

Discover Your  
Spiritual Side &  
Enjoy Greater  
**WEALTH**



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# Introduction

Money is interesting. Few are bored when it comes to their personal financial matters. Money takes up a lot of time and space on the news locally, nationally, and internationally. Most of us are secretive about our finances. Money issues are a leading cause of divorce and relationship disharmony. Is anything more mysterious than money?

How can pieces of paper and metallic coins have so much power? ***There is a spiritual aspect to understanding and controlling income and wealth.***

## **Consider the unique characteristics of money:**

1. **Everyone wants more.** The homeless person, middle-class parent, and wealthy tycoon can't seem to get enough of it. No amount ever seems to satisfy the urge to accumulate more.
2. **Those with a lot of money often report being unhappy.** At the same time, those without a lot are convinced it will make them happier.
3. **Money can be elusive.** Many of the people consumed with creating a higher income can't seem to make any progress. Those who are fortunate enough to win the

lottery or receive a windfall rarely hold on to it. ***It seems that money has a mind of its own.***

4. **Having a lot of money can create its own set of challenges.** As we'll examine later, having too many options can be a challenge. Being wealthy doesn't necessarily set you free - financially, emotionally, or spiritually.
5. **Having too little money is a challenge, too.** When you're scrambling to keep the lights on, it's hard to enjoy the other aspects of life.

Money is a unique concept and idea. It can't be understood and mastered with conventional logic alone. ***There's a spiritual and psychological aspect to money, too.***

Understanding money from this perspective will have a positive impact on your ability to enjoy, earn, and accumulate wealth.

**"Ben Franklin may have discovered electricity –but it is the man who invented the meter who made the money."**

**- Earl Warren**

# What is Money?

If you ask the average person to define money, they're likely to respond that money is something used to buy goods or services. Purchasing is one of the actions that can be taken with money, but that's like defining a shoe as something used to kick a ball. It isn't necessarily inaccurate, but it's hardly comprehensive or fosters understanding.

***Money is actually a way to store value until it's needed for something else.*** It's also universally accepted within a community. Technically, a chicken could be used as money, but your plumber might not be too excited about receiving chickens as payment for snaking your drain.

Money makes it convenient to trade value. That way you don't have to trade your chickens for a sack of potatoes and then trade the potatoes for the horseshoes your plumber so desperately needs.

Money is a way to transport value through time. If you want more "money," it's necessary to provide a greater level of value to others.

**"It is more rewarding to watch money change the world than watch it accumulate."**

**- Gloria Steinem**

# The Surprising Truth About Money & Happiness

It has been well established that income is only correlated with happiness to a certain point. That point happens to be roughly \$75,000/year. It can be a little more or less, depending on the living expenses of your area. Beyond this level of income, people are no happier.

So, it turns out that having an excessive amount of value stored away in the bank won't make you any happier beyond a comfortable income. ***You're not missing much just because your income is less than \$200,000 if happiness is your goal.*** Set your aspirations accordingly.

The true advantages of a high income and wealth are the opportunities it provides.

With money, you have more options for vacation destinations, automobiles, hobbies, food, and many other things. But having too many options can be a challenge in itself.

Studies have shown that people are less happy and less decisive when they have too many options. ***A famous study***

**showed that if customers were provided too many options within a brand of jelly, they were much less likely to make a purchase.** It was too hard to make up their minds. This phenomenon has been demonstrated time and time again.

Too many options inhibit the ability to make a decision.

That doesn't mean there's no value in growing your income or wealth. It suggests that your happiness and sense of well-being aren't likely to be increased by going beyond a relatively modest level of income.

Dealing with high wealth is a skill set in itself.

Focus on the enjoyment of providing value to the world.

Focus on enhancing your approach. Enjoy the challenge of perfecting your process. Remember, the money you receive is a byproduct of providing value, so enjoy being valuable.

**Money can be a great way of measuring how well you provide value.** It's not unlike scoring points in a game.

**"Everyone needs a certain amount of money.  
Beyond that, we pursue money because we know how to obtain it.  
We don't necessarily know how to obtain happiness."**

**- Gregg Easterbrook**



# Wealth is Ultimately the Result of Providing Value

Many people approach money and wealth from a less than ideal perspective. You might hear someone comment that they need more money. The attitude is one of going out and “getting more money,” but that’s not a very effective perspective.

***Money is the byproduct of providing value to others. It’s a side effect.***

If you want to earn more, provide more value. If you’re short on funds, an attitude of “I need to provide more value to world” is much more likely to give the results you’re after.

**There are two basic ways to create a high income:**

1. **Provide a little bit of value to many people.** Walmart doesn’t make a lot of money on each item it sells. It’s only a couple of percent, but Walmart sells a lot of items. Bill Gates didn’t generate most of his wealth by selling something very expensive. Most of his wealth was derived from selling many millions of copies of a \$100 product.

2. **Provide a lot of value to a few people.** Neurosurgeons and corporate attorneys are examples of high value and low volume. A neurosurgeon can't perform 100 operations per day. And an attorney can't see 100 clients in a day. Time is ultimately the constraint when generating income in this manner.

- A high level of education isn't necessary. A successful artist, for example, would fall into this category.

While this is a sliding scale, you'll find that most businesses will follow one of these methods more than the other.

How can you provide more value to the world?

***Understanding the link between money and value is essential.*** Chasing money is like chasing happiness.

Happiness is the byproduct of other conditions. Money is the byproduct of providing value.

Make a list of the ways you can be more valuable to your employer, company, and the world in general. Start putting a few of those items into practice today.

**"My goal wasn't to make a ton of money.  
It was to build good computers."**

**- Steve Wozniak**

# Utilize Passion and Intuition to Create and Deliver Value

Why is passion important to financial success? Creating and delivering value is a lot of work. Whether you're making a million widgets a day and getting them to the marketplace or putting in 100+ hours a week as a resident to become a neurosurgeon, there's going to be a lot of work involved.

***It only makes sense to spend that time doing something you love.*** Your passion and intuition can be guides along the path.

## **First, discover your passion:**

1. What do you already love to do? How do you spend your free time? What interests and excites you?
2. What do you like to read about? What you choose to read about in your free time is a valid indicator of where your interests lie. You can read about anything you want, but you choose certain topics because they interest you. Imagine getting paid for applying what you already love to study.

## Determine how your passion can be converted to an income :

- For example, perhaps you're obsessed with chess. You love to play it and try to read all you can about it. There's only one issue: there are only about 50 people in the world who make a reasonable living from playing it, and most of them received professional instruction from the age of 7.
- But there are many other ways to make money from chess. You could host tournaments, become a chess coach, write chess books, create other chess instruction media, create a chess website, sell chess related items – boards, chess sets, clocks, and other chess paraphernalia.
- Think about all the various aspects of your passion. How can you monetize it?

Your passion also serves to keep you headed in the right direction when the going gets tough. ***It's much easier to keep moving forward when you're doing something you love.*** The work itself is enjoyable.

Besides passion, intuition is also an integral part of your spirituality as it pertains to your personal finances. Your intuition is wise beyond belief. It knows a lot about you and the world. It's been with you for a long time.

However, few people make regular use of their intuition. It's a tool that rarely leaves the toolbox. This is a shame.

### **Try these strategies to access your intuition for wise financial decision-making:**

1. **Clear your mind.** It's more than a little challenging to access your intuition when your mind is cluttered or over-stimulated. The voice of intuition can be quiet and subtle. ***If your mind is in a quiet, calm, and peaceful state, you're much more likely to hear what your intuition is trying to say.*** Practice focusing on one thing at a time.
2. **Meditate.** Meditation is a process for quieting the mind and suspending judgment. You'll also enhance your ability to concentrate and be less bothered by those little things that currently get on your nerves. You'll also develop a better understanding of yourself and how your mind works.
3. **Practice.** Stretch and work your intuition muscles. Guess who's on the other end of the line when the phone rings. ***Practice with smaller, inconsequential matters first.*** You'll find with practice that your intuition improves.
  - Sit alone in a quiet space and ask yourself questions. Learn to listen to the answers. ***The key is to recognize the initial response.*** Start with the mundane. Ask yourself what you should have for dinner and then

follow through on it. In time, you can make larger demands of your intuition.

4. **Rely on it when you're stuck.** One of the best times to utilize your intuition is when you can't make up your mind, but you've done the necessary research. You already know everything there is to know, but you just can't pull the trigger.

- This is an ideal time to clear your mind and ask yourself which is the better option. Be quiet and listen. The answer will be instantaneous.

***With passion and intuition, you'll have powerful financial tools at your disposal.***

Your passion can help you determine how to provide value to the world and to maintain your motivation. Your intuition can serve as a source of wisdom when making challenging decisions, including those in the financial realm. For your best results, use both of them!

**"Money differs from an automobile or mistress in being equally important to those who have it and those who do not."**

**- John Kenneth Galbraith**

# How Your Beliefs Affect Money, Spending, and Saving

What beliefs do you have about money? **Your attitudes and beliefs have a significant impact on your ability to earn and accumulate wealth.** They influence your spending and saving habits, too. Most have never considered their belief systems and the effects they can have.

Have you examined your attitudes and beliefs regarding money and wealth?

## **Consider these beliefs surrounding wealth:**

- ▶ *I'll have to do something horrible or illegal to get rich.*
- ▶ *My ex-wife would just take it all from me.*
- ▶ *Paying the taxes on a high income would be a nightmare. I'm not good with numbers.*
- ▶ *I won't have any free time to enjoy myself.*
- ▶ *Everyone will want to borrow money from me.*
- ▶ *I've never been good with money.*

- ▶ *Money is the root of all evils.*
- ▶ *Spiritual people shouldn't care about money.*
- ▶ *My friends will be jealous.*
- ▶ *I don't like the people I know with money.*
- ▶ *Money results in corruption.*

***It would be difficult for someone with these beliefs to have a successful financial life.*** There are simply too many mental obstacles in the way. These types of mental barriers can stop any productive action in its tracks.

But the truth is, you don't really know much about having a lot of money until you've experienced the situation firsthand. A skillful decision requires experience.

What are your attitudes regarding money? Are they helping or hurting your chances to experience financial abundance?

Make a list of your beliefs as they related to spending and saving. Can you see how they've influenced that part of your financial life? ***What beliefs would serve you better?*** Take the time to consider all your beliefs regarding money.

Challenge the beliefs that fail to serve you. Consider the source of the belief and question why you currently believe it. Avoid blindly following beliefs you haven't examined.



# Beliefs That Will Help Fill Your Bank Account

Just as negative beliefs can be an obstacle, holding a different set of beliefs can actually increase the odds of financial success. **Installing effective beliefs is necessary to create a high income or net worth.** Ensure you're taking advantage of this technique.

## Consider these positive beliefs about wealth:

- ▶ *My financial success ultimately benefits others.*
- ▶ *I inspire others with my success.*
- ▶ *Becoming wealthy permits me to help others.*
- ▶ *I will meet new and wonderful people as I become more successful.*
- ▶ *Money equals freedom.*
- ▶ *Having money will bring more opportunities to be spiritual.*
- ▶ *Being free of money worries will enhance my spirituality.*

It's easy to see that this set of beliefs would foster a positive attitude regarding income and wealth.

### **Create a set of beliefs that support your financial goals:**

- Include goals for saving, spending, income, and overall wealth.
- Ensure that your beliefs are in line with the type of person you want to be.

**“It doesn't matter about money; having it, not having it.  
Or having clothes, or not having them.  
You're still left alone with yourself in the end.”**

**- Billy Idol**

# The Far-Reaching Impact of Giving and Receiving

There are few joys greater than sharing with those who are less fortunate. However, there are more benefits to be found than simply feeling good about helping others. Giving influences several factors that can enhance your wealth. A few of them might surprise you.

## The benefits of giving:

1. **Giving to others helps to lower stress.** Lowering the level of stress chemicals in your body will provide greater access to your intuition. It will also avoid the passion-sapping effect that too much stress can cause.
2. **You'll enjoy a longer lifespan. *Studies have shown that those who volunteer or give to charity enjoy a longer lifespan.*** More years will provide you with more opportunities to create and earn.
3. **You demonstrate to yourself that there is enough for everyone.** Giving some of your earnings or time away to those in need demonstrates your belief that enough exists for everyone. ***You'll crush any fear of scarcity that you might be harboring.*** An attitude of abundance influences your finances.

4. **Karma works.** You'll never truly know the full effects of your willingness to help others. It all comes back around eventually. Doing good things for others increases the likelihood of others doing the same in return. In fact, you'll likely find that you receive more than you give.
5. **Giving to others demonstrates a very positive aspect of money and wealth.** If you have some negative feelings around money, you'll show yourself that money actually has the power to do amazing things.

Give to others. You'll not only feel great about your willingness to share yourself and your resources, you'll benefit financially and spiritually.

***Receiving is just as important as giving.*** Some of us have a difficult time receiving a compliment, gift, or money. It can arise from sense of guilt or the belief that we don't deserve it.

Any time you receive something positive, be thankful. Learn to accept things graciously and believe that you deserve them. If you feel uncomfortable or undeserving, you're likely to push away future blessings that are coming your way.

***"The greatness of a man is not in how much wealth he acquires, but in his integrity and his ability to affect those around him positively."***

**- Bob Marley**

# How Gratitude Affects Wealth

A feeling of gratitude has positive consequences that ripple through all aspects of your life. ***Being thankful is especially important during challenging times.*** In order to be thankful, we must first focus on the aspects of life that fill us with gratitude. This focus can improve our mood, but there are additional implications.

It's very easy to become preoccupied with the shortages in life, whether they relate to your finances or any other aspect. Being thankful redirects your focus and makes progress possible again. Gratitude can re-establish perspective.

Is it possible to use gratitude to attract things or circumstances that haven't happened yet? Of course! It's possible and powerful.

***Being grateful for the future is an effective way to determine the future.***

**Try this process to feel grateful about the good things coming your way:**

1. **Know what you want.** It's not possible to be thankful for something that you're unaware of.
2. **Imagine already having it.** Mental imagery is an effective way to communicate with your subconscious. To feel gratitude regarding the future, it's important to imagine it first. ***Visualization is a powerful tool.***
3. **Associate positive feelings with the attainment of that vision.** Allow yourself to feel all the positive feelings that come with your happy vision of the future. It will now be easy to feel thankful for those blessings.

***Feel good about money and wealth and you'll be more likely to attract them.***

Spend a few minutes each day listing all the things for which you have a feeling of gratitude. Then, spend a few minutes being grateful for the wonderful future that lies ahead. Imagine all the wonderful things you can do with your increased income or wealth. Appreciate being able to enjoy your life and help others.

**"The reason we have poverty is that we have no imagination. There are a great many people accumulating what they think is vast wealth, but it's only money... they don't know how to enjoy it, because they have no imagination."**

**- Alan Watts**

# Conclusion

Money is a mystery for many. We want more of it and struggle to make headway. The accumulation of possessions and wealth are also used to form opinions of others. Some think the wealthy are greedy or treacherous. Others believe wealth is a sign of intelligence or hard work. Money is an unusual entity that defies understanding via logic alone.

Your beliefs about money have significant influence over your ability to create, earn, and accumulate wealth. **Taking the time to examine your beliefs is a first step to enthusiastically moving toward wealth and a greater income.** Discard the beliefs that are failing you and embrace those that are helpful.

Understand that money has a spiritual side. It's almost like a ghost. It magically appears after certain criteria are met. **A positive attitude about money and delivering value to others is the key to great wealth.** Regularly asking yourself how to be more valuable to the universe will change your life.

Use your passion to determine your means of value creation. It's going to be a lot of work, so make the work enjoyable.

Intuition is infinitely wise but vastly underutilized. Allow it to guide your decisions.

Practice gratitude on a regular basis. You'll discover its power as you enjoy its many benefits.

Continuously expand your understanding of the spiritual side of wealth and you'll be handsomely rewarded!