

# Re-engineer Your Life

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If you're living beyond your means — emotionally, physically or financially — it may be time to reengineer your life. That means more than making a few changes or altering a few priorities. It means you question everything, and look at your life in a whole new way.

- Do an "autopsy" on how you got into the situation you're in.
- Life Law #1: You either get it or you don't. "In the years leading up to where you are now, there was a whole bunch of something you didn't get," Dr. Phil tells his guests.
- Life Law #2: You create your own experience. You've made the choices that got you here. You need to own them before you can change them.
- You don't solve money problems with money. If its money troubles your encountering, having someone pay all your bills and give you some extra spending cash wouldn't fix things. You need to make bigger changes that prevent the same problems from reoccurring.
- Change your language. Stop using words like "have to" and "need" when they don't necessarily apply. Does your child "have to" have cable TV?
- Make decisions based on reality — not on guilt. If you can't afford (in terms of time or money) to take care of five pets, then even if your child adores them, one or more may have to go. You may really want to buy your teenagers name-brand clothing, and they may tell you what misfits they'll be without a label on their shirt, but if you can't afford it, you just can't buy it.
- Be willing to downgrade. You may have gotten used to a lifestyle that is not feasible. You may need to live in a smaller house, drive an older car, or change your budget.
- Be willing to challenge everything.
- Recognize that you're over scheduling and overspending is hurting your family. Children learn what they live. Is this how you want them to live?
- Give yourself permission to slow down and take care of yourself. Do you really need to be at your son's football practices? What if you used that time to take a bubble bath, or to lie down and read a magazine? It's not a gift to your kids to make yourself sick. Don't be a martyr.
- Have a family meeting about how things are going to change. Explain that you need to eliminate some of the moving parts. Don't be afraid of telling your kids that there will be some financial adjustments.
- Recognize that you're not in control of everything. You just don't have that power. When you stop expecting that of yourself, you'll make more realistic choices.