

Taking 100% Responsibility – The prerequisite for creating a life of success

In his book, “Success Principles,” Jack Canfield shares a story about working with W. Clement Stone, a self-made millionaire worth \$600 million in 1969. He tells how Mr. Stone pulled him aside one day and asked him if he took 100% responsibility for his life. Jack stutters, “I think so.” Stone replies, “This is a yes or no question, you either do or you don’t.” Jack goes on to assure him that he does indeed take responsibility for his life. Stone asks: “Have you ever blamed anyone for any circumstance in your life? Have you ever complained about anything?” Jack admits he has.

Stone then goes on to explain:

“That means you don’t take 100% responsibility for your life. Taking 100% responsibility means you acknowledge that you create everything that happens to you. It means you understand that you are the cause of all your experience. If you want to be really successful, then you will have to give up blaming and complaining and take total responsibility for your life – that means all your results, both your successes and your failures. That is the prerequisite for creating a life of success. It is only by acknowledging that you have created everything up until now that you can take charge of creating the future you want.”

It’s a simple concept, to refrain from blaming and complaining, and yet it’s a challenge to change a habit, especially one that everyone else has. Like sticking to your diet, when everyone else around you is enjoying chocolate cake. It requires you to resist the impulses, tendencies, and trends that don’t really get you where you want to go. Keep reading and you’ll find out how this relates to your marriage and finances. Then I’ll share some action steps to help you become 100% responsible for your life.

Three ways we avoid taking responsibility– especially when it comes to money and marriage

1. We make excuses

Anytime we make an excuse we’re not accepting complete responsibility for our lives. We say things like: *That’s just the way it is, I can’t...* and *I’m just not good with...*

And when it comes to our money and marriage:

“My partner never listens to what I have to say, and spends money however he wants, and *that’s just the way it is.*”

"I just can't make enough money to support my family, so my partner has to make enough to cover our family expenses, and that's just the way it is."

"I'm not good with money, so I just let my partner handle it."

2. We blame and complain

We blame our spouses for our financial and relationship challenges. We complain about their spending habits and behaviors, that they're untrustworthy, or too controlling. While we may be speaking some truth, blaming our partner implies that we are powerless to change our circumstances, and so it gives us permission to do nothing. I had one client who wisely told me, "I get so upset with the way my husband controls the checkbook– and I realize now why it's easy for me to just blame him, because then I don't have to do anything about it."

3. We make commitments and break them on a whim

Many people, who are thousands of dollars in debt, struggle with making impulse purchases that aren't in alignment with their financial goals. Others spend time creating a budget only to blow it as soon as the desire comes over them to go shopping, or buy some "essential" purchase. I call this the "I want what I want, when I want it" syndrome.

I recall the words of two husbands who attended one of my "Financial Dating" workshops:

"If I head out to the mall with my kids, I'll easily blow \$50, without giving it a second thought. When it comes to my kids, I don't always consider the big picture, like what my wife wants, what's good for our family and how much we have in the bank."

"I'll write my budget, and calculate how much money I should spend in each category and yet, if something comes up in the moment, like say my wife wants to go out to dinner, I'll do it, regardless of whether or not I've already spent what I budgeted for eating out. If I want something, I'll go out and get it, budget or no budget."

Likely you recognize some parts of yourself in the comments above. Taking 100% responsibility means taking the road less traveled—it requires us to break the habitual patterns of excuse-making, blaming, complaining, and acting impulsively against our better judgment.

Despite the challenge, we can be light with ourselves about it, laugh at our tendencies, and still walk the difficult, but rewarding path of change. For now, I

invite you to dive into the actions steps below, and enjoy the life of success that W. Clement Stone spoke of when he taught Jack Canfield about taking 100% responsibility.

Action Steps

- 1. Track your excuses.** Write down or keep a mental note of when and how often you make excuses, complain, blame and do things impulsively, against your own better judgment. Notice what you say to others, and what you tell yourself that keeps you from taking 100% responsibility.
- 2. Create new habits.** Make a point to interrupt the speech and actions that don't support you. Interrupt excuse-making, blaming and complaining, and replace them with "I statements" about how you feel. Keep the focus on yourself - your feelings, your desires, your actions. Find ways to prevent impulse spending: use personal financial software like Quicken to track spending, so you can identify spending patterns that don't support your top financial goals.
- 3. Get support.** Ask your spouse, family member or close friend to help you notice when you're blaming or complaining. Ask them for help sticking to your commitments and spending plan. If you're ready to move at quicker pace, consider one-on-one coaching.