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Spiritual finance class born from woman's own battles with money

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Fall River — The last thing someone with money issues will probably do is sign up and pay for a class, which is why Kerry Cudmore is offering scholarships and even free admission to her Spiritual Finance class.

The eight-week course isn't a how-to look at managing finances; it's all about developing a relationship with money, regardless of means, age or gender. "Money is the last taboo in our culture," said Cudmore. "When I started working on my own money issues I thought I was the only person who had completely messed up her finances. I was shocked to find I was in the majority. People will tell you the intimate details of their sex life before they talk about how much money they have in their checking accounts."

Cudmore developed the principles and tactics in the Spiritual Finance course from her own 10-year experience of digging herself out of financial disaster, and for the past two years she's been sharing her knowledge with others.

"I got into this out of necessity — my relationship with money was so chaotic I was poised to lose everything," she said. "I had to change my relationship and I did it alone. It was very painful and it took almost 10 years to change things in a significant way."

As a certified life coach, Cudmore began sharing the tools she discovered along the way with her clients, which eventually led to the courses she's held for groups at private residences, financial planning offices and businesses. Lotus Rising, the center for healing and the arts at 73 Columbia St., Fall River, is the site of her next upcoming area course, which starts on Wednesday, Jan. 13, and meets for five two-hour sessions over a period of eight weeks.

The classes, which are geared toward each participant developing their own personal relationship with money in line with their values, are not just about Cudmore standing up and lecturing to the crowd. There's also in-class exercises and homework to clear financial clutter and limiting beliefs so participants can move on to a healthier, more empowering relationship with money. She said participants will also examine how they relate to prosperity and abundance and learn to be comfortable talking about money.

"Money is one thing we all have in common. When we start talking about it in the classes it brings people together," she said. "There's a lot of shame and a lot of fear — to find out you're not the only one has been a relief for people."

Though the course isn't geared toward the nuts and bolts of money management, Cudmore said it lays the foundation for participants to move on to making solid financial decisions.

"We learn about money in a very haphazard way. This makes it less mysterious and puts you in a position to make decisions," she said.

Cudmore began offering the course for about \$300 two years ago but said she found over time that though people said they were interested in taking the course, their relationships with money were keeping them from signing up.

"The very people who needed it weren't signing up because they were afraid to make the financial commitment," she said.

That's when she decided to offer a course she was teaching at Sisters of Solstice in Westport for scholarships and for free. She said within three days the class was booked.

In 2009 she said she gave away 92 scholarships equivalent to the value of \$27,000, and yet she said somehow the classes manage to be paid for either through businesses like Lotus Rising, which is sponsoring this course, or through private donations. There have also been several instances, she said, in which participants have turned around their finances and eventually reimbursed her for the course.

"It's been very interesting to see how often the class pays for itself," she said. "For me it's a lesson on having faith in money showing up."

Cudmore said she's made a commitment to easing the stress and suffering of finances for as many people as possible even if that means people taking the course for free. And she said she's not kidding: There's no catch, nothing to buy and no application for the scholarships; participants essentially tell her what they're able to pay.

Classes are limited to 20 participants. To register call Lotus Rising at 508-676-0073 For more information see www.LotusRisingCenter.com or www.kerrycudmore.com.

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