



Episode 142: How to Stop Your Finances Controlling Your Career

with Dr Tommy Perkins

No matter who you are, you need money. It's a fact of life.

We work hard and earn as much as we can, and yet, despite making a decent sum at the end of the month, it may feel like we're not getting any wealthier. Most people think they need to work even harder, but that path quickly leads to burnout.

So what's the solution? We can't let our finances control our career and our lives. There are ways to redefine the financial decisions we make so that we can control our finances, instead of the other way around.

If you're looking for practical steps to take so that you can get more money in your pocket at the end of the month and stop your finances tying you down to way of working you hate, this is the episode for you.

Podcast links

[You Are Not A Frog Episode 50: Freeing Yourself From the Money Trap](#)

Learn more about how you balance your career and finances at [Medics Money](#) and get a copy of their [ebook](#).

Medics Money Podcast on [iTunes](#), [Spotify](#), and [Google Podcasts](#)

Check out our [Permission to Thrive CPD membership](#) for doctors.

Find out more about the [Shapes Toolkit](#) training, talks, and workshops.

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Quote to remember:

‘What people do with their money is actually heavily anchored to experiences that they’ve had, and, especially, experiences early in their adult life.’

What You Will Learn

There’s a single, critical phrase to keep in mind: spend less, or earn more.

The choice is up to you.

This workbook will ask you to evaluate the kind of lifestyle you live. It’s not a financial document, but instead an examination of how you view your money and your finances.

The first section will have you reflect on the financial decisions you make. You’ll find out what influences your decisions at varying cash levels. How do you view small purchases? Do you take your time with them, but make large purchases unthinkingly? Everyone has a different perspective on their finances.

The next section will shift the focus from how you spend to how you earn. You only have so much physical and mental energy in a day. Can you shift your efforts elsewhere so that you can save indirectly?

Making better financial decisions isn’t limited to looking at your bank account at the end of the month. Understanding your thinking behind your financial decisions will make a significant difference in how you think about money.

Activity: Spend Less, or Earn More?

Q1. What was your financial situation like when you were younger? What influenced your spending then, and does it affect your spending patterns today?



Q2. Do you often consult your family and friends regarding financial decisions? Why, or why not?

Q3. How do your finances limit you or free you right now?

Q4. If money was no object, what would be different about your life?

Q5. Are there any low-cost quick wins which would get you some of what you listed in Q4?

Q6. In the podcast, Tommy makes several suggestions about what you could do to get control of your finances. Which ones could work for you?

Q7. What is your next action?



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