

Awakening to Wealth

Table of Contents

INTRODUCTION	4
IN THIS BOOK	5
YOUR CONTRIBUTION	5
WEALTH AND PROSPERITY	6
PART ONE: WEALTH CONSCIOUSNESS	7
WHY YOU SHOULD BE WEALTHY	7
HOW YOU HELP TO SPREAD WEALTH	7
FINANCIAL AWAKENING	8
FLOW OF WEALTH	11
A SHIFT OF PERCEPTION: EXPERIENCING ABUNDANCE	11
THE FOUR SPHERES OF LIFE	13
EXERCISE	14
BALANCING THE MATERIAL AND SPIRITUAL WORLDS	15
THE TWO STAGES OF WEALTH CONSCIOUSNESS	17
FINANCIAL BLOCKS	17
BELIEFS	17
EXERCISE	19
PROGRAMS	20
EXERCISE	21
ENERGETIC BLOCKS DUE TO HURTS, UNHEALTHY RELATIONSHIPS	22
EXERCISE	23
FILLING YOUR WEALTH CONSCIOUSNESS	25
YOUR VISION	25
EXERCISE	26
THE INTENT BEHIND YOUR VISION	27
EXERCISE	28
BEING ON YOUR WAY TO ACHIEVE YOUR VISION	28
PART TWO: FINANCIAL LITERACY	30
TAKING STOCK: STARTING WHERE YOU ARE	30
INTERNALLY	30
EXERCISE	31

EXTERNALLY	32
EXERCISE BEGINNERS	32
EXERCISE ADVANCED	33
WHAT MONEY TYPE ARE YOU?	33
SPENDER	33
SAVER	33
AVOIDER	34
MONEY MONK	34
EXERCISE	34
LEARNING ABOUT MONEY	35
ACTIVE INCOME, PASSIVE INCOME	35
BUDGETING	37
EXERCISE BEGINNERS	39
EXERCISE ADVANCED	39
YOUR WEALTH PROFILE	41
INVESTING	42
2 TYPES OF INVESTMENT RETURNS	43
EXERCISE	44
NEXT STEPS	44
EXERCISE	45
GRATITUDE	46
RECOMMENDED READING	46
WEBSITES	47
ABOUT ME	48
ABOUT THE EDITOR	48
ABOUT THE DESIGNER	48
GLOSSARY	49
EXERCISES – PRINT VERSION	50
PART ONE: WEALTH CONSCIOUSNESS	50
FINANCIAL AWAKENING	50
THE FOUR SPHERES OF LIFE	51
EXERCISE	51
FINANCIAL BLOCKS: BELIEFS	52
EXERCISE	52
FINANCIAL BLOCKS: PROGRAMS	53

EXERCISE	53
<u>FINANCIAL BLOCKS: HURT, UNHEALTHY RELATIONSHIPS</u>	54
EXERCISE	54
<u>YOUR VISION</u>	55
EXERCISE	55
<u>THE INTENT BEHIND YOUR VISION</u>	55
EXERCISE	55
<u>PART TWO: FINANCIAL LITERACY</u>	56
<u>STARTING WHERE YOU ARE – INTERNALLY</u>	56
EXERCISE	56
<u>STARTING WHERE YOU ARE - EXTERNALLY</u>	56
EXERCISE BEGINNERS	56
EXERCISE ADVANCED	57
<u>WHAT MONEY TYPE ARE YOU?</u>	57
EXERCISE	57
<u>BUDGETING</u>	58
EXERCISE FOR BEGINNERS	58
EXERCISE FOR ADVANCED	58
<u>CONCLUSION</u>	59
EXERCISE	59
<u>NEXT STEPS</u>	59
EXERCISE	59

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.

Thank You for previewing this eBook

You can read the full version of this eBook in different formats:

- HTML (Free /Available to everyone)
- PDF / TXT (Available to V.I.P. members. Free Standard members can access up to 5 PDF/TXT eBooks per month each month)
- Epub & Mobipocket (Exclusive to V.I.P. members)

To download this full book, simply select the format you desire below

