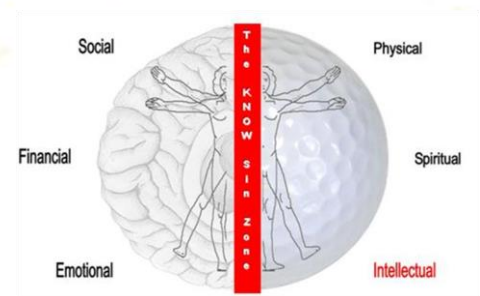


*money
and
consciousness*

IMAGINE

THE KNOWLEDGE ZONE

Social Physical
Financial Spiritual
Emotional Intellectual



Do You Live With A Poverty Consciousness?

DO YOU LIVE WITH A POVERTY CONSCIOUSNESS?

The answer to the titled question is there's probably better than a 90% chance you do to some degree.

With over forty years working in various areas of the financial services industry, I have experienced countless times that lots of money does not equal financial independence and prosperity. During this time I have brought surviving spouses countless amounts of insurance proceeds. These were clients who I had become close to over the years, many of whom shared with me their financial stresses and often had resentment toward their spouse.

However, now having more money than they had ever had in their lives and who felt would have been the answer to their stress; I witnessed a very interesting phenomenon. They actually were more frightened than ever. It became very clear to me that money did not bring them peace of mind and prosperity; in fact it was quite the opposite.

As time went on and they adjusted to their new lives, many began spending frivolously which was a recurring pattern, (remember that word "pattern") and tragically found them enslaved by stress - once again.

This training assessment is designed to teach people how to develop a Prosperity Consciousness.

A Prosperity Consciousness on the other hand as we see it, is based on coming to terms on what is enough and what is important to you. It's rooted in an incurable gracious perspective which allows you to live effortlessly and fearlessly no matter how much money you have or don't have.

At this point, open the "Notes" app on you cell phone to a new note page. At the top of the page – in caps type, **GRATITUDE**

In the movie *The Legend Of Bagger Vance*, one of Bagger's memorable sayings was, "*the rhythm of the game like the rhythm of life.*" Gratitude unlocks the fullness of life which sets the rhythm by which we live. Gratitude is simply the "Practice" of being Grateful – NO MATTER WHAT LIFE SENDS OUR WAY. **Gratitude is the basis for establishing and maintaining a spiritual perspective on life.**

Gratitude comes from the joy in our hearts. Gratitude makes our heart a Bethlehem for the Son of God. We sing, "Joy to the world" – not Happy to the world. Why? Happiness is an atmosphere (or high if you will) you can "exist" in for a while. Happiness however requires more and more of itself in order to maintain levels of existence. Happiness is attached to externals and

seems to ebb and flow as circumstances and whims come and go. Joy on the other hand is a step beyond happiness. Joy is a "*Light*" that fills us with hope and faith and love. Joy is a constant since it is tethered to our hearts by Spirit and Gratitude. Joy is the first step towards a Prosperity Consciousness. MONEY HAS NEVER MADE ANYONE HAPPY!

We begin forming a rhythm as soon as we're born, especially in the money compartment of our lives. Money can be a powerful manipulator. If our homes were financially peaceful, chances are our consciousness will lean more to a rhythm of prosperity. On the other hand, if our homes were a financial battleground, our consciousness will lean more towards a rhythm of poverty and struggle.

Money is directly related to self-worth. Earning is not about a strategy. Those who go through life under-earning are subconsciously under-earning to fill a substantial void in their lives. The compensation they seek is not monetary but emotional. They NEED to hear the praise they get when they do things for free. This is Poverty Consciousness in its darkest stage. Taking something for free and doing something for free is disobedience to God. 1 Timothy 5:18 states clearly, "*Do not muzzle an ox while it is treading out the grain,*" - "***The worker deserves his wages.***"

While most times misquoted, money is not the root of all evil, but the love of or dependence on money that is. Money is a medium of exchange and nothing more. It causes more problems than it solves, and the love of it or the bondage to its debt can destroy you and spiral you to a bottom as devastating as any ingested substance if not understood and put in the proper place in your life.

Mental health research tells us there has been an emergence of a new "saturated self" a self awash in a multitude of societal generated stimuli. The media we use, rather than allowing us to relax as a result of their efficiency, will instead keep addicting us and reviving us up with the infectious speed of life. Our current condition hasn't come because of the necessity to know everything we need to, but from the gnawing anxiety that we'll never know enough and if we don't keep pushing, our covers may be blown and then what do we do with the grandiose lifestyles that have become our realities?

The baby-boomers - my generation have moved from the ingestion to the action of speed. The faster we live the less chance we will have to hear the sounds of the silence we are numbing through the speed. As a coach, when I give someone a blank 168 hour weekly grid and ask them to layout how they budget their time, they seem to have extra time they can't account for. When I ask someone to layout how they budget their finances, they seem to have extra money they can't

account for. That's where waste comes in. It steals from the abundant life God sent His Son to give us.- FREE! Unless we stop and dare to hear the sounds of the silence that are planted in our brains, we will never experience the abundant life and prosperity that's been given to us - FREE!

While a ***Prosperity Consciousness*** is the ability to function effortlessly and peacefully in the physical world, having money or not, a ***Poverty Consciousness*** on the other hand is connected with negative thoughts of survival and security. It is also linked to thoughts relating to approval and love.

Poverty Consciousness is a set of attitudes, beliefs, feelings, and values based in fear, guilt, shame, and anxiety. ***Poverty Consciousness*** impregnates in a person a sense of personal limitation and a deep seeded inferiority.

Poverty consciousness is not directly related to the amount of money or material possessions one has. Rather, it is their sense of worth relating to that money or to material possessions. If you worry about not having enough money, you are in poverty consciousness. If you subscribe to negative myths about money you are most likely operating from ***Poverty Consciousness***.

One can live in conditions of severe poverty yet possess an incurable ***“PROSPERITY”*** consciousness, which is a state of mind and heart driven by a deep sense of inner purpose, gratitude, and neutrality. Money and material possession are just a function of life...***not survival though.***

Ending ***Poverty Consciousness*** is a matter of faith. Fact is, we all have faith, even though there are many who claim they have none or maybe what they have is weak. The important question is not whether or not you have faith, but rather, in what you place your faith. Do you place your faith in money, self, the past, the future, etc.?

The good news is we can overcome the Poverty Consciousness that imprisons so many of us by adopting a new set of attitudes that will really work if you give them a chance.

Ideas to End Poverty Consciousness

- Watch your language! Make sure that what follows "I" or "I am" is a positive affirmation.
- Write down the positive affirmations and spend time in meditation repeating the affirmations using varying tonality.
- Approach those you may owe money to *honestly*.
- Encourage those who owe you money.
- Pray for those who may have harmed you financially that they may be prosperous.

- Recognize that money is a nothing more than a means of exchange. Stop giving money more power that it deserves.
- Defeat the power the world gives money by doing within from your positive insulating affirmations rather than becoming resentful from negative isolation and / or association.
- Focus on what you ***need***...not on what you ***want*** or feel you are somehow ***entitled*** to.
- Monitor continuously the ***quality*** of your life and ***purpose***.

Just Do It!

Now is the only time we really have. We may believe that "as soon as a certain deal, event, lottery, position, job, sale, etc. happens" we can begin freeing ourselves of this debilitating and life-robbing condition and things will change. Fact is, things may never change...**BUT WE CAN.**

Notes:



THE MONEY TEST

The following is an exercise we call "The Money Test". This exercise is an indicator of your current financial health. Place an "X" under either "Yes" or "No" after each question.

	Yes	No
1 I have a very unique financial life?	☐	☐
2 People around me know how successful I am?	☐	☐
3 My spouse and I tend to waste money at times?	☐	☐
4 I tend to waste money, yet when it comes to the so-called "little guy" I always try to get them to lower their price even when their price is fair? Be honest!	☐	☐
5 I tend to talk about my success and even embellish it especially if I'm talking to someone who may be struggling at the time? Dig Deep!	☐	☐
6 If I am the sole earner, do I control my spouse with the money I make available? Pray on this one!	☐	☐
7 I boast about what I have with a little embellishment – of course?	☐	☐
8 I tend to act more successfully than I really am to fit in socially?	☐	☐
9 There was financial discord in my family growing up?	☐	☐
10 I am an applauded work-aholic but down deep inside I know it has negatively affected my family and my health? Pray on this one!	☐	☐
11 I fear success? Think closely on this!	☐	☐
12 I think about death often?	☐	☐
13 I donate to causes where I get the exposure I feel I deserve?	☐	☐
14 I tend to want people to like me?	☐	☐
15 I tend to want people to like me and may even use money as a means to accomplish it?	☐	☐
16 I tend to use money to solve problems for myself and others?	☐	☐
17 I have a past gambling, alcohol and/or substance abuse issue?	☐	☐
18 Is there a history of drug or alcohol abuse in your family of origin? How about compulsive gambling?	☐	☐
19 I tend to spend money to feel better about myself?	☐	☐
20 I had somewhat of a attached relationship with a parent?	☐	☐

21	One of my parents was very domineering?	☐	☐
22	One of my parents was very protective?	☐	☐
23	I've made and lost more than one fortune?	☐	☐
24	I feel depressed when I have to make a large purchase?	☐	☐
25	I believe there is an amount of money that will give me the comfort to live a more "significant" life?	☐	☐
26	I have established what that amount is and I will institute my significance plan even if there was another quick deal I could do?	☐	☐
27	I am usually involved in a grandiose venture?	☐	☐
28	My family would not be adequately protected in the event of my death?	☐	☐
29	My family would not be adequately protected in the event of my disability?	☐	☐
30	When unemployed, I look for titles rather than work?	☐	☐
31	I have refinanced more than once to consolidate debt?	☐	☐
32	I believe in giving out of my "pre-tax" income?	☐	☐
33	I believe that giving comes out of my "after-tax" income?	☐	☐
34	I believe "time" is money and the giving of time takes the place of the giving of money?	☐	☐
35	I try to get the best possible price when I purchase something?	☐	☐

TOTAL

☐	☐
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If you have a total of (7) or more "Yes" answers, you are in need of a financial checkup.

Notes:

POVERTY / PROSPERITY CONSCIOUSNESS EXERCISE

Use this exercise to learn more about what makes you tick when it comes to money. Whatever you find, let it sink in, especially if it rubs you the wrong way. THAT'S HOW "TRUE" CHANGE HAPPENS! You will only get relief from your current condition if make a "commitment", "get accountable", and "execute your findings" as you move towards a life of Prosperity Consciousness.

This is not an exercise that will result in a score. It is specifically designed to give you a sense of your prosperity consciousness and direct you to where you have the biggest growth opportunities.

As you read the list below that defines Poverty Consciousness, circle (*"Always, Sometimes, or Never me?"*) Then focus the list that defines Poverty Consciousness and circle (*"Always" and "Sometimes"*) true for you. You have work to do there.

Do Not analyze as you go along. Instead, work to plant healthier beliefs in your subconscious mind. Find your *"always"* and *"sometimes"* Poverty beliefs and the *"opposites"* Prosperity beliefs in and develop them into affirmations. Speak them to yourself frequently with varying tonality, write them out and tape them to the bathroom mirror, the refrigerator, and the dashboard of your car so they become real and natural to you. Use this technique along with the 21 Day Program and you'll soon be living in the abundance you desire and deserve.

POVERTY CONSCIOUSNESS

Place An "X" Where Applicable

I am not clear on what my purpose in life is.	Always	☐	Sometimes	☐	Never	☐
I avoid responsibility and make excuses for my failures.	Always	☐	Sometimes	☐	Never	☐
I have mastered procrastination.	Always	☐	Sometimes	☐	Never	☐
I don't feel deserving or worthy.	Always	☐	Sometimes	☐	Never	☐
I have a sense of entitlement.	Always	☐	Sometimes	☐	Never	☐
I have a grandiose imagination.	Always	☐	Sometimes	☐	Never	☐
I often am hoarder and keep everything.	Always	☐	Sometimes	☐	Never	☐
I don't enjoy spending money on myself	Always	☐	Sometimes	☐	Never	☐
I over-analyze just about everything.	Always	☐	Sometimes	☐	Never	☐
I have difficulty in receiving	Always	☐	Sometimes	☐	Never	☐
I lack excitement or enthusiasm for life	Always	☐	Sometimes	☐	Never	☐
I do not make what I am worth.	Always	☐	Sometimes	☐	Never	☐

PROSPERITY CONSCIOUSNESS

Place An "X" Where Applicable

I have enthusiastic clarity of purpose.	Always	☐	Sometimes	☐	Never	☐
I take full responsibility for ALL that happens to me.	Always	☐	Sometimes	☐	Never	☐
I take focused, timely, and energetic actions toward my needs.	Always	☐	Sometimes	☐	Never	☐
I am no longer the center of my universe.	Always	☐	Sometimes	☐	Never	☐
I have boundless interest in living life.	Always	☐	Sometimes	☐	Never	☐

My thinking is “Purposeful” <i>not</i> “Grandiose”.	Always	☐	Sometimes	☐	Never	☐
I am limited as a human and I have concluded there is something bigger than me in the universe.	Always	☐	Sometimes	☐	Never	☐
I love because I have been loved.	Always	☐	Sometimes	☐	Never	☐
Guilt is simply not an applicable emotion on my radar screen.	Always	☐	Sometimes	☐	Never	☐
High self worth makes it easy for me to receive compliments.	Always	☐	Sometimes	☐	Never	☐
I am an active enthusiastic participant and lover of life.	Always	☐	Sometimes	☐	Never	☐

MONEY BELIEFS EXERCISE

Place An “X” Where Applicable

The following exercise will give you a simple awareness of what you believe, and what beliefs you need to change to live a prosperous and purposeful life. Prosperity is the natural order of the universe which is essential for your living out your natural purpose. If you derail from this plan it will be because you have accepted some false beliefs, and bought in to them. It’s at that point you must re-visit your ego.

The first statements are about your money beliefs right now. Use your intuition to reveal the microscopic truth to your conscious mind. Notice there is no scale or rating system. This is not a mental exercise, but an intuitive one. Notice how each statement *feels* to you. Use your “gut instincts”. Most of us have absorbed these beliefs from our culture, and even a small belief in any of them means they are in your subconscious mind where they are probably causing trouble. Getting free of them will create your prosperity.

1. Notice how you react to these statements. Circle your answers?

Money is the root of all evil.	True	☐	False	☐
To be holy I have to be poor.	True	☐	False	☐
Lots of money will solve my problems.	True	☐	False	☐
To have money I must work very hard and sacrifice.	True	☐	False	☐
It is evil to want money and a lack of humility.	True	☐	False	☐
Money goes where money is.	True	☐	False	☐
People who have a lot of money usually got it deceitfully.	True	☐	False	☐
The rich get richer and the poor poorer.	True	☐	False	☐
It is important to save for a rainy day.	True	☐	False	☐
“A penny saved is a penny earned”	True	☐	False	☐
“A fool and his money are soon parted.	True	☐	False	☐
It’s OK to spend money on other but not me.	True	☐	False	☐
Wealth will bring nothing but problems.	True	☐	False	☐

2. Reflect on the Money Beliefs Exercise, observe your energy and your emotions, reflect on how you felt.

Which ones are the most powerful for you? Past and present, notice where your energy goes.

For those you no longer believe, why not? How has life changed since you changed this belief?

For those you still believe, what would be their opposite? What could you believe instead? What spiritual principles relate to the new or old belief?

How could your life be different if you believed the opposite? ***Are you willing?*** Why, or why not?

Important Note: It's important to accept your existing beliefs as well as those you are trying to create. Remember, not to accept is to *condemn*, which is to *give power and energy to what you don't want*, and which causes it to grow and thrive. Remember about not nourishing beliefs you want to extinguish. If you are holding the belief in your mind "I am terrible with money" and you get angry with yourself for that belief, or struggle against it – *you make it stronger!*

When you can hold your life in unconditional acceptance, not judging or struggling, you are free to prosper. In order to prosper you must accept and listen to ***your heart***...not your mind. Only the heart can reveal the freeing truth you seek. **The mind is too tied to the ego.** Your heart must overcome your mind. Allow your heart to expand and open wider and wider, wide enough to include *all aspects of yourself*. When and only when you can do this are you *free*.

When it comes to prosperity, what we focus on we make real, and it is very dangerous to fear not having enough or to repeatedly state that we're "broke." What we imagine we can make real,

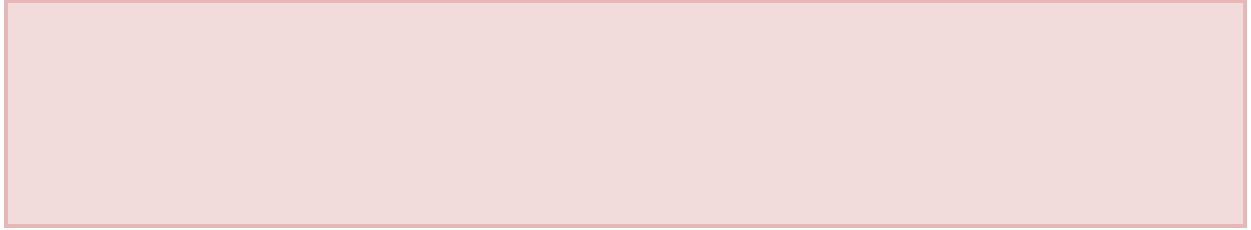
and the sophistication of our minds can make our thoughts more powerful and more energized than we might consciously realize. ***As human beings we possess an unconscious competence to self-sabotage ourselves.*** Thinking and speaking in a positive way about our lifestyles, jobs, etc... is an essential step in metaphysical wisdom.

To develop a prosperity consciousness, first remember that **prosperity feeds on a prosperous attitude.** Instead of complaining about writing checks for monthly bills, start by giving thanks for what you have. Arrange the bills in your wallet with the highest denomination on top, ones at the bottom saying this simple but effective blessing: "Divine Love through me blesses and increases all that I receive and give." Dollar bills are rich in metaphysical symbolism; they represent energy and effort. It can be surprisingly effective to try this little blessing technique. Experiment and see!

1. Decide what you really want, then write down your goals. Make a simple and specific list. Defining what we want is essential to achieving it. Statistics quoted by the Silva Mind Control teachings tell us that among a group of Harvard University graduates, those with written and defined goals were far and away more successful financially than their counterparts who tended to drift.

2. Develop faith and confidence. A negative attitude is dangerous. Many people who experienced lack of food and money during the years of the Great Depression became misers, unable to enjoy the fruits of their labors in later years. Charles Dicken's classic tale of Scrooge in A Christmas Carol illustrates how Scrooge changed his life by revisiting *and facing* his past. As a result, he actually became richer after forming an "Attitude of Gratitude" and loosening his purse strings. Keep your money flowing outward, within reasonable bounds of course. Use it to bring pleasure to yourself *and others*. **Prosperity feeds on a prosperous attitude.** One economist recently suggested that the way to avoid a recession was for all of us to spend everything we have. For example, if you spend a few dollars for a meal out and leave a tip for the waitress, she might spend the money on a new pair of shoes at the store where your brother is a clerk. Then, earning commission on the sale, he'd have extra money to circulate. You get the idea.

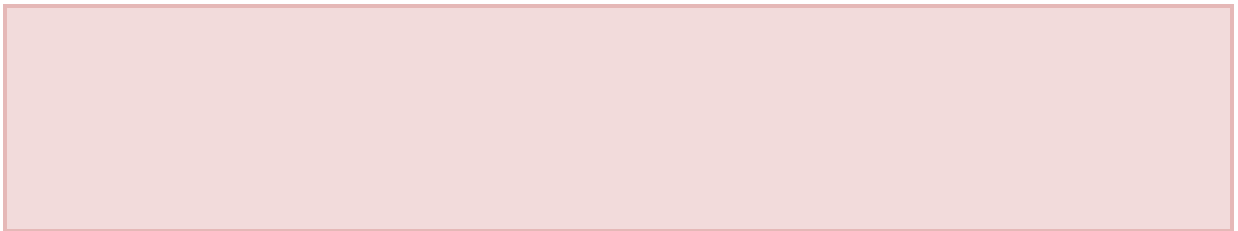
3. Persistence is important in building prosperity. Focus on how this trait can enhance respect and power.



4. Use your imagination and think of ways to enhance prosperity. Practice “Incurable Optimism” (With accountability to avoid denial). Try to turn a hobby into a second income or use your insight at the office to make significant improvements. Creativity is a gift that can be either positive or negative, depending on its slant. A little research uncovers incredible success stories through the use of a creative inspiration. Maybe you can be another Colonel Sanders or Coca Cola entrepreneur.



5. Organize for prosperity. Do some career research and planning, prepare some long term goals. Form a "master mind" group and meet to help each other imagine and envision the goals. Do this together over a period of several months and you'll be delighted at the results. The group's focused good will and energy is a powerful healing tool in overcoming the bonds of poverty.



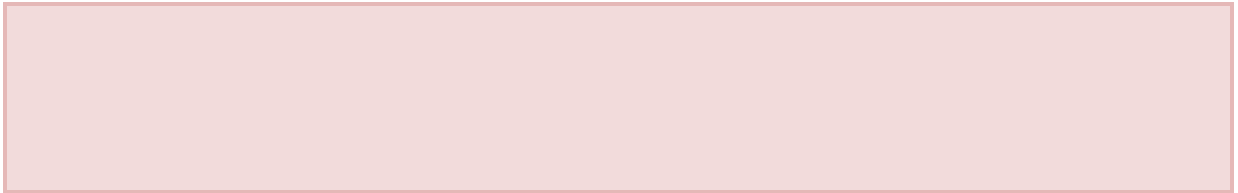
DEVELOPING YOUR PERSONAL “PROSPERITY” STATEMENT

1. Make a list of twenty personality characteristics that you like about yourself.

(Example: sense of humor, determination, love for your family, desire to serve, etc.)



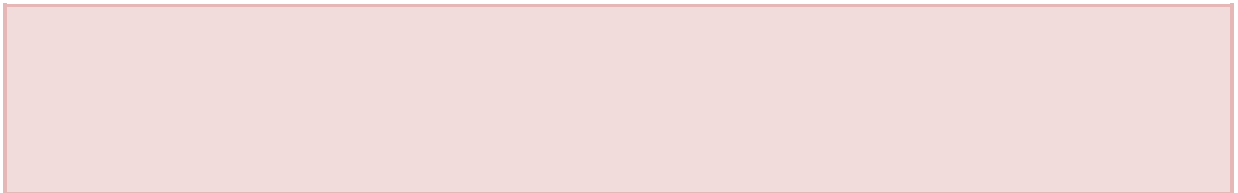
2. Circle your five favorites.



3. Referring to your five favorite personality characteristics, list ten ways that you enjoy expressing these and from this list, pick your five favorites.



4. Write a brief statement (twenty-five words or less) of your vision of an ideal world. Write this vision in the present tense, and in terms of how you want it to be, rather than how you want it not to be.



5. On the next page, pull this all together into a complete sentence in the following format. The purpose of my life is to use *(insert your five favorites from #2)*. By *(Insert your five favorites from #3)*. So that *(Insert your vision of an ideal world)*.

Example:

The purpose of my life is to use *(my determination, love for God and my family, my sense of humor, and my desire to serve)* by *(writing, speaking, learning, and serving my community)* so that *those I come in contact with may benefit from my experience, strength, and hope.*

YOUR PERSONAL PROSPERITY STATEMENT

A large, empty rectangular box with a light pink background and a thin red border, intended for a personal prosperity statement. The box occupies the majority of the page below the title.

Notes: