

## Time for a Change

“Sometimes it’s the smallest decisions that can change your life forever.”

– Keri Russell, American actress and dancer

I was at the bank the other day applying for a consolidation loan. After answering a series of questions, it was time to visit the dreaded Credit Bureau. I was a little nervous, but the Bureau showed a respectable credit score and a long history of payments made on time.

Imagine if life came with a credit score – a sort of overview of how successfully you’ve lived up to your current life obligations. If there were such a thing as a life credit bureau, what would it reveal about the life you’re living right now? Would it show that you’re doing your best, making sound life decisions based upon wisdom, insight and sound reasoning, or merely reacting to whatever comes your way? If you’re ready to start improving your life situation by improving your self-esteem (and you’re prepared to do what it takes) then here are six steps that can help set you on the path to building a life that is truly worth owning and living.

1) Fill each day with insight, awareness, knowledge, desire and wisdom.

Make learning a lifelong mission. Each day and in every way, look for opportunities to grow in your self-awareness and build your self-esteem. Pursue your passions with gusto. Never be satisfied with the existing state-of-affairs, but always be looking for ways to make things better.

2) Nurture the body, mind and soul.

Owning your life means taking complete responsibility for every aspect. It means caring for your physical health by managing your stress, enjoying a balanced diet combined with exercise and a good night’s sleep. The mind is like a muscle that must be exercised. Build a powerful mind by reading great books, learning new things and challenging yourself to reach further and never being satisfied with the status quo. Set worthy goals and strive for excellence.

3) Cherish this life and care for it every day.

Life is a gift and should never be taken for granted. Make a point to acknowledge blessings both big and small and each opportunity to learn and grow. Live in the moment and never take a single breath for granted. Do so, and you won’t look back one day with regret.

4) Act with honesty, integrity and in an ethical manner.

Speak to others and yourself with love. Live with compassion. Be honest with yourself and you'll find it easier to be honest with others. Speak your truth with conviction and be fair in your dealings with other people. Let your word stand for something. Be known as a person who is reliable, hardworking and a friend who can be counted on through good times and bad.

5) Use this life to build a better world for yourself and those around you.

Share what you've learned with others so that they too may grow in their knowledge and wisdom. Be a sustaining resource for your friends, family and community. Be a mentor to those seeking guidance and a role model for others looking for an example of empowered living. Volunteer for a worthy cause. Do good deeds without the need for acknowledgement or praise.

6) Accept full responsibility for every decision made during your life.

Own it all: every decision, every consequence along the path of life. You are building this life one breath and one decision at a time. Take full responsibility for it. When you own your life and embrace it fully, you can't help but learn, grow and succeed.

"Change your thoughts," wrote American best-selling author, Norman Vincent Peale, "and you change your world."

Ready to improve your life? Then improve your thinking, it's that basic.