

Awakening to Wealth

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Introduction

I have been lucky enough to know many wealthy people – both spiritually and financially.

I know millionaires who have nice, big houses, several luxury cars, travel the world on first class flights, stay in five star luxury hotels and have all the pleasures money can buy.

I also know spiritual people who are indifferent towards money, who have somehow decided that money is “bad” or that they should renounce worldly possessions in order to follow a spiritual path.

On the one hand I’ve seen that money itself doesn’t bring happiness, although it certainly makes life comfortable, even luxurious. And it is FUN! It has become clear to me that money can buy pleasures but not happiness.

On the other hand, those renouncing their worldly possessions or ignoring the material world are often struggling financially, suppressing their material desires, and experiencing feelings of frustration and envy when it comes to wealth.

Personally, I see myself somewhere in the middle. I am certainly interested in money, how it works, what it can do for us and how we can share it in society. I am also a spiritual person and I have certainly experienced my fair share of frustration and envy when it comes to money and wealth.

I can by no means claim that all my financial blocks are now cleared, or even that I am where I want to be financially. However, I know that I have learned a lot over the years, that my perception and experience of abundance, prosperity and wealth continues to grow and evolve, and that my spiritual and financial understandings are now much more aligned than they have ever been before.

This book was born out of that vision and out of my passion to teach and to share what I have learned about money and wealth over the last 10 years or so.

When I started writing, it was simply for some friends I had met at a spiritual course, who wanted to have a better understanding of finances and improve their financial situation. While I was writing, the book began to take on a character of its own. It grew in scope and I decided the accumulated knowledge was worth sharing.

That’s when I decided to create an book and make it available as a free download. It is my vision and desire that together we can share our knowledge and learn from each other; that each of us will start to follow our own path and we all may experience financial abundance in the process.

In this book

Being prosperous and living abundantly is about more than just having money. It is about your journey of creating prosperity and abundance in all areas of your life and, most importantly, *who you are becoming* in the process.

What if you changed your perspective and focus from creating and manifesting money to manifesting the opportunities, the people, the knowledge and the growth in yourself that will help you to create this money?

That is what this book is inviting you to do: changing your perspective on how you approach wealth in your life.

Throughout this book, you'll find some personal stories about abundance, wealth and prosperity in life. You'll discover:

- Why you should be wealthy
- Spiritual teachings on wealth
- How to find clarity on your vision and your desires
- How to remove your financial blocks
- Exercises and processes to increase Wealth Consciousness
- Ideas and tips to organise your personal finances
- How your personality influences your relationship to wealth – and how you can benefit from it.

Your Contribution

This book is divided into two parts. In *Part One: Wealth Consciousness* you will learn how your attitude and your thoughts affect how much wealth you have in your life. You will find a whole lot of exercises to help you recognize your current attitude towards money and to understand what a change in perspective could mean to your life. For your convenience, a summary of all the exercises is included at the end of this book, in case you would like to print them and use them for future reference.

When you do these exercises, take your time. They are designed to make you think about how you approach abundance, prosperity and money in your life. The more effort you put into these exercises, the more you will get out of them. Be honest with yourself – these exercises are not for anyone to check, they are only for you. But the more you put in, the more you will get out!

If you have the time, write the answers down. It will help you clarify your answers and if you review your notes later on, you will be able to clearly see the progress you have made! If you find it difficult to answer the questions, take your time, contemplate on the question – and once again be honest with yourself. Why is it difficult for you to answer this question? Are you getting stuck? Is there something you're avoiding or you don't want to see about yourself?

You could print out the book and use the exercise pages as a reference. Or you could even start a separate notebook with your thoughts around abundance, wealth and your vision for life. You will have all your ideas in one spot and will be able to see what progress you've made and the recurring or changing ideas that you have.

In *Part Two: Financial Literacy*, you will discover *how money actually works*. Once you start to understand how money works, you can begin influencing it and working towards your goals. You will also discover how your unique personality and characteristics influence your relationship with money, and what you can do to optimize it.

Wealth and Prosperity

You've probably heard the story: give a man a fish and you feed him for a day. Teach him how to fish and you will feed him for a lifetime.

As we get caught up in our day-to-day routine, we tend to think about the fish.

However, what if true abundance and prosperity were to focus on the opportunities, people and knowledge that teach us about ourselves and our own personal path to abundance in our lives?

With 7 billion people in the world, there are 7 billion different ways of experiencing and creating wealth. Or even more! The intention for this book is to help you find YOUR way. YOUR way of experiencing abundance and creating wealth that suit your personality and your skills.

Finding our own path doesn't mean reinventing the wheel. It is great and beneficial to find a mentor or a role model to get started on your journey.

But in my own personal experience, and that of many of my friends and associates, there will be a point along your journey, where the path you have followed does not feel right any more. Maybe something doesn't suit your personality, or you get stuck because you don't have the right skills.

That is when we start to carve out our own path. We start to combine the pieces of the puzzle that we have collected on our journey and put them together to form our very own prosperity mosaic.

Part One: Wealth Consciousness

Why You Should Be Wealthy

When we don't worry about our security, we can be at our best, we can shine. That is the time we discover ourselves and our full potential. We begin to respect ourselves in the act of creating wealth and our image about ourselves changes. Our confidence changes, all of a sudden it is tangible.

There are several areas of our lives, where we have our greatest learnings, where we meet our greatest teachers that help us to turn inward and discover ourselves. Relationships, parenthood and health are among them and so is wealth.

When we think we don't have money or resources, our security is threatened and a lot of deep-rooted charges and programs reveal themselves. And when we start to move in the opposite direction, beginning the process of creating wealth, we start to dream our biggest dreams and face our greatest fears.

Only when we follow those dreams, when we work towards fulfilling our material desires along with our spiritual desires, will we grow in our every day life and on this material plane that we live on.

How You Help to Spread Wealth

When we are wealthy, we can contribute to the greater good of the society. When we have money, we spend money. We add to the circulation of wealth that flows all around us. By adding to this circulation, we contribute to everyone else who participates in this society.

A simple example could be Mary who is throwing a big birthday party. She might be hiring a venue and a DJ. She might order catering, supply drinks and decorate the venue. So by throwing a big birthday party, Mary will likely spend quite a bit of money. But the money will be in circulation with so many different people: the owners of the venue, the DJ, the caterers and their suppliers, etc.

Sometimes, we think that money is "gone" when we have spent it. But it is the exact opposite! In fact, money becomes alive when it is circulated. It does nothing if you try to hold on to it. When you circulate money (i.e. you spend it), it does what it does best: creating joy for everyone around it.

Don't take this as an encouragement to spend all your money though! We will get to some basic money management principles later in the book.

The point here is simple: the more wealth you have, the more you can add to the circulation of wealth. You can contribute more to the society around you.

Creating Wealth as a Spiritual Pursuit

The Vedas, the ancient, sacred texts of Indian culture, described a fourfold path of life: Artha, Kama, Dharma and Moksha.

The purpose of Artha is to be successful, create wealth, earn money and have stability in our lives.

The purpose of Kama is to fulfill our desires, have pleasures in life and achieve our goals in life by overcoming and learning from the obstacles that we face.

When we fulfill all our desires and take up all opportunities, eventually we will find our Dharma, our path in life. This is unique to each person and could be anything from being a business person, to being a mother, a social worker, a teacher, or anything else. Following our Dharma, our path in life, gives us absolute pleasure. It grows naturally with us and we grow naturally with it. As we follow our Dharma, it becomes natural that our sense of self expands. Thus we start to contribute to the lives of those around us as well as our own.

The fourth level is Moksha or liberation from suffering. According to the Vedas, when you follow your Dharma, your path, you will naturally experience liberation from suffering and an awakening to a higher Self.

Financial Awakening

Like the start of our spiritual journey, where we realize that we don't want to or cannot live with our suffering anymore, there could be a similar "point of no return" with your finances. You may come to a point in your financial situation where you realize that you don't want to, or cannot continue living the way you have been living.

For me this "financial awakening", the point of no return, was when I had followed many different paths, accumulated a lot of knowledge but had never gained the success or financial results that I wanted. My past experiences seemed like failures and I knew I could not continue to follow other people's paths. I needed to muster the courage to put everything that I had learned together and forge my own path.

Until this point I had relied heavily on two people in my life for financial advice and security: my husband and my father. When my marriage deteriorated, I realized that if he was not there I would be totally on my own with my finances and I'd better start putting the things I had learnt into practice.

The combination of these two situations became big enough to drive me.

For other people, the pain of not having what they want is a big enough driver for their “financial awakening”. Or their passion towards achieving something is so great that they become obsessed with it.

Financial awakening, like spiritual awakening, is a journey. It really begins with the point of no return, where we realize we want to walk down this road, even when it gets tough. Once we’re on this journey, it will take us through ups and downs, highs and lows. There is no question that we will make mistakes along the way, but we will also have gains and great achievements.

We should be aware that our journey of financial awakening is not merely about wealth. It is just as much about learning, growth, self-worth and experiencing joy in the process. Our souls crave experiences and growth on all levels. Our journey of financial awakening balances the spiritual and material worlds, and allows us to continuously and joyfully grow and develop on the material level.

To find the joy and passion it takes to go on this journey of learning, of growth, of facing our fears and taking risks, we need humility.

We need to open not only to receive, but also to truly experience what wealth and prosperity mean to us and bring to our lives. It could be the sense of self-worth or achievement; it could be the joy of supporting your family, your loved ones. It could be a sense of freedom, taking responsibility for your personal growth and your finances. Or it could be the inspiration to build something that is bigger than you, your family or even your community.

Exercise

1. Have you experienced any moments of financial awakening in your life? Write down what happened and how you felt at the time.
 - a. (Writing this experience down and re-reading it at difficult times on your journey when your motivation is low will help you to stay focused and achieve your dreams.)

Flow of Wealth

In a mystical experience I had several years ago, I saw the flow of money from a bird's eye view. I had long struggled in relation to earning money and building wealth the way I desired, and wanted to understand how this could continue to happen even though I was putting all my effort into earning money and building success.

Whether you believe in mystical experiences or not, I invite you to read the following description and observe your reaction to it.

My perspective zoomed out to a bird's eye view of the world and I started to see the flow of money and wealth in the world.

Money was flowing as wages from employers to employees, money was flowing as payment between customers and businesses, money was flowing as loans and repayments, income, gifts, windfalls, royalties, dividends....

Nothing was standing still; all money was in motion, moving from one person or entity to the next.

Wealth and prosperity revealed themselves in so many different forms; there was gold, silver and precious metals, there were jewels, investments and of course an abundance of love, health, connection and spirituality.

Then I started to see where the flow of wealth was blocked. In some cases it was literally re-routed around people or entities, even returned to the sender. Clearly there were people, businesses and institutions that were energetically rejecting the flow of abundance that was coming their way, either consciously or unconsciously.

But those who had cleared all the blocks and made very specific requests received what they had asked for and even more.

After this experience, which was combined with a load of other processes and clearing, I noticed a shift in perception.

I started to see whether people wanted to have money and wealth in their lives, or whether they simply said they wanted it but were unconsciously blocking it. After this experience, a lot of my negative judgments around having or receiving money vanished.

A Shift of Perception: Experiencing Abundance

Here is a short story of how your perception of the world around you influences how you experience abundance, or a lack thereof.

There was a wealthy man who wanted to educate his son on money and help him appreciate how wealthy they were

in comparison to other people. So he took his son to stay with a poor, rural family.

When they were on the way back to their home in the city, he asked his son. "Son, what have you learnt from this week?"

The son was quiet for a moment and said.

"We have a dog at our house, they have four dogs.

We have a pool that reaches half way through our garden, they have a creek that has no end.

We have a big backyard, they have a whole forest.

We have lanterns in our garden, they have a sky full of stars that shine for them every night.

We buy our food in the supermarket, they grow all their food from the soil they live on.

We have walls to protect ourselves, they have friends to protect them.

We have servants to serve us, they serve others.

Thank you Dad, for showing me how poor we are."

When I first heard this story, it really touched my heart because I could see how my perception of what I saw to be wealth, and how I wanted wealth to come into my life, was not aligned to my spiritual values. Something was in conflict and this story really brought it home to me.

Personal Story: Nothing to Wear!

A few years ago, during a time where I was becoming more aware of how my perception and my beliefs towards money were influencing my experience, I was preparing to go to a networking event to promote the online marketing business I was running at the time.

A few days earlier I had taught a course on spirituality and wealth but I still felt that the wealth, and especially money, in my life was evading me. My perception of life was still one of lack, of "not enough" and I was desperately trying to manifest bouts of abundance to get me out of the perceived lack of prosperity.

So, I was getting ready for this event. Most women, and some men, know what it feels like to look into your closet and feel as if you have nothing to wear. Things look old, are not appropriate to the event, you think the pieces don't fit together or you simply don't like what is there. That is how I mostly felt when I was looking into my closet trying to put an outfit together.

Well, on this particular day, the opposite happened! All of a sudden I wanted to wear every piece of clothing in my closet. Each item looked so beautiful that I couldn't wait to wear it. I was in pure wonder and amazement of all these beautiful things that I had the honour to wear. Just a day earlier I had looked at the very same closet and the very same clothes with disappointment and frustration telling myself I had nothing to wear.

That's a difference a simple shift in consciousness can make, and it affects so much more than just the money in your life!

The Four Spheres of Life

In my journey of trying to find this alignment and bring my life into balance, I have come to use the four spheres of life as a reference point. I especially like this model because it reminds me that all spheres are equally important and should be paid attention to.

The **Physical/Material Sphere** includes our body and health, material possessions and money.

The **Mental Sphere** includes our thoughts and beliefs, our programs and conditioning that drive us through life.

The **Emotional Sphere** includes the emotions that we experience on a daily basis, often based on relationships and our social network, or triggered through beliefs or programs of our mental sphere.

The **Spiritual Sphere** is based on our vision for our life, our soul's Higher Purpose and our connection to our Higher Self.

When we want to make a change in life, we usually need to draw on all four spheres for permanent change to occur.

It usually doesn't work for a smoker to say "I'm going to quit smoking tomorrow." We need mental strength, emotional and spiritual support to achieve this physical goal.

In this example, this might be how someone could align all four spheres to achieve their goal of not smoking:

Physical/Material Sphere: Creating a daily routine that supports your vision, finding physical distractions when you are tempted to smoke (for example going for a run, calling a friend, physically going to an environment where you can't smoke).

Mental Sphere: Focus, discipline, visualisations, changing hindering beliefs or programs through NLP, hypnosis or other techniques

Emotional Sphere: Support from your partner, friends, family and peers.

Spiritual Sphere: Support from your vision for your life and your connection to your Higher Self.

Exercise

This exercise helps you to become more familiar with the four spheres of life.

1. To become more familiar with the 4 spheres of life, write down 3 associations for each sphere

Physical / Material Sphere

(Example associations: exercise, nutrition, possessions, material desires, material wealth)

Mental Sphere

(Example associations: Beliefs about physical health, your body, wealth, money. Conditioning such as avoiding risks, not wanting to take responsibility, or taking your fate into your own hands.)

Emotional Sphere

(Example associations: What emotions do you experience often joy or happiness, or sadness and depression? What is your social support network through your relationships like?)

Spiritual Sphere

(Example associations: Do you have a spiritual practice such as meditation, or a connection or belief in a Higher Purpose? Do you have a vision for your life? What is this vision fueled by?)

2. Write down one aspect of each of the 4 spheres of life that you feel you need to pay more attention to.

Physical / Material Sphere

Mental Sphere

Emotional Sphere

Spiritual Sphere

Balancing the material and spiritual Worlds

Since starting my spiritual journey in 2008, I have experienced a constant push and pull between the spiritual and material worlds. There have been plenty of times where I went too far down one side, just for life to push me back towards the middle – and sometimes in a rude shock!

In 2008 I started working as a freelancer and in 2009 started my own business. Some months the business was going extremely well and I was earning more than \$10,000 per month – this had been my ultimate goal and was way more than I could have ever imagined earning for myself. I was rewarding myself for all the hard work I had put in and I felt as if I had finally made it.

Yet, deep down inside I wasn't feeling good. Something was off. And at the end of each month there wasn't much money left. Where had it all gone? I had no idea! I was consciously AND unconsciously avoiding looking into the finances of my business, although I knew, that clearly something wasn't right. After a few high rolling months, business went down dramatically.

What happened?

In hindsight, I can see that I was sabotaging myself. My beliefs weren't aligned and I felt that I was constantly working against the tide. Like the Greek myth in which Sisyphus constantly rolls the rock up the hill, only to watch it roll down again and repeat the whole process. The energy required to keep the money flowing in was just too much. I felt burnt out and frustrated the whole time, even though I had achieved my goal.

These are some of the beliefs that severely affected me at the time:

- I didn't feel as if I deserved financial success.
- I didn't appreciate the money coming in and the sacrifice people had made (what it meant to them) to pay me this amount of money.
- I was avoiding looking at my finances, thinking I was earning enough and didn't need to look at my expenses.

I struggled with that business for about three years. Sometimes there were financial struggles, sometimes there were mental and emotional struggles. I finally had the courage to close it down, knowing that it was not aligned with what I wanted to do with my life.

Although it was difficult to let go of everything that I had worked so hard for, I learned some big lessons. I learned what I loved doing and what I didn't love. I learned when to say YES to my dreams, and NO to others'. I learned to prioritise and most of all, I was confronted with all of my money and financial blocks.

In my opinion, it is absolutely important to balance the material and spiritual worlds we live in. They are two halves of the whole and they belong together.

Those focusing mainly on the material world often face a burnout syndrome. Whether they achieve material or financial success or not, many people who only focus on the financial and material worlds suffer from depression, a lack of purpose or an empty feeling inside, once they have reached their goal.

On the other hand, if you focus exclusively on your spirituality, it is likely you will become frustrated with the lack of security and certainty in the material world and your finances. Many people who focus too much on this half of the whole, experience so much resentment for material possessions and wealth. Not only would this resentment end up in financial and material uncertainty, but it would likely also cause a block in your spiritual growth at some stage. So, it is important for us to remember that the material and spiritual worlds go hand in hand. Fulfilling our dreams and desires, combined with a vision for our life, will be richly rewarding and fulfilling.

The Two Stages of Wealth Consciousness

To have more wealth in our lives, we must increase our wealth consciousness. This happens in two stages.

Firstly we need to clear all the blockages that keep wealth and abundance from flowing to us. This could be negative beliefs, programs, hurts in our relationships or even Karma from past lives. Relating this clearing to the 4 spheres of life, you can see that this clearing happens mainly on the mental and emotional levels.

Once we have emptied out all the blockages, we need to fill up our wealth consciousness. This happens on the spiritual level, through our vision for our life and our connection to our Higher Self.

Financial Blocks

We all know people who are trying so hard, who have all the knowledge and even all the skills. Yet they are still frustrated and disappointed and cannot reach the goals they have set themselves.

I was one of them for a long time, until I started walking my own path, doing what seemed right and natural to me. I also started inquiring into my thoughts and underwent many processes to change hindering beliefs and programming that were blocking my experience of wealth and abundance.

The combination of these two things has changed my life. It is not like everything is easy now, but I know that I can face whatever happens. I have a vision to fulfill and I look forward to each step that gets me closer to fulfilling that vision.

Of course that doesn't mean that I am now successful at everything that I do, or that I reach every goal that I set. Not at all. But it does mean that I see my life and creating wealth and abundance as a journey, as an opportunity for growth, learning and experience.

Please be aware that I am recounting financial blocks on the mental, emotional and spiritual levels here. It is also possible that there is simply a lack of knowledge or a lack of financial literacy (this would be a block on the physical/material level if you are relating it to the four spheres model we used above). I will address financial knowledge and literacy and share some great resources in the second part of this book.

Beliefs

There are many negative beliefs and personal charges we carry around money and wealth.

As I continue to grow spiritually, professionally and financially, I continue to discover new and different blocks and challenges. At the moment I am going through a phase of professional reorientation and I am sure this reorientation will bring a lot of opportunities to clear blocks and take the belief in myself, my passion, my contribution and my finances to a new level.

Here is an example of a common belief that could be blocking your financial success: fear of failure

This is very common with people who don't ever start a new project, or don't bring it to conclusion. In contrast, other people are afraid of their project being a success. Some extraordinarily messed up people (like me!) have a fear of failure AND a fear of success. Whoah! There is a lot of clearing for you right there!

The first step is to become aware of the belief that is blocking you. Fear of failure or success can be absolutely terrifying and stun you to the extent that you cannot move or continue on a project. So how do you get around it?

To resolve this block, you would need to reframe your definitions of success or failure. One of my blocks in finishing a book was a fear that I could not finish it. Another block was that it would be a success. Either way, I was screwed! With the help of a friend who is a great coach, we reframed my motivation for writing.

My new stance: "Every page I write is a success!"

My motivation: I write as a form of therapy to process my experiences, and to solidify the knowledge that I have already learned.

Since then, writing has become a lot easier (and you are reading the proof right here on your screen). Of course I still have writer's block sometimes, but with awareness and being gentle with myself I can move through the beliefs to continue working.

The beliefs we hold around money, wealth and success control our lives – either constructively or destructively. In order to attract wealth in your life (or love, joy, health, whatever else you want), you need to have the right belief system that supports your vision.

Here are some common negative beliefs around money:

- I can never become rich.
- I am a failure.
- I am an unlucky person.
- Money doesn't come to me.
- I am born to be a beggar.
- I am cursed.
- Money is not everything.
- Money is very difficult to get.
- Money is bad.

If any of the above beliefs are deep rooted in you, it will be difficult for money to come to you in abundance.

In contrast, here are some positive beliefs around money:

- I am lucky and blessed.
- I deserve having the best!
- I am a money magnet.
- Money just comes easily to me.
- It is auspicious to have money.
- The more money comes to me, the more I can give.

Now, beliefs are an interesting thing. As long as negative beliefs are deeply rooted inside of us, it will be difficult for money to come to you in abundance, even if you try to think positively, do incantations, visualisations, and every other “Law of Attraction” tip out there.

Beliefs are in our mental sphere. However, it is not as easy as just changing your thinking. The roots of a belief are so deep, that they go beyond your conscious thinking and beyond the words you use. Often our beliefs are from our childhood and upbringing and so they have had years to influence us and grow their roots.

How do you change them? The first step is always awareness. Becoming aware of your beliefs and how they influence you. The second step could be working with a coach or undergoing another process where you can access the unconscious and change your beliefs.

Exercise

1. These exercises help you to become aware of your beliefs around money and wealth.

2. Without thinking or preparation, write down the first thing that comes to your mind when you think about money and wealth.

The belief happens on the mental sphere. The program is the consequence of the belief in the physical/material sphere. In this instance the belief: "Money does not stay with me" results in the money not staying with you (Duh!).

A program is not always and obviously connected to a belief. It could also be connected to past experiences in your life. In some countries, like India, they believe programs can also result from past life charges, curses or connections to your ancestors.

Whatever the root is, if you observe a pattern repeating in your life, it is likely to be a program.

Similar to changing a negative belief, the first step in changing a negative program is awareness. Sometimes simple awareness is enough and once you are aware of the program it might lose its power. If not, you could undergo processes or coaching to clear the program so you can experience life freely.

Real Life Story

A friend had been in several relationships where her partner ended up taking her money. She is a genuinely generous person and when someone asked her for help she could not say no.

If someone asked her for money and if she had money available to help them, she would always give it. But in her case, all the relationships ended without her getting any of her money back. After several of these situations, including a divorce where she left all the assets to her former husband, she became very aware and wary of this program that kept repeating itself.

She has undergone several processes to help her change this program. Whether the program is now gone remains to be seen!

Exercise

1. Write down any experiences with money or wealth that have repeated themselves in the same or similar way.

2. Are there any experiences that repeat in your family?

Energetic Blocks due to hurts, unhealthy relationships

Energetic blocks are an interesting topic and much discussed by people who want to find scientific proof for everything. I don't know whether energetic blocks can be proven, let alone whether it can be proven that they affect your finances.

However, based on my own experience, when my relationships improve and I feel (energetically) aligned with my vision and what I do in life, my financial situation improves.

Let's see it like this. If any of your relationships are not set right, you will likely feel it in the rest of your life. Holding a grudge, blaming, being angry with someone, feeling guilty, all of these emotions take up enormous energy. You will notice that when you feel so-called negative emotions, you will often feel tired, depressed, disconnected. That takes up even more energy! (And it also affects your body!).

When a relationship is deeply affected by hurt on either side, it can be like a piece of fruit that has become moldy – soon the pieces next to it become moldy as well. That is why you want to start to set right your relationships as soon as possible – it will make you feel more aligned, happier with yourself, more at peace, more present in the moment. And it will help the energy of abundance and money to flow your way!

The two most important relationships to set right are the relationships with your parents and the relationship with your spouse or partner.

Relationships with your Parents

The relationship with your parents (or the people who raised you) is your primary relationship. A lot of beliefs and programs come from the interaction with your parents and most of your later relationships are in some way, consciously or unconsciously, modeled them on the relationships with your parents.

Folklore in India even has it that if your relationship with your father is not set right, you will experience financial problems. If the relationship with your mother is not set right, you will experience unnecessary obstacles.

Relationship with your Spouse

The relationship with your spouse or partner is the relationship you spend most of your time in, if you are an adult. On top of that, our intimate relationships have the tendency to bring out our most vulnerable aspects. In many spiritual traditions, we speak of our spouse or partner as our mirror – it can be either our mirror from heaven or our mirror from hell!

When there is unhappiness or hurt, whether consciously or unconsciously, it creates a lot of negative energy and emotion in your relationship. As you spend most of your time in this relationship, it is likely that you will experience this negative energy and emotion every day. This could relate to specific money-related issues in your relationship, or any other general unhappiness or hurt that you may experience.

Being in such negativity can create obstacles to success, wealth and abundance in your life.

Once again, the first step to clearing these energetic blocks is to become aware of them. It is especially helpful to become aware of the state of your relationships. When I first did this exercise and thought about the relationship to my husband, I became painfully aware that I was resentful towards his financial goals and his work and that I was unconsciously sabotaging him.

There are many forms of coaching, workshops and other processes you can undergo to set right the relationships in your life. Even though it may be painful, I can highly recommend it from personal experience and the experience of many workshop attendees and clients.

Exercise

1. How is your financial situation? Is it going up, down, or sideways?

2. How is your relationship with your parents?

Filling Your Wealth Consciousness

Once we have emptied out all the blockages, we need to fill up our wealth consciousness. This happens on the spiritual level, through our vision for our life and our connection to our Higher Self.

This is when we begin to draw wealth and abundance into our lives and recognize it all around us, by experiencing appreciation and gratitude for what we already have and for what we receive every day. This could be gratitude for our work, our families, our employers, clients, customers, spouses or partners and above all for ourselves.

Filling your wealth consciousness is essentially a spiritual action. Your wealth consciousness is fuelled by your higher vision, by what you define as wealth (remember Exercise 1!) and by what you envisage for your life. In creating and reviewing the vision for your life, it is also very important to look at the intent behind your vision. That is what we do in the following sections.

Your Vision

Your vision is your driver. It is what is pulling you into the future. Your vision is an expression of your soul.

A vision is one of the most important factors in your success. And to be honest, it is also the one thing I have struggled most with. Personally, I am guilty of the “shiny-new-object-syndrome” – whenever something shiny and new comes along I tend to get distracted, AND I have allowed my fears to hold me back from developing my true, heart-felt desires into a vision for far too long.

Having a vision is different from having goals. Your vision does not need to be specific in the sense of SMART goals (although, it is smart to have SMART goals as stepping stones to achieve your vision).

Your vision can be outrageous, even unreachable, as long as it keeps inspiring you. You may not know how to get there, but your vision is your guiding light. It helps you to make the right decisions and guide you in the right direction. At the same time, HOW you get closer to fulfilling your vision is flexible. You can take up any opportunity that you think will bring you closer to your vision.

For example, the core of my vision is to touch people’s heart and to help them live in authenticity and truth. I do this through teaching, writing and travelling. Behind those words there’s a calling, that I feel so strongly in the depth of my being that I can only smile when I connect to it.

Not having a vision can leave us without direction, lost and alone. Trust me, I speak from experience. For me, for a long time it was living without a vision for life at all. I felt lost and I started looking for meaning. Once I learned about

the power of having a vision, I started to write mine down. Yet, I still wasn't connecting to it on a core level. I was blocked. Fear and a feeling of unworthiness were holding me prisoner. My negative beliefs were so strong, that this same vision that now makes my heart smile, didn't even get a reaction. Why? Because I didn't believe I could do it. I didn't believe it was possible.

There are times when situations like this occur and that is ok. However, we should all be aware whether we avoid having a vision because of a negative belief or some other block such as fear of success or failure, feelings of unworthiness, etc.

If you are not blocked by any negative beliefs or other obstacles, you might simply be in a stage of not knowing. In that case you will create your vision when the time is right and you feel aligned with your values in life.

I have experienced both of these stages. I avoided having a vision for many years of my life, or I would constantly swap and change. The visions I created never inspired me, they either discouraged me or triggered downright negative reactions.

If you do not have a vision or keep changing it and not feel inspired by it, I would recommend setting some time aside to contemplate why. You might find some negative beliefs and or other blocks – that would be great news. Then you can get to work to clear them and get right back to creating the vision that is right for you!

Exercise

1. What vision do you hold for your life? Who do you want to BE? What do you want to DO? And what would you love to HAVE?

2. If you do not have a vision or you feel disconnected from your vision, contemplate on this. See if any negative beliefs or other blocks are revealed that can be cleared.

3. If you do have a vision, create a vision board! A vision board is a great way to get in touch with your vision every day (or several times a day).

You can use pictures from magazines, draw yourself, write on it, whatever you want. It is your vision, express it in the most creative and inspiring way you can think of! If you already have a vision board, get it out and look at it closely. What inspires you about it? How often do you look at it? Are there any changes you would like to make now?

The intent behind your vision

The intent behind your vision is another important factor that will influence how you relate to your vision and how much it inspires you. What is the intent behind your vision? What motivates you?

When the source of your vision is to prove something to others or you're acting from a feeling of scarcity, not having enough, you could be motivated by fear. Or maybe you want to earn the admiration and acceptance of others?

In contrast, your motivation could be simply to share your knowledge, your skills, your gifts. Or, it could be to provide for your family or to contribute to your community.

When examining your intent, be honest with yourself. When we do have an intent that is based on comparison or fear, it is no use to pretend otherwise. Simply seeing it will help you to come into alignment and come closer to achieving your goal.

Of course ultimately, a vision that is based on contribution and love, will reign supreme. Such a vision is supported by your Higher Self and you will experience an endless amount of energy, resilience and courage to work and achieve your vision.

However, in my personal experience it can take time to find that vision that is based on contribution and love. For some of you it might be quicker, but it took me about seven years of active seeking, lots of processes and clearing.

And then, when everything was gone, when I was completely empty and nothing was left of me, the vision slowly emerged. It was nearly as if it had nothing to do with "me". Because, unlike all the things that I had wanted to achieve before, this one was not about me and what I could get. It was all about what I could give.

Your vision is powerful because it is your connection to your Higher Self, your soul's expression; it is your motivation and your spiritual resource in times of hardship and uncertainty.

Your vision is most powerful when it is aligned with your personal values and your skills. If this is the case, it's very likely that you love what you do and do what you love.

Exercise

1. Contemplate on the intention behind your vision. What motivates you?

Being on your way to achieve your vision

I recently sat in my friend's café at the beach, and while I was watching her serving her customers and dealing with staff, I had a big realization about how I had mis-used my vision in the past to wear me down, to run patterns of unworthiness and not being enough.

In the past I was often caught up in my story that I *should* be serving a greater purpose in life, that I *should* know what that purpose was and that I *should* make some great contribution.

These thoughts kept me from being present with the work I was doing in that moment. They made me constantly feel that something wasn't right and that I needed to go out and look for my purpose and be doing something differently.

I was hardly ever present with my work, because my thoughts were always on something else that I should be doing. That drained my energy, kept me from enjoying the work in the moment and led to a lot of self-judgment and admonishment for not doing what I thought I *should* be doing.

As I was enjoying a Chai Tea and a beautiful porridge in my friend's café, I was looking at the café, just as it was. I knew that my friend had a bigger vision for her contribution in life and that running the café could often be challenging. Yet she was fully present in her work, making coffees, serving customers, leading her staff. She was present, knowing that whatever she was doing was perfect for her at that time and that it would lead her to build her vision step by step.

This made me realise that I had been trying so hard to create something that just wasn't ready to come out yet. Maybe you've heard the saying "A flower blooms at the perfect time. You cannot make it open ahead of time and you cannot make it bloom longer than it does." We need to have the same trust in ourselves.

When we are in touch with our Higher Self, we are completely guided. The next step will come when it comes. When it doesn't come, it doesn't come. In that case we would just continue doing what we're doing, knowing that it is perfect for this moment in time.

So for all of us who are caught up in this story of wanting to do something different than what we are currently doing, we can relax with the thought that everything is perfect as it is. You reading this book is perfect, you learning something new is perfect when it happens, you changing your job or your work is perfect WHEN IT HAPPENS. Not sooner or later.

Part Two: Financial Literacy

If you think money will solve problems, you'll have a rough ride. Sure, money can buy us lots of things from the bare necessities to the ultimate luxuries. But beyond money there is a lot more to being wealthy.

I love a saying that I heard at one of the first wealth courses I attended back in 2007. "Wealth is not how much money you have, but what you have when all your money is gone."

This includes your relationships, your health and your spirituality of course. But it also includes the knowledge you have about money and what do with it. That is what this part of the book is all about; introducing you to the basics of money management or financial literacy.

Depending on where you are at in your life and whether, and how, you have managed your personal finances before, this might be easy for you, or it might be a total surprise!

Because you will all be at different levels with your financial literacy, I have included two exercise levels: beginners and advanced. I would recommend to always start with the beginners exercise. Even if you are experienced, it might hold some surprises for you. Once you are ready you can move on to the more advanced exercise.

If the advanced exercise feels too big or too daunting to you, [*let me know*](#). It's likely you're not the only one experiencing this – maybe I can create a video to make it easier or we can arrange a Webinar or a Skype coaching session to help each other.

Taking Stock: Starting Where You Are

It is important to start where you are, not where you want to go. Imagine how you would plan a journey, without knowing where your starting point is. You wouldn't even be able to plan with a map, and it is very unlikely that you would be able to go where you want to go.

Even though we are talking about something external (money) here, it is very important that you assess where you are at, both internally and externally.

Internally

Assessing where you are internally reveals how you truly feel about money and wealth. At this time it is absolutely essential that you are honest and authentic with yourself.

I speak from experience when I say that being honest with ourselves is not always as easy as it seems. Be open to **looking** at yourself as you are; the perceived good, and the perceived bad. If you feel jealous but you pretend to be happy for someone, you will not break through this barrier or belief that is

creating jealousy in you and blocking you from having more abundance in your life.

Simply see it this way: every perceived negative emotion, charge or belief is an opportunity for you to become aware of yourself and to possibly clear a charge and allowing abundance and prosperity to flow freely into your life.

Exercise

1. Write down how you feel about wealthy people in general. Keep writing until the inspiration stops.

2. Write down how you feel about wealthy friends (more emotions may come out in this exercise). Again, keep writing, even if your emotions start to come out.

3. Write down how you would feel if your best friends, brother/sister, ex-spouse (whoever holds the most charge) were to have 1 million dollars. Keep writing until your inspiration stops.

As you become aware of your emotions and even as you read through your notes afterwards, start to become aware of any patterns that reveal themselves to you. For example, jealousy, not feeling deserving, feeling useless or lazy, feeling as if you don't need or don't want the money, etc.

Externally

We assess where we are internally to clear charges and blockages, so that we may receive the flow of abundance, wealth and prosperity uninterrupted in our lives.

But we also need to assess where we are externally so that we may actually grow our physical wealth, our finances to achieve the goals we desire.

Regardless of the goal that you might like to achieve, here is a general assessment of your finances. When it comes to a particular goal that you have, such as getting out of debt, or saving a deposit for a house or creating financial freedom for yourself, you should be doing a more in-depth assessment that is aligned to your particular purpose.

Exercise Beginners

If you don't know your monthly income and expenses, make it your exercise to write this down.

Monthly income:

Monthly expenses

1. Each day

2. Each week

3. Each month

Start with each day and review your expenses at the end of the day. To keep track you all your receipts from the day or you could make notes in your diary or on your phone.

This exercise might feel nit-picky to you and you might be tempted to dismiss it as silly and to skip it. Some of your charges might even come up. Great!

Let's look at those charges and write down what makes you feel so uncomfortable about this exercise. Then, let's clear those charges and continue with the exercise. You might be surprised with what you see!

Exercise Advanced

Write down

- Your monthly income
- Your monthly expenses
- Your net gain/loss each month (be honest!)
- Your assets
- Your liabilities

I have created a spreadsheet template which you can download at www.awakeningtowealth.com to fill in.

What Money Type Are You?

Having completed these first exercises and assessed where you're at internally and externally, might already give you a sense of the money type that you are.

Our personality, along with our beliefs and programs, has a big impact on our ability to earn, hold and grow our wealth. [Olivia Mellan](#), a money psychologist from the United States, has developed four distinct money types and how they typically deal with money.

Reading through these money types, chances are you will be able to identify yourself fairly easily with one or two of these types. If not, you can go to Olivia's website and take a [money personality quiz](#).

Here is a brief overview of the four money types adapted from Olivia Mellan.

Spender

As the name suggests, Spenders love to spend their money. They like the immediate pleasure that comes from buying things for themselves and they are often generous with others as well. This could mean shouting dinner for friends or buying gifts "just because". Spending money to accumulate things or to indulge themselves makes Spenders happy.

On the other hand, Spenders may find it difficult to prioritise their spending and to put money aside for savings or investment. Spenders tend to focus on living in the moment rather than looking at the bigger financial picture and they may find themselves in debt because of their spending habits.

Saver

Savers love to hold on to their money. Savers tend to be very organized with their finances, often having a clear, written budget and they often know how much money is in their bank account.

Savers watch their spending carefully, often to the point where they have a hard time justifying purchases that seem “frivolous” such as vacations or entertainment.

Many Savers are anxious and tend to worry about their future financial security and they tend to be very conservative with where they choose to put their money, often preferring the safety of a high interest savings account over investments such as mutual funds or stocks.

Avoider

Chances are that if your money personality is Avoider you stopped reading at the first mention of the word “money”. If you are still reading it’s probably because your Saver friend is making you!

Avoiders avoid dealing with money as much as they possibly can. They never know how much is in their bank account and are often late with bill payments; not necessarily because they don’t have the money but because they don’t make paying bills a priority.

In many cases, Avoiders consider money to be challenging and complicated and prefer to devote their energy to more interesting things. They tend to be hit with late fees and bank charges simply because they don’t pay attention.

Money Monk

The Money Monk feels that amassing money or giving it undue importance is wrong on a spiritual level. Money Monks tend to give away as much of their money as possible either to good causes or friends/strangers in need.

They don’t feel right about having money when others don’t and so they find ways to benefit others without building wealth for themselves. Money Monks will often avoid investing their money because they don’t want to be perceived as greed and the idea of building wealth doesn’t sync with their spiritual, political and human values.

Maybe you started reading this book because you are a money monk, but you would like to pay more attention to your wealth?

Exercise

1. Which money personality type or types best describe you? If you don’t identify with any of the above, take the money personality quiz on Olivia’s website.

2. How has it impacted your financial situation in the past?

3. How can you use this awareness and understanding to take actions that will help you build a stronger financial future?

Learning About Money

In this section of the book, I'll introduce you to the basics of money. These will be helpful for you, if you're interested in building more wealth for yourself, your family and your community.

All information provided here is for informational purpose only. When making serious financial decisions you might like to consider consulting a financial planner or advisor, or somebody else you trust with this matter.

Before I go into more detail here, I want to be upfront with you. I am not a millionaire, and wouldn't consider myself "wildly wealthy". However, I do live a life that I consider to be very abundant and I have had the amazing opportunities to learn a lot about money from people in my surroundings.

I continue to learn new and more facts, as I put them into practice, make mistakes and start again.

So I am definitely not an expert. Here, I simply share the basics of money that have helped me on my journey so far and that help me in planning for my future.

The basics we will look into are the different types of income and budgeting.

Active Income, Passive Income

There are two different types of income.

There is active income, which means you have to actively work to get paid. You have to show up somewhere at a certain time, provide a product or service and you get paid the agreed amount.

Then there is passive income. This income does not require you to be there to earn the money. Often times you have already completed the work but get paid continuously from it.

Building up your passive income frees you up to spend more time doing things that you love to do, whether you get paid for them or not.

Here are some examples of active and passive incomes.

Active income:

- Your salary from a job
- Contract work
- Consulting work
- Sales income (including commissions) that requires you to be present for the sale

Passive income

- Real estate income such as the rent being paid to the landlord
- Dividends from shares and/or other investments
- Royalties, for example from books, music, other recordings, etc.
- Business income that does not require your continued presence, for example if you own a share in a business or are involved in multi level marketing (MLM), if you own a membership business where your members pay a monthly or yearly subscription fee, etc.

For a long time I thought that passive income was something that came to you regardless of whether you worked for it or not. Just like the word “passive” seems to indicate. But in my opinion passive income is a misnomer because you still have to work for your income, and in addition you often have a responsibility to your client or customer.

For example, if you own a house or an apartment that you rent out, then the rent you receive is considered “passive income”. At the same time, you have the responsibility to make sure the property you rent out is in good condition and everything is as agreed with the tenant. If something is broken it is generally your responsibility to fix it.

Similarly, if you own a membership website for example, your members might pay you a monthly fee. In return you want to give them something of value, otherwise they might not stay a member for long.

If you are too passive with your passive income sources, then you might be replaced and lose your income. For example your tenant might move out, readers might stop buying your books or your members might quit their membership.

In my opinion it is good to have both types of income. If you are looking to actively build your wealth, you will probably want to build up your passive and active income sources. This will give you a lot of flexibility in the long run, for example if you ever want to take some time out to have a break, develop new

products, etc. Your passive income could then sustain you, in addition to any savings you might have.

Budgeting

Even though for most people budgeting is not a fun topic per se, it is important to at least devote a short section to it.

There is a lot of information out there on budgeting along with thousands of books, spreadsheets and apps. A long running joke with some friends of mine was based on a book where a woman had described how she managed to purchase ten investment properties in ten years by “eating old boots for dinner”!

Of course we don't want to eat old boots, purchase everything in bulk or compromise our lifestyle. However, we do want to implement some easy tips and routines that can help us build our wealth and keep an overview of our money.

That's where a good budgeting system comes in. I love implementing systems like this, because they are simple and take a lot of the thinking out of budgeting. It basically automates it for you.

I want to introduce you to two simple budgeting systems: The 50 / 20 /30 System by Alexa von Tobel and the Jars System by T Harv Eker.

The 50/20/30 budgeting method is based on [Alexa von Tobel's book Learnvest](#) and is very simple. Once you've taken care of your Essentials (50% of your take-home pay) and your Future (20% of your take-home pay), the remaining 30% is yours to enjoy.

1. **Essentials** (50%). This is your food, clothing, rent. The essentials. This should be 50% of your income. Note that “clothing” includes the basics for clothing. Any fancy, must-have, new season items should be budgeted in your 30% enjoy category.
2. **Future** (20%). This is money that goes towards building your long-term wealth, passive income and securing your future. If you have a financial plan, you have probably already decided what types of investments are suitable to you and what you want to invest in. If you don't have a financial plan yet, you might enjoy reading about the wealth profiles and the different types of investments and start thinking about what is important to you.
3. **Enjoyment** (30%). The rest of your money, 30% goes towards your enjoyment. You might like to spend this money on your car, fancy clothes, entertainment, travel or whatever makes your heart sing.

When I was looking for a good way to budget a few years ago, Alexa's book wasn't out yet. Instead I was introduced to the "Jars System" by T Harv Eker. T Harv Eker is a Canadian financial educator who travels the world teaching people about money. (You can find his most recent book [here](#).)

By implementing this system, I was able to save a nice amount of money that allowed me to travel the world and have some quiet time to myself when I was going through a difficult time in my life. At the same time, I knew I had put money away for my future and didn't need to touch it to finance my time out.

The Jars System is so called because it refers to dividing your income into six jars. If you want to be old fashioned you can use jars of course, or alternatively you can open sub-account for your existing bank accounts (make sure you don't get charged additional fees!).

Divide your income into six categories with the following percentages.

1. **Necessities** (55%). This is your food, clothing, rent. The basics. This should be 55% of your income at most. As you progress or as your income increases, you might aim to bring down the percentage of your income that goes towards necessities. As with Alexa's system, "clothing" includes the basics for clothing. Any fancy, must-have, new season items should be budgeted in category 4 or 7.
2. **Financial Freedom Account** (10%). This is money that goes towards building your long-term wealth. 10% goes into this "jar" or bank account. If you are using a bank account for this, try and find a savings account that pays you a decent amount of interest without locking the money in long-term (unless your investment strategy is based on a long-term savings account).
3. **Education** (10%). Putting aside 10% of your income for education might be foreign to a lot of people. But I have certainly found it useful. I love learning and educating myself. And the more I grow, the happier I become and the more I can contribute to those around me. You can invest this money in books, coaching, workshops, courses, seminars. Topics can be anything from meditation to personal development, improving your relationships, learning about money, etc.
4. **Play** (10%). This is your play money. This money **MUST** be spent on **FUN**, every month (or at least every quarter). Think going out, massages, events, entertainment. 5% of your income should go into your play account. Making sure you spend money on fun things will help you to enjoy money and build a positive association. This is especially important for savers and money monks!
5. **Contingency fund** (10%). This is a just in case account. If your car needs to be fixed, your roof is leaking, or all hell breaks loose. It's good to have a

little bit of spare cash. 5% of your income goes into your contingency account.

6. **Donation** (5%). This is your money to donate. Give it money to a charity or cause you believe in and that makes your heart sing. See the note below for the powerful practice of donating regularly.

Exercise Beginners

1. Decide which of these two budgeting systems most suits your circumstances. Then get out your last paycheck or your income statement and divide your income up into these categories.
2. How do you feel about the money that is allocated to each category? Can you see yourself living like this?

Exercise Advanced

1. Set up separate bank accounts (most banks will allow additional accounts to be opened at no extra cost) for each of the categories in the budgeting system you chose.
2. Set up either automatic distribution of your income into each of these accounts or make a conscious effort every time your paycheck comes in to distribute money into each account.

The Power of Donations

Donating money is one of the most powerful practices you can implement to grow your wealth. Donating money will help you see the impact you can have beyond yourself. Tithing, or giving away a percentage of your income is an ancient tradition that is very common with people who are spiritually or religiously oriented. It is very common in many religious traditions ranging from Islam to Christianity.

It also helps you to feel good about the money you earn and about supporting a cause that is important to you. In addition, the thought of donating 5% (or even 10% or more) of your income will certainly bring out charges in you if you are someone who tends to hold on tight to their money.

If you believe in the law of “The more you give, the more you get.” or in accumulating good Karma, you won’t even need any further explanation on the practice of donation.

Finding the right cause to donate to, can be harder than it sounds. Certainly, I have donated to many different charities and causes over the last 7 years, but I always felt that I was missing the connection to the cause.

I tried to approach the subject analytically by finding a project that connected to my values. I tried to approach it selfishly by choosing projects that I could go and visit on my travels. I tried to donate to causes that were important to my family and friends. But none of the charities and causes ever really touched my heart.

One day, a friend started a GoFundMe campaign, where she shared her story of illness and obstacles that left her stranded on her way to become a Yoga Teacher. Straight away I knew in my heart that she was a person I wanted to invest in. If she fulfilled her dream of becoming a Yoga Teacher, I was certain she would make the world a better place and have a huge impact on the people she would come in contact with.

In making this donation, and in her receiving this donation, there was a deep and profound connection. Since then I have made more donations through GoFundMe and Kickstarter Campaigns to either friends or friends of friends, whose causes speak directly to my heart.

However, be a ware of your ego coming into play! We all like to be acknowledged for doing a good deed. But once we donate the money, we have to let go of it. The control is no

longer ours and we don't know what the person will end up doing and whether they will achieve the dream we wanted to support. See the joy in giving, rather than controlling the outcome.

Another ego-trap to become aware of is to praise and profile yourself with the donations you make. When you start to see donations as a way to boost your own ego, you might want to make anonymous donations instead.

Sidenote: Private donations (such as to GoFundMe or Kickstarter campaigns) and anonymous donations are usually not tax deductible. You should consider this when choosing where to donate, and potentially discuss it with your financial advisor or accountant.

Your Wealth Profile

We are all different people with a unique personality and a unique set of skills. Just as we might choose different hobbies and friends, our personalities also influence what type of work, or what type of investment could be most suitable to us.

One of my very first introductions to wealth and money education was through Roger Hamilton who developed the profiling system called Wealth Dynamics. Wealth Dynamics is based on 8 different wealth profiles. Finding out which wealth profile you are can help you find the “easiest” path to growing your income and your wealth, simply by choosing work, projects or investments that are suited to your personality and nature.

Here is an overview of the Wealth Dynamics profiles, as developed by Roger Hamilton.

- **The Creator**
The Creators can't help creating! They are good at creating profitable ideas and businesses, but not so good with the day to day running of a business. Successful creators will delegate everything, except the creative process. Example: Walt Disney.
- **The Mechanic**
Mechanics are perfectionists who like to finish things, rather than create them. They want to make everything better - fine tune them. Example: Henry Ford.
- **The Star**

It is easy to spot a star. Obviously, you have film, music and sports stars, but high profile CEOs can also be thought of as stars. They rely on the strength of their personality and are aware of the pressure of always having to deliver. Example: Oprah Winfrey.

- **The Supporter**

Supporters are great networkers with loads of energy and enthusiasm. Their greatest wealth can be achieved when they join forces with a Star, Creator, Deal Maker, or Mechanic. Example: Steve Ballmer.

- **The Deal Maker**

A deal maker relies on relationships, connections and being able to react intuitively when the best opportunities present themselves. Example: Donald Trump.

- **The Trader**

A trader is someone who naturally hunts out bargains, naturally loves haggling and gets immense satisfaction from a great deal. They are equally as good at finding high price buyers. Example: George Soros.

- **The Accumulator**

Incremental growth is the key to this wealth dynamics profile. They are patient and disciplined and will stick fast to a successful system. Example: Warren Buffet.

- **The Lord**

The Lord likes to control everything. You can find a lord where there are fixed assets generating cash. They don't want attention like the stars and like to create wealth quietly. Example: Ingvar Kamprad.

If you are curious to find out which wealth profile you are, you can [take a test on Roger's website](#) for a small fee (I am an accumulator, by the way).

Investing

There are many different types of investments. If you are interested in starting to invest, I recommend you start your own research on what types of investments are available and suitable for your situation.

Here, I will introduce you to the basics of investing and why it is something you might want to consider to create wealth for yourself, your family and your community.

To start with, let's look at the meaning of the word investment. In the dictionary it is defined as:

"To put money, time, or energy into something, especially for some benefit or purpose."

I like this definition because it is not only about money. You equally invest your time and your energy, just as you are doing by reading this book. And if you're interested in building up your financial investments, then you will certainly be investing time, money and energy, both in your own education and in the actual investment itself.

Generally people invest to make their money work for them. In *Rich Dad Poor Dad*, Robert Kiyosaki explains how every dollar you invest can go working for you. The resulting idea is that eventually your money works for you, instead of you working for your money.

I like the analogy of financial investment to the "Golden Goose". You feed your golden goose, so it can lay golden eggs; as long as you take care of your Golden Goose, it will provide you with eggs. You could just as well use the analogy of looking after your garden or planting an apple tree.

The "Golden Goose" is your financial investment account (Future in Alexa's 50 / 20 / 30 system and the Financial Freedom Account (FFA) in T Harv Eker's system) which you feed every month by putting money aside. The golden egg is the passive income that is generated once this money is invested (for example through dividends or rent from an investment property).

2 Types of Investment Returns

With financial investments, there are two distinctive returns that people might be looking for: capital growth or passive income.

Capital growth means that the value of your investment increases and you can sell it for a higher amount at a later time to make a profit. This could be anything from a property investment to antiques, a stamp collection or your favourite sport star's autograph. (Just to be clear, I am not advising to invest in any of these, I use them simply as examples of something that *might* increase in value).

If you buy it for \$1 and then you sell it for \$3 five years later you have tripled your money and made a profit. If you purchase an investment with the intention of selling it later at a higher price, then you are investing for capital growth.

Investing for passive income means you purchase an investment that pays money to you on a regular basis. An example of this could also be property where you receive rent, or shares where you receive a dividend, or buying into a business where you get paid a part of the profit. When you are looking to buy investments that pay you money on a regular basis, then you are looking to invest for passive income.

Of course there are cases where people will find both of these, capital growth and passive income, in one investment, but in my experience most investors

will start to put their main focus on either one or the other at some stage in their investment career.

Now, I can hear you asking the question, which one is better? Investing for capital growth or investing for passive income? Both certainly have their advantages and disadvantages.

What kind of investment strategy you choose should be carefully considered and aligned with your personal goals and circumstances. You should consider whether you have a family to support, in what kind of job you work, how your investment impacts your tax payments, and many other factors.

That is why I recommend doing your own research and finding a financial planner or financial advisor whom you trust and who is well versed in your countries' investment possibilities ,to develop your personalized strategy.

Exercise

1. How do you feel about your financial future after reading this book? Do you feel excited, curious, empowered? Or confused and discouraged? I would be very grateful if you wanted to provide some direct feedback on how reading this book has affected you.

Next Steps

Congratulations! In reading this book you've made a big step towards your financial future. Whatever your goal may be: being debt-free, earning a particular amount of money, supporting your kids or simply living in abundance – it is all possible.

Before you put this book down, or mark it as “finished”: take some time to review the exercises you've completed.

When you go back and look at these exercises it should be fairly clear where your next steps are. Maybe you can identify some charges around money, or negative beliefs or programs that are holding you back. In that case you might consider working with a counselor or coach, or attending a workshop to help you clear these blocks.

Or maybe you're just not sure how to continue building your finances and where you can learn the information you need to know. In that case, you might like to pick up a book or two from the recommended reading section. You might also like to register on my website for additional information. Through the newsletter you will be informed of future updates of this book,

free coaching calls or webinars and special offers for coaching and workshops.

Whatever your goal is, my heartfelt wish is for it to come true. I believe we can all live in abundance and give in abundance and make the world a better place – one step at a time.

If you've enjoyed reading this book, I would love to hear from you. And if you have any suggestions or feedback for an updated version, please let me know too!

Exercise

1. Review the all the completed exercises in this book.

2. Write down your 3 next steps that will take you closer to your compelling future.
 1. Register on the Website at
<http://awakeningtowealth.com/sign-up/>

 - 2.

 - 3.

3. Do you have any unanswered questions or feedback? Please let me know, so I can incorporate them in an updated version or address them in a future group call or webinar.

Gratitude

I want to end this book with a short note on gratitude.

We all know that gratitude is a powerful emotion that can bring an abundance of joy and happiness to our lives. In my experience, gratitude also has a direct connection to wealth. Wealth is not complete without gratitude because it is very likely that if you are not grateful you are not truly satisfied with what you currently have.

If you are not truly satisfied with what you currently have, your experience is not complete and you cannot be truly joyful in the present. Look at your life and everything you have and see if gratitude arises. There is a difference between practicing gratitude, i.e. being thankful, and simply experiencing the gratitude that arises from your heart. Simply observe whether you feel grateful and what kind of gratitude arises in you. It is ok to practice gratitude through keeping a gratitude journal or by recounting what you are grateful for before you go to bed at night or when you get up in the morning.

True gratitude that comes from your heart will arise at the perfect time in the perfect way. It is not something we can create ourselves, true gratitude is an experience that it is given to us.

On this note, I want to express my gratitude for being able to share my knowledge and experience with you. Without you, the reader, there would be no point to this book.

Also, by downloading this book, you're playing a big part in making my life's vision come true: to touch people's hearts and for all of us to live empowered, authentically and aligned with our Higher Purpose. Thank you!

I also want to express my gratitude to all the financial and spiritual teachers I was allowed to learn from, and to those friends and colleagues who have shared this journey with me. And the deepest gratitude to the two men who have imparted their sense of money on me and taught me that money is not only important, but actually not that difficult to deal with: my husband Adam and my father Fritz. Thank you!

Recommended Reading

[*Think and Grow Rich* by Napoleon Hill](#)

This is a classic in the self-help and wealth building literature. In the early 20th century, Napoleon Hill interviewed the most successful people of his time and summarized what he saw as the common denominators. As a result, *Think and Grow Rich* outlines 13 principles that contribute to success.

[*How to Make a Hell of a Profit and still get to Heaven* by Dr John Demartini](#)

Ok, don't let the title scare you away. This book is not about a literal "heaven", nor is it about religion. However, it does have plenty of advice to offer when it comes to facing limiting beliefs around money and wealth. Dr Demartini's style can be a little bit cheesy at times, but if you feel that your financial development is stuck because you haven't been able to reconcile your spiritual and material desires, then it is worth reading this book.

[Learnvest by Alexa von Tobel](#)

This is a great book, if you're getting started with your own personal finances and want to learn more about the basics of money and budgeting. It includes exercises and ideas to help you create your own personal investment plan and is backed up by an online program and app that can help integrate your financial plan in your daily life (based on the US financial system and regulations). Note that the financial advice given in this book is most appropriate for singles in their 20s and early 30s. If you have a family or other kind of lifestyle you will have to adapt the advice given in this book to suit your needs.

[Rich Dad, Poor Dad by Robert Kyosaki](#)

This is the classic of financial education books and the #1 Personal Finance book of all time. Robert Kiyosaki tells the story of his two dads—his real father and the father of his best friend, his rich dad—and the ways in which both men shaped his thoughts about money and investing. If you are interested in starting to invest and want to understand more about how money works, then this book is for you.

Websites

Wealth Dynamics by Roger Hamilton

<http://www.wealthdynamicscentral.com>

Money Harmony by Oliva Mellan

<http://www.moneyharmony.com/>

T Harv Eker

<http://www.harveker.com/>

About Me

I was born in Hamburg, Germany and moved to Australia when I was 19.

Starting to practice Yoga at the age of 20, my true spiritual path began in 2009 when I first participated in a powerful meditation and received a Oneness Blessing called Deeksha. Many meditation groups, weekend courses and trips to India followed, as I explored this deep calling inside myself to connect with a Higher Purpose and Higher Vision for my life.

In the material world, I have a Bachelor's degree in Communications; I have worked in the fields of communication and marketing for large corporate companies, small start-ups, community organisations, and even founded and ran my own online marketing business for more than three years.

I am now retraining as a counselor and coach and continue my passion to teach, write and travel.

You can read more on www.jannajungclaus.com

About the Editor

Clotilde is an international researcher, teacher, editor, meditator and freelance explorer, who lives by Roald Dahl's Big Friendly Giant (BFG) motto "Let your love out!".

Clotilde was born in Italy and has since lived in Spain, South Africa, Vietnam and Cambodia. Her qualifications include a BA in Art and Communication, a Diploma in Public Relations and ESL Teaching certifications; she is a Oneness Blessing Giver and an all round Bookworm. Following her passion for Environmental Education, she has now stepped into Sustainable Development.

Contact her for any exciting projects to spread the love at clotilde.angelucci@gmail.com.

About the Designer

Glossary

Charges

I refer to charges as un-experienced or suppressed emotions inside you that keep getting triggered for you to experience. For example, if somebody has suppressed anger, many things might trigger them to become angry or annoyed – but it is likely that they will avoid these feelings at all costs and continue to escape from them or suppress them. Many charges come from our childhood and we carry them all the way through life unless we allow ourselves to relive these experiences and release the suppressed emotions.

Programs

A program is like a belief and its consequences on repeat. For example, you might have a belief that money does not stay with you. The resulting program is that as soon as you earn money, it disappears again.

NLP

NLP stands for Neuro Linguistic Programming. It is a highly potent way of communicating with the conscious and unconscious minds that is used anywhere from sales to teaching to healing and therapy.

SMART Goals

SMART is the acronym for specific, measurable, achievable, realistic and timely: five attributes that help in setting goals.

Exercises – Print Version

Part One: Wealth Consciousness

Financial Awakening

Exercise

1. Have you experienced any moments of financial awakening in your life? Write down what happened and how you felt at the time.
 - a. (Writing this experience down and re-reading it at difficult times on your journey when your motivation is low will help you to stay focused and achieve your dreams.)

2. What do wealth and prosperity mean to you? If you have difficulty answering this question, write down the first 3 associations you have when thinking about the term “wealth”.

3. What is the reason you downloaded this book? What are you hoping to learn and what are you hoping to achieve in the future?

The Four Spheres of Life

Exercise

This exercise helps you to become more familiar with the four spheres of life.

1. To become more familiar with the 4 spheres of life, write down 3 associations for each sphere

Physical / Material Sphere

(Example associations: exercise, nutrition, possessions, material desires, material wealth)

Mental Sphere

(Example associations: Beliefs about physical health, your body, wealth, money. Conditioning such as avoiding risks, not wanting to take responsibility, or taking your fate into your own hands.)

Emotional Sphere

(Example associations: What emotions do you experience often joy or happiness, or sadness and depression? What is your social support network through your relationships like?)

Spiritual Sphere

(Example associations: Do you have a spiritual practice such as meditation, or a connection or belief in a Higher Purpose? Do you have a vision for your life? What is this vision fueled by?)

2. Write down one aspect of each of the 4 spheres of life that you feel you need to pay more attention to.

3. Write down at least one negative belief you have about money.

4. Watch your words: what statements and words do you use when talking about money and wealth?

Financial Blocks: Programs

Exercise

1. Write down any experiences with money or wealth that have repeated themselves in the same or similar way.

2. Are there any experiences that repeat in your family?

Financial Blocks: Hurt, Unhealthy Relationships

Exercise

1. How is your financial situation? Is it going up, down, or sideways?
2. How is your relationship with your parents?
3. How is your relationship with your spouse?
4. Is there anyone in your life who is not supportive of your financial and material goals (including maybe a part of yourself)?

Your Vision

Exercise

1. What vision do you hold for your life? Who do you want to BE? What do you want to DO? And what would you love to HAVE?

2. If you do not have a vision or you feel disconnected from your vision, contemplate on this. See if any negative beliefs or other blocks are revealed that can be cleared.

3. If you do have a vision, create a vision board! A vision board is a great way to get in touch with your vision every day (or several times a day). You can use pictures from magazines, draw yourself, write on it, whatever you want. It is your vision, express it in the most creative and inspiring way you can think of! If you already have a vision board, get it out and look at it closely. What inspires you about it? How often do you look at it? Are there any changes you would like to make now?

The Intent Behind Your Vision

Exercise

1. Contemplate on the intention behind your vision. What motivates you?

Part Two: Financial Literacy

Starting Where You Are – Internally

Exercise

1. Write down how you feel about wealthy people in general. Keep writing until the inspiration stops.

2. Write down how you feel about wealthy friends (more emotions may come out in this exercise). Again, keep writing, even if your emotions start to come out.

3. Write down how you would feel if your best friends, brother/sister, ex-spouse (whoever holds the most charge) were to have 1 million dollars. Keep writing until your inspiration stops.

Starting Where You Are - Externally

Exercise Beginners

If you don't know your monthly income and expenses, make it your exercise to write this down.

Monthly income:

Monthly expenses

4. Each day

5. Each week

6. Each month

Start with each day and review your expenses at the end of the day. To keep track you all your receipts from the day or you could make notes in your diary or on your phone.

This exercise might feel nit-picky to you and you might be tempted to dismiss it as silly and to skip it. Some of your charges might even come up. Great!

Let's look at those charges and write down what makes you feel so uncomfortable about this exercise. Then, let's clear those charges and continue with the exercise. You might be surprised with what you see!

Exercise Advanced

Write down

- Your monthly income
- Your monthly expenses
- Your net gain/loss each month (be honest!)
- Your assets
- Your liabilities

I have created a spreadsheet template which you can download [here](#) to fill in.

What Money Type Are You?

Exercise

1. Which money personality type or types best describe you? If you don't identify with any of the above, take the money personality quiz on Olivia's website.

2. How has it impacted your financial situation in the past?
3. How can you use this awareness and understanding to take actions that will help you build a stronger financial future?

Budgeting

Exercise for Beginners

3. Decide which of these two budgeting systems most suits your circumstances. Then get out your last paycheck or your income statement and divide your income up into these categories.
4. How do you feel about the money that is allocated to each category?
Can you see yourself living like this?

Exercise for Advanced

3. Set up separate bank accounts (most banks will allow additional accounts to be opened at no extra cost) for each of the categories in the budgeting system you chose.

4. Set up either automatic distribution of your income into each of these accounts or make a conscious effort every time your paycheck comes in to distribute money into each account.

Conclusion

Exercise

1. How do you feel about your financial future after reading this book? Do you feel excited, curious, empowered? Or confused and discouraged? I would be very grateful if you wanted to provide some direct feedback on how reading this book has affected you.

Next Steps

Exercise

1. Review the all the completed exercises in this book.
2. Write down your 3 next steps that will take you closer to your compelling future.
 1. Register on the Website at
<http://awakeningtowealth.com/sign-up/>
 - 2.
 - 3.

3. Do you have any unanswered questions or feedback? Please let me know, so I can incorporate them in an updated version or address them in a future group call or webinar.