

Think RICH!



The Key to Mastering Abundance



Think Rich: The Key to Mastering Abundance

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Your Future Now Pty Ltd

Your Future Now is aimed at helping individuals and organisations move toward their futures rapidly; through researching, developing and sharing the most cutting edge information on human change and performance technologies from around the globe. We have a passion for contribution and believe education is the fastest way to create change on a personal and professional level.

Your Future Now is an Australian-based company with an aim to change the face of the personal development industry by putting the personal back into personal development. We have a fun, modern and easy approach to personal growth that utilises the best technologies and accelerated learning techniques known to man.

Matt Catling

Matt Catling is the founding director of the Your Future Now group of companies. Matt has been involved in the personal development industry for over 15 years and has worked with and run a number of businesses. He has achieved exceptional business results across all areas and is a master in communication.

Matt has personally worked with tens of thousands of people across Australia and enriched their lives with his trainings and performance coaching. He has trained over a 1000 coaches and is a Trainer in NLP, TimeLine Therapy™ and Hypnotherapy as well as being a Level 5 Accredited Master Coach, Master Trainer and Presenter. He also holds a Certificate IV in Workplace Training and Assessment.

Through his assistance and strategies, companies have achieved elite levels of business success, such as reaching BRW's fastest growing 100 and increased sales turnover in the millions.

Matt is Australia's most renowned presenter and performance trainer. His ability to create lasting and comprehensive changes in the lives of everyday people almost instantaneously has won him the adoration and respect of thousands.

Congratulations and Welcome!

Firstly, thank you for taking the time to really look at your finances and being open enough to do something different. I believe that in your decisions is your destiny and the decision to read and utilise “Think Rich” is a decision that will pay you enormous returns, both financially and in all areas of your life.

The Think Rich manual has been created as a first step in creating wealth from the inside out. Just like with your health, you need to find out what is going on internally before you can fix it externally.

Throughout the manual you will be looking at wealth from a new perspective; a perspective of attitude and behaviour and you will be focusing primarily on the fundamentals of living a Rich Life. Most books you read talk about wealth creation being 80% mindset and 20% strategy, but then go on teaching you 20% mindset and 80% strategy.....

Until Now!

You are about to go on a journey into your internal world, where you will uncover the keys to your personal financial blueprint. You will find out things like:

What really makes you tick?

What type of spender are you?

What you value about money?

What your core money beliefs are?

Why you do the things that you do?

Why you may avoid your finances?

And what your motivation strategy for Wealth Creation is?

Throughout the process, you will start to understand how the conscious and unconscious minds communicate and how you may be sabotaging your financial health and not even know it. I will also answer all of the questions you have now and then all of ones you don't even know exist yet!

What you must understand first though is this is not one of those books that claims “all you need to do is focus on what you want and then you will automatically attract it!” I think you already know that wealth is created through taking action, so that's exactly what you will be doing! Throughout the following pages you will take action on your internal world as well as your external world, to build a strong and solid foundation.

The information shared in the following pages and in our live seminars is for anyone who wants to prosper regardless of the economic climate and is the same information that separates the world's richest from everyone else, so be prepared!

What should you expect?

”By completing this book you should expect change to occur. It would not be unusual for your behaviour around money to totally change; actually it would not be surprising if you became excited about activities such as budgeting and finance (yes, it is possible!). The strategies delivered in the following pages are so powerful; they should come with the warning: Only Read if You are Ready to be Rich for LIFE!

The techniques are simple yet incredibly effective, allowing you to notice internal changes instantly. Each of the steps is designed to take you from where you are to where you want to be. If you don't know where you want to be, that's ok, we've got you covered! All you need to do is follow all of the instructions and have fun as you discover a bundle of new information about yourself.

To begin, we are going to get in touch with your internal world: the pictures that you make, the sounds that you hear and the feelings that occur inside your neurology. Then after working with the internal world, we will begin to work on the external world; where you will learn how to create an incredibly strong structure for growing your wealth.

By the end of this manual, you will have all the necessary tools that when applied, will see your financial situation drastically improve, creating long lasting results. And remember, practice makes perfect; so the more you apply the information you learn the easier wealth will become.

Congratulations again and welcome to the new wealthier you....

Step into your future now,

Matt Catling,

Section One

Getting to Know Your Internal World

THE INTERNAL WORLD

Your Internal World is really just as it sounds; it is everything that is internal to you. It is your thoughts, feelings, beliefs and values. It is how you perceive and filter the world inside your mind.

Why does your internal world matter in the money making game?

After working with thousands of people in one on one meetings and seminars, it is obvious that success with money has nothing to do with how detailed the financial plan is, how much research you do or even the support system around you. If you're not working on your internal world and changing the relationship you have with money on that level, then your external results will continue to reflect your internal beliefs, often showing up in the form of "self sabotage".

Self sabotage may look something like this: You have paid 80% off your credit card and have consistently been saving 10% of your income; you feel great! Then you head off to David Jones and see there is new 60" plasma TV on sale and you think to yourself, "wow, what a great deal", followed by "I have done so well, I think I need a reward, actually I deserve a reward" and then you buy the T.V, maxing out your credit card and taking you back to point 0..... Sounds familiar?

Just take a moment now and think back, have you ever met or heard of someone "that simply attracts money or is a money magnet?"

Or maybe you have met someone who has the "Golden Touch", you know the person who regardless of what they touch, it turns to gold!

A person with this type of "luck" will have a specific relationship with money on the internal level that makes it easier for them to create abundance. This type of confidence around money is not something a person is born with; it is a learnt and conditioned behaviour. The behaviour will often have been learnt and conditioned, either on an environmental level (i.e. growing up in an affluent environment such as with wealthy parents) or through books, trainings and consistent focus and action.

It is this type of internal conditioning that separates "Money Attractors" from "Money Repellers", and now you also have an opportunity to do something different for yourself and create the same type of confidence. The techniques in this book are designed to fast track you to this type of magnetic ability when it comes to your financial area and have you propel towards prosperity.

YOU AND YOUR MIND...

Many people talk about the conscious and unconscious mind like they are two separate things. This is not the case. You only have one mind and that mind has multiple processing units. The most commonly known processing units are the conscious and unconscious.

It is just like a computer that has RAM and ROM processors. The RAM is like your conscious mind, it is active and continuously working, thinking, solving, searching. Then you have the ROM (read-only-memory) processor. The ROM is like your unconscious mind, always backing up the RAM and remembering everything, creating a detailed history and blueprint of the system.

To create lasting change we need to work with the ROM, the blueprint, or in the case of a human, the unconscious mind.

THE POWER OF THE UNCONSCIOUS MIND

Most people try to change things consciously.

Either through installing a new habit by scheduling reminders and alerts or, by attempting to change their beliefs by reading affirmations daily. They work with the idea that if they do an action repeatedly it will create a new habit. And what generally happens is, people start out really, really committed and they do everything they are meant to, at the exact time they are supposed to, and then all of a sudden the person gets busy, life gets in the way and they put off doing the action or they forget... They then have to start the ritual all over again, they begin to feel like a failure, and more often than not they create resentment to the activity and the goal and then they stop taking action and stop moving forward altogether.

Sounds painful, doesn't it?

Creating change with conscious actions is hard; this is why so few people follow through on their goals. Many people have a conditioned belief that it is impossible to change due to past attempts that are viewed as failures. They believe that change is too hard, that they are procrastinators or they simply "don't have what it takes to succeed".

I have a very different belief. I believe there is NO such thing as procrastination or failure (I will tell you why in a moment). I believe that every leopard CAN change its spots, hell they can have stripes if that is what they want!

I believe this because at the core, all change happens at the unconscious level!

ALL CHANGE HAPPENS AT THE UNCONSCIOUS LEVEL!

Stop now for a moment and think back to the last habit you attempted to change. Maybe you wanted to stop smoking or eat healthier, maybe it was simply drinking more water or saving 10% of your income every month. As you think of that time, ask yourself:

How did you work towards achieving the goal?

If you tried to change it consciously, by focusing on the actions needed to create the outcome, I would suspect that it probably took 14-21 days of consistent focus and action to start to make the habit stick, right?

I would also suspect that during that period you would have experienced some resistance within yourself, you know the game of “should I get out of bed and go to the gym versus shouldn’t I”?

So, at what point did you notice a change? Was it at about 21 days?

It is generally at around 21 days of consistent focused action that the resistance towards a new behaviour will start to ease; it is at this point you start to feel some agreement with the behaviour and finally JUST DO IT.

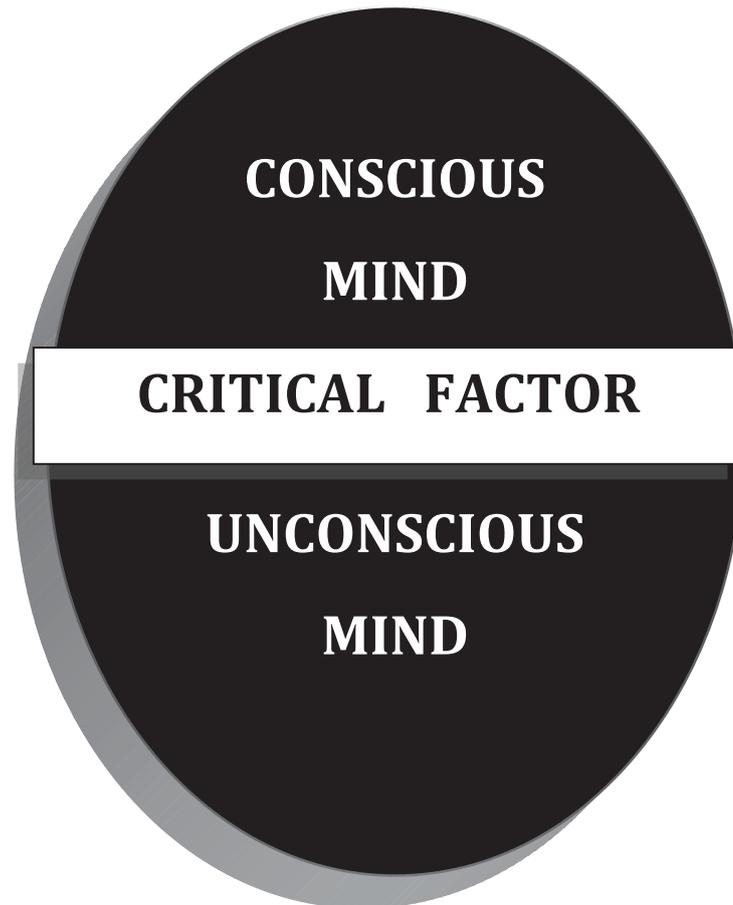
At the 21 day juncture what is happening is you begin to move into a learning stage known as unconscious competence, where you don’t have to force yourself to apply the behaviour anymore. The conscious effort of the action has caused a shift in your internal world and change has happened at the unconscious level. It is when the change happens at the unconscious level that the behaviour becomes enjoyable.

It is like your conscious mind and unconscious mind have formed an agreement and then signed a contract that has the behaviour become inducted into the neurology and therefore does not require intense conscious effort from that point onwards. There is now rapport and trust between both units.

So, why does conscious change take so much effort?

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Because between the conscious and unconscious processing units of the mind is a thing called the critical factor.



THE CRITICAL FACTOR

As I mentioned before, the critical factor is the barrier that separates the conscious part of the mind from the unconscious part.

It works to protect you from taking onboard limiting or detrimental information. Just imagine if you did not have the ability to filter the information that you receive; without the critical factor it is possible that you would take on board any suggestion that was made without hesitation.

For instance, someone might say “I don’t like you” or “you’re a bad person”. Without the critical factor, these suggestions could go directly into the unconscious mind, where they would then become congruent beliefs and you would then believe that you are a bad person. These beliefs then drive your decisions and actions, ultimately shaping your destiny from that point onward.

At the other end of the spectrum it also becomes difficult, as some people become extremely resistant to change and they simply stop accepting even the possibility of any change occurring. I often notice as people get older they generally become “stuck” in their ways, it is like they are living in a box that consists of certain beliefs and behaviours and it is the walls of this box that not only control their destiny, they become the boundaries of it.

The thing is change does not have to be a battle. Under the right conditions, change occurs instantaneously and that is what this book is all about. Imagine if you could by-pass the critical factor and the resistance and put the desired suggestion or behaviour directly into the unconscious mind! Imagine if you could instantly align your behaviour and beliefs to the desired outcome!

Your unconscious mind is 90 percent more powerful than its conscious counterpart and so, to achieve rapid change and lasting results, you need to be working on this level.

Consider this: have you ever done something (or known someone who has) you knew would absolutely take you in the wrong direction? For example, a smoker who continues to smoke even though consciously they know it is going to kill them; it doesn’t make sense, does it?

Money is very similar. Consciously you know that spending every dollar you earn and saving nothing is going to keep you in a position of financial stress or worst in your JOB (Just Over Broke) for a very long time. In fact, if most people lost their job tomorrow and did not replace it immediately, they would be bankrupt within two months! Now, this scenario actually has nothing to do with how much you earn; it does however have everything to do with your relationship with money.

STOP NOW and think for a moment about your relationship with money...

How do YOU treat money when you get it?

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Do you spend it right away and live like royalty for a week, then go into a scarcity mode with that uncomfortable feeling of “how am I going to survive for the rest of the month”?

Do you feel guilty when you have money or feel obligated to give it away and spend it on everyone else?

Or, do you hold onto it so tightly and fearfully that you do absolutely nothing with it?

All of these behaviors are reflections of how your internal structure is set up around money.

What are your behaviours saying about you?

ACTION PLAY:

Stop for a moment and vividly imagine money or imagine making money and as you imagine it notice how you feel about money?

Is it a good feeling or an uncomfortable feeling?

What did you imagine? Did you recall a past experience around money?

Was that a good experience or was it a challenging experience?

This information is the most important information you can access when it comes to building your financial future. It surpasses what the economy is doing, where interest rates are at, what inflation is doing, even the price of commodities. You see the status of the stock market and where the property cycle is at are totally irrelevant because people can always make money, regardless of whether the market is down or up. In fact, more overnight millionaires were made during the great depression than any other time in history!

The challenge is that people do not earn the right to be wealthy internally; wealth is about a sense of internal certainty, a feeling of worth.

There are a lot of people who spend thousands of dollars on wealth creation seminars and courses and the information is great. They hear the information and they get excited and then buy the program offered based on the results of the person selling the education. What they usually forget is that the person at the front of the room has earned the right to achieve the results. The presenter is already at a level of internal certainty that supports their wealth and although motivation and energy are important, sometimes the decisions made in those types of states can be irrational.

Did you know that when you increase emotion you decrease intelligence?

For example, imagine you have decided to buy your first house and you have been searching and searching and then you walk into a place and fall in love with it instantly.... You just have to have it! Now, you know what your limit is, but all of a sudden you find yourself justifying why you must buy this property and why it is ok to spend above your means. You end up paying over market value, you forget to get all the inspections necessary before purchase and then a few months later you find the house has concrete cancer and is infested with termites!

It is a similar scenario; you're in the seminar, you're massively motivated and the presenter has made the wealth creation system sound so easy. They have shown you the lifestyle you can have from working just one hour a day or even better one hour a week and you think this is it, this is

my ticket to financial freedom! You jump in full throttle, buy the program and start investing.... Then you go into a deal that you have not earned the right internally to be in, so what happens? You get a learning experience (or what you may perceive as a failure).

It is at this point a lot of people give up. They become resentful and start blaming the system saying "it doesn't work, I was ripped off". The blame game then puts the person in a position where they stop moving.

From here, the problem escalates because they stop believing in their ability to create wealth, they make more negative associations to money and then they completely stop taking action. All of a sudden their financial position is the same as before or worse, declining.

To make matters worse, they have usually told everyone around them that they are going to be financially free, they have promoted the fact that this is it; they have found the golden ticket! So, now their family and friends are doing the "I told you so" routine and reinforce the negative belief systems on an environmental level.

Now what will happen is, the next time they decide to take action around their finances they're not just going to be battling their internal belief systems, they will also be battling their friends and family members too.

So, what is the solution?

Well, what if you decided to do something different?

As Albert Einstein said, insanity is simply doing the same thing over and over again and expecting a different result.

So, what IF YOU did do something different?

What IF you let go of the wealth creation strategy, the program, the financial details and all of the beliefs you currently had around money?

What would happen?

Well, maybe, just maybe you would get a different result...

Firstly, you are going to start by looking at your internal world and getting to know it intimately. Let's find out what your values and belief systems are and let's see how they directly influence your attitude and relationship to money right now!

I guarantee if you follow in detail all the information in this book you will begin to understand money in a new way and your confidence around your ability to create wealth will be transformed.

VALUES - THE THINGS THAT MATTER MOST

Now that you have an awareness of your internal world and have started to notice some past associations, it is time to take the next step and find out what your values are around money.

Values are the things that you cherish the most, those things that are really important to you such as honesty or connection, or maybe it is health or family. Imagine if someone did something that would cross or jeopardise one of these things. How would you react?

If someone crosses one of your core values it is likely you may get quite upset, often you would challenge what is happening in order to stay congruent with that particular value.

When a person's values system is shifted, you can create a new powerful drive with incredible focus in any area of life. Think about it this way; the things you hold dearest are what you create order around and the things that you don't value, you procrastinate on. Right?

This is why I don't believe in procrastination, because it is only when you compare yourself to other people and their values systems that you start to label yourself as a procrastinator. The truth of the matter is that you both have a different hierarchy of values and drivers and if you were to impose each other's value systems onto the other, you would both be PROCRASTINATORS! So, stop the negative self talk around your finances and your ability, stop comparing yourself to other people and just relax!

Instead of comparing yourself to others, it would be better if you started modeling others. Modeling is the act of looking at another person who is getting extraordinary results (that you want to emanate) and asking what is it that they have/are doing to produce that exact result?

I often look at extraordinary achievers and think, "I wonder how they have structured their internal world. I wonder what their values hierarchy is in that particular area". And, most importantly, how can I duplicate it?

So, now to begin you are going to find out what it is you value highest in relation to money and where you are right now by answering a series of questions that will help you uncover your internal blue print around money.

An example might be if I asked you, in the context of money, what is most important to you? I want you to grab the first thing that pops into your mind and write it down. It is important that you keep asking this question over and over until you cannot get any more answers.

How do you know when there are no more answers?

The key to this is to go through four blank spots. A blank spot occurs when no information is presenting itself consciously and you go "blank". A lot of people give up at this point and say "I

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Now, go back through the list and choose the top 5 most important ones and write them below. For example, if I went through and chose the top 5 most important things about money for me, it might look like this:

1) Freedom, 2) Family, 3) Abundance, 4) Contribution, 5) Environment

As you go through your list, put a mark or asterisk against the ones that are most important. Then measure them against each other until you come up with your top 5.

Top 5 Values for Money

Congratulations and great work! You now have your top 5 values around money!

Take a moment now and think:

- How are these values showing up in your life currently?
- How are they affecting your wealth strategy?
- How are they affecting your income producing activities?

Ok, next we are going to determine where your motivation comes from.

UNCONSCIOUS DRIVERS

Your unconscious drivers are simply the underlying forces that drive your values and behaviours. Right now, think about making money and then think about what it is that is driving you to want to make that money....

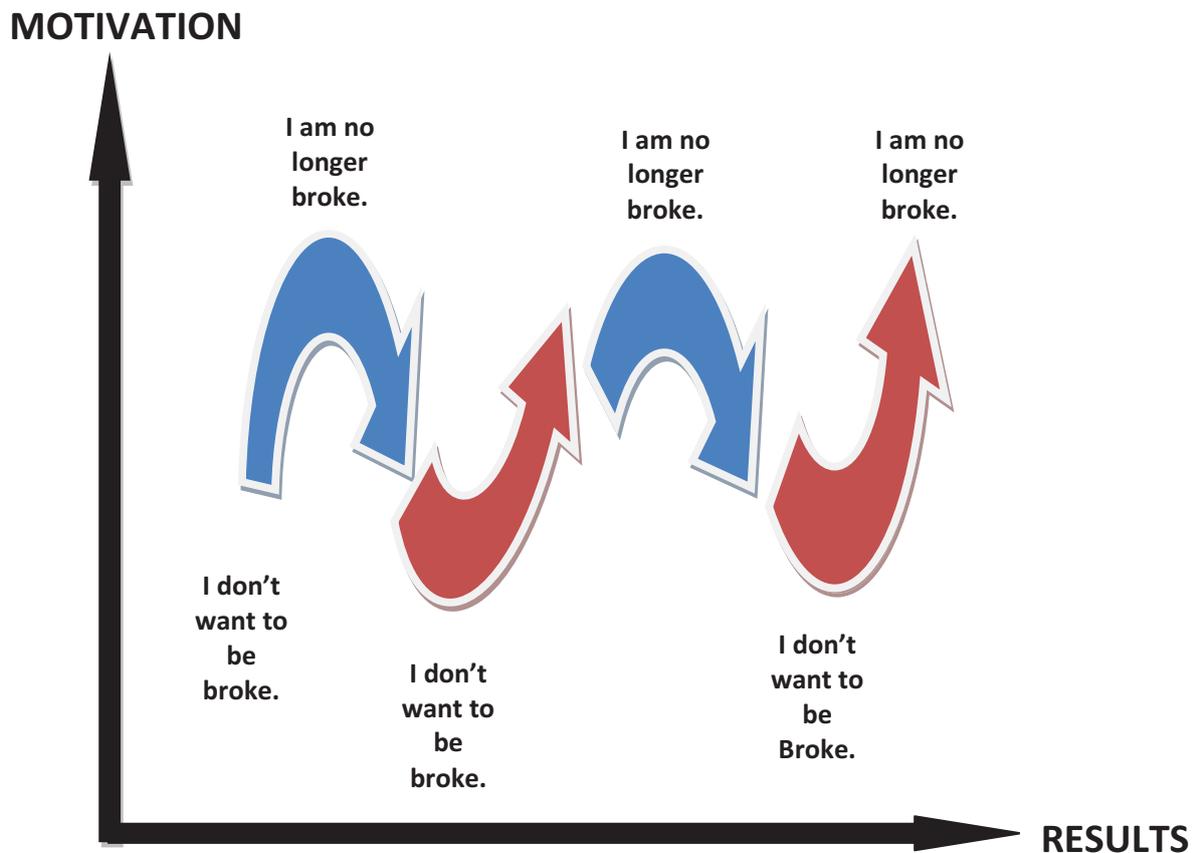
Is it because you want to go on a holiday overseas, or do you want to buy a new car?

Is it that you have a mountain of debt and you are scared that you won't be able to pay it off?

To change your behaviour around money and finances you need to work out the drivers behind your money values. A person can have two types of motivators: "Towards Motivation" and "Away From Motivation".

"Towards Motivation" is where you are moving towards the specific outcome. You enjoy the activity, you are passionate about it, and you associate pleasure to it so much that you happily move towards the achievement of it.

The other motivation is "Away From Motivation" and the drive is motivated often by pain of some sort, so you move away from experiencing it. For example, you might be driven to create money because you do not want to end up broke or bankrupt.



Towards and Away From Motivation The diagram above shows a typical person driven by “away from” Motivation”. What happens on an internal level is that the person only experiences a drive when their financial situation becomes chaotic. It is that person that gets to a point where they are in so much debt they have finally had enough and so they then decide “no way, I’m not putting up with this anymore” and they start taking new action. They start saving, paying off debts and generally become really focused, but then, something happens.....

They have paid off some of the debts, accumulated some savings and they are doing really well; when suddenly their focus and motivation drops and they start to sabotage all of their great work. A dress might come on sale or that holiday pops up and they simply must have it. Before they know it they are back in the same financial situation as before and then the stress and the pain of it motivates them and the cycle begins again.

This situation is reflective of a person driven by “away from” motivation”.

To create lasting and long term wealth for life you need to have all your values with “towards” motivation. When you are “towards” motivated you eliminate the process of sabotage as you are motivated to save simply because you enjoy seeing your finances grow and the act of doing is reward in itself.

Take a moment and think of a hobby or a sport that you love to do. Something you get a buzz out of and you really look forward to doing. This is “towards” motivation and is the type of motivation that you want to have around wealth and money. Imagine having your internal drivers for money set up in this way; you would become so passionate about the journey of making money, you will literally attract abundance automatically!

You know, money really is a funny thing; so many people have strange beliefs around money and beliefs about people who have lots of it. People believe things like:

“Money is the root of all evil.”

“If I have money someone else must be missing out.”

“Rich people screw people.”

Interestingly in my experience, the wealthiest people I have met are often the most giving. They consistently use their wealth to contribute to others, whether it be to charities, to friends and family or simply to improve their local communities. They offer advice freely and, more often than not, want to share their secrets of how they got to where they are and what you can do to get there too.

And yes, I agree that there are a percentage of people that have money that have done some interesting and undesirable things. However, there are also a lot of people who have no money that screw people every day. The point is that money itself has nothing to do with it!

Money is NOT the issue. What drives a person’s behaviour is not how much money they have, it is the values behind the money.

WHERE DO YOUR VALUES COME FROM?

The largest determinant of your values is your environment and a big issue in our culture is the media. Think about it, what do you read in the paper and hear on the news? Every day you are bombarded with reports of all the negatives, yet the positives are few and far between. Did you know that Bill Gates has left virtually his entire fortune to charities? Imagine what that money will do for those charities. How many people's lives will be changed, if not saved, because of that contribution?

Contribution is one of my biggest values and drivers! I absolutely love helping people and have done for as long as I can remember. I look at the world and although I can see hardship, poverty and a lot of challenge, I also see an abundance of opportunity. I love the quote "evil can only persist when good people do nothing". I personally believe the more money you make, the bigger the difference you can make, however it is important to rescue yourself first, and then you can focus on rescuing the world!

Many people fall into the trap of giving, giving, giving and always putting themselves last. It seems as though they are happy and have their priorities in order, but what is really going on in this situation?

Usually it is something called secondary gain. Secondary gain is where you are meeting a hidden unconscious need through an unrelated behaviour. For instance, if I just give and put all my focus on looking after others then I do not have to look at my own life or the changes I should be making.

**The truth is that you cannot change other people.
The only person you can change is yourself.**

You may find when you start making changes that others are inspired to make changes as well. You see, by being an example you show people that it is ok to "have a go" and give them permission to work on themselves too.

Marianne Williamson puts it beautifully in her poem "Our Deepest Fear":

Our Deepest Fear

Our deepest fear is not that we are inadequate.

Our deepest fear
is that we are powerful beyond measure.

It is our light, not our darkness,
that most frightens us.

We ask ourselves, who am I to be brilliant, gorgeous,
talented and fabulous?

Actually who are we not to be?

You are a child of God.

Your playing small doesn't serve the world.

There is nothing enlightened about shrinking
so that other people
won't feel insecure around you.

We are all meant to shine as children do.

We were born to make manifest
the glory of God that is within us.

It's not just in some of us; it's in everyone.

And when we let our own light shine,
we unconsciously give other people
permission to do the same.

As we are liberated from our own fear,
our presence automatically liberates others.

There is nothing enlightened about shrinking so that other people feel secure around you!

In Australia you might be aware of the cultural trend known as “tall poppy syndrome”. For some reason if someone is doing really well, it is your job to cut them down to size. “Tall poppy syndrome” is a cultural stigma that prevents people from embracing their full potential. Then there is the statistics that claim that over 90% of the population will retire on less than \$13 000 a year, a massive \$250/week; with this type of attitude and environmental factors combined, it is no surprise so many of us are in a place of financial pain!

The combination of these influences, external and internal, is the reason most people are wired in an “away from” type of motivation.

So, let’s find out exactly where your motivation lies...

To find your motivating drivers, you are going to get specific on your top 5 values for money and find out what is underneath those values. You need to question each of the values and ask “why is this important to me?”

For example, if I question my first value which is freedom, I would ask:

“Why is freedom important to me?”

My answer might be:

“Because I don’t like to be controlled” or “I don’t like my job and I want to be free to do what I want.”

Is this “towards” motivation or “away from” motivation?

The above scenario would be an example of “away from” motivation. The answer I gave expresses I want to be wealthy because I hate my job and I am driven to get enough money to move away from the pain of being in the job. Throughout the following activity, be present with your feelings and be honest with yourself. Ask yourself: What’s really driving me? Is it fear or excitement, pain or pleasure?

For each of the 5 values you wrote earlier ask the question: “Why is _____ important to me?” and write down everything that pops up in the space provided.

And as always have fun!

ACTION PLAY:

Value 1	Towards Or Away
WHY IS _____ IMPORTANT TO ME?	Motivation?
1.	
2.	
3.	
4.	
5.	
6.	

Value 2	Towards Or Away
WHY IS _____ IMPORTANT TO ME?	Motivation?
1.	
2.	
3.	
4.	
5.	
6.	

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Value 3	Towards Or Away Motivation?
WHY IS _____ IMPORTANT TO ME?	
1.	
2.	
3.	
4.	
5.	
6.	

Value 4	Towards Or Away Motivation?
WHY IS _____ IMPORTANT TO ME?	
1.	
2.	
3.	
4.	
5.	
6.	

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Value 5 WHY IS _____ IMPORTANT TO ME?	Towards Or Away Motivation?
1.	
2.	
3.	
4.	
5.	
6.	

Now, go back over all of your answers and look for any “away from” answers.

You might start to notice some patterns and start to see where your true motivation lies. Can you see why sometimes you are switched on and focused and why at other times you are frivolous?

What you have uncovered here is your internal blue print and with this information, you can now start to make some incredible changes.

UNCOVERING YOUR HIDDEN MOTIVATION

A problem well stated is a problem half solved!

Ok, let's start working with these "away from" motivations and create some new choices for you around your finances. You are now going to go back over the last few pages and compile a list of all the away from answers you had in the previous section.

Go through values 1 -5 and write down all of the "away from" motivations below.

Away From Motivation

•
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Think Rich: The Key to Mastering Abundance

Now that you have your list of “away from” motivators, can you see why you might be in your current financial position? Interesting, isn't it?

I was once working with a client who was in a rush. We only had 15 minutes to do some financial work. We did a Timeline Therapy Technique™ and her sales results went from \$37,000.00 per month to \$137,000.00 per month. The key to instantaneous change like hers is working directly with the unconscious mind.

The fastest way for you to experience similar results is to work with a practitioner one on one or attend a live training such as my 2 day Live IT Now! event. However, what you are going to do now is looking at the 5 pillars of change and then look at what is required of you to create results that last.

THE 5 PILLARS OF CHANGE

1. Commitment

Commitment means letting go of the exit strategy and having a willingness to do whatever it takes! When you come from this place it is a symbol to the unconscious mind that you are ready to release whatever limiting belief systems or emotions that may be in the way.

So, when you think of your finances what is your commitment level?

Are you ready to do whatever it takes?

Think of it like this, what will it cost you long term if you don't make these changes now?

And remember to achieve any type of success in any area of life, you must first be committed to the process of success.

2. Release and let go of negative emotions

Through releasing emotions such as anger, sadness, hurt, fear and guilt as well as releasing limiting belief systems and parts that are conflicting, you move to a position of empowerment. From this position you can then propel yourself forward with all of your internal and external resources aligned to fast track you on your path to success.

3. Focus on what you want

It is very important once you have released all the incongruencies to focus on what you want, because you will start to attract things in your life at a faster rate. Releasing the blockages is just like cleaning the lens of your glasses; it allows you to see new things and take action on new opportunities that you were previously unconscious of.

4. Surrounding Influences

Your surrounding influences are one of the most critical areas for change. You have heard the saying "you are a product of your environment" or "you are the average of your 5 closest friends". For long term change you must look with detail at your environment and the belief systems you are attracting around you. And then you must work on extending your environments by networking with people in alignment with your new beliefs to increase your own average.

5. Action

Lastly you must take action. Action is the singular MOST IMPORTANT step. Without action all of the work you have done will account for nothing, because the magic happens in the follow through.

If you are reading this now, I know that you are already committed and on an action taking path. Congratulations, you are 2/5 of the way to being a money making millionaire!

Now, just keep going...

So, the first pillar is commitment and NOW is the time to get really committed!

You need to let go of the exit strategy and of any possibility but the outcome you are seeking. IF you really want to succeed in the wealth game, it needs to be a “must” to let go of any limiting decisions or belief systems instead of a “should”.

You may notice part of yourself wanting to hold onto the old decisions or beliefs because they have been with you for so long. A lot of people gravitate towards being comfortable because it is easier to be comfortably uncomfortable than to face the uncertainty of the unknown.

The question is this: What has it cost you to hold on to these limiting decisions or negative belief systems? How has it robbed you of your experience of life? And, if you continue to hold onto to it, how will it impact you in the next five years or 10 years?

ACTION PLAY

Now that you're committed it's time for you to change some behaviors and start moving towards embracing some of those behaviours that you may be avoiding and keeping you stuck.

What behaviours are you avoiding around your finances right now?

Budgeting?

Doing taxes?

Researching better rates?

Maybe you just avoid looking at your financial situation altogether?

The next process is designed to help you create momentum and motivation towards these activities. Once you have completed this next process, getting detailed about your financial situation won't be a chore anymore; in fact it may even be fun!

Write down a list of behaviours that you avoid doing around your finances, e.g. saving, etc.

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You are about to do a process called a “Swish Pattern”. This process is used to create momentum that will motivate you to work through and take action on the behaviours you are avoiding, but must be completed to achieve your desired outcome. Swish Patterning is also extremely effective in creating new habits in minutes.

GETTING COMMITTED

(Do this process for every behaviour you are working with.)

Ask yourself the following questions and answer them with as much specificity as possible. The best breakthroughs happen when you are completely honest with yourself and challenge yourself.

Q1. The behaviour I am conditioning “towards motivation” to is?

Q2. If I don't start moving towards this behaviour, what will it cost me in the future?

Q3. Why must I move towards this behaviour? If I am consistent with this behavior, what will I be able to create?

Great Work!

Now, that you have identified the behaviour and elicited your commitment, let's change your behaviour!

SWISH PATTERNING

Step 1: Imagine that you are the director of your mind (this is actually already the case!). As you think of the behaviour that you are avoiding, notice the picture that forms in your mind. Take notice of all the details, the colour, size and focus of the picture and then put that picture to one side. **This will be picture number 1.**

Step 2: I want you to think of being the person that you would like to be (the person who is motivated to take action and breakthrough). Notice how you are standing, notice what is happening in this picture, the colours, the sounds and the feelings. Now I want you to really intensify it, making it as real as possible.

Now you are going to imagine yourself stepping into this picture. Imagine looking through your own eyes and as you do this, I want you to increase the brightness and the colour and then make it really, really focused (just imagine it is like a TV set and you are tuning the picture to a HD quality). Once the picture is as clear and bright as can be, I want you to turn up the sounds and the feelings in the picture and become really associated to it, just as if you were in the scene right now!

Now you must step out of the picture, so you can see yourself in the picture. I want you to imagine it is like a snap shot and freeze the picture with the new you right in the centre. **This is picture 2.**

Okay, great job!

Step 3: It is now time to bring back picture 1 - the undesired state, which we started with. Make sure you are looking through your own eyes in this picture. Now I want you to imagine picture 2 as a small colourful postage stamp down in the right hand corner of your mind's screen.

Step 4: So, you will have picture 1 as the main picture and picture 2 represented by a small colourful postage stamp in the bottom right hand corner, right?

What you are going to do now is “smash” picture 1 by “exploding” picture 2 over the top; this may be accompanied by a “swish” type of sound.

Remember however you do it is perfect. As you follow the process just have fun and get excited, life will never be the same!

SWISH PATTERN PROCESS GUIDELINES FOR INSTANT CHANGE NOW:

N.B. Swish Patterning is a behavioural change process only.

1. Close your eyes and see picture 1 in the centre of your minds screen with picture 2 in the bottom right hand corner (the same size as a postage stamp).
2. Count out loud 1,2,3 and on 3 imagine picture 2 exploding over the top of picture 1, creating a bright, clear and focused picture. Picture 1 should completely disappear as picture 2 explodes over the top of it.
3. As you explode picture 2 over picture 1 do it as fast as possible (speed is the key to success).
4. Clear the screen and repeat the steps 10 times or until you are no longer able to access picture 1.

Repeat this process until you can no longer get the undesired feeling back.

NOTES TO KEEP IN MIND

- Picture 1 is looking through your own eyes.
- Make sure to have a break between each Swish Pattern, so as not to loop them. Close your eyes during each step of process and open them between each process.
- Check the behaviours that you just worked on. As you think of them individually notice if there is a positive drive towards those behaviors. If not, go back and continue the process until you have a rock solid positive “towards motivation” to those behaviors. Sometimes you may need to swish a large number of times to gain motivation or you may need to create a stronger picture that you are moving towards.

The key is flexibility as everyone is different. Do not move to the next session until you feel incredible certainty around money and are working with a “towards” motivation.

Great Job! You are now on your way to creating a strong internal structure for your finances. To ensure you have all the tools you need, I have created an audio program “The Belief Buster” that is accompanied by your BONUS chapter, this pack will allow you to release all of your negative belief systems and limiting decisions.

To receive your bonus pack, go now to www.liveitnow.com.au and sign up for your free weekend intensive workshop and one of our consultants will send you out your FREE Belief Buster Pack today.

Go now to www.liveitnow.com.au and start releasing your limitations today!

Congratulations, now you are ready to work on the External World!

Section Two

Let's Work With Your External World

WHERE ARE YOU RIGHT NOW?

Before you can move forward in any direction, you must know exactly where you are right now!

The financial form below is designed to give you a clear starting point. Complete as much as you can and if some aspects are not relevant to you (i.e. you do not have properties or businesses) just leave them blank.

This process is not about beating yourself up, it is an opportunity to get conscious of where you are and work out the fastest way for you to move forward.

Complete the table below before continuing:

MONTHLY INCOME			
	Self	Partner	TOTAL
	<i>After Tax</i>	<i>After Tax</i>	<i>After Tax</i>
Salary / Wages			
Bonuses / Commissions			
Self-Employment			
Dividends			
Rent (net income)			
Interest			
Trust Income			
Government Pension			
Social Security			
Other			
Other			
TOTAL INCOME			

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MONTHLY EXPENSES			
	Self	Partner	TOTAL
Savings (paying yourself)			
Living Expenses			
Investment Payments			
Other			
Other			
TOTAL EXPENSES			
SURPLUS / (DEFICIT) (Income - Expenses)			

WHERE ARE YOU GOING?

FUTURE VISIONING

Now that you know exactly where you are, it is time to work out where you are going!

This is where you can get start to get really excited, because regardless of where you are starting from; you are now on a new path of creation that is limited only by your desire and dreams.

So, let's get inspired by creating a new vision for your life!

The challenge with most traditional goal setting techniques is that most people get really excited and focus on setting a six or 12 month goal that is totally outrageous! Then they get two months into the plan, working really hard, challenging themselves and focusing with total commitment, but soon, they become tired, burn out and then reach the conclusion that no matter how hard they work, they are not going to achieve their goal and they give up.

They go back to the old patterns and behaviours, feeling miserable and like a failure!

The key to achieving any goal is to work out what the big picture is first. Instead of just thinking months ahead you need to think 7 – 10 years ahead! When you find a big enough WHY, it is easier to persevere through the tough times. In this type of goal setting you are looking for Inspiration not just Motivation!

It's time to dream, dream like a child that believes anything is possible, even if you cannot consciously understand how it may happen now, just make sure you dream BIG!

In Victor Frankl's book "Man's Search for Meaning"; Victor talks about having a vision so big that it overcomes the current challenges and forms a bridge or a path to get to the place you desire. Frankl goes on to explain that the key is having a vision that is emotionally charged, something that you are passionate about. Victor was a Viennese psychologist placed in a Nazi concentration camp. During his time, he started to do an analysis on the people that would survive versus the people that would die and he found that 1 in 25 people would survive. All of the survivors all had one thing in common, they created a meaning or a reason to survive that was bigger than the current challenge. For Victor, it was surviving and making sure that this atrocity would never happen again.

So what is the dream that you will fight for, the one that you refuse to give up on, no matter what stands in your way? Regardless of your current financial position, imagine a future that

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makes you come alive with excitement. Really know what would have to happen to inspire you to move mountains?

In an instant you can create a new direction - a new future - and all it comes down to is making a congruent, committed decision to let go of any other possibility except the desired outcome.

It all starts with being inspired and it all starts now!

Now that you have an inspired vision of what you want to see, do and have, you are now going to convert it into to 12 month “I AM SMART” goal.

You may have heard of SMART goals before; they are often used in sales training programs, within corporate structures and other training institutions. “I AM SMART” goals are similar with one key difference, the “I AM SMART” goals are created on a foundation of inspiration and motivation.

Inspiration, motivation and passion is what drives you in the tough times; it is what has you keep going and overcome insurmountable obstacles. It is a very important, if not the most important, element in setting attainable goals. When you get connected to that place of passion and excitement you will tap into a reservoir of energy and creativity that you may not have even known existed!

I.A.M S.M.A.R.T GOALS

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Inspiring
And
Motivating

Specific
Measured
Attainable
Risky
Tangible

Action Play:

I AM SMART GOALS

Answer the following questions and then construct your own I AM Smart goal:

In the next 12 months what would you like to achieve in your finances?

What inspires you about this? *(Get to the emotion, how will you feel achieving this?)*

Why does this motivate you? *(When the Why is big enough, the How just happens.)*

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How can we make this more specific? *(Definite demands create definite results.)*

Now let's make it measurable! *(Think time frames and measurable details.)*

Is this attainable? *(Has someone achieved this before?)*

Is this goal risky? Do you feel out of your comfort zone? *(It must be scary and exciting at the same time.)*

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Is this goal tangible (*How will you know if you have achieved it? What is the evidence?*)

Now, you are going to take everything you have written and put it all together in a kind of dream day entry. Writing as if you have already experienced the achievement of your goal, you will explain exactly what is happening in your life; express the feelings that you feel having achieved your goal and how your life looks and feels in as much detail as possible. When you write your goal, you need to future date it, this means that you will date it 12 months (if it is a 12 month goal) in the future and write it in past tense.

The most important thing to remember is to have fun and dream BIG!

Clearing the Clutter

Great, so now you know where you are headed, it is time to clear the path and step forward into your future.

Bob Proctor has a concept known as the vacuum law of prosperity; he believes that by letting go of clutter, whether it is clutter of the mind or clutter in your environment, you allow new opportunities to present themselves as you increase your consciousness in present time.

Instead of being stuck in the past or feeling anxious about the future because you have put off completing all the uncomfortable activities, you can now have more energy and focus to be able to create your future vision in the present moment.

Now, it's time for you to tackle all those papers you have been avoiding! You will find that once you get moving in this area it becomes easier and, with the swish pattern techniques, you can start to condition a positive drive towards these activities. If you run into any challenges go back to the Swish Pattern exercise and repeat the activity until you have created a positive "towards" motivation.

ACTION PLAY:

Complete the following checklist before continuing:

Organize all of your paperwork into a workable filing system. It is important to have all of your financial documents together and accessible.

See your accountant and bring your tax up to date (if you don't have an accountant, get one!)

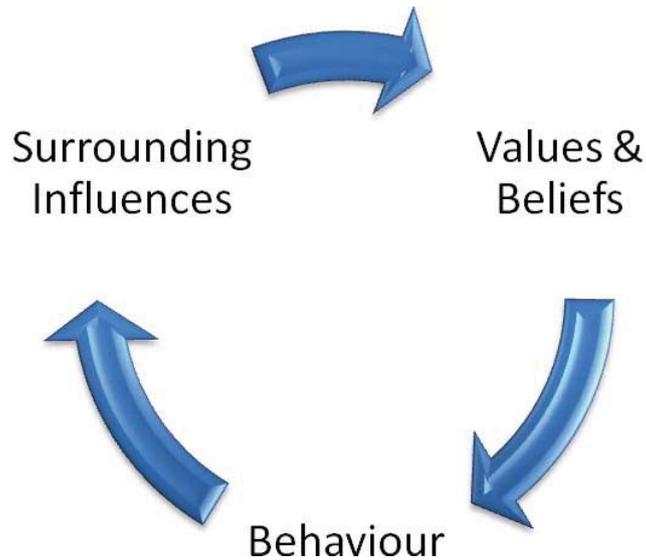
Make a list of all your credit cards and loans and the current interest rates you are paying. Visit www.cannex.com.au and check that you are getting the best deal, if not take action to change to a better rate.

Organize direct debits for all your expenses including your savings and wealth creation accountants. Direct debits make you save!

Create a new Wealth Creation account and start paying into it. Just start small by putting 5% of your gross salary into a high interest bearing account such as an ING Maximiser.

Complete the rest of this manual 😊

Surrounding Influences



Did you know you are the average of the people in your direct surrounding influence? Take a moment and think about this; you are the average of your friends, family members and work colleagues, in terms of results in any particular area! Interesting, right?

Why is this?

Because like attracts like! Unconsciously you attract people that reflect your belief systems and all that you are seeing in others is yourself! This happens because your mind is set up in a way to filter information and prevent sensory overload. There are two million bits of information coming to you every single second and through your five sensors – visual (seeing), auditory (hearing), kinesthetic (feelings), olfactory (smell), and gustatory (taste). It is only possible to absorb 134 bits of information. The rest is deleted!

What happens is you filter the information based on our values and belief systems. So, instead of unconsciously attracting people based on your current belief systems, let's get conscious and actively attract people that have the belief systems that you would like to condition around wealth.

Where are they and what do they look like?

All you need to do to find out what a person's belief systems are, is look at their results. For a person to achieve a certain result, they must have a belief system that is aligned with that particular outcome. So, to expand your network and meet some new people that are getting the results that you want financially, first you need to know exactly where you want to be in the next 7, 5, 3, 2 years and more importantly the next 12 months! The answers to these questions will determine who you are going to build relationships with.

For example, if you have a business that is currently turning over \$100,000 per year and your goal is to turnover \$10,000,000 in the next 7 years, you need to work backwards and ask where would I need to be in five years? Maybe it's \$4,000,000 turnover? Then you would ask, where would you need to be in two years? Maybe \$1,000,000 turnover and then what about in 12 months? Based on the previous estimates your goal may be to make \$500,000.

In this scenario to fast track your growth and results what you would need to do is build a network of people around you that have businesses that are turning over \$1,000,000. It is just like playing leap frog; you may not know someone that has a \$10 million dollar turnover, but you could probably find someone in your current circle of influence that would be turning over \$1,000,000 or \$500,000.

What if you don't have a business?

The same principles still apply! Find someone that is earning the income you want or has an investment portfolio and lifestyle that you would like and connect with them. The goal is to surround yourself with at least five people that are getting the results that you want and just by having those people around, your values and belief systems will begin to shift, which will then influence your behavior and actions and fast track you to success.

How it happened to me...

When I was 19, I was doing a lot of personal development seminars on business and wealth creation. So, of course my major goals back then were financial. I remember jogging along Manly beach and every time passing this beautiful café. It was right on the water and it was very expensive. I knew that every Saturday morning the wealthiest people in Manly would have breakfast there. I would often run past and say to myself one day I am going to have breakfast there and mix with those types of people.

Well I must have been motivated that day because I did something different! Instead of running past like usual, I decided today was going to be the day I stopped and walked in. So I did, I stopped, walked in and sat at one of the tables, ordering just a glass of water. The next Saturday, I did the same thing. Soon it became a ritual and every Saturday at the end of my jog, I would stop at the same café, sit at a table and order a glass of water. After a few weeks, the owner of the café eventually came over and said "Hey, are you going to buy anything from my

restaurant?” and with that one question we started to build a friendship. (I think he was curious, who is this weird kid that keeps coming to my restaurant ordering a glass of water). To cut a long story short, I became great friends with the owner and before long he introduced me to all of the regulars (the really wealthy and extremely successful regulars!). Simply by being surrounded by these type of people and influences my life changed dramatically.

As I watched them do business at the breakfast table, I saw the certainty that they had around their businesses and investments, I was amazed at how they backed themselves 100%, how they made multimillion dollar decisions so quickly and, how they communicated and negotiated deals. But, the biggest thing I noticed was the questions that they asked themselves, things like “What do I want? How can I have it?” Then they jumped into action without hesitation to create the outcome they desired.

I began to look at my other surrounding influences, like some of my friends that I went to school with and I noticed very quickly they were asking different questions like “Why does this always happen to me?” or they would say things like “don’t you know that 80% of businesses fail in the first five years, why would you go into business”?

By making the decision to stop at that café and just show up every week, I completely changed my future. To this day I am still in contact with a lot of the people I met at that café and I am still learning from them... In many, many ways!

When it comes to finances, people often talk to other people just like them, they don’t seek out advice and information from people who can really make a difference, people who have already succeeded in that area. They will talk to their peers, their family and friends and then take action based on the information provided; this usually leads them down a path to mediocre results. You must remember the information that got you to where you are today will not get you to where you want to be tomorrow!

People earn exactly the amount of money they believe they are worth!

Yes it’s true, I know you may be thinking, hang on, “I believe I am worth so much more money, I work so hard.” And that may be true, but there is a part of you that believes you are worth exactly the amount you are earning and it is this part that keeps you stuck at this level.

Think about it for a second. If you congruently believed you were worth more money, if every part of you believed this, do you think you might be doing something different? Do you think you might be having different conversations, applying for bigger positions or starting your own business? Would you be investing more or learning to leverage your money better?

There was once a study conducted in the Sydney Morning Herald, where they advertised the same accountant position twice with one difference. The first position was advertised with a salary of \$40,000 and the second position was advertised with a salary of \$120,000, everything else was the same. The results were mind blowing, can you believe the position advertised for \$40k had 90% more interest than the one with a salary of \$120k?! How come? Because all of the people that applied who obviously had the required skill set and experience believed they were only worth \$40,000.

So, what are you believing and more importantly what beliefs are you acting on?

Rapid change is really a combination of elements and although you have done a lot of work on your internal belief systems and decisions, the key is to combine these powerful techniques with an external environment that supports and reinforces the new belief systems and decisions.

Your surrounding influences can make you or break you! You often hear of the most amazing goals and plans being shot down before they actually take off. You need to be very careful who you share your dreams and ideas with; It is precious and the motivation is precious too. Do not allow it to be taken away by someone else's lack of belief.

There really is a HUGE difference between knowing and doing and they are worlds apart! When you challenge yourself to get a little uncomfortable, step up and take action in any area of life and you then achieve an outcome, you take on a different understanding of what it takes to be successful. By actually DOING the action you gain an emotional understanding that can never be taught through theory; the internal certainty that emanates from someone who has achieved wealth is contagious and by surrounding yourself with this type of vibration, your beliefs and values will start to shift automatically just by being in their sphere of influence.

ACTION PLAY:

Your challenge is to meet five new people that are currently achieving the financial results that you would like. This may be a little daunting, but it is time to get out of your comfort zone!

A great place to meet people could be at educational events or seminars (My seminars are a great starting point!), you may join a networking group or take after me and start frequenting cafes. Whatever your strategy, just get out there and start to mingle.

Actually, if you were to write down 100 names of people you know and start to call them, it is almost guaranteed someone on your list would be doing well financially or know people who are already achieving what you want to. Organise a coffee meeting and simply develop a friendship. This person doesn't even need to give you financial advice, just by socializing with

them regularly their certainty will rub off on you. A lot of people often ask me “Why would a wealthy person want to help me or be my friend?” Well, in my experience every wealthy person I have ever met or approached has been more than happy to help me in any way they could. People who are successful enjoy contributing back, it is their way of saying thanks and secondly, you need to just let go of the status, and remember they are a human being just like you, so just be real and connect!

Lastly, if all else fails just offer to help them in some way. The fastest ways to develop a friendship is to offer someone assistance, just as Zig Ziglar (the famous sales trainer) quoted “To achieve success all that I need to do is help other people become successful and automatically I become successful.”

Take some time and think of how you could help in some way, even if it’s not clear at first I am sure there will be something you can offer that they would appreciate. Sometimes being able to listen and be there for someone is the most amazing gift you can give, successful people appreciate when others give them their time as they know how important time is.

So, I challenge you to get out there and start networking. Let’s set a goal that in the next two weeks you are going to meet and connect with five new people who are achieving the results that you want.

Good Luck!

N.B

After you start to develop your new surrounding influences, you will discover a new level of creativity in your values and your beliefs will automatically start to shift. You may even find that you are becoming more aware, picking up on new strategies and behaviours. Then you will probably have new and exciting investment opportunities become available to you, start getting the inside scoop on bigger deals and before you know it you will be running ahead of the pack!

But before you take advantage of any of the new opportunities and get caught up in the hype, (remember when you increase the emotion you decrease your intelligence), you need to create and solidify a strong foundation for you to grow your wealth from!

PAYING YOURSELF FIRST = FINANCIAL ABUNDANCE!

So, you now have the foundations solidly in place, it is time to create some momentum and propel you towards a long wealthy future!

With your current savings plan set up with a direct debit into a risk free account, you will notice how easy it is to save, and at the same time, you are earning interest on the amount invested in the account – bonus, huh?! Have you noticed how you feel having savings in your account, does it feel good watching your wealth grow and knowing that you have some back up for a rainy day?

Often people say to me “I feel more secure about my future” or “I feel more confident about investing and money.” That feeling of certainty is exactly what you want to feel and the more you save the more certain you become, and then that feeling of confidence will grow and that is when you know it is time to step it up to a new level.

It is now when you move into abundance acceleration, so get excited!

ACTION PLAY:

Step 1

Ok, it is time to reset your direct debit amount from 5% to 10% of your gross income, before tax.

Do this right now! Yes right now, while you are reading this book! Stop now and don't go any further until you have changed the amount to at least 10% of your gross income.

The reason why you make it a direct debit is simply to keep you and your emotion out of the equation. Next, what you need to focus on is to save two months worth of income into your risk free, high interest account. With this structure in place, your certainty around money will consistently increase as you save more and more... Oh and most importantly this direct debit is the first payment to come out of your income every single month!

Paying yourself first for all your hard work not only builds self confidence, but if done correctly will compound over and over, growing exponentially. The key is to commit to this process and although it might be challenging at first, once you have two months worth of income in savings, you will internally have a deeper level of certainty and the fun can begin.

A great book to read on this concept is called ***The Richest Man in Babylon*** by George Samuel Clason. The book dispenses financial advice through a collection of parables set in ancient Babylon. The characters in the tales learn simple lessons in financial wisdom as a result of their experiences in managing household, personal and business expensing. By basing these parables in ancient times, but involving situations that modern people can identify with, the author presents these lessons as timeless wisdom that is as relevant today as it was back then.

It is a great read and will further help you to create long term sustainable wealth as it reinforces the learnings that you have accumulated throughout this manual!

Saving Makes Sales Results Sky Rocket!

I often do this process of saving two months worth of income with a number of people that I coach on sales. What I have found is that initially their sales results were up and down as they went from feast to famine in a monthly cycle. I had them save two months worth of income and had them leave it in their account. I also told them that they were never to touch it, not even if there was an emergency.

Of course they challenged me with "what if I have a financial emergency"? I simply replied "you were able to overcome the emergency before, when you didn't have the savings. So, find a way to overcome it now, but under no circumstances touch the money!" Although it was sometimes very challenging, they showed me how committed they were to succeeding and never touched the money.

Then something exciting happened, all of a sudden their peaks and troughs began to subside. They felt more certain in their sales roles because they were no longer tapping into the desperation threshold that used to come with the famine cycle. They became more consistent and even more confident around asking for money because their own finances were handled and they did not feel like a fraud.

Remember money is just energy, all that you need to do is change your frequency and you will attract more of it and that is exactly what happened for my clients; they continued to become more and more certain and their sales sky rocketed.

As you can see, it all begins with a single step! And for you that step is to save two months worth of income and put it in a risk free high interest bearing account. Then, do not touch it! No matter the crisis, you are never to touch that money! Use your creativity to find an alternative solution, should you need it, just think what would you do if you didn't have the savings? You were able to overcome it before and you will be able to overcome it again, just find a way!

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Oh, and by the way, the more creative you become around finances, the faster you can create wealth. Often when you are going into higher risk deals creativity is key to success.

Just think you may need to raise capital from different sources, find a way to fund a new venture or create instant cash to solve a growth problem in a business. If you can overcome a mini crisis now without touching your saved income, then you are setting yourself up to be more effective when it comes to raising capital and negotiating bigger deals.

The bottom line is, do not touch your two months worth of saved income. It is sacred and the foundation that the rest of the structure relies on.

Propulsion to Prosperity

Congratulations, you are now on the home stretch!

By now you have saved two months of income and now you are going to continue the savings plan and move into the next level of growth by saving another two months of gross income. Your new savings habit should be well formed and an unconscious process, in fact, if you have your direct debits set up, you probably do not even notice the money not being there or any type of financial strain because your lifestyle has already adjusted.

If you are finding it challenging, go back and do the swish pattern process and develop a “toward” motivation to saving. But, I am guessing by now you are feeling pretty excited about your financial future and your confidence is growing.

Your surrounding influences should be growing in this area too! Your new values and belief systems will start to show up in the form of new behaviours and an increased desire to learn, grow and be creative when it comes to your finances.

Actually, another way you might notice this is by the people you are automatically attracting into your life; you will see that their belief systems and results are probably vastly different from the types of people that you used to attract into your life!

The Future... And The Fun!

RESEARCH AND DEVELOP YOUR ENTREPRENEURIAL MIND!

Congratulations, now that you have saved another two months of income, we can start to have some fun!

You are now ready to start looking at investing. The most important rule to remember is that at the end of the day regardless of the advice that you are given, you are the only person responsible for the decisions you make. And this includes the decisions on where to spend your money, at what time and for what purpose.

With this in mind it is important to learn some good research techniques that will help you to always stay well informed and not have to rely on third party information. So, you are now going to start researching some low risk investments and once you have done all your fundamental research, you are going to invest that newly saved two months worth of income into that investment.

As I mentioned above, the key to succeeding with this is RESPONSIBILITY! Most people take another person's advice and give their power away. You are going to take your power back with this structure and use this opportunity to build your confidence and internal level of certainty around wealth through the action of doing!

Your goal is to pick an investment that is not too risky and then you are going research that investment strategy; read books, talk to advisors, jump on the internet and speak to people that have already been successful in the same type of investment. Do as much research as you need until you feel that you have a comprehensive understanding of the system and feel comfortable around it.

Once you really understand the investment you are going to invest that last two months of income you have saved. You will instantly start to notice how your confidence is growing and how your "self talk" is changing. You will also be asking different types of questions around wealth both internally and externally, and you will probably start to get a little bit excited at the prospect of making money from your money!

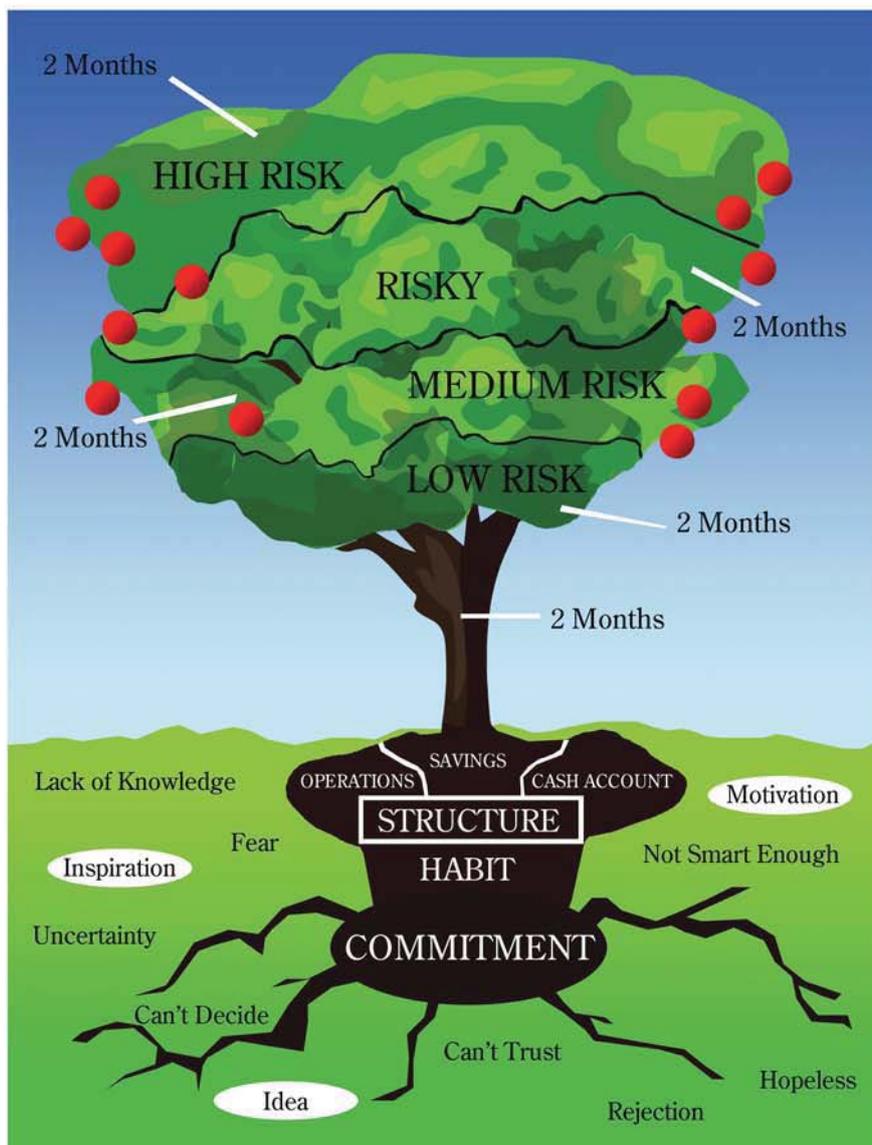
CONGRATULATIONS, YOU ARE NOW AN INVESTOR!

Now, you are going to continue with this structure. Yes, that's right; you are going to save another two months worth of income and again as you are saving the money you are now going to continue researching investments. This time the investment can be a little bit more risky (it's time to let loose a little!), so just as before, do your fundamental research, read books, talk to

people, watch the markets, who knows maybe your surrounding influences have opportunities that you can take advantage of NOW?

Once you have found an investment that you are comfortable with and that excites you just a little, invest the next two months of income. You are only ever investing the two months worth of income that you have just saved and as confident as you may begin to feel, it is important that you always keep to the plan!

ONLY invest two months worth of income at a time and ONLY invest into the “opportunity” when you really understand it!



Great work, you have just set up the foundations for enjoying a rich life longer.

All you must do to continue enjoying a wealthy life of abundance, is keep going in the same structure: save another two months worth of income, research the next investment (making it a little riskier again), understand the investment comprehensively and then invest!

Now, if you lose money on any of the levels, it is an indication to stop and replenish the two months worth of income that you lost. If you make profits on any of the levels you need to redistribute the profits on each of the levels below, i.e. place part of the profits into your initial savings, then put equal shares into each of your investments below the current level.

What you will find is that you start to save more of your income because suddenly budgeting, finance and investing are fun! The great thing is your knowledge of investing is continually increasing on both an emotional level and an intellectual level, gearing you towards greater success!

At the end of the day money is simply energy.

All that you need to do to succeed in money is put more energy, focus and time in this area and it will pay you dividends!

Congratulations, you did it! And now to reward your commitment, we would like to reward you with two complimentary tickets to attend our live 2-day workshop “Live It Now” (tickets valued at \$1,197 each).

To take advantage of this offer or find out about other opportunities to attend a live training or work one on one with a practitioner and further fast track your success, please visit www.liveitnow.com.au or call 1800 552 168 today!

The Future is Now, so Live IT!