** You must be aware of how your gift will affect its recipient and be sure it won't be a burden.

be directed to those who move your heart, those you feel need your help and will treasure the help you give. Giving should enhance you, not diminish you.

Quality 5: Happiness

Happiness is a state of well-being and contentment. When you find the courage to live your life in harmony and balance, when you understand and practice generosity in the truest sense, happiness spontaneously appears.



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5. **An act of generosity must happen at the right time.** You must be able to afford to give your gift, whether it's a material item or the gift of time.
6. **An act of generosity must come from an empathetic heart.** Your generosity should

When you're happy, you're open and accessible. When you're happy, you tend to be more optimistic. You approach new challenges with a clear mind that seeks positive solutions. You see possibilities rather than problems.

If you're not happy, then I would ask you to try to find the place in your life where there is discord, not harmony. Have you wanted to do or say something but failed to find the courage to act? Have you been too giving or generous for the wrong reasons? When you're unhappy, you feel as if something becomes a hole to be filled. It's dangerous to be in a state of wanting, for it leads to decisions that aren't always made with your long-term best interest in mind.

Happiness is not a luxury. It's a necessity for true wealth. When you're happy, you find pure joy in your life. You're not in a state of wanting but a state of contentment. You have the satisfaction of knowing that your actions come from a place of purity and balance, that they're correct and generous and kind. There are no regrets in this state of happiness—and that's a goal worth striving for in all areas of your life.

Quality 6: Wisdom

Wisdom is the knowledge and experience needed to make sensible decisions and judgments, or the good sense shown by the decisions and judgments made from an accumulated knowledge of life gained through experience.

The quality of wisdom is more than intellectual, and it is in no way related to how much schooling you have. Exercising wisdom requires cutting through the noise of life and tapping into your core beliefs to make thoughtful decisions. Wisdom results from inhabiting all the qualities that came before it. A wise woman recognizes when her life is out of balance and summons the courage to act to correct it. A wise woman knows the meaning of true generosity. A wise woman knows happiness is the reward for a life lived in harmony, with courage and grace. A wise woman knows how to summon her courage and do what's right, rather than what's easy.

Quality 7: Cleanliness

Cleanliness is a state of purity, clarity and precision.

Cleanliness is about respecting the importance of order and organization. If you don't know where the money is, if you have no filing system for your important documents, if you dive into your pocketbook to pull out crumpled bills, if your car looks like a garbage can, if your closets are filled with junk and clutter, I'm sorry, but you cannot possibly be a wealthy woman.

You need to clean up your act—quite literally—to bring true wealth into your life. In India, women sweep the front entrance to their home each morning as a way of welcoming Lakshmi, the goddess of material and spiritual abundance, into their home, for there is a belief that she resides at the threshold of every house. In order for her to enter, she must have a clear path.

Start with your pocketbook and wallet and make sure all bills face the same way and that every morning you put them in order. Next,

donate clothing you haven't worn in the past 12 months to a charity of your choice. Simply throw out all the beauty products that go unused. Remember, when you keep things around you that are worthless to you, they end up making you worthless.

Are your important documents organized? They should be. When your accounts are clean and orderly, you can find the information you need to make good decisions.

Respect the power of this quality of cleanliness. Make it your way of honoring the goddess of Lakshmi, if only symbolically. Tell the universe that you have cleared the path for wealth and abundance to enter.

Quality 8: Beauty

Beauty is the quality or aggregate of qualities in a person that gives pleasure to the senses or pleasurably exalts the mind or spirit.

Beauty is what you create when you incorporate the other seven qualities into your life. When you take the steps to have harmony, balance, courage, generosity, happiness, wisdom, cleanliness and beauty in your life, you will exude confidence. And there is nothing more beautiful than a confident woman. Remember, when you're confident you feel secure, and when you feel secure you have no fear. And when you have no fear, you have the courage to say what you think and feel in a calm and wise way. And when you're calm, you make wise decisions with your money, which then allows you to be truly generous to others as well as yourself,



which, in turn, makes you a happy, powerful and beautiful woman. Do you see how all of these qualities work together to help you arrive at the goal of being a woman in control of her destiny?

Carry these qualities with you throughout your life. Write them on a note card and keep them close at hand—in your wallet or in your pocket. Make it a talisman to guide you every day as you make your way through life and all its impossible demands. These qualities will keep you focused and tranquil. Let them and they will offer you constant reassurance that you're acting powerfully and correctly, with love in your heart and the purest intentions, to realize your goals of security and comfort for yourself and all you love. **SH**



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