

# **White Paper: Money is a Matter of the Heart**

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## **Introduction:**

It is my hope that this paper introduces you to a bridge that fills the gap between your intellectual mind, which are your thoughts about money and the emotional feelings you have about money. When these two aspects of one's Self are acting in harmony, the bridge has been crossed. Financial decisions made from this place are made with an emotional maturity and compassion, coupled with our knowledge of money. This is a journey from your head to your heart as it relates to money.

*“Whatever you can do, or dream you can, begin. Boldness has genius, power and magic in it.” ~Goethe*

To understand money we must first understand ourselves. There are many perspectives from which we can view our understanding of money. We can look at money from a global, societal, state, community, family, and household perspective. Looking at each level, we can see how our understanding of money changes. After many years filled with lessons learned both from success and failure, I made this journey, and I'd like to share with you what I have learned along the way.

We are in unprecedented times and this is no recession. This is a depression and we will begin to see inflation as a result. Prices for goods and services are already increasing. The government cannot continue to buy up the bad debt to keep this economy afloat and neither you, nor I can afford to spend enough to restart the American heartbeat. We've flat-lined.

Moving from a broad, global viewpoint to that of our own household, we can see that it's time for each of us to stand up and take personal responsibility for our own piece of the American Dream. We must put our finances in their proper place eliminating our debts by paying them off or filing for bankruptcy.

It is within your power to transform your relationship to money, to learn to make better choices, to find parallels between your lessons and mine, and embark upon the challenge of living an extraordinary life of financial freedom. You can be free, if you dare, and your financial freedom will change the world.

Every journey has a beginning, middle, and an end. Our journey begins with our definition and current views of money. We then look at the bridge between our minds and hearts to gain an emotional understanding of our relationship with money. Next, we cross that bridge and connect with our emotions to see where we may be sabotaging our dreams and goals financially. Lastly, we use this information to create clear goals that address both our minds and hearts and set a course toward financial freedom and wealth. Let us begin.

## **What is Money?:**

This is not a new question. Webster's Dictionary calls Money, "Something generally accepted as a medium of exchange; a measure of value; or a means of payment." Nowadays we have debit cards, credit cards, and electronic money besides those pieces of green paper bearing portraits of dead presidents all serving the function as mediums of exchange. Does this mean they are all money? Krugman, *What is Money?* Link: <http://krugman.blogs.nytimes.com/2010/12/15/what-is-money/>

There are so many adages about money. Money doesn't grow on trees; a fool and his money are soon parted; The Love of Money is the Root of all Evil; cash is king; time is money, to name a few. Not to mention all the songs about money, like Money by Pink Floyd that has the cash register machine and change clinking in the background; or that song by the O Jays, For the Love of Money. So, what is all this talk about money is saying? It is saying that the focus of our thoughts and intentions are centered on money.

The question to ask yourself here is what is your definition of money? Notice how you feel when you have money and how you feel when you have none. Notice where, with whom and how you spend your money. Who taught you to balance your checkbook? What did you learn about money from your family; friends; society; and television?

## **How is Money Connected to the Heart?:**

The connection between our financial lives and our view of ourselves, runs deeper than the Grand Canyon. Yet our Self worth has nothing to do with money at all. Many nations outside the U.S. are poor, third world countries whose people live extraordinary lives filled with gratitude and zest. They have no money and they know their worth is to serve their families and communities with pride. Our capitalistic society here in the U.S. has us all chasing money and materiality rather than valuing service of ourselves and community. We are, in a sense, disconnected from our heart; our emotional Self.

It's nice to care for one's family and buy them nice things. When we buy things for others, it makes them feel good temporarily and we feel like we're doing the right thing. When we buy material goods and services out of fear; to avoid pain, shame, and guilt we're engaging in negative emotional spending. Sometimes, our purchases are made out of anger, or even vindictiveness. The term, "Shopping therapy" originated from and supports this negative emotional buying. Unfortunately, this generally leads to enabling family members to rely on us to provide them with financial support rather than to create their own income. There's an enormous difference between serving your family with pride and financially supporting them.

Money is always connected to the heart. We may not be consciously aware of this emotional connection we have to money, but when you spend money on things you want, rather than on things you need, you are cut off from your emotional wisdom. When you make purchases from guilt, shame, or to avoid some sort of pain, you're engaging in emotional spending.

Alternately, when you follow a budget and save for retirement you are acting from emotional maturity and wisdom.

You have lost control when your relationship with money is driven by your less mature emotions and lacks discipline and direction toward your financial goals. Money as a matter of the heart is seen as the influence and power of your emotions over financial matters.

The heart relates to all things emotional and love. Money as a matter of the heart speaks to how you manage your finances emotionally. Once you see your current emotional relationship with money, you can begin to transform unproductive habits into a healthy wealth building lifestyle.

Language is a powerful tool, as it relates to transforming habits. What you say to yourself when no one is looking is as important as what you do with your money. Begin by writing down positive sayings and stick them up as reminders. Listen to your gut instincts; for that is your emotional self trying to communicate with you. Give these aspects of your Self a voice and a time to be heard. Notice the voice of sabotage and the voice of wisdom. Only you can decide which one to follow.

**Unidentified Feelings people often have about money:**

<b>Positive Feelings that show Emotional Maturity</b>	<b>Negative Feelings when Operating Unconsciously</b>
<b>Confident</b>	Ambivalent
<b>Honored</b>	Anxious
<b>Committed</b>	Bewildered
<b>Worthy</b>	Resentful
<b>Valued</b>	Burdened
<b>Respect</b>	Gullible
<b>Optimistic</b>	Hopeless
<b>Love</b>	Overwhelmed
<b>Compassion</b>	Dumb
<b>Grateful</b>	Invalidated
<b>Fortunate</b>	Awkward
<b>Energetic</b>	Embarrassed
<b>Centered</b>	Shame
<b>Brave</b>	Terrified

Remember that any resistance you experience to personal growth is not you. The resistance comes from the past and the patterns you learned along your path. This resistance is the monster hiding in your wallet. Call this monster the “dark-side,” “devil,” etc. Whatever name you give this monster, it’s the one that comes along when things are going great and sabotages your success. The dark side has a voice and it may say things to you like, “You’re not worth it;” “You deserve that blouse, even though you can’t afford it;” “go ahead and charge it.” Simply observing this voice and knowing that it intends on setting you back from your goals is very powerful because you cannot change that which you are not aware of.

What's also important to remember is to keep moving and continue to renew your commitment to your financial transformation as often as you hear that voice of doubt from your wallet monster. Choose to follow your compassionate voice of wisdom that tells you that you're worth and value grow as your savings grows.

After spending more than \$100,000 on my education, I learned that I had the answers all along; and so do you. What's missing is the self-trust and awareness to hear the answers. This may seem like a fascinating new way to understand and manage your money, but once you begin to listen to your inner voice and be your own best friend and financial guru your whole life will improve and your finances will improve.

Self trust and awareness requires an inward journey into one's self. Inform yourself. Trust your own Self. You really do know more than you think you do. Simply pause and listen. You know the right thing to do. You have all the tools already. You have all the tools you need to succeed within you right now. You only need to choose to listen to the voice that will guide you in a healthy wealth building direction and take action.

### **The Emotional Money Connection:**

Emotional Money is defined as your feelings about money. Your feelings about money shape how you use, acquire and spend it. Your life experiences involving money and how you process your feelings and behaviors are all attached to your current beliefs which shape your relationship with money. In turn, this connection will determine how successful you are in building wealth.

The emotional money connection is the doorway to financial freedom that is seldom examined. How you measure up in comparison to others creates your perception of how well you're doing financially. We construct our paradigm, our world view, about money and our own financial status in part by comparing our financial situation to those around us and what we see in the media.

We also use other factors to construct our whole reality about money. Factors such as:

- How we were raised;
- What we learned from parents, school, friends, and community;
- What we perceive we must do to fit in;
- What we learn from the media, books, magazines and advertising;
- Our gender makes a difference in our relationship with money;
- Our level of education sets us up for success or failure; and finally,
- ***"I don't know, that's just how things are done around here."***

Why would you continue to do things that you don't even know why you're doing them and every time you do it, it leads to those negative feelings. That's the definition of insanity. Even though you know you can choose differently, you don't. It's because you're not even consciously aware of these automatic responses. In order to transform these old destructive ways into your new healthy wealth building lifestyle, you must first see where your current thoughts came from.

The emotional-money connection forces us to look at our attitudes toward someone else's financial lifestyle. When we compare ourselves to the likes of the 'super rich' or rappers in videos, we create what is called a psychological projection. That projection acts as a narcotic for a negative self-image when we compare our financial status to that of our neighbors. Like all narcotics, emotional-money demands an ever larger dosage for ever smaller results. The Billie Holiday version of *God Bless the Child* exemplifies this concept well:

*"Money you've got lots of friends; crowding round the door; when you're gone and spending ends; they don't come round no more."*

Much like the manic depressive with extreme highs and lows, we act like we're kings and queens- for-the-day when we have money and throw it around until it's gone. Then, we feel empty and our lives are meaningless without it. There is no comparison when you run your own financial race, so stop comparing yourself to your neighbors. This is an important first step to your money transformation. Besides, they may appear to be doing well financially, but what you don't know is that they may be in bankruptcy or in debt to support their lifestyle.

### **Origins of Truth About Money:**

Our current Origins of Truth about Money come from all that we know since money was first introduced to society as a medium of exchange for goods and services. Our personal truth about money is generated from all our experiences with money since childhood. A profound shift in perspective from allowing outside influences power over you to taking a stand for yourself and your future of financial freedom will propel you in the right direction.

Our personal truth about money gets distorted when we take our own self accounting and project it onto money instead. When we shift our focus away from our own personal, spiritual developments, we lose track of our purpose and reason for existence. If we get back to basics, in the sense of purity, we must ask ourselves about our choices. Purity asks us why we want it, need it, desire it, and this is what we can do for ourselves to bring balance back into our lives. We must remain vigilant and committed to our goals and make that commitment ongoingly, sometimes every day, or with every financial decision. Do this until you are acting consistent with your goals in mind as a habit.

Money as a matter of the heart explores the behavior and the influence that emotions play in how you manage your finances. Emotional money identifies the emotions attached to money and how you feel about it. They are interrelated and both require deeper exploration.

*"You have often told me you're better than no one and no one is better than you, if you really believe this you know you have nothing to win and nothing to lose."*  
–Dylan to Ramona

Your mind and heart have been at war with one another. The mind says that you have to work hard, make lots of money and have things in order to 'be somebody.'

Your heart, on the other hand, understands that no one person is more important than another and love is all there is. Those that manipulate are greedy, power hungry people who cannot generate for themselves the goodness of life. They must take from others. They live in their mind or intellect and seemingly disconnected from their emotional selves. When we bridge this gap between our heads and our hearts, we mature ourselves and are better equipped to responsibly handle our finances.

The good news is that we all have choices and we must exercise those choices at every turn. When your intentions are clear, then your personal and financial growth can happen. When you are at the cause of your own life and realize that your past decisions brought you to this current place, then you have the power to change the course of your life forever.

Begin with observing the actions you take with money. Money as a matter of the heart relates to these actions when the motivation for the action is emotional or feeling based. Now, choose to move in a new direction toward financial freedom as a celebration of your own worth. This is your choice and a powerful stand. It's all in your heartfelt intentions for your life.

Origins of Truth about money are really connected to hearing and understanding our own divine guidance. When you awaken to the truth and song of your own heart, it will show in every part of your life and your wealth will grow. Your financial world is only a reflection of this.

### **Your Current Relationship to Money; Everything You Know is Wrong:**

Your current relationship with money is connected to and rooted in your past. Much of what you know today is based on past experience and no longer works. Unfortunately, you cannot continue to use the same methods and expect different results. Letting go of the past, getting present to your current financial situation and having an openness and willingness to move in a whole new direction is the way out.

The first step toward your new financial life begins with a budget. When you think of making a budget and sticking to it, it feels a lot like being on a diet; it simply does not work. I assert that it doesn't work because of your basic thoughts about money and discipline. Budget is not a bad word. In fact, this may go back to your childhood and your thoughts about money if, the word budget makes you uneasy. Take a deep breath and read on. Even a trust fund baby needs a budget. You absolutely must to know what your total income is and what your total expenses are. You must do this on a monthly basis.

Your transformative journey requires you take action. A great way to know how far you've come is to keep a journal of your progress. Begin by writing down all your thoughts about money, and then answer these questions. What did your parents teach you about money? How do you save money right now? How do you spend money? This is an important exercise to not only know yourself now, but to begin your journey of financial transformation. To begin any transformative process you must have a starting point. You cannot know how far you've traveled without knowing your starting point. Take as much time as you need here to really write everything: every thought, every action, and every lesson, everything you've been taught about money.

Later, if you come up with more thoughts, you can always add to this list. When you can't write anymore, you have just created your current money paradigm and starting point. Now that you know your starting point, which is comprised of your current budget of income and expenses and all your current thoughts about money, you can see this is your current money paradigm.

### **The New Money Paradigm:**

What is a Money Paradigm? Simply put, a paradigm is one that serves as a pattern or model. So, this New Money Paradigm will serve as your new model for your new thoughts and ideas and ways of being with money. Here is your New Money Paradigm:

*“Money is an expression of my worth. I am worthy of having money. I am a good steward of all the money that I receive. I express my value by spending my money wisely. I pay myself first, by investing in my future. I pay my bills responsibly. I do not create debt because I live within my means. I have more than enough. I do not create debt because I have planned for necessary expenses and have saved more than enough cash to pay for things I need, as I need them.*

*I am grateful for all the money that I have. I give thanks for my income and my ability to be totally committed to creating my life free from debt. I live my life in total honesty about money. I already feel wealthy because money cannot buy my joy, my peace of mind, or my freedom. I am ecstatic about my new paradigm for money. This is mine and I own it!*

*The better I care for myself, the more money I will earn. I care for myself by living within my means; by investing in my future as my priority; and by being financially responsible. I care for myself emotionally, by realizing that I don't have to have “stuff” in order to feel wealthy. I care for myself intellectually by learning everything I can about money and things that interest me. My intellect enjoys learning new skills that help grow my wealth, which leads to greater income. I care for myself physically by eating well; getting plenty of sleep; and exercise. I care for my spirit by connecting with others who are like me; and by giving back to my community. I care for myself emotionally by staying connected to my heart and listening to its joyful, loving and compassionate voice.”*

When you read the words above, begin to feel the shift in your body. These words might feel like they don't belong to you at first. Just keep reading them and letting them be absorbed by your whole being. Whenever that negative voice comes up about this process, simply acknowledge and dismiss it because you've already chosen not to follow it anymore. You can do this. You must believe and renew your commitment to your goal and in the infinite abundance and that money is always there.

Give thanks and be grateful for all that you have now; your health, your wisdom, your spirit; and your joy. When you are grateful and practice a life of gratitude, more will come into your life for you to be grateful for.

## **Actions Now for Money Transformation:**

- **Gratitude**

What? What does gratitude have to do with anything? I will tell you now that Gratitude has *Everything* to do with your current situation and is the foundation for your financial transformation. Gratitude is one of the most powerful emotions you can use to bring all goodness into your life right now. No matter who you are or what your current financial situation, gratitude will dissolve all negativity in your life. Start a gratitude journal today for immediate results.

- **Get Coaching**

When you really want to make a shift in your life, you hire a coach or take a class; right? What really stops people from obtaining the results they want in life is that they are unwilling to let go of their pride, or they just don't feel 'worthy' of having a professional coach that will encourage and support their success. With your financial future on the line and your retirement life at risk, you can no longer afford to go it alone.

Notice the resistance to working with a professional coach and decide to do it anyway. Remember that we discussed the "dark side" earlier and described that Monster in Your Wallet. That same voice will come up in any situation in which you are headed for success. Your dark side is always there, waiting in the shadows to stop you from achieving your dreams, goals and aspirations. This voice is one smooth operator and may say that you don't deserve success; that spending is actually giving to your Self. The dark side will confuse you and create conflict and doubt. Just notice and observe resistance. You have a choice in any given moment to listen to the dark side, or take actions that will support your success. Hiring a coach is one action you can take that will support your success.

One of the best ways to hire a coach at a reasonable cost is to look them up on the internet and buy one of their books. Then, follow their instructions and you're on your way. The best way I have found to achieve a permanent shift is to attend live workshops, seminars or retreats. Two transformative leadership companies I personally recommend are Landmark Education and The Hoffman Institute. There are many paths that lead to the summit. Find yours and begin your journey now.

- **Community Support**

Another way to really help you stay on target toward achieving your goals is to let your family and friends support you. In fact, when they're on your side and they begin to see you obtain your goals, you'll be inspiring them to be great with their finances as well. Now, you're not only making a difference in your own life, but the lives of those you love. This is all any of us really wanted anyway in life; for ourselves and those we love to be great.

Alternately, when you support others in achieving their goals, you become the leader. A leader is someone who lives their life as an example that others may follow.

Leadership requires that you have achieved some level of success and knowledge in the subject matter. This is a great way for you to reflect on your own journey of financial freedom and share what you know with those you love.

- **Beat the Budget Game**

Whatever negative thoughts come up around the word, “budget,” be prepared to give them up to succeed. Part of being a responsible adult requires taking charge of your. Living on a budget is not punishment; it is a requirement of sound financial management. It’s time to let go of negative habits about money that sabotage your success. You absolutely must take control, which requires responsibility and ownership of ‘what-is.’

There are a lot of budget worksheets that you can use. I’ve used Dave Ramsey’s material for my own household budget. Choose a budget sheet from the internet or create your own. You need to know where every penny goes first. You cannot change that which you are unaware.

Make it a game to cut your budget spending. Create a shopping list and plan your meals for the week. Make lunches rather than eat out while at work. I’ve never been a big fan of coupons because I just don’t buy all that name brand stuff, but I hear that if you did it right, you can get some free groceries. If you know what you’re going to buy and shopping on the internet, use Google to find coupon codes and use them at checkout. We feed three people at our house for around \$300.00 a month and that includes our non-food items like paper towels, toilet paper, toothpaste, etc., as well as groceries!

We all look good in frugal. Besides, were you really having this much fun getting yourself into your financial mess? I didn’t think so. Life is better than you think it is. It’s just a matter of what you focus your time and attention on that will color your world. What’s your budget cutting game?

Now that you’re committed to financial transformation and you have powerfully chosen to move past all those negative patterns and thoughts that have stopped you from being great with your money. You’ve created your budget and trimmed the fat. What’s next?

You must regularly review your budget every month for at least the first six months. This habit will reveal your blind spots about money and show you what you’re missing and where money slips through your fingers. Make your coffee at home in the morning instead of going out. Stop buying things for other people and only buy gifts you can afford. Every step counts, no matter how small.

Your six month review will include looking at each of your monthly budget sheets. Set them all out on the table and take just one area; let’s say groceries and food. I hope you’ve separated out your grocery bill and your eating out costs. This will help you see where your money goes in terms of the food you buy for your home and the money you spend eating out. Just notice and observe the patterns that begin to show up.

The first step is to simply observe your patterns. Look for big increases or decreases. Notice expenses that can be eliminated or reduced. Just observe your life from your budget sheets.

Next, choose just one area that you want to work on. Maybe you want to take on your grocery bill like I did. Choose just one area to start with because when you see a small success, your program will gain momentum that will get you to the next level.

Tax time is perfect for an annual review of your money. You get to see how much you've made; how much you've saved; and take stock of how far you've come since you've started your heart felt journey of discovering who you are in relationship to money.

- **Maximize Cash Flow**

Maximize your cash flow by keeping as much of your income as you can and paying as little in taxes as you need to. Now, I am not a tax advisor, nor do I give such advice, so, right now, here is my disclaimer:

*“Please consult with your tax professional to learn the best way to get the most out of your tax deductions and your income tax withholdings.”*

My thoughts on getting a giant tax return is that it's ridiculous to give the government an interest free loan; and it's money you could be using on a regular basis to invest in yourself or pay down your debts. Either way you look at it, getting a large tax refund is no way to save money. Have it taken out of your paycheck immediately and it's out of sight and growing in interest for you, not the government.

I've written a blog article about income taxes and those people that get large tax returns. If you're one of those folks; listen up. When you have all that extra money taken from your paycheck, so you can have a large tax return you're not doing yourself any good.

First, you're giving the federal government an interest free loan. Second, you're losing precious resources on a monthly basis you could be using to pay down debt, or save for retirement. In either of those scenarios, you're losing interest. So, make adjustments to your withholdings immediately and put those precious resources to good use each month.

## **Tools and Resources:**

- **Professional Resources for Budgeting**

Whether you follow Dave Ramsey, Suze Orman, or one of the many other financial authorities; they will all help you with your budgeting and provide you with step-by-step guidance on getting out of debt and establishing your future of wealth.

Create a budget now and look for all the ways you can cut that budget; like mowing your own lawn, washing your own car, etc. Once you've cut back wherever you can choose powerfully to live on that budget for the next six months. Over time, you will create new habits that will support your success and transform your old patterns to new, healthier ways of handling your money.

- **Bankruptcy as a Tool**

After you've created a budget and trimmed out as much as you can and you still don't have enough money to pay your bills and live each month, it's time to confront the severity of your situation. You may need to consult with a bankruptcy lawyer to determine whether you should file under the Bankruptcy Code. The good news here is that most consumer bankruptcy lawyers offer **FREE** consultations.

The famous Roman lawyer Cicero once said, "*Never go to excess, but let moderation be your guide.*" Mottos like, "know thyself," "nothing to excess," and "never be a co-signer," are all great examples of moderating your finances to avoid filing bankruptcy. Don't be discouraged if you're facing bankruptcy because it's not as bad as everyone thinks and it should NOT be your last resort after you've spent down all your savings and retirement trying to carry your financial burdens.

Do not cash out or borrow from your retirement plans; ever. If you've ever heard the word "compound interest" you'll know that slowly and over a long period of time, consistent saving and consistent growth will snowball into a great retirement. However, this advice may soon be outdated if the government nationalizes retirement plans and issues bonds to replace the cash.

If you have debt beyond your means to pay, consult with a bankruptcy lawyer. To allow unmanageable debt to consume your future is irresponsible. It's important to take action now. I have seen too many clients come to me only after they have taken loans against their retirement accounts and maxed out all of their credit cards and still have not been able to turn their finances around. You never have to go broke to file bankruptcy.

Bankruptcy is a powerful tool that will stop wage garnishments, lawsuits, foreclosure and collection efforts against you. A bankruptcy discharge is a Court ordered, permanent injunction that prevents any further efforts of debt collection against you and provides you with the financial fresh start you need. Don't rule out bankruptcy by making it your last stop before you become homeless. Take action now to find out if this is the right tool to use under the circumstances. In most cases, bankruptcy not only eliminates all your debts, it allows you to keep your stuff. Even better is that your credit score generally improves after bankruptcy.

- **Take Care of Your Body**

Wait a minute. This is about money. What's my physical health got to do with money? Stress for one. When you are dealing powerfully with your finances, your health is impacted. I recently read a health article about the physical effects of financial problems on the body. Stress, anxiety, depression and illnesses are what happens to your body when you're financial life goes out of balance. I've even recently seen Suze Orman on the television show *The Biggest Loser* and she mentioned this mind-body connection as well.

Part of being financially well, includes caring for your physical body. Many people who file bankruptcy do so because of medical bills they cannot afford to pay.

Our government continues to debate healthcare in America while our hospitals and medical providers go broke by providing care to those who cannot afford it, without government subsidy. Our system is broken with no workable solution.

You can avoid this type of pain and suffering by caring for your body through diet and exercise. Nutrition, herbalism and body care comes down to the foods you eat that fuel your body. Get your body moving through exercise and movement and your health will improve. My 90 year old grandmother taught me to take vitamins at a very young age and I have her to thank for my health today. I continue to take vitamins and make right choices with my health. Do this and you too will add years to your life.

- **Suggested Reading**

1. More Than Enough, Dave Ramsey (1999)
2. The Hoffman Process, Tim Laurence, Ph.D. (2003)
3. When Things Fall Apart, Pema Chodron (1997)
4. The Total Money Makeover, Dave Ramsey (2007)
5. You The Owner's Manual, Roizen, M.D., Oz, M.D. (2005)
6. Origins of Truth, Nadia Khalil Bradley (2007)

## **Conclusion:**

*"It isn't whether you get knocked down; it's whether you get up."*  
–Vince Lombardi

Promise yourself to stay committed to your dreams, visions and goals. Promise yourself that if you stumble or fall, that you won't quit on you. You are the most valuable and precious resource that you have. You are all you've got in this life.

*"There are no mistakes, only lessons."* –Rules for Being Human

When you take the vantage point of being an observer in your own life and look at yourself; what do you really see? This is the highest perspective that you can have for yourself. When you focus on one aspect of your life in this manner and get radical with your plan for an extraordinary life of abundance, you'll be amazed at how this transformation will spill over into the rest of your life. Don't just sit there reading this and shake your head; give it a go and see for yourself. Put my thoughts to the test.

Forgive yourself for your past mistakes. Put the past where it belongs, in the past. Let your mistakes go from your mind. Stop imposing your past on your present and know that you have the power to alter your future now. You can simply change your thoughts. You are the powerful creator of your own life and your future belongs to you. Change your thoughts and you change your world. Invest in yourself by making a commitment to your journey. The journey from your head to your heart has already begun. Get to the heart of the matter about your emotional relationship with money.

When you are a good steward with your money, your life will improve. When you start with your Self and care for every aspect of your life, you will have wealth beyond your wildest dreams. Enjoy the journey of your life and live a life of abundance.

I am grateful that our paths have crossed and you have read this work. My passion is one of compassionate caring to ease the suffering of the world in regards to money. Money is a matter of the heart. Loving yourself includes proper care of your money. When you shift your focus from the external world of stuff, to your own internal world of abundance, you will begin to make wise choices with your money.

### **About the Author:**

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