**Your Psychological Relationship With Money as Someone Self Employed**

If you're working from home and running your own business, you may well find that your relationship with money changes to quite some degree.

On the one hand, this is a good thing and you might find that you become a little less stressed about your finances. At the same time though, the opposite can also happen – and you can find yourself obsessing over your bank balance. If your objective when choosing to work from home was to be happier and healthier, then this can of course be somewhat contrary to those aims and so it's very important that you focus on fixing that attitude and on understanding what may have caused it to go wrong in the first place.

**The Problem**

So where does this odd relationship come from?

The first change is that you're going to find yourself earning a different amount every day. You won't get paid at the end of the month and depending on the nature of your work you may even get paid daily!

And if you are paid per hour, or per word, or per sale… you might find that your income is *directly* linked with how well you perform on a given day or how long you work.

This immediately creates some issues because it now means that you could stay working for 24 hours… and quite possibly earn several hundred dollars in a day. That temptation is always going to be there… which is odd.

And when you look at your money in *this* way, you then realize that if you decide to treat yourself to a $30 gadget… you can just work for an extra hour or so and earn that $30 back. And if you manage to earn $20 less that day? Well then you just cancel your plan to go out that night and you breakeven…

**The Fix**

This is unhealthy of course because it now means that every single decision is a financial and business decision. Instead of looking at it this way then, what works better is to set yourself a strict time limit for working *and* a strict goal for how much you earn.

For instance, you might aim to earn $170 every day. You can then make sure that no matter what happens, you earn *at least* that much before 5pm. If you can earn *more* then that's great but you don't go *over* that time unless you've failed to meet the target. This system creates a much more stable income and a much healthier outlook.