

**Q.** I've recently started my own business and I'm struggling with managing the financial side of my business. It's not my strength and I avoid it, which inevitably leaves me buried in administration with a backlog of work. Any tips on how to deal with this, besides hiring a bookkeeper, which I can't afford?

**A.** The best advice I can offer – develop your discipline. It's great that you recognize your challenge because when it comes to business, minding your dollars and cents, makes good sense for going the distance. Financial work is both task-oriented, and requires big picture thinking – strategy for success. Procrastination happens to everyone, especially in areas where we don't feel satisfaction or where we don't feel competent. And more often than not, we do it out of fear: fear of failure, or perhaps fear of the unknown. I know what it's like - if you avoid looking at your financials, you avoid potential bad news. You'll be further ahead in the long run if you develop your discipline for managing your money, avoiding the trap of allowing your money to manage you.

What is your lack of discipline costing you? If you tend to see the big picture first, what does your financial success look like? List three objectives to get you there. Consider adopting discipline as one of your strategies. Are there some financial tools you need to sharpen to better manage your bucks?

Sometimes avoidance occurs because in your minds eye, task is daunting and not necessarily realistic or true. Take control of your financial reality; commit to financial work at regular intervals, keep your sessions reasonably short and block distractions. Practising the art of discipline in areas where you are challenged becomes your reality. It fosters learning, and provides you with sense of accomplishment.