

TRANSFORM YOUR RELATIONSHIP WITH MONEY



ACTION GUIDE MODULE FOUR

MODULE IV: MONEY HABITS

When people have traumas related to money, they develop unconscious habits around money and money management. Habits and Addictions shape how we behave around money and what we do with money.

For instance, it's known that many Lottery winners lose most or all of their money within a few years of winning the Lottery. This is because they haven't healed their core traumas around money; they haven't developed new money practices; and they haven't reprogrammed their relationship with money.

Money is the most powerful drug there is. It's an aphrodisiac and a pain killer. It isn't surprising that money-based addictions are so common and widespread. Debting (spending more money than you actually have) is probably the most common form of money addiction.

Like food addiction, work addiction and relationship addiction, money is something that you *have* to interact with. It's part of survival. The aim here is to replace unconscious habits and addictions with sound money practices.

You have already identified your Unconscious Money *Programming*. Your unconscious money programming came out of unhealed traumas, which fostered unsound money beliefs and fear-based emotions around money.

Habits are ***physical behavior patterns***. Some habits are avoidance patterns. We can postpone facing a significant fear or challenge for years. Identify any ***money habits*** you have developed. What habits do you need to change, in order to have a healthy relationship with money?

Write a comprehensive list of all of the habits and behavior patterns – even money addictions - that you have around money. Brainstorm. Write down everything that comes to mind without analyzing or editing.

Now, identify the Top Three Money Habits that you have from your list. These are the habits or addictions that impact your life the most.

HABITS: Remember that habits are replaced, not eliminated. Your unconscious financial habits need to be replaced by sound money practices. It generally takes 30 days to change a habit.

ADDICTIONS: There is usually a financial trauma underlying money addictions. The trauma underlying your money centered addiction needs to be healed as part of your financial sobriety.

REPLACE unconscious money habits with conscious actions that are aligned with your goals and dreams. Identify your dreams and long term goals in life. Break those goals into actionable steps. Your daily habits should ultimately be aligned with your goals in life. See the map on the facing page.



MONEY ADDICTION

SPENDING: 24 hours a day, the media sells us the idea that spending money and buying things will bring you happiness. This message is so pervasive, it fills our waking hours and our sleeping dreams. The real dream is happiness, but our collective belief is that we can only reach a state of happiness by attaining wealth.



Spending money is very seductive.

We enter a store and we are treated with empathy and care. Corporate scripts meet a very primal need that we all have to feel valued and cared about.

We unconsciously believe that spending money will raise our self-worth. But, it doesn't work out this way. Those who live their true life purpose tend to have high self-worth. Those who do not live their true life purpose tend to have low "self-worth". It's that simple.

SUCCESS: The human potential movement is filled with therapists, coaches and motivational speakers who promise us that they hold the key to attaining quick and easy wealth. The best way for a self-help guru to become wealthy is to sell the dream of wealth to you. He or she knows this. The problem is, the self-help guru is often asleep in the same dream as everybody else.

We hope that wealth will free us from trauma, stress and fear. We can then become the person that we know we really are. But, the opposite is true. Spending more money leads to more debt. This increases trauma, stress and fear. You need to heal your money traumas first. Then, wealth can emerge.

SPEND LESS MONEY: The total amount of consumer debt in the United States in 2010 was **nearly \$2.4 trillion**. That's \$7,800 debt per person. Healing your relationship with money means *spending less money*:

- 1. TO SATISFY UNMET EMOTIONAL NEEDS.**
- 2. TO FEEL HAPPY, LOVED OR FULFILLED.**
- 3. TO GAIN SELF-WORTH.**

A sober relationship with money means living within your means. This is achieved by spending less money. Spending less money means living more simply and discovering that you don't need so many "things" to be happy.

Excessive spending is a form of emotional compensation for trauma, stress and fear. The first step to sobriety is making a conscious decision to heal past traumas and change your money habits.

TAKE ACTION

The Law of Attraction is based in the feminine principle of *attraction*. Initiative (positive action) is based in the masculine principle of *assertion*,

Imagine for a moment, the Five-Dimensional person that you have become. You receive the currency of money effortlessly. You know how to program your conscious and unconscious mind to download money. You have a new life contract with money. You earn money intuitively and instinctually.

It's as easy as breathing. You breathe out and give your work to others. You breathe in and receive money. This is who you are, without any emotional or physical blocks. This is you without traumas, fears and false beliefs about your own worth. This is your **Optimal Money Self** (OMS).

Return to your Optimal Money Self every day. Your OMS doesn't have any inhibitions about making or receiving money.

Ask your Optimal Money Self (OMS) what actions you need to take today to achieve optimal results. What is the most direct path that you can take to reach financial prosperity? Your Optimal Money Self might ask you to map out your day, week or month. Check in regularly with your OMS.

This will help you to transform ineffective habits into effective actions. Action itself is neutral. Actions can be positive or negative, beneficial or harmful. Initiative is *effective action* – action that's based in grounded dreams and concrete goals. Effective action isn't pushed or forced.

Positive habits are directed, focused activities that are acquired through thoughtful repetition. It takes 30 days to replace an unconscious habit with a conscious habit. Positive **HABITS** are conscious and consistent with the goals you've set: **Harmonious Actions and Behaviors Initiate Transformation**.

Effective Action begins by developing *conscious* habits that work for you. **Ineffective Action** comes from repeating *unconscious* habits that don't work for you.

Here, you are replacing unconscious money habits with conscious money habits. Your daily habits will shape your life and determine your success.

DAILY ACTIONS THAT I NEED TO TAKE:

1. _____
2. _____
3. _____

TRANSFORMATION

Recognize any self-imposed limitations that you have unconsciously set for yourself. Your Financial Blueprint is like a thermostat that automatically adjusts to the same financial setting.

By transforming your money **BELIEFS** (mind); your **FEELINGS** about money (emotion) and your money **HABITS** (body), you can create a new Financial Blueprint for yourself.



You can raise your financial settings, by reprogramming your financial thermostat. This is done by transforming four key patterns around money:

KEY I: BELIEFS (Thought Patterns): Now, look at the Beliefs that you rated highest (8-10). Notice any patterns or similarities between these beliefs. Is there a Core Assumption – a common thread - underlying these beliefs?

What is your Core Assumption? _____

You can change your core beliefs around money by re-training your Inner BRAT. Look at your core assumption (above) about money. Come up with a positive affirmation that's the direct opposite of the Core Assumption that you've been unconsciously telling yourself about money. Retrain your brain.

Visual: Write down your affirmation 25 times, first thing in the morning.

Auditory: Read your affirmation out loud 25 times, before you go to sleep.

Kinesthetic: Practice EFT (tapping) as you read your affirmation (page 77).

Practice this with joy and gratitude for 30 days. It takes one month (30 days) to change a habit, even if the habit is a habitual thought pattern about money.

KEY II: FEELINGS (Emotional Patterns)

1. With regards to money, I feel sad that _____.
2. With regards to money, I feel afraid that _____.
3. With regards to money, I feel angry because _____.

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4. With regards to money, I feel ashamed or embarrassed about _____.

5. With regards to money, I feel sorry because _____.

How would you *like* to feel about money? Transform negative fear-based feelings to positive feelings. Remember that negative feelings arise when your needs are not being met. Imagine that your money needs are already being met. Take a Money Gratitude Inventory:

1. With regards to money, I feel happy that _____.

2. With regards to money, I feel grateful because _____.

3. With regards to money, I feel peaceful because _____.

KEY III: HABITS (Behavioral Patterns)

1. Think of a significant childhood experience or event that shaped your feelings, beliefs or habits around money. What happened? How did this event shape who you are today? Why did this experience have an impact on you?

2. What life scripts do you tend to repeat around money? What is the story or plot line? Who are the characters? What role do you play? Remember that this is only a story or script. It isn't reality. Your family's way of thinking about money isn't yours.

3. What money habits do you repeat over and over again?

HABIT I: Do you worry about money?

HABIT II: Do you overwork to earn money?

HABIT III: Do you hoard (hold onto) money?

HABIT IV: Do you spend more than you have?

HABIT V: Do you avoid thinking about money?

HABIT VI: Do you sabotage yourself with money?

HABIT VII: Do you deny yourself the right to have money?

Now replace your unconscious money habits with concrete Money Management skills. Practice developing new monetary habits (budgeting, financial planning, paying bills) 30 minutes every day.

In a credit-driven society, Money Management is the primary financial skill that many people need to develop. Visit **SCORE (Senior Corps Of Retired Executives)**, a non-profit organization that's dedicated to helping people develop Money Management and business skills.

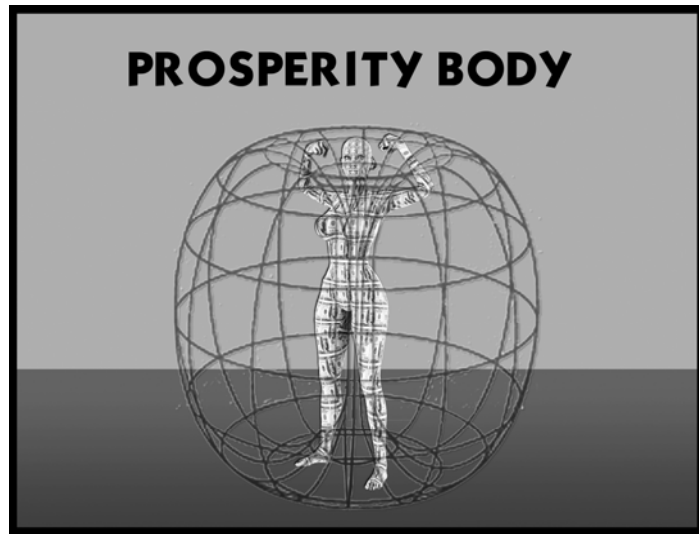
If you are unable to change your habits around money, there may be a Financial Trauma or Money Addiction that requires deeper attention. You may have *family patterning* around money that has been handed down, from generation to generation. Work with a Money therapist for support.

4. How do your FEELINGS (emotional patterns) and your BELIEFS (thought patterns) influence your HABITS (behavioral patterns) around money?

YOUR PROSPERITY BODY

Your **Prosperity Body** is the pure energy of money, live streaming through your body. Your Prosperity Body is an energetic current that resonates with the vibration of currency.

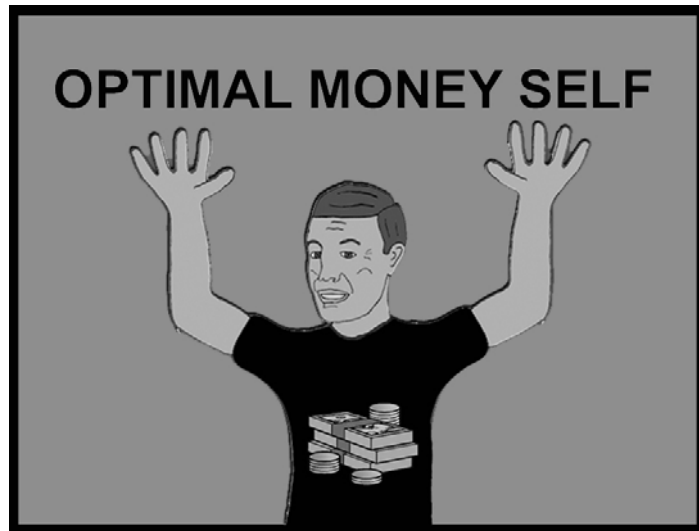
As you build the current of energy in your body, you develop a greater capacity to hold, regulate, give and receive the charge of money in your life.



All matter is energy. This includes money. Money is a specific set of frequencies that can be cultivated within the energy body. This is achieved through conscious meditation without interference from fear, belief systems or habits. Practice the **Money Meditation** on the next page for 30 days to begin cultivating a deeper resonance with the *current of currency*.

You are developing your **Optimal Money Self** (OMS). Think of your OMS as who you were before any traumas, fears or beliefs about money were introduced to you. Your OMS is the pure essence of who you are, beneath any fears, beliefs or defense mechanisms against prosperity.

Think of your OMS as your "Higher Power" with regards to money. Consult your OMS whenever you want to receive pure distilled feedback about your relationship with money. Listen to your OMS consciously and intuitively.



Ask your OMS questions every morning. What actions do you need to take today to cultivate greater prosperity? You are replacing **unconscious habits** with **conscious actions** that are aligned with your true goals in life.

RAISE YOUR ENERGETIC BLUEPRINT

We are talking here about creating a shift in your energy body, which is virtually impossible to explain to the uninitiated. Hasten to say that you can undergo quantum shifts that are rapid and life changing. The Money Meditation is designed to facilitate this, over the course of 30 days.

If you live in your intellect, however, as many of us do, you can block off the flow of energy in your body without knowing it. Even though there is science behind these principles, to many people, this may sound like quackery. You have to *experience* these principles. They cannot be fully explained.

What is your energetic patterning around money? Do you block money from coming into your life? Do you resist the influx of financial energy?

When you're in a state of flow with money, money appears in your field. It's there (bottom illustration). Are you in a state of flow with money? Is there a current of financial abundance (*currency*) running through your life?

Is this state of flow blocked or interrupted? Where are your money blockages? Where do you feel money blocks in your body? Are you open to a high frequency download of money? You are invited to develop a five-dimensional relationship with money. Here, you are shifting from a:

1. **Mechanical Three-Dimensional** *view* of money (you have to work hard for every penny that you earn) to a:
2. **Conscious Four-Dimensional** *awareness* of money (seeing how your fears, beliefs and habits shape your relationship with money) to a:
3. **Quantum Five-Dimensional** *experience* of money. Finding limbic resonance with the frequency and harmonics of money.

Think of yourself as the powerful computer system that you are. Download the frequency of money (Money Meditation) every day for 30 days. "Over-write" your old programming. Attract money. Build a positive charge with money. Expand your financial energetic reach.

When you are in limbic resonance with money, you enter into a state of flow. It's as if the frequency that your energy body is sending out is now in harmonic resonance with the frequency of money. The Law of Attraction is based in these principles. But, we need to heal traumas, fears and beliefs that send out powerful discordant signals of their own, for these principles to work.

What you are doing is, you are working on the back end quantum mechanics behind the Law of Attraction.

PROGRAM YOURSELF FOR PROSPERITY

Our Money Matrix is a 20th century money model that's based in mechanical physics. It's outdated. It's kind of like viewing your body as a mechanical system, like a bicycle, a plow or a mechanical typewriter.



You need to use force to get money: Work hard, leverage what you have and manipulate your environment to get your needs met. If you can't succeed doing that, you can physically steal from others!

The 21st century paradigm for money is based in quantum physics. The word quantum means "smaller than an atom". On a quantum level your physical body is composed of waves and particles of energy. Here's the amazing part: Those subatomic particles that make up your physical body are nothing more than data – information that can be programmed.

Your body isn't a mechanical system, like an old-fashioned typewriter. You are a complex and sophisticated energy system. You are a computer system capable of downloading light and information and re-programming your relationship with money.



Now, you are ready to complete the process of reprogramming your internal computer system, specifically your programming around money. You are ready to raise your energetic blueprint around money!