

SMART WOMEN MAKE MONEY™

FINANCIAL INDEPENDENCE THROUGH FEARLESS SELF-INQUIRY.

How to Manifest More Money

Understand Your Family Money DNA

One **of the most important things you can do to improve your financial situation is to understand your money story.** It's important to identify your existing relationship with money—what you are saying about money, how you feel about it, what you believe about it, and how you use it.

From birth to age seven, we absorb what our parents say, do and how they behave around money. While we might not understand what we see, yet it's all going into our subconscious mind. As we grow up, we are not conscious that we might be acting in some of the same ways as our parents did around money.

It's critical to become aware, understand and change what we are doing with money if it is not working for us. The first step in transformation is awareness, the second is to understand it, and the third – most critical piece – is to change our behavior. That leads to transformation.

Your thoughts and beliefs create your reality.

We all think that circumstances *cause* us to think a certain way — such as “the economy is bad” or that a person or a situation is the problem. **Your thoughts create your reality.** One of our last true freedoms in life is the ability to *choose* how we think about a circumstance. People and circumstances DO NOT cause you to think a certain way! You have the power to decide how you think about any situation in your life.

Your thoughts about a situation drive your feelings/emotions that in turn drive your behaviors and actions in the world, which lead to the results you have right now in your life.

So the key is to learn to *observe what you are thinking* and discern the inner critic – the critical voices we have in our heads that we automatically believe. You want to begin to listen to the only voice that matters – your higher Self (intuition or soul) and learn to notice when your ego (inner critic or little self) is on overdrive reacting to fear or stressful thoughts.

When you can question what you have believed (beliefs are not facts) all of your life that was a negative money story, belief or fear, this leads to your

personal freedom. Part of that process is finding proof or evidence for what you believe to be true. Most of the time we walk around believing the opposite because the mind will seek evidence for anything it believes to be true. There is a real "negativity bias," which is a psychological phenomenon where we pay more attention to and more frequently remember plus get more aroused by negative rather than positive experiences. So if you have had negative or traumatic money experience, your mind will look for evidence that will back that up.

When you get conscious of the stories you are telling others and begin to observe them, it's important to ask yourself, do I really want to be telling that story? Is it empowering or disempowering? This is why we question what we believe about ourselves and find our own truth.

Inquiry can be quite liberating. In fact, this is the #1 path to freedom – this I know for sure. Inquiry is my power tool with clients and most importantly – myself!

It's key that you understand your feelings about money because your past experiences, emotions / feelings, thoughts and beliefs will drive your behavior

– consciously and unconsciously. One of the first things to do is become conscious of your money story, and begin to study your mode of operation (MO).

I want you to start with your family money DNA. Your family money DNA is passed down generationally and was never questioned. What is the family legacy that you grew up with regarding money? What were the circumstances of your family life and your grandparent's life? My grandparents lived through the Depression and my mother was born during the Depression. Her experience around money is very different from mine. Yet I grew up with sayings that were passed down including "money doesn't grow on trees," or "what do you think I am made of money?" and "if you want that then get a job." Begin to study the patterns, beliefs or behaviors you witnessed growing up that shaped your family money DNA. It's up to you to break the chain and change it.

What you make the money events in your life mean is the money story you will live out in your life.

Answer the questions below to begin to develop your money story:

1. Did your family experience a defining moment around money? A defining moment shapes our beliefs – we take away from that

experience a meaning – a lesson. If your family experienced a catalytic event – one that was significant such as losing family wealth, losing a job, living through the Depression, or a divorce that caused financial duress, this would shape your beliefs about money.

What family money issues or events do you remember growing up?

2. Did your family experience sudden wealth or financial success?

3. What memories do you have of your parents discussing money? Did they argue about money or did one parent have a different view on spending and saving than the other parent? Did one parent control the money?

4. What was your earliest memory about money?

5. Do you have any unhappy memories around money from your

childhood through middle / high school?

6. In your adult life, what money issues have you had that have caused problems for you?

7. What positive memories do you have with money from childhood until now?

8. What emotions did your family associate with money?

**How would you define the financial status of your family growing up?
Was your family considered rich, poor or middle class?**

1. What emotions did you experience as a child around the status of your family's financial situation (see emotions list).
2. What events or issues did you witness as a child between your parents around handing money?
3. As you grew up, how did money limit or expand the possibilities of your education and extra curricular activities?
4. How did money factor in around your choices to go to college or not or to take a job or to get into a relationship?
5. What have you learned throughout your life about your ability to generate money?
6. How do you (and your partner, if applicable) relate to money now?
7. Think about paying your bills, or opening your bills, or seeing online charges hit your credit card. Check in with your body as you answer this question, and then describe what physical and emotional sensations you experience around attending to your finances.
8. How has money expanded or contracted your life now?

9. What do you say to yourself or others when you see something you want to buy? Do you say, "We can't afford it?"

10. What words describe what money means to you? Make a list of words to describe money. Take each word and write a sentence about what that word means to you.

Now write one paragraph..."My current relationship with money is...."

Wealth is a state of mind. It's all a perception. We may have plenty of money in the bank or in the stock market, but yet we can always think the Universal thought --"I don't have enough money."

We tend to give money a lot of power and even give our personal power away to money. We define our success by how much money we make or don't make. In our society we have a "lack" mentality. We never have enough, whether it's the latest fashion or hottest pair of boots or the next version of

software or the newest iPhone. We are taught to consume and advertising convinces us we need more. My belief is that at the end of our lives, what matters most is whom we loved and how we lived with integrity and service. We need a more conscious economic system in this country. And we need to spend money on what we value the most.

How to Change Your Money Story

Take action to create change. Set an intention to focus on learning as much as possible about money. Take a class about money, find a coach who practices inquiry or ask a trusted friend to talk with you about what is holding you back.

I recommend that you get clear about the story you are telling yourself and others about money. Get conscious of your thoughts, beliefs and fears around money and what you have been carrying around since childhood (your money legacy). Decide to change the story if it's not empowering you.

Read Suze Orman's books or take a class to overcome fears and find the support to move forward. Our beliefs about money and our emotional attachments to it influence how we spend and handle money.

What does it take to create a new money story that serves your life and enables you to take your business to the next level?

Get clear about what is holding you back. Ask a friend to help you get clear about your work, its value and your pricing. Know what you have and how much you need to meet your expenses. Set goals for saving and automate it so that even as little as \$25 a month goes to savings. Before you know it, it will add up.

Today is the first day of the rest of your life. If you are worried you won't have enough money to live on as you age, start saving now.

Start a Gratitude Journal

Start a '**Prosperity Journal**' to explore your relationship with money. Write about what's working, what feels good, and when and where you feel frustrated and powerless or just not right. In this journal, write a list each morning of what you are grateful for. List as many things as possible daily.

Oprah said on her last show that each day as she came down the elevator to the stage, she said a prayer of gratitude. She talks about how gratitude has always been a huge part of her life. Start getting your grati 'tude' on!