

success made fun™  series

# money made fun™



**Creating financial peace  
on any income**

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# Introduction: How to Use This E-Book

Welcome to Money Made Fun™: Creating financial peace on any income, and congratulations on your decision to take money out of the realm of the salt mines of fear and resentment and into the more peaceful 'freedom factories' of fun, laughter, and joy.

Money is one of the most emotional subjects in the world. Most people would rather share the most intimate details of their sex life than have to share the intimate details of their financial life.

But this e-book is based on a very simple yet revolutionary premise:

**Whatever it is about money that you don't find fun is exactly what's stopping you from having more of it...**

And the good news is:

**EVERYTHING (yes, everything) ABOUT MONEY CAN BE FUN!**

Don't believe us? Read on.

As you read through the 48 simple ideas, themes, and experiments that make up the Money Made Fun™ e-book, keep these things in mind:

- 1. This book is not about money - it's about you!**

Start with what appeals to you. Go at your own pace. Read through from the beginning or dip in whenever you're feeling stuck or want additional inspiration. If an idea doesn't feel like it fits for you, put it away for another time. You don't need to like every idea or do every experiment in order to succeed. Begin with what feels simple, gentle, and fun, and then gradually expand your horizons and s-t-r-e-t-c-h your imagination as you play to the edge of your current zone of comfort.

- 2. If you find yourself getting scared, sad, angry, bored, or excessively excited, keep reading.**

There is an old story, which we like to believe is true, that in ancient Tibet, all the monks gathered together once every hundred years and given an opportunity for guaranteed enlightenment - all they had to do was walk through the "Room of 1000 Demons" and come out alive!

The Room of 1000 Demons was a pitch black room filled with 1000 demons that would appear to you in the guise of your biggest and worst fears - spiders, snakes, sheer precipices - whatever they sensed would fill your heart with terror.

The only rules were that once you entered, no one could come in and rescue you, and it was impossible to leave by the door you entered. For those few brave souls who dared to face their fears in pursuit of happiness, success, and enlightenment, there were two bits of advice:

1. Remember that whatever you think is going on around you, it is just a projection of your own mind.
2. Most important of all is that no matter what you think you see, hear, think, or feel, keep your feet moving. If you keep your feet moving, you will eventually come out the other side.

Have fun, learn heaps, and in the words of Richard Carlson:

**Don't worry, make money!**

With love,  
michael neill and Michele Lisenbury Christensen  
(also known as m&M)

# Chapter One: Focus Pocus

**"You can have anything you want in life,  
but you do have to pay... attention!"**

-Ancient Hawaiian Proverb

# Starting Strong Financially

"An object at rest tends to stay at rest;  
an object in motion tends to stay in motion."

-Sir Isaac Newton

So often in life, when we find ourselves unable to get started on a new exercise program or stick to a new year's resolution, we label ourselves as bad or wrong or "procrastinators" or lazy. We then go on seminars and listen to tapes and buy e-books(!) designed to increase our willpower, develop our discipline, and master our "self".

The problem with using willpower and discipline to overcome and master ourselves is this -

**You are not the enemy.**

The reason you can't get started on your goals, stay focused on your dreams, or change your habits isn't you - it's physics.

The Oxford dictionary of English defines inertia as follows:

**Inertia:** noun [MASS NOUN] 1 a tendency to do nothing or to remain unchanged 2 a property of matter by which it continues in its existing state of rest or uniform motion in a straight line, unless that state is changed by an external force.

Sound familiar? Do you know anyone who has "a tendency to do nothing or to remain unchanged....unless.....changed by an external force?"

Fortunately, once we do get into action, inertia becomes momentum, and momentum is the force of nature that can help turn us into forces of nature in pursuit of our goals and dreams.

All it takes is a strong start...

## Today's Experiment:

1. Choose a specific aspect of your relationship with money where you feel stuck and/or would like to increase your momentum.
2. If a miracle happens while you sleep tonight and everything in this area becomes

the way you want it, what will be different? How will you know the miracle has happened? How will other people know?

3. Take at least 10 actions a day for the next 10 days in the general direction of your 'miracle'. These actions need not be dramatic or even effective. The only thing that matters is that you take them.

Have fun, learn heaps, and stop trying to fix yourself!



# Moving Toward Wealth

You may already be familiar with the notion that "the mind cannot process a negative", with a common example being trying not to think of a purple elephant (particularly one wearing a dress and hanging out of a banyan tree by his trunk.)

The meaning usually attached to this analogy is that, like the elephant (you are still avoiding thinking about him, aren't you?), if we want to take advantage of our mind's wonderful ability to expand whatever it focuses on, we need to focus on what we want, not what we don't want.

But do you ever wonder why your focus on what you want doesn't always deliver?

One reason may be that despite your best efforts, you're really still focused on what you're trying to avoid or get away from. For example, if you focus on "more money", you may actually be focusing on the lack of money you're currently experiencing more than the goal you want your mind to help you move towards.

Here's a foolproof way to tell whether your focus is towards what you want or away from what you don't want.....

## Today's Experiment:

1. Think of something you want to do with money. You can use one of your goals, or just make something up right now.
2. Notice how you feel. Do you feel good or bad? Up or down? Free or restricted? Clear or fuzzy? Strong or fearful?

If you feel any sort of "unhappy" feelings as you think about what you want, it's a sure sign that at least part of your brain is really focusing on what you don't want, whether it's your (perceived) inability to actually achieve it or some unwelcome side-effect you think getting what you want will bring you.

Here's how to turn your thinking around...

3. If you are aware of your "away from" focus, ask yourself what you would rather have, or what you want instead. If it feels like your focus is already on the positive (what you do want), ask yourself why you want it, or what having it will give you.

Keep going until you can think of your money goal and feel great!

# The Science of Getting Wealthy

"The scientific use of thought consists in forming a clear and distinct mental image of what you want, in holding fast to your purpose to get what you want, and in realizing with grateful faith that you do get what you want."

-Wallace Wattles, in "The Science of Getting Rich"

Here is Wallace Wattles' 80-year-old formula to focus on and manifest what you want, materially, starting today:

1. **IMAGINE:**

Focus on what you would like to create... not on HOW you will create it, but on the thing you'd like to create, itself. Create a clear and distinct mental IMAGE of yourself having this.

2. **KNOW:**

Declare that your purpose is to get this thing. Affirm, "I will have \_\_\_\_\_, effortlessly." Write this on a card and carry it with you throughout the day.

3. **EVIDENCE:**

Look for evidence that you are getting what you want, that results are coming to you, that you do not have to "make it happen," and that the universe is conspiring to give you what you want. This evidence is already out there; your next step is simply to NOTICE it. Continually cycle through I - then - K - then - E... Imagine, know, then look for evidence. Focus, then re-focus, always returning your attention to what you want to create.

Have fun, learn heaps, and watch the evidence accumulate!

# Financial Forensics

If you've ever watched a detective movie (or seen one on TV), you know that by the time the detectives show up, the crime scene is already swarming with forensic experts. Their job is to ascertain not "who-dunnit" or even "why-they-dunnit", but "how-when-where-and-with-what-they-dunnit".

Forensic scientists take photos, lift fingerprints, ascertain trajectories, speeds, times, and locations, and begin to piece together the story of what happened. In short, they look at clues in the present to get insight into the past.

In the business of getting wealthy, it is generally more useful to use the clues in the present to get insight into the future than to get into the past. Yet many of us persist in asking "forensic questions", hoping that insight into our past poverty (or prosperity!) will help us create a better financial future. And we wind up doing what criminologists do: use the evidence to convict and punish the "perpetrator" of the "crime."

Here are some examples of "forensic questions" you might be using:

- "Why is my income dipping again this month when I was on such a good roll?"
- "How did I rack up so much debt?"
- "Where does all the money go?"
- "Why can't I seem to increase my income?"

We find it's most useful to turn our (and our clients') attention to the more interesting and fruitful "predictive questions":

- "How can you maintain a more steady income stream?"
- "When is the soonest you can pay off the debt and begin significantly saving?"
- "What would be a reliable way of tracking your future spending?"
- "What specific plan is likely to help you increase your income over the next six months?"

As you use these questions and others like them to turn your attention from the past to the future, your finances will begin to look less like the scene of a crime and more like a scene from a movie!

**Today's Experiment:**

1. Identify 1-3 forensic questions you habitually ask yourself when your money belt begins to tighten. How do the answers to each of these questions make you feel?
2. For each forensic question you identified, create a new, predictive question that looks for clues to a more positive financial future.
3. Replace your forensic questions with predictive questions each day and prepare to gather evidence of your new and improved results!

## Chapter Two: The Magic of Vision

**"Capital isn't scarce - vision is."**

-Sam Walton

## Infatuation vs. Love

"Infatuation is when you think he's as sexy as Robert Redford, as smart as Henry Kissinger, as noble as Ralph Nader, and as athletic as Jimmy Connors. Love is when you realize that he's as sexy as Woody Allen, as funny as Ralph Nader, as athletic as Henry Kissinger, and nothing like Robert Redford - but you'll take him anyway."

-Judith Viorst

"Do What you Love and the Money will Follow" is not just a great book title, but has become a mantra in the personal growth community. People are continually being encouraged to "do what they love and love what they do", but despite the hundreds of books published on how the heck we find out what it is that we love (our favorites are all by Barbara Sher - start with either "Wishcraft" or "It's Only Too Late if You Don't Start Now"), many of us wind up as desperate and unhappy in pursuit of doing what we love as we are in the pursuit of who we love!

Are you in love with your visions of prosperity, wealth, and abundance, or is it just infatuation? Here's the simple test -

**If it hurts, it isn't love.**

**Today's Experiment** (adapted from Dr. John F. DeMartini's book, "Count Your Blessings: The Healing Power of Gratitude and Love"):

1. Write down your vision of prosperity, wealth, and abundance.
2. Imagine that vision is now a reality. List ten reasons or ways your "new life" will be wonderful.
3. Now list ten problems or challenges that will still be in your life (or that will pop up) even after you've "real"-ized your vision.
4. Next, review the ten reasons or ways that your new life will be wonderful. Circle the one you believe you or your "real life" lacks most. List at least three times when you have already experienced or demonstrated the characteristic or aspect you think you lack.
5. Finally, review the ten aspects or consequences of your vision you don't yet like. Circle one aspect you think you could either accept or change.

May you fall out of infatuation with your future and fall in love with your life!

## The Vision Board

What are your "money goals"?

Often people share with us a goal such as:

"I want to double my income." or "I want to make 500,000 a year." or "I want enough money so I don't have to look at price tags."

And if you traditionally achieve your money goals, that's FANTASTIC!  
But for many people, setting money goals and not achieving them is as much of an annual tradition as having the family home for the holidays!

Wouldn't it be fun if money was being drawn to you as strongly as you're drawn to it?

In order to make that happen, you need to be able to hold a clear and present picture in your mind of what you want the money for - a literal financial VISION.

### Today's experiment:

1. Find something specific that you very much want, yet that you won't be able to purchase or pay for with the amount of income you anticipate for the year ahead.
2. Create a "vision board" for this item. Put pictures and adjectives on the board that specifically describe what you want and how you'll feel when you have it.

### Example:

- Maybe your new Jaguar convertible vision board will say: "Fast! Free! Elegant! Sensual! Opulent! Leather! Powerful!"
  - Or the vision board for the kitchen remodel you would love could say "Simple. Beautiful. Entertain. Welcoming. Snug. Spacious. Gourmet. Delicious."
3. Elaborate until just looking at that board makes you feel as if you already have the thing you want.
  4. Spend a bit of time each day focusing on your vision board - on how it will feel to



have this item, or to take this trip, or experience the thing you want.

5. As you go through each day, look for evidence that additional money for the thing you want is on its way to you. You may get a surprise check in the mail, find money in the street, or get unexpected clients and customers arriving "out of the blue". Welcome these synchronicities and look for ways to set aside that "extra" money for the things that are drawing it to you.

Stay focused on your vision and allow the money for the things you want to come to you.

Have fun, learn heaps, and remember -If you build it (your vision board), they (the dollars, pounds, and yen) will come!

## Brewster's Millions

Have you ever answered any of these questions?

What would you do if you won the lottery?

If you were given a million dollars and you had to use it all up in a month, how would you spend it?

If all jobs paid the same, what would you choose to do?

We like questions like these; they inspire powerful fantasies and can help clarify your fondest desires. Trouble is, they're a bit impractical - you haven't won the lottery, all jobs don't pay the same, and statistically, you're more likely to be kicked to death by a goat than given a million dollars.

So today, we want to bring these questions a bit closer to home...

### Today's Experiment:

1. Pick an amount of money, large or small, that you can imagine *COULD* come your way sometime in the next few months.
2. Envision the highest and best uses for this money. Make a list of ways you might use the money. Don't try to be "good" or "sensible" - just look for different ways you might choose to use it.
3. Choose your favorite vision for how you will use the money (hurry - it's on it's way right now!).
4. When the money arrives (and it will!), give thanks to the Universe, direct it toward the vision you created, and set another vision to continue the process.

Have fun, learn heaps, and watch your visions come to life!

## **Money and Your Ultimate Vision**

Given that on average, we spend a third of our time each day collecting money, money's place in our overall vision for our lives is pretty crucial. Take a few minutes to jot down your answers to the following questions from Paul Hwoschinsky's "True Wealth"...

- What qualities do you attribute to money?
- What purpose does it hold for you?
- What are you willing to do for money?
- What are you not willing to do for it?
- What are you willing to do with money?
- What are you not willing to do with it?

### **Today's Experiment:**

Review your answers to the above questions. What do they tell you about how money fits in to the ultimate vision of your life?

Have fun, learn heaps, and to paraphrase John F. Kennedy:

**Ask not what you can do for money  
-ask what money can do for you!**

## Chapter Three: Living Intentionally

**"I went to the woods because I wished to live deliberately, to front only the essential facts of life, and see if I could not learn what it had to teach, and not, when I came to die, discover that I had not lived."**

-Henry David Thoreau, in "Walden"

# What Does Money Cost You?

Think about this for a moment...

When you know the cost of money, you become much more sensitive to the implications of how you spend and save that money.

"The cost of money?" we hear you ask. Sure. Money isn't free.

Every day, you're trading your life energy for money, trading hours and breaths and effort and energy you'll never get back. In fact, you spend the most precious, limited commodity you have in exchange for that money.

Today's experiment is based on part of a process written about in the book "Your Money or Your Life" by Joe Dominguez and Vicki Robin (which we highly recommend!).

## Today's Experiment:

1. Engage in a calculation of the true cost to you, in life energy, of every single dollar, pound, or other unit of currency you spend.

(For quick reference, we'll use "dollars" - substitute the currency of your choosing!)

2. What is your total earned income in one month, after taxes and other compulsory deductions?

(If you have passive investment income or other income for which you do not trade time and energy, exclude it from these calculations.)

3. From your earned income, subtract the expenses you would not have if you did not work in the way you do to earn this income. When you've made all the deductions, you've arrived at your true net income.

(For instance, if your job requires uniforms or dressier clothes than you would otherwise wear, subtract these costs. Do you need blood pressure medication for the stress your job creates? Subtract the cost. Do you eat lunch out every day that you work? What are your commuting expenses? Subtract all the costs you feel are "financial investments" in the work you do to earn your income.)

4. How many hours do you invest in your work in one month?

(Include not just the time you spend working, but the time you spend thinking about work, winding down from any stress from work, commuting to and from work, and time, such as lunch hours, that you don't have available for other use because of the work you do. )

5. Finally, divide your true net income by the total hours invested in working the way that you do to arrive at your TRUE hourly wage.

( For each hour you invest in working, this is the return you get. Each time you spend this amount, you trade an hour of your energy and limited time on earth.)

Now, each time you spend ten dollars or ten pounds, you can be aware of the investment of life energy you're really making. If you're like most people, there are areas you've been over-investing your life energy, and other areas where you've been under-investing it. Simply knowing your true hourly wage and the cost, in terms of life energy, of every dollar or pound you spend, will help you to spend, invest, and save more intentionally.

## Intend and Let Go

One of the problems with living intentionally, especially when it comes to something as emotionally charged as MONEY, is that we give it added significance - that is, we put so much pressure on ourselves to "get it right" that we make it virtually impossible to do anything useful at all. Yet one of the secrets of success is that you must learn to balance focusing your intention on what you want while completely letting go of any attempt at controlling the outcome - no pressure, no fear, and no guilt.

**Today's Experiment** (adapted from Shakti Gawain's "Creative Visualization"):

1. Think about what it is you would like to achieve. You can create a vivid picture in your mind, talk to yourself about it, tune in to what it would feel like in your body, or even focus on a symbol of what achieving the goal would mean for you.
2. When you are feeling thoroughly "infused" by the energy of your goal, place the images, sounds, feelings, and/or symbol of success into an imaginary pink bubble.
3. Take three deep breaths, and imagine on every exhale that you are infusing that bubble (and therefore your goal) with energy and love.
4. With your very next breath, let go of the bubble and imagine "blowing" it off into the sky like a helium balloon. If you like, you can watch it disappear across the horizon.
5. You have sent your intention out into the universe. Over the next 72 hours, begin looking for signs that your dreams are coming true - that your intention is manifesting in the world. That is all that you need to do...

Have fun, learn heaps, intend what you want, and let it go - no pressure, no fear, and no guilt!

## The Intention of Insurance

Michael tells the following story:

"Several years ago, I was teaching an NLP course at his brother-in-law's house. I arrived early, and as I made my way up his front walk, I noticed his car had been broken into, the side window smashed, and the radio stolen.

Wondering how best to break the news, I went in and said "I've got some good news and some bad news."

He asked for the bad news first, so I told him about the car. His reply, which I will never forget, was, "Oh...thanks for telling me....would you like some coffee?"

A bit put-off by the banality of his response (surely he should at least be suffering as much as I was in having to tell him about the crime? :-), I watched him carefully for the rest of the morning for any sign of a crack in what I was sure was the "defensive armor" of his seemingly calm and cheerful demeanor.

By lunchtime, I could take it no longer.

"Steve," I said, "How can you be so @!#\$%^\* cheerful when your car has just been broken into?"

Once again, I've never forgotten his response.

"I spend a lot of money on insurance so that I won't lose out if bad things happen. What's the point of spending all that money if I'm going to worry about it as well?"

### Today's Experiment:

1. Go through all your insurance policies. Notice what aspects of your life are covered and which one's aren't. Resolve to stop worrying about any area of your life in which you are adequately insured.
2. Decide which of the areas you are currently uninsured in is causing you the most worry, and phone an insurance agent and/or go online to buy some peace of mind. (You'll be amazed at how helpful insurance companies are when you phone them!)
3. Notice if you are currently insured for anything that doesn't worry you at all, or that doesn't actually meet your needs. (For example, many "credit protection"



insurance plans wouldn't actually cover you if you're self-employed.) Look to change to a policy that better meets your needs.

Remember, in evaluating any insurance policy, peace of mind is at least as critical as price. The question to ask yourself is:

"If something bad were to happen in this area, to what extent does my insurance policy allow me to serve coffee first and ask questions later?"

# The Dream of Money

"Wealth has more to do with experiencing than with having."

-Paul Hwoschinsky

I (Michael) once asked a stockbroker if he found it stressful to handle millions of dollars of other people's money every day. He admitted to me that at one time it had been, until he learned the trick of "dropping their dreams" - of treating the money he was investing as numbers on a piece of paper instead of other people's dreams of wealth, security, and freedom.

What dreams do you imbue money with? Are they helping you be successful when it comes to money? Are they making your experience of money more fun?

## Today's Experiment:

1. Get hold of the highest denomination of paper money you can find (i.e. a hundred dollar bill, a fifty pound note, etc.)
2. Close your eyes and tune in to the piece of paper you are holding in your hand.
3. Allow an image to emerge which is for you representative of what your money means to you.
4. Take a few moments to draw or describe your image in writing. If you were an expert on "dream interpretation", what would you say your symbol told you about your relationship with money?

## Examples:

- If you saw a castle with a locked gate, you might feel that money is a key to a life you dream of living.
  - If you saw a car with no engine, you might feel like money is what you need to get your life moving.
  - If you saw a giant ostrich speaking Dutch at a cheap motel outside of Austin, Texas, for goodness sake, seek professional help! :-)
5. Once again, pick up the money. Notice that it is just a piece of paper with colored ink. Any other meaning it has is the meaning you are giving it.

Have fun, learn heaps, and just for today, drop your dream!

## Chapter Four: The Secrets of Letting Go

**"The tighter you squeeze, the less you have."**

-Zen Saying

## The A, B, C's of Business

Alan Weiss writes in his book, "Million Dollar Consulting", that the surest way to keep your income and business satisfaction on an upward trajectory is to "fire" the bottom 10% of your clients each year. By clearing out the clients or revenue streams that cost more in energy than they bring in money, you make room for the new, more lucrative, more enjoyable work you crave.

We've all played with the traditional time management model of A, B, C priorities - the musts, shoulds, and want to's of our lives. Today, we invite you to A, B, C your sources of income and work!

### Today's Experiment:

1. Divide a piece of paper into 3 sections, and label them "A", "B", and "C".
2. Under "A", make a list of your favorite projects, clients and/or income streams. What really serves your business or career? These are the projects, clients, and revenue sources that always increase your creativity, satisfaction, and bottom line.
3. Under "B", write down the projects, clients, and/or income streams that "should" be on your "A" list, but just aren't. This may include customers you thought would be bigger, great projects that have turned out to be a lot more work than you'd thought, or a product or service you love that never seems to sell.
4. Under "C", write down the projects, clients, and/or revenue streams that really drag you down, drain you, or otherwise keep you locked into old, unhappy, unproductive ways of being.
5. Here's what you do...
  - a. Find ways of eliminating the "C"s from your life. It may be easier to begin by "phasing them out" rather than attempting to eliminate them immediately, but find a way to clear the deck of these no-win projects.
  - b. For each item on the "B" list, make a decision about whether you want to upgrade it to an "A" or downgrade it to a "C". With more creativity, better support, or a fresh approach, could this item be an "A"? Or could you cut your losses and drop it down to the "C" list? When you're done, you may have no "B"s left!

- c. Cultivate the heck out of those "A"s! To maximize your financial success, you must cultivate the relationships and projects that create the most fulfillment and profit for you. To do that, you must let go of the clients and projects that aren't a match.

Have fun, learn heaps and create your own "A" list today!

## Getting Relaxed About Money

I (Michael) was eavesdropping on a conversation in my head the other day when I heard myself say, "I'll relax when the check has cleared!"

Now, this almost slipped past me, but I suddenly realized it was an expression that had some interesting implications. Apparently, I had decided to be tense until the check cleared and the money went into my account.

Knowing what we know about the ill effects of excessive tension on health and well-being, and as yet unsure of what mystical powers our physical tension might hold over the check clearing systems at our local bank, we thought it was probably time to examine those thoughts in our heads in a little more detail...

### Today's Experiment:

1. How do you currently feel about money?

**Example:** Tense, depressed, and trapped

2. What are you afraid would happen if you didn't feel that way anymore? (These are the hidden "benefits" of staying stuck.)

**Example:** If I wasn't tense, I would overspend. If I didn't feel depressed, I would want to do more stuff that costs money. If I didn't feel trapped, I might have to give up security and pursue my dream.

3. How would you like to feel about money?

**Example:** Relaxed, happy, and free

4. What would you have to change in order to feel the way you want to feel and ensure you didn't lose out on the "benefits" you discovered in question 2?

**Example:** I can track my expenses so I don't overspend, use my extra energy to get creative about enjoyable ways to make more money, and if I really want to hide from my dream a little bit longer, I can just decide to view that as an act of being kind to myself and enjoy the wait!

Have fun, learn heaps, and in the words of Richard Carlson,

**"Don't worry - make money!"**



# The Museum of Old Beliefs

Remember when you were a little kid? Neither do we, really, but work with us here...

You used to believe in some pretty cute things. Maybe it was a big fat old guy who delivered presents dressed in a big red suit, or a giant bunny who would hop into your backyard and hide pretty colored eggs. Or that your face would freeze like that if the wind changed. Or you'd go blind if you kept doing THAT... :-)

Where do those beliefs go when you grow up?

Why, to the museum of old beliefs, of course! Once they're so sequestered, you can visit them any time, pass them on to your own children if you choose, and move on and up with your new empowering beliefs.

What did you used to believe about money? Did you believe that it actually grew on trees? That it was hard to come by? That loving it was the root of all evil? Did you believe that to earn more, you needed to work harder? That it's easy come, easy go?

What? You **still** believe some of those things?

Well then, it's time to take a little trip to our favorite mental museum...

**Today's Experiment** (based on an exercise developed by Robert Dilts which he calls "the organic belief change".):

1. Imagine you are standing in a circle. Think about something that you are open to doubt - you're not sure whether or not it's true, but you suspect it isn't!

**Examples:**

- a. Internet stocks will once again be worth hundreds of dollars a share
  - b. The United States will legalize prostitution and marijuana
  - c. Scientists will find the secret of eternal youth within your lifetime
2. Step out of the 'circle of doubt' and clear your head. You can shake out your body and blow a raspberry if it helps!
  3. Repeat steps 1 and 2 until you can easily recognize the feeling of doubt every time you step into the circle.

4. Now, step into a different imaginary circle and visit some old beliefs in your mental museum - things you used to believe but have outgrown. Notice how they are represented in your mind (statues, paintings, etc.).
5. Again, step out of the circle and shake out your body and mind.
6. Finally, take a belief you are ready to let go of and move on. First, step into your circle of doubt and allow that feeling to attach itself to your belief. Then, move into the second circle - your museum of old beliefs. Pick out a nice place for it and let it go. (You can always come back and visit it later!).
7. Choose an empowering new belief which supports you in creating what you want.

Have fun, learn heaps, let go, and move on!

# A Dollar Bill in Shining Armor

"Money is not my Supply."

-John Randolph Price, from "The Abundance Book"

When I (Michael) was 23, I went on a train trip from Dallas, Texas to Taos, New Mexico to do a personal development training called "The Warrior's Wisdom". I had \$200 in spending money (a prince's ransom, at the time) hidden away with my toiletries, only to find that when I exited the train in Taos, my toiletries remained behind.

After several frantic phone calls and a desperate cross-country drive in a borrowed car to try and catch the train before the next station, I realized I had a choice to make - I could either let go of the money and get on with the course, or let go of any chance of enjoying the training in a desperate attempt to retrieve the money.

Despite the fact that I was left with about \$15 in crumpled bills and coins to last me for another week, I decided to let go of the money by visualizing what a wonderful treat it would be for whoever found it.

From the moment I made that decision, I found myself completely taken care of. People took me out to dinner, or to the movies. Waitresses would forget to charge me in restaurants. I picked up a job in the middle of the desert writing a treatment for a TV producer who just happened to be staying in the room next door at my hotel (already paid for as part of the course fee).

In fact, I finished the vacation with \$3.76 still in my pocket and a check for \$500 more in my wallet. The capper came about three months later when I got a check back from the hotel marked "refund". The amount? \$200!

## Today's Experiment:

1. Think about any money worries you are currently facing. This can include money you are owed and money you owe to others.
2. As an experiment, let go of your desire to control the outcome. Relax into the truth that either the money will come, or it won't.
3. Begin looking for evidence that money is not your only source of supply.

## Chapter Five: Knowing Yourself

**"Knowing others is wisdom; knowing the self is enlightenment."**

-Tao Te Ching

# How Much is Enough?

If your financial needs were already met, how would your life be different?

## Today's Experiment:

1. Get into the mindset, just for a few minutes, that you don't have enough money. Feel the feelings you'd feel. Sit how you'd sit if you were really broke. Breathe the way you breathe when you think about lacking money.
2. Now...
  - Look around the room as if you don't have enough money.
  - Think about your relationships, bearing in mind your lack of money.
  - Think about your work with this consciousness of not having enough money.
3. Time to shift outlooks (phew!). How would you feel if you had enough money -not too much, not too little? Breathe the way you'd breathe - sit the way you'd sit.
4. Then...
  - Look around the room as if you already have enough money.
  - Think about your relationships, bearing in mind that you are financially secure.
  - Think about your work, with this consciousness of having enough money.

What difference do you notice between these two outlooks? How did your sense of abundance affect your view of relationships? How did it affect what you saw in the room? How did it change your outlook on work?

Take at least one action today as if you already have enough money in your life.

# Are You a Shopaholic?

Here's a distinction that we have found to be fairly universal:

**Shoppers go into a store to buy something; Shopaholics go into a store to see if there is anything to buy.**

## Today's Experiment:

Here's a simple way to set some boundaries around money and tangibly save money in the next week...

1. For the next seven days, before you go into any shop, decide what it is that you are going to buy. If you cannot clearly state out-loud specifically what it is you intend to buy, don't go in!

**Example:** For the purposes of this experiment, I would suggest "I want to buy a lawnmower" is specific enough (i.e. you do not need to have pre-decided on the brand, make and model number); "I want to get some stuff for the garden" is not!

2. Once in the shop, if you see something you really want but was not on your list, leave it (for now). Once out of the shop, you can make the decision to buy it and go back in with intention!

**Bonus Tips:** If you are "comparison shopping", or "just trying to get a feel for what kind of car/computer/TV/lipstick/mutual fund" you'll want when you're ready to buy, be honest with yourself. A good way to know whether you were telling yourself the truth is whether or not you left the store/website without having spent any money. :-)

The less you think this tip applies to you, the more money it will probably save you!

# Living Big

A sense of abundance in our lives comes from surrounding ourselves with an abundance of what really matters to us. In her bouncy, juicy, pogo-stick of a book, "Living Big", Pam Grout lovingly slaps us around and wakes us up to our true priorities:

"Who, when you really think about it, wants to do unimportant and uninteresting things? Yet, look at how we spend our time. Look at the headlines and magazines we read. Look at the TV shows we're addicted to. We think we care about things that we really don't. I hate to be the one to break it to you, but you really don't care what perfume you're wearing, whether or not you've mastered the secrets of the sixty-minute orgasm. You care about what happens to our children. To our oceans. To the dream of freedom and equality and unlimited possibilities. You care about your soul, about God, about how you can make a difference in the world." Remember?

## Today's Experiment:

1. Make a list of things you spend time, energy, money, and perhaps even STRESS on. What are you paying attention to? To what have you been dedicating your life?

### Examples:

- a. making more money
- b. building my dream house
- c. getting to the top of my profession
- d. helping my kids grow up happy
- e. creating peace in the Middle East
- f. keeping my nails manicured
- g. becoming a better listener
- h. looking better naked
- i. getting my husband to pick up his socks
- j. cultivating a beautiful garden
- k. getting a sexier car

Run your list through your own version of the "living big" test. What do you REALLY care about, as opposed to what you've been THINKING you care about?

This week, move some of that time, energy, and money over -- make space for something you REALLY care about and cut back on something you don't. Notice the shift in your self esteem and sense of wealth and abundance.

Have fun, learn heaps, and cultivate an abundance of what you REALLY care about!

## Keeping Up Appearances

One of the easiest places to erode our intimacy with ourselves is in the way we relate to money in the presence of other people. When we place more importance on others' impression of us than we do on our own self-honesty, we betray our self-trust and over time, decrease our self-esteem. There are a number of ways we can do this:

### **Be rich, look poor:**

If you believe that people can't be trusted or that your friends will resent your success, you'll want to hide your wealth as much as possible.

### **Look rich, be poor:**

If you think you're only attractive or likeable to the extent that you spend money, you'll spend more than you make, no matter how much or how little that is.

### **Be rich to look rich:**

Some people direct their passion for gaining power, acclaim, or love into creating more money. You may wind up with a rich bank account but a poor sense of self-worth.

### **Be poor to look poor:**

If you subscribe to the blessed are the meek' theory, you'll likely sabotage your financial security in order to protect your virtue - or the appearance thereof.

### **Be authentic:**

Whether you earn minimum wage or appear on the pages of Forbes, your wealth is authentic when it's an expression of your true desires in both how you earn it and how you spend it.

### **Today's Experiment:**

Which of the above money styles best describes you? Do you have one with one group of people (maybe your employees) and another with a different group (like your neighbors)? How does this affect your relationship with yourself?

Today, notice your thoughts and actions around all those things from which other people might get an impression of your financial situation.

### **Examples:**

- When you put on your shoes - scuffed and cheap or high-end and polished?



- When you look at your watch - Timex or Rolex?
- When you get into or out of your car - Skoda or Lexus?
- When you go to a restaurant - McDonalds or The Four Seasons?

Have fun, learn heaps, and only keep up appearances with yourself!

## Chapter Six: Authentic Wealth

**"It's only when the tide goes out that you  
learn who's been swimming naked."**

-Warren Buffet

# Money Magic

There are two aspects to working with money - money math and money magic. The essence of money math was best summed up by Charles Dickens when he wrote:

"Earnings: Twenty Pounds

Expenses: 19 and 6

Result: Happiness

Earnings: Twenty Pounds

Expenses: 20 and 2

Result: Misery"

Money Magic, on the other hand, comes from our emotional reactions to money and the beliefs that cause them...

## Today's Experiment:

1. Take out the largest denomination of paper money you can get your hands on. Wave it in the air until you realize that it's just a piece of colored paper.
2. Now, think about something you would love to buy with that amount of money. Continue to look at the money until you realize that you could trade it for what it is that you want.
3. Finally, imagine that the money you hold in your hand is all that stands between you and being homeless and hungry. Continue to focus on the money until you realize that you now hold in your hands the key to your survival.
4. Continue to cycle through steps 1-3 until you realize that you are the magician!

# Saying Yes to What You REALLY Want

"The good is the enemy of the great."

When people begin to learn how to attract what they want, they will often first attract what is called the "near-equivalent." In other words, before what we want shows up, something similar-but-not-quite-as-good arrives. For example, if you're trying to attract the perfect partner, you will often first attract a "not too bad" partner. If you let yourself get distracted by this near-equivalent (i.e. say "Yes"), you are in effect saying "No" to what you REALLY want.

## Today's Experiment:

1. Make a list of all the things to which you would say "yes" if you had complete choice to do what you wanted.
2. Now, make a list of the things you've brought into your life that you don't want or that are "almost right." Look for the ways you've said "yes" to those things.
3. Next time you find yourself not following through, complete the following: "When I say yes to (near-equivalent), I'm saying no to (what I really want)."
4. Find a way to swap the two and say "yes" to what you REALLY want.
5. Finally, focus on your highest desires and begin to say "no" to everything else so that you have the space to create the life you want.

Have fun, learn heaps, and say yes to what you REALLY want!

## Authentic Spending

How much is enough is a question that rarely gets asked in our Western consumer culture. But did you know that this 'more stuff makes you happy' ideal has only really been in play since the 1920's?

By the end of World War I, people had learned to make do with less. Major stores like Montgomery Ward and Sears hired Edward L. Bernays, Sigmund Freud's nephew, to teach them how to manipulate the mass populace into spending based on emotional desire rather than physical need.

Freud's nephew obliged, and ever since we've been bombarded with messages teaching us that if we want to be happy and loved, we need to drive a Mercedes, eat Haagen-Dasz, and then work off the stress of meeting our car payments and the fat from the ice cream on an expensive piece of home gym equipment.

The way out of this trap is to follow this simple (if not easy) guideline...

**Don't spend money to meet emotional needs!**

### Today's Experiment:

1. Become a "Manipulation Detective". Spot at least 50 different ways the world around you tries to convince you that you need to spend more/buy their product in order to be happy and fulfilled.

#### Examples:

- a. TV ads
  - b. Magazines
  - c. characters in movies
  - d. your parents/spouse/children/neighbors
2. Imagine that you are already happy, worthy, and loved. What do you still want?
  3. Make a list in your Money Made Fun journal!

"Buying" is when you go into a store knowing what you want to get and you walk out with it; "shopping" is when you walk into a store to see if they've got anything you might want and you walk out with it. (Technically, that might also be called 'shoplifting', but we won't quibble!)

Just for today, don't shop! If you do decide to buy anything today, make your decision before you go to the store. Ask yourself "If I was already, happy, worthy, and loved, would

I still want this?"

If the answer is yes (and your bank balance says it's OK!), go for it! Have fun, learn heaps, and spend your money on what you really want, not what you've been taught to need!

# Get Weird!

"The man of genius and the aristocrat are frequently regarded as eccentrics, because both genius and aristocrat are entirely unafraid of and uninfluenced by the opinions and vagaries of the crowd."

-British poet Dame Edith Sitwell

When everyone was a butcher, a baker, or a candlestick maker, only geniuses and aristocrats could afford to disregard the opinions and vagaries of the crowd. Eccentricity was a luxury because 'being normal' was essential to making a living. Unless by virtue or accident of birth you didn't need to make a living, you'd do your best to quash your personal weirdness. But today, in our diversified, wireless global economy, there's so much scope and specialization that your weirdness may be your most important ticket to prosperity!

Like the guy in L.A. who always actually likes cleaning up dog poop so much that now he provides his poop-scooping services professionally... and makes a great living at it!

Or the people who thought up and made millions marketing Sea Monkeys, Ant Farms, Pet Rocks, and Hula Hoops. It's all pretty weird stuff, but these people have all found their own niche in the world precisely because they dared to be different.

## Today's Experiment:

1. Ask the people who know you well (well enough that you've been at your weirdest with them!) what you do that's 'good-weird'. Maybe you make up strange voices and little songs. Maybe you actually like those hairballs that collect in the drain. Maybe you put home furnishings together in a funky, cool way.

Or it may not be what you do that's weird, but how you do it. Are you outrageously frank by nature? Extremely organized? A control freak? A complete slob? A snob?

2. Think of at least three jobs, businesses, or money-making roles you could play that would leverage your weirdness for fun and profit.
3. Go ahead... take action! What's one way that you will bring your weirdness to market in the next year?

Have fun, learn heaps, and dare to be weirdly wealthy!

## Chapter Seven: Ready, Set, Action!

**"Never mistake motion for action."**

-Ernest Hemmingway



# MASSIVE Action

Here's a pop quiz - How do you eat an elephant?

- a) "One bite at a time"
- b) "As quickly as possible"
- c) "I'm vegetarian - I don't eat elephant."

If you answered a), you know that most goals, no matter how large, can be reached through a series of "baby steps" - as the saying goes, "It's hard by the yard, but by the inch it's a cinch!"

If you answered c), you're just being silly!

If, however, you answered b), then you're probably already a fan of taking MASSIVE action.

MASSIVE action isn't the only secret to success, or even the only way to take effective action. But it is a powerful tool for creating momentum (and results) fast!

What does massive action look like? It might take the form of:

- Blazing through 20, 50, or even 150 action steps as quickly as possible.
- Making 20 requests and/or connecting with 20 people per day in pursuit of your goal.
- Setting aside a significant chunk of time to make headway toward a project.
- Taking on the one HUGE obstacle that's been halting your forward progress.

Whatever MASSIVE action looks like for you, today's the day to experiment with it!

## Today's Experiment:

### OPTION A: Take a MASSIVE quantity of actions!

Pick a number of steps you'll take each day this week. Make sure it's not just "enough", but MASSIVE. Is 10 massive for you, or just "a lot"? If it's just "a lot", go for 20. If 20 isn't massive enough, go for 50! Record on a list each time you take

the action. Don't worry if you don't hit your target - if you enjoyed the process, you can do it again tomorrow!

**OPTION B: Take a MASSIVE chunk of action!**

Schedule a chunk of time (4 hours to 72 hours) in the next week to take MASSIVE action toward a goal. Maybe you'll completely overhaul your wardrobe. Maybe you'll complete your tax return. Maybe you'll draft a complete plan for a new business. Whatever it is, your MASSIVE action will build a momentum that will carry through to other actions in the future.

Have fun, learn heaps, and take MASSIVE action!

## Speed Savings

Quick! How soon can you hop a flight to Paris for a week or two of adventure?  
How quickly could you amass all the cash you need to eliminate all your consumer debt?

How long would it take you, from this very minute, to fund and bring home that new toy you've been wishing for?

How soon could you have six months' expenses socked away into a secure account so you don't have to worry where the rent's coming from?

Sometimes, our fondest wishes can be the fastest motivators, energizing us to crank out the extra effort it takes to increase our income - in fact, our financial creativity can explode when we present ourselves with a Speed Savings game...

### Today's Experiment:

1. Pick a worthy goal you sense you could reach within the next 3 - 6 months without too much extra effort.

#### Examples:

- a. a trip
  - b. a level of savings or debt repayment
  - c. a new toy (like a Ferrari or something :-)
2. Now, design a game to help you reach that goal **AS SOON AS YOU CAN**. Make a chart or other visual aid that will help you track minute-to-minute
  3. Create a tremendous sense of urgency around this goal. Pretend you're on one of those "supermarket sweep" game shows where the contestants are stuffing shopping baskets full of items as quickly as they can with raucous music playing in the background. How quickly can you get there?

Speed Saving 2500



Earn! Save! Scrimp! Sell! Ask! Give!

Do whatever it takes (staying inside the bounds of your own morals, if not those of common decency!) to reach this goal quickly. Let the speed empower you; never let it feel like "pressure."

Have fun, learn heaps, and send us a postcard from Bora Bora... Hurry! :-)

# Financial Foundations

When it comes to your money house, where have you been focusing your attention?  
On getting more window dressing? Fixing the plumbing? Raising the roof?

Today, we invite you to strengthen the foundation of your financial house.

We know, we know... it's scary down there. This is where all the monsters live. The check register. The bank statement reconciliation. The receipts. The tax returns. The spending plans and the analyses. The balance sheet, totaling all the assets and all the debts. Aaaaargh!

Well, fear not, Money Made Funster! We're coming along with you this time (enormous financial flashlight in tow), and we'll guarantee you that this will be tremendously rewarding if you can brave the cobwebs for just a little while...

## Today's Experiment:

1. Gather up all your loose receipts and put them in a bag or a box. Be sure to go through all your pockets, wallets, purses, briefcases, duffle bags.
2. Gather all your bank statements. If you can't find them, that's okay. For a small fee, most banks will send you reprints. Get a complete record, going as far back as you feel is useful.
3. Next, go through your yellow pages or local paper until you find the section marked "bookkeeping". Call round until you find someone who will go through your stuff for a price you can afford. (You didn't think we were going to ask you to do it, did you?! :-)

Have fun, learn heaps, and enjoy the magic of watching all that paper turn into a solid financial foundation!

## Little Things Mean a Lot

When it comes to money, profit is as often made and lost in the details as in the grand vision. Just for today, go in for a financial close-up!

### Today's Experiment:

1. What are some of the details or little financial actions you haven't been taking lately?

#### Examples:

- a. paying bills on time
  - b. balancing my checkbook
  - c. entering transactions into Quicken
  - d. checking through statements
  - e. comparing my budget to my actual spending
  - f. following up on late client payments
2. See how many things you can cross off that list by the end of the day!

Have fun, learn heaps and in the words of Elvis Presley:

**"Take care of business, just as fast as you can!"**

# Chapter Eight: Structures for Support

**"When spider webs unite, they can tie up a lion."**

-Ethiopian proverb

## Money Mentors

Neuro-Linguistic Programming teaches that one of the best ways to get good at something is to model your attitudes and actions after people who've done what you want to do and become the caliber of individual you want to become. Bookstores' self-help and personal finance sections are crammed with people inviting you to buy their book and take them on as your money mentor. Yet when we are looking for mentors, role models, and "heroes" of wealth, it is worthwhile looking beyond individuals' bank balance and hype and into the heart of the matter, asking:

**Has this person's way of getting rich helped make them into the kind of person I would like to become?**

One of the most depressing pieces of research I (Michael) ever did was into what became of the people who write self-help books on how to get rich. Not only did most of them subsequently go bankrupt but many "success" authors from days gone apparently died both "penniless and alone." (Napoleon Hill, author of *Think and Grow Rich*, the best selling self-help book of the 20th century, went bankrupt 3 separate times after sales of the book made him a millionaire)!

### Today's Experiment:

1. Make a list of the wealthiest people you know. This can include people you know personally, people you've read about, people who are living, and/or people who are dead.
2. Choose at least three people on your list who intrigue you. Take some time to do a bit of background research into their lives.

#### Find out:

- a. Where did they get their money?
  - b. How long have they had their money?
  - c. Are they (reputed to be) happy?
  - d. Are they still doing what they did to make their money? If so, why? If not, why not?
  - e. What have they done with their money?
  - f. Are they the kind of person you want to become? Why? Why not?
3. Choose one of these people as your "money mentor". Learn all you can learn about them. If possible, make arrangements to meet them - taking a millionaire to lunch is generally good for your financial health!



Have fun and learn heaps.... and know who you're learning it from!

## Filling the Financial Reservoir

When I (Michael) was leaving drama school, I began to read books about how to manage all the money I was sure to be making upon entering the workforce as a fully-qualified actor. (Who says Americans don't understand irony? :-)

Useful as I was sure those books would have been for anyone who had a predictable income, they were absolutely useless to someone who might go months without making any money, then bring in a lump sum whenever a big deal came in.

Consequently, I developed the following system to "smooth" out the bumps in my own finances....

### Today's Experiment:

1. Decide what salary you would like to be earning on a monthly basis. This number should be large enough to cover your monthly expenses, taxes, and at least 10% on top. (The higher the number, the longer this is liable to take. Some of my clients set two numbers - an "acceptable" salary and a "desirable" salary).
2. Set up a minimum of three bank accounts. The first is a savings account, which you can call your "reservoir" account. The second two should be checking accounts - one for monthly expenses and one for taxes and other "periodic expenses".
3. OK, you're ready to go. From now on, any money you earn goes directly into your reservoir account - from there you can disperse it as needed to your other accounts. (A good habit to get yourself into is transferring an appropriate percentage of your money into your tax account immediately!) Your mission, should you choose to accept it, is to grow your reservoir until you have a balance at least 3x your chosen salary. This will happen sooner than you think - depending on your spending patterns, your commitment, and your luck. Six months to a year is typical, though a few people have done it in under three months!

(Example: If I want a salary of \$3500 a month, I work to build my reservoir up to \$10,500. I do this by spending less than I earn, which is the first "secret" of wealth!)

4. Once you've got your 3x salary target in your reservoir, the fun really starts! From now on, you will be paying yourself a regular salary on a monthly basis. On the first of the month, pay your salary, minus 10%, into your monthly spending account. You can now budget and plan with the best of them!

**Some additional thoughts:**

I have been using this system for seven years - while I have gotten down to one months salary in my reservoir account on many occasions, I have never run out.

Some people I have taught this system to prefer to keep six months or more in their reservoir - you will find your own comfort level.

The downside to this system is that you don't get to spend more when you get a big paycheck - you will have the same amount to spend each month, regardless of how much you are actually earning.

Make this work for you by personalizing it. If your situation is a bit different, ADAPT IT!

## Rich Dad, Rich Dad

When we're handing out credit for any business acumen the two of us possess, we'd like to acknowledge that we were both raised by intrepid businessmen of the highest integrity.

From living with these two successful entrepreneurs we (respectively) called "Dad", we learned something crucial which frustrated wannabe entrepreneurs never quite believe:

**The universe is full of opportunity.**

Daily exposure to the mind and heart of a true entrepreneur transforms one's own mind and heart. We learned to look for opportunities to serve, and opportunities to address problems with solutions people were glad to buy.

Or, in the words of uber-entrepreneur Richard Branson, chairman of many diverse companies bearing his Virgin brand name:

"Business opportunities are like buses; there's always another one coming along."

### **Today's Experiment:**

1. Close your eyes and picture yourself at the Universal Opportunity Bus Station. Notice the "add value" terminal, with new opportunities to add value to the world coming in every few minutes. To the left of it, you'll find the "products and services" terminal - dozens of new, profitable, in-demand product and service opportunities roll into that stop every day. Look around and see all the different opportunities chugging in and out of the station. They're everywhere! Picture the opportunities rolling up, rolling away, and more rolling in to take their places.
2. Now take a quick inventory of where you are right now. Given the infinite opportunities for fun, profit, and making a difference which continually present themselves, what is the very next opportunity you'd like to climb aboard?
3. Pick one action that will allow you to begin leveraging that opportunity today - and take it!

Have fun, learn heaps, and remember - some opportunities knock so loudly they have bloody knuckles!

# Money and Power

Patricia Remele, author of "Money Freedom", points out that we have three options with regard to claiming our power:

1. We can be powerless
2. We can seek the traditional kind of power that comes from external sources of authority
3. We can create an inner power that is not dependent on anything external to ourselves

In Western society, it is common to view money as the ultimate external source of authority, with as many people interested in Bill Gate's vision of the future as Nelson Mandela's.

The inherent danger in viewing money as power is this:

**When we don't have money, we are liable to view ourselves as powerless.**

A more empowering view of the world defines our wealth as equating to our 'access to resources' - while money is certainly one way we can get things done in the world, it is far from the only way.

(For years, michael has been sharing the concept of the 'Resource Bank' - a way of evaluating your wealth which goes far beyond a simple financial balance sheet. While today's experiment may take a bit longer than most, it is inestimably worthwhile!)

1. Grab a pen and paper (or a laptop and your favorite piece of software :-), write the words "Resource Bank" at the top of the page, and begin jotting down your answers to the following questions...

- a. **What are the qualities, skills, gifts, and talents you bring to the world?**

Don't worry if you can't think of how they could ever be useful - just list as many of them as you can... **Examples:** Loving, kind, a great dancer, a good negotiator, funny, can drink an entire pitcher of beer without swallowing, etc.

- b. **Who do you know? Who else? Who else? Who do they know?**

They say that every person knows on average at least 250 other people. That gives you direct or direct referral access to up to 62,500 people, each of them with access to a resource bank of their own! Here are some categories you can use to generate names for your list:

People you work with

- i. People you work for
- ii. People who work for you
- iii. Family
- iv. Friends
- v. Neighbors
- vi. Your 'fan club'
- vii. People you went to school with
- viii. People you used to work with
- ix. Customers/Clients etc.

- c. **How much money have you got - checking, savings, investments, etc.? If you cashed out of your home and/or business tomorrow, how much cash could you raise?**

Even though money isn't your only source of wealth, it's still a good one. Some problems actually do go away when you throw money at them. (For everything else, there's the rest of your Resource Bank!).

- d. **What do you own? What stuff of other people's do you have access to?**

In addition to the stuff we use in our day to day lives, most of us have hoarded far more things than we need in our lives. Before you empty out your garage, basement, or closet, take a quick look through your stuff and make note of anything you've got that you or somebody else might want or need.

**Examples:** house, computer, car, fax machine, photocopier, desk, chairs, Nintendo GameCube, 500+ personal development books, etc.

2. Now, choose a problem, goal, or any area of your life where you are feeling stuck. Hold the problem or goal in your mind as you go back through all the items you wrote down in your Resource Bank. What you're looking for is new connections - mini "aha" insights into ways of hooking up resources that you may never before have considered. As ideas pop up, make a note of them or put a star next to that item in your Resource Bank.

3. Take action on your new ideas. Put your gifts into action, make some calls, spend some money, use your stuff, and prepare to be amazed!

## Chapter Nine: Beyond Belief

**"If you don't change your beliefs, your life will be like this forever.  
Is that good news?"**

-Dr. Robert Anthony



## Creating Money Magic

"Learning to create abundance is a process of growth; it may require changing your thinking and expanding your beliefs about what you deserve to have."

-Sanaya Roman in "Creating Money"

The magic of prosperity is not in what you DO to create money, but what you BELIEVE that has you take action, embrace results, and enjoy what you have. So our real learning in the area of money takes place in our beliefs.

Here's how beliefs work:

- You make believe something (make an assumption) about the world.
- You take action (or not) and experience feelings based on that "make believe."
- Your actions (or lack of action) and feelings create results.
- Those results reinforce your "make believe," whether or not that "make believe" is enjoyable for you.

Over time, your "make believe" hardens into a belief.

For example, if I make believe that I'll never really make any money, I will tend to hold back from any money making opportunities - after all, what's the point?

Because I am not engaging in money making activities, guess what? I don't make any money! This then reinforces my "make believe" that I'll never make any money, and over time, I will not only "know" that I'll never make money, I will have gathered real evidence to support my make believe!

One the other hand, if I make believe that there are opportunities everywhere and that it's easy for me to act on the most enjoyable opportunities, I will take action and have fun.

### Today's Experiment:

1. Break the cycle today - start out by choosing to make believe something empowering about money.

**Example:** The more I do what I love, the more money I make. Every dollar or pound I spend on doing what I love comes back to me multiplied. Money is vitality - as I nurture myself, I grow my fortune.

2. If you knew that your make believe was true, what would you do this week to make money?

**Example:** If I knew that the more I do what I love, the more money I make, I would look for opportunities to do more of what I love. I would take time to work on my hobby this week. I would spend my evenings playing with my family instead of working, guilt-free.

3. Notice the results you are creating over the next week - what do they teach you about the world?

Have fun, learn heaps, and make money!

# Inspired Financial Action

In her magnificent book "Time to Think: Listening to Ignite the Human Mind", author Nancy Kline points out that when we move beyond our disempowering beliefs and limiting assumptions, we often receive a rush of inspired ideas, actions, and motivation.

Her power tool for finding the inspired actions on the other side of our limiting assumptions is called an "incisive question". Use today's experiment to frame the incisive questions that will lead you to discover and take inspired and inspiring action in the area of your wealth!

## Today's Experiment:

1. Think about something that you want but are having difficulty getting.
2. What might you be assuming that's holding you back from getting it?

**Examples:** It's too expensive, I could never afford that, I don't deserve it, etc.

3. Choose the assumption that feels the most "bedrock" - the one that you sense is at the heart of the problem. What for you would be the positive opposite of that assumption?

**Examples:**

Limiting Assumption	Possible Positive Opposites
I don't deserve it	I do deserve it - it's mine by divine right - it deserves me
I could never afford that	I can afford it easily - if I focus on what I want, the money will follow

Frame an incisive question using one of the following forms... "If I absolutely knew for a fact that (positive opposite of your limiting assumption), what ideas would I have about (your goal, situation, or challenge)?" or "If I absolutely knew for a fact that (positive opposite your of limiting assumption), what would I do to bring about (your goal, situation, or challenge)?"

Follow through on your best ideas, inspirations and actions.

By trying on your new belief without actually trying to change it, you "take the lid off your mind" (at least that's what it feels like to us!). When you move beyond the fears of your limited self and step back into the driver's seat of your life, inspiring ideas and the motivation to carry them out come flooding in!

## Shoveling Money

"Money is one of those concepts which, like a teaspoon or an umbrella, but unlike an earthquake or a buttercup, are definable primarily by the use or purpose they serve."

-Sir Ralph Hawtery

In one of our favorite money books, Patricial Remele's "Money Freedom", the author suggests the following exercise for "digging up" our most basic assumptions about money...

### Today's Experiment:

1. Make a list of every financial belief, principle, assumption, and cliché you can think of.

Here's a few to get you started... "The love of money is the root of all evil" "It takes money to make money" "If you have a bunch of problems that would be solved by throwing money at them, you really have only one problem." "Once you have money, you have to constantly question people's motives".

2. Money is a tool. As a tool, it may be useful to compare money to a shovel. Substitute the word 'shovel' for 'money' in each of the sentences you came up with for part one. Notice whether the statements still make sense or have any emotional significance.

**Examples:** "The love of shovels is the root of all evil" "Shovels don't grow on trees" "I feel guilty because I have more shovels than my father ever did"

Have fun, learn heaps, and see what you can dig up!

# The Intuitive Millionaire

J.P. Morgan, the great financial-industrialist, purportedly visited an astrologer named Evangeline Adams every morning on his way to work. Someone once asked Morgan, "Is it true that millionaires consult astrologers?" "No," he replied, "billionaires do."

Stories about how millionaires (and billionaires!) used their sixth sense to make money abound. Conrad Hilton, the future hotel magnate, was about to send in his sealed bid for his first hotel purchase when he 'had a feeling' he should offer less. He dropped his bid and still won - by less than a thousand dollars.

One of the most comprehensive studies of the use of intuition in business was conducted by Weston Agor. 3100 executives were assessed to determine whether or not managers who used intuitive thinking possessed decision-making skills not normally accessed by other managers.

The resulting findings?

The higher up the corporate ladder the manager, the greater their use of intuition, and the more successful they were at running profitable businesses. In fact, as many as 80% of CEO's who doubled their company's profit within a five year period tested as having well-developed intuitive skills.

**Today's Experiment** (Adapted from "Practical Intuition for Success" by Laura Day):

1. Hold out your right or left hand. Imagine that you are holding an apple. Notice its size, shape, and texture.
2. Now, hold out your other hand and imagine you are holding another apple. Which one is bigger, the first or the second? How much bigger?
3. Tomorrow morning, check the financial pages of your favorite newspaper. If the second apple was larger than the first, the Dow Jones Industrial average will be up. If the second apple was smaller, the Dow will have dropped.

Be sure to test this many, many times before you actually base any investment decisions on it!

Have fun, learn heaps, and how do you like them apples?

# Chapter Ten: The Energy of Money

**"Energy and persistence alter all things."**

-Benjamin Franklin

# Your Energy is Magnetic

What is it you really want to be, do, or have? When you think about desiring that thing, do you feel better or worse than when you don't think about it? We'll keep coming back to one point about your energy and focus throughout this e-program:

**POSITIVE FOCUS ATTRACTS WHAT YOU WANT; NEGATIVE FOCUS ATTRACTS WHAT YOU DON'T WANT.**

You are ALWAYS magnetic. Your energy is ALWAYS drawing experiences to you. If your focus is negative, you are drawing more energy and experiences that resemble that current feeling. Likewise, your positive focus will draw more energy and experiences that resemble that positive feeling.

Today's experiment will help you shift from a negative energy focus to a positive energy focus. It feels better in the short term, and it works better in the long term!

## Today's Experiment:

1. Think about something you'd love to do, be, or have.
2. Notice how your energy shifts when you think about this thing. If your energy gets more positive, your positive magnetism is working. If your energy gets more negative, you're magnetizing what you don't want.
3. Either way, you can be an even more powerful magnet. Try one (or more... or all!) of the following ways of increasing your positive energy:

**GET PRESENT:** Change any thought of "I want \_\_\_\_\_" to "It feels so good to already have \_\_\_\_\_"

**LET IT HAPPEN:** Change any focus from "How am I going to make this happen?" to "When this has happened, I will feel \_\_\_\_\_"

**RELAX:** Change any determination or aggression, like "I MUST have this..." to "It's so fun to allow this..."

**KNOW:** Change any thought of "I hope this might work out," to "I know this is unfolding now..."



**FEEL IT WITH EVERY SENSE:** Add lots of details to your visual-ization or feel-ization... What does it smell like to have, do, or be your desire? What does it feel like? What do you see when you're there? What do you hear? Who else is there? How does it work perfectly?

- Spend as long as you like playing with these energetic upgrades. See if you can make your dream bigger and brighter, more real! The more you do, the more magnetic you will be to the things you want.
- Record your experience in your Success Made Fun journal. Note in your journal the evidence that you're magnetic to the things you focus on .If you enjoy this experiment, practice it as often as you want. (Michele does this several times a day, for at least 5 minutes each time.)

Have fun, learn heaps, and magnetize what you want!

## Give Yourself a Day Off

When Michael was growing up, his dad ran a machine shop. In general what he did was drill holes in long bits of metal, but specifically that meant he made parts for submarines, helicopters, and even the legs to the very first ship to land on the moon, the original lunar module.

One policy his dad introduced at work was "Personal Leave" days. You got a couple of days every year where you could just not come in to work because you didn't feel like it - no reason asked for, no excuse necessary. Just a fully paid day off, to be taken whenever you wanted.

Now as you can imagine, these days were pretty precious, and just knowing that you could take a day off whenever you wanted often seemed more important than actually taking the day off. If someone at work was sick but had exceeded their sick leave for the year, they would often rather be docked a day's pay than give up one of their "Personal Leave" days.

Problem is, nowadays many of us manage our own time, and there's no-one to give us a "personal leave" day...

So allow me -

**Go ahead and take the rest of the day off!**

Now, that doesn't necessarily mean you're not to go in to work if that's what you do, or you're not to answer those e-mails, or you'll leave the kids to fend for themselves. For today, "personal leave" just means you will take a day off from your problems, and from all the pressures, stresses, and strains inherent in those problems. If they're real (and we've no doubt some of them are), they'll still be there tomorrow, and you can deal with them then. Just for today, let them be...

**Today's Experiment:**

No experiment today - take a day off from working on yourself while you're at it!

## Beyond Visualization

Creative visualization has long been one of the more "acceptable" ways of using thought to transform energy into matter. In "Beyond Visualization", Viki King's fun exploration of alternative manifestation methodologies, she points out that we can often bypass the visual and make energy manifest directly through the power of our feelings...

### Today's Experiment:

1. Choose a money-related goal or target you would like to bring into being.
2. Imagine that you already have what it is that you want. How does that feel?
3. Spend some time each day this week "feelizing" wealth. Don't allow yourself to think about your goal, target, or even money in general without carrying the wonderful feeling of already having whatever level of abundance you desire.
4. Notice any ideas, inspirations, contacts, (and of course money!) that comes into your life this week!

Have fun, learn heaps, and feelize wealth!

# Energy Stewardship

"Money is congealed energy, and releasing it releases life's possibilities."

-Joseph Campbell

Of all the energy in the universe, we have each been given just a bit for which we are responsible. The physical vitality we have, the time we have, and the money we receive for the use of our skills and gifts are the forms of energy we steward.

In seeking to get more and more and more energy in all its forms - more time, more money, and more stuff - we may forget our important stewardship role and disregard what we already have.

Maria Nemeth says it this way in *The Energy of Money*:

"Whereas the amount of energy around us is infinite, we aren't! We are designed to channel a limited amount of energy during our lives. We have a limited amount of time, physical energy, creativity, and even money to work with. The supply is infinite. We, on the other hand, have been designed to create in physical reality, with all its constraints. So our access to the supply is not infinite. The hero's purpose is to discover just how much he or she can create by infusing energy into this limited, dense physical realm."

## Today's Experiment:

1. Imagine that you will never have anything more or different from what you have now. Your car(s) will keep running, but they're what you'll drive forever. This home is the one. Your current income is what you've got to work with. Your assignment is clear - to be a steward for all that you currently have.
  - What will you do to take the utmost care of the stuff that you have? Of the money you have? Of the vitality you have?
  - What won't you do to take care of it all?
  - In what ways does this fixed role limit you? In what ways does it free you?
2. Carry this awareness of stewardship over your energetic domain into your actions this week. Notice how your spending, saving, and earning activities are shaped by your role as energy steward.

Have fun, learn heaps, and master the care of what you've got!

# Chapter Eleven: Financial Flow

**"Do what you love and the money will follow."**

-Marsha Sinetar

# Cash Flow

What assets do you own?

If you're like most people we ask, you'll list your car, your house, any other real estate you own, stocks, bonds, mutual fund shares, and maybe some nice furniture, art, or jewelry.

That's because the traditional definition of an asset is "something that you could get money for if you sold it". This definition leads us to play a game of amassing more and more "things that we could get money for if we sold them," thinking we're getting richer as we amass more homes, more cars, nicer furniture, bigger jewels, and larger portfolios.

But as we get "richer" in this way, does it make our lives richer? Are we been able to work less? Have those assets paid off the debts we incurred to accrue them? In short, are we working for them, or are they working for us?

Here's our favorite definition of assets:

**Assets are those things that put money in your pocket on an ongoing basis.**

So while your house and your car and your wedding ring might be worth money if you sold them, they're not assets. In fact, until the day you sell them, they're actually liabilities, because they cost you money to maintain them.

Maintaining the value of traditional "assets" like a car or a house requires constant expenditures for utilities, insurance, cleaning, and refurbishing.

That's out-going cash flow.

REAL assets produce in-coming cash flow - they bring money to you, generally with a minimum effort on your part.

## Today's Experiment:

1. List your current cash-creating assets - those things which you own which put money in your pocket on an ongoing basis.

### Examples:

- a. My own time, energy, and imagination
- b. a business I own that pays me a share of the profits, even when I'm not

working

- c. stocks that pay dividends
- d. a book I wrote that a publishing house sells for me
- e. real estate or equipment which I rent to others.

(Do not be dismayed if your own time, energy, and imagination are your only current cash-creating assets. They are the ultimate assets - the more you use them, the more of them you have to use!)

2. Brainstorm some other cash-creating assets you could develop for yourself.

**Examples:**

- a. renting out a room in your home
- b. buying a commercial or residential property and leasing it to others
- c. creating intellectual property (like a book, for-fee website, tape set, or even e-course :-)) you could create once and then sell again and again.

3. Talk to at least 3 people about cash-creating assets. Ask them to help you expand your list and to help you choose the next cash-creating asset you will create. (And if you're interested in learning more about cash-creating assets, click the link to the left to check out Robert Kiyosaki's "Cash Flow Quadrant").

Have fun, learn heaps, and get into the CASH Flow!



# The Smell of Money

Do you LOVE money?

"Doesn't everyone?" you might ask.

Well sure, there are lots of reasons to WANT money, but truly LOVING it is a real skill.

You see, whatever we focus on, we get more of - whatever we allow to absorb our attention, we create. And if you've got a good reason for wanting more money in your world, it may behoove you to love money more than you ever thought possible.

## Today's Experiment:

1. Go to the bank and get a single note that's big enough to feel exciting to you, to stir your passion. That may be fifty pounds or a hundred dollars or a million yen - only you know the right amount. (Don't worry - if taking this cash out will mean your rent check bounces tomorrow, you can put it right back into the account this evening - you're just taking it out on a little date!)
2. Hold this bill in both hands and really absorb it. You may never have paid this much attention to cash in your life, but now's the time. Feel the way it feels between your fingers. Notice all the nuances of design. It's truly beautiful, isn't it?

Examine the bill in detail. Finally, pull it to your nose and inhale deeply (okay, so you might not want to do this part on a crowded street... but DO try it! It's delicious!). Smell the money! Isn't it incomparable?

3. Once you've really gotten a feel for this bill, put it safely away in your pocket or wallet or purse. How does it feel to have this magical thing tucked away? Pull it back out any time you want... keep allowing yourself to fall in love with this thing of beauty. Truly enjoy your money many times today, just for its own aesthetic pleasures.
4. Keep playing with this experiment over time and notice how it changes your relationship with spending, saving, earning, and thinking about money. You may even find yourself magnetizing more of it...

Have fun, learn heaps, and take time to stop and smell the abundance!

## The Law of Flow

"Lucy, I got a bad feeling about this..."

-Ricky Ricardo, from "I Love Lucy"

When I (Michael) first moved to Los Angeles, I'd arranged for us to stay in a fabulously expensive 'designer community' for our first six months in our new country. I was excited about taking such good care of my family, and felt great about investing in our familial well-being.

About two weeks before we were due to fly, I got a phone call from the community saying that the woman I had been dealing with was taking maternity leave and they'd taken the liberty of moving me and my family to 'a brand new unit'. Instantly, the feelings in my stomach (my 'gut' feelings!) shifted from ease and flow to tightness and restriction.

From that day forward, things began to go wrong. There was no-one to let us in when we arrived from the airport, we were threatened with eviction less than 24 hours after arriving, and when the rains came three days later, the roof over my daughter's baby cot began pouring with water.

In his book "The Little Money Bible", Stuart Wilde writes:

"...any deal or investment, or any involvement with others, has an energy of its own. That is its thumbprint, if you like. Use your feelings to stay in the flow and to keep away from trouble. Remember, if an idea FEELS wrong, it IS wrong."

Now, it's not that you necessarily need to pull out of every deal the moment you get a "bad feeling" - after all, it might just be indigestion! But if you notice your feelings about a situation, relationship, or business deal suddenly shift from ease to tension or from flow to fear, it's worth listening to the whispers and checking out the situation again to discover what may have changed.

### Today's Experiment:

1. The next time you are considering a business decision, pay careful attention to your feelings. Do you feel ease or tension? Free and flowing or fearful and restricted? Edgy and uncomfortable or loving and safe?
2. Continue to check in with your subtle feelings often. If it doesn't feel right, don't

do it!

Have fun, learn heaps, and go with the flow!

# Get Rich Slowly

"Compound Interest is the eighth wonder of the world."

-Albert Einstein

If we offered you \$1000 with the proviso that you had to use it for something that would bring you great pleasure, what would you do with it?

Would you invest in the stock market? Fly somewhere exotic? Or go mad in your favorite shops?

Would it go towards tuition to a personal or professional development training you always wanted to attend? Or would you use it to buy the new iPad so that you can use it to surf the Supercoach website from the comfort of your new deck furniture?

Make sure you come up with some answers, because we're about to give you that money....

## Today's Experiment:

1. Go out to a shop and buy a container for your \$1000 that costs as close to \$2.74 as possible. (A cheap box or an expensive envelope!)
2. Starting tomorrow, place \$2.74 per day that you would have otherwise used for a "little pleasure" (magazine, cappuccino, etc.) into the container.
3. Mark your diary for a "treat" day exactly one year from today, when your container will contain \$1000! (Of course, if you decide to put aside \$5.48 a day you can have your treat in only 6 months. Anyone for \$10.96? :-)

Remember, this works equally well with Euros, Shekels, and Yen...

Have fun, learn heaps, and get rich slowly!

## Chapter Twelve: Play

**"If A equals success, then the formula is  $A = X + Y + Z$ , with X being work, Y play, and Z keeping your mouth shut."**

-Albert Einstein

# The Money Game

"Money making is not a serious business - it is a game that you play. At first it may seem that it is a game that you play with forces outside of yourself -the economies of the market place so to speak - but as you proceed you discover it is actually a game you play with yourself."

-Stuart Wilde

If money is a game, how do you keep score?

Let's spend today looking at a couple of formulas for keeping score with money. I'll assume you have access to conventional wealth measures like net worth - these are a little bit different!

**Wealth Measure Number One: The number of days forward you can live without earning any more money.**

To calculate your 1st "wealth score", simply take your typical monthly expenses and divide by 30. Let's call the answer your "daily rate". Then divide your "net worth" (how much you've got minus how much you owe) by your daily rate. The answer is the number of days forward you can live without earning any more money.

As your earnings, savings, and investments continue to grow, you can "keep score" by how many days you've added to your wealth score. If you want to take this to the extreme, (and we know at least one of you does :-), work out the number of years you expect to live and multiply by 365. That's your retirement target. When your wealth score equals your retirement target, you win! (Keep in mind that the longer it takes you, the lower your target will get. Who says we don't live in a benevolent universe?:-)

**Example:** You have a net worth of 100,000, monthly expenses of 6000, and expect to live another 40 years. 6000 divided by 30 is 200, or 200. This is your daily rate. 100,000 divided by 200 is 500. This is your wealth score. 40 times 365 is 14,600. When your wealth score = your retirement target, you win!

**Wealth Measure Number Two: The amount of money you wouldn't worry about losing**

This one's more subjective, and easier to calculate. Thirteen years ago, I (Michael) lost 5 dollars and was nearly suicidal. Nowadays, if it's less than a hundred dollars,

I don't worry about it. My wealth score has gone from about 5 to over 100. Partly, this is because I have more money. Partly, it's because I'm more confident in my ability to earn more money. Partly, I've just learned to relax.

This is one of our favorite measures of wealth, because it's possible to increase it without earning any more money!

**Today's Experiment:**

1. Discover your own wealth score, using whichever of the above formulas appeals to you.
2. Set yourself a target of how much you want to increase your score by in the next ninety days.

As a bonus, create your own wealth measure - if you come up with one you like, please [send it to us](#) so we can play too!

# The Possibility Game

In their intriguing and thought-provoking book "The Art of Possibility", symphony conductor Benjamin Zander and his psychotherapist wife Rosamund Stone Zander introduce the concept of two games - the Possibility Game and the Measurement Game.

The Measurement Game is the game that we play most of our lives, and it is characterized by the continuous act of measuring our position in a world of assessments, scales, standards, grades, and comparisons.

Questions like, "how much do I have?", "how good should I feel?", and "am I successful enough?" all focus our mind on a measurement of the quantity of stuff, good feelings, and success that we have in our lives. The hidden assumption behind the measurement game is one of limited resources - that there are fixed amounts of each quantity, and what is important is making sure we get our "fair share" (or at the very least enough for survival).

The first rule of the Possibility Game is that there is an abundance of whatever we might want or need. To get a sense of this game, imagine that you have been given a magic money bag. Whatever amount of money you want or need will magically appear in the bag at just the right time. There would never be a need to measure how much money you had, for the answer would always be the same - you always have the perfect amount!

## Today's Experiment:

1. You can switch over to the Possibility Game at any moment by taking two simple steps:
  - a. Become aware of what you are currently measuring. Ask yourself: "How are my thoughts and actions, in this moment, dividing up and measuring my world?"
  - b. Shift your focus from your thoughts to your direct experience of the world around you. What's here? What if you knew that what's here is perfect? What's possible? Have fun, learn heaps, and step into the possibility!



## Giving and Receiving

"Most people consider life a battle, but it is not a battle, it is a game... a great game of Giving and Receiving."

-Florence Scovel Shinn

Earl Nightingale, a radio personality and founder of Nightingale-Conant, used to tell the story of a man standing in front of an empty fireplace on a cold winter's day. As we move in closer, we notice the man is shouting at the fireplace.

"You give me heat," the man argues, and "I'll give you all the wood you need." How often have you tried to play the game of life backwards, thinking, "I'll put more into this when it pays more!"? Or "I'll be much more generous when I have more to give!"

Here are the rules of the game, as best we understand them:

1. When you give, you get
2. When you stop giving, you stop getting

In David Rockefeller's autobiography, "Memoirs", he tells the story of how allowances worked in the Rockefellers' billionaire household. Each child was given spending money. They were required to put 10% of it aside to invest, to give 10% away to those in need, and to account for every penny of the rest.

Michael still remembers the day where he began to complain, "If I hear one more millionaire talk about giving away money..." He trailed off, and on reflection, he completed the sentence "...I'll begin to do it myself."

Both of us tithe as a practice. Whether or not it is part of what keeps the money coming in, it allows us to enjoy the money we keep all the more. To paraphrase George S. Clason, author of "The Richest Man in Babylon":

**A part of all you earn is yours to give away!**

### Today's Experiment:

If you were going to give money, who would you want to receive it?

1. Decide on a percentage of your income that you would be willing to give. If you

don't have an income, choose a specific amount to begin with. (Even giving a dollar will begin the process, like sucking on the tube to begin the flow of water in a siphon.)

2. Give, knowing that every dollar, pound or yen will come back to you multiplied.

Have fun, learn heaps, and remember - you can't have what you don't give away!

## Free Play

As we grow older and busier, one of the less useful connections we tend to make is between having fun and spending money. A special occasion like an anniversary calls for an expensive meal at an elegant restaurant. A really terrific vacation is only so terrific because we invest considerable resources into flying to Bora Bora or pampering ourselves at a pricey spa resort. If money is tight, we may wind up feeling deprived, complaining "I don't have the FUNDS to have FUN this month!"

While we wholeheartedly agree that a little bit of quality pampering can be fun (as anyone who's ever had a great massage or worn silk underwear will attest!), there's a whole other world we may lose sight of in our quest for luxury - the simple world of free play!

Losing sight of our innate ability to play can leave our friendships and intimate relationships as dry and uninviting as the Sahara. After all, if you think you can't have fun with your friends unless you go to a fancy bar and drink cocktails priced like meals, you may be in for a long, dry year!

### Today's Experiment:

1. Play today. And find a way to play that costs absolutely nothing.

#### Examples:

- Have a game night. Haul out (or borrow) some great board games and invite your favorite people (or person!) to play.
  - Play outside. From spring showers to summer sunshine to autumn leaves to winter snow, you can have a ball just enjoying the elements. Remember, there's no such thing as bad weather, only the wrong clothes!
  - Wrestle. Have a tickle-fight. Tease and chase one another. Get your heart pounding. PLAY!
2. Keep your eyes and ears open for new ways to play with the people who matter to you.

Have fun, learn heaps, and play away - it's free, you know!

## Epilogue: What's Next?

"...and the end of all our exploring  
Will be to arrive where we started  
And to know the place for the first time."

-T.S. Eliot

The world of money is an endlessly rich territory. We hope you've found some of these maps to this territory both useful and fun. It's been our experience that re-viewing these tips later and re-visiting the experiments will reveal both how far you've come and how much more there is to learn.

**Remember: Money really IS fun... if you let it be!**

In the next section, we've listed 48 of our favorite resources for learning more about making more money and making money more fun. Here's a suggestion as to how to use this section - follow your heart and then follow the link! If a title captures your imagination, click through to the relevant link, read about the book (or CD or movie), and decide if it's a good fit for where you are right now and what you're ready to learn or master next.

Another thing: People always ask us how they can get more of the good stuff in this book. Check out [www.successmadefun.com](http://www.successmadefun.com) for our other products, including the one-year Success Made Fun e-program on which we based "Money Made Fun."

We want to thank you for buying "Money Made Fun" and for reading to the end. We'll put our money where our mouth is in thanking you:

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## Recommended Resources

Here are some of our favorite for making more money and making money more fun - check 'em out!

### **The Abundance Book**

by John Randolph Price

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **Affluenza: The All-Consuming Epidemic**

by John De Graaf, David Wann, and Thomas H. Naylor

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **The Art of Possibility: Transforming Professional and Personal Life**

by Benjamin Zander and Rosamund Stone Zander

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **Awaken the Giant Within: How to Take Immediate Control of Your Mental, Emotional, Physical & Financial Destiny**

by Anthony Robbins

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **Beliefs: Pathways to Health and Well-Being**

by Robert Dilts, Tim Hallbom, and Suzi Smith

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **The Cashflow Quadrant: Rich Dad's Guide to Financial Freedom**

by Robert Kiyosaki

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **The Color of Money**

(1986 film) starring Paul Newman and Tom Cruise

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **Creating Money: Keys to Abundance**

by Sanaya Roman

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **Dig Your Well Before You're Thirsty: The Only Networking Book You'll Ever Need**

by Harvey MacKay

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **Don't Sweat the Small Stuff About Money: Spiritual and Practical Ways to Create Abundance and More Fun in Your Life**

by Richard Carlson

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **Do What You Love and the Money Will Follow: Discovering Your Right Livelihood**

by Marsha Sinetar

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **The 80/20 Principle: The Secret to Success by Achieving More with Less**

by Richard Koch

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **The Emergency Handbook for Getting Money FAST! (5th Edition)**

by Carole Doré

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **The Excuse Me Your Life is Waiting Playbook**

by Lynn Grabhorn

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **The Father of Spin: Edward L. Bernays & the Birth of Public Relations**

by Larry Tye

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **The 40 Day Prosperity Plan**

by John Randolph Price

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **Getting a Life: Strategies for Simple Living**

by Jacqueline Blix and David Heitmiller

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **Grow Rich While You Sleep**

by Ben Sweetland

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **The Heartmath Discovery Program**

by Doc Lew Childre, Sara Paddison, and Howard Martin

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **How to Get What You Really, Really, Really, Really Want [audio only]**

by Deepak Chopra, M.D. and Wayne Dyer, Ph.D.

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

### **How to Get What You Want in Life With the Money You Already Have**

by Carol Keefe

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)



**The Law of Success: Using the Power of Spirit to Create Health, Prosperity, and Happiness**

by Paramahansa Yogananda

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**The Little Money Bible: The Ten Laws of Abundance**

by Stuart Wilde

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Living Big: Embrace Your Passion and Leap Into an Extraordinary Life**

by Pam Grout

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Losing My Virginity: How I've Survived, Had Fun, and Made a Fortune Doing Business My Way**

by Richard Branson

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Marketing Without Advertising: Inspire Customers to Rave About Your Business and Create Lasting Success**

by Michael Phillips and Salli Rasberry

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Memoirs**

by David Rockefeller

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**The Millionaire Next Door: The Surprising Secrets of America's Wealthy**

by Thomas J. Stanley

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Money Freedom: Finding Your Inner Source of Wealth**

by Patricia Remele

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Money Magnetism: How to Attract What You Need When You Need It**

by J. Donald Walters

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Money and the Meaning of Life**

by Jacob Needleman

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Money is My Friend**

by Phil Laut

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**The Motley Fool: You Have More Than You Think: The Foolish Guide to Personal Finance**

by the Motley Fools, David Gardner and Tom Gardner

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying**

by Suze Orman

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**The Overspent American: Why We Want What We Don't Need**

by Juliet B. Schor

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Practical Intuition for Success: A Step-By-Step Program to Increase Your Wealth Today**

by Laura Day

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Prosperity Pie: How to Relax About Money and Everything Else**

by SARK

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**The Science of Getting Rich and the Art of Money Getting**

by Wallace Wattles

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**The Seven Laws of Money**

by Michael Phillips

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**7 Strategies for Wealth & Happiness: Power Ideas from America's Foremost Business Philosopher**

by Jim Rohn

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**The Simple Living Guide: A Sourcebook for Less Stressful, More Joyful Living**

by Janet Luhrs

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**A Spiritual Guide to Money: How to Use Money for Personal Growth & Genuine Spiritual Experience**

by Mark Waldman

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Time to Think: Listening to Ignite the Human Mind**

by Nancy Kline

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**The Trick to Money Is Having Some**

by Stuart Wilde

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**True Wealth**

by Paul Hwoschinsky

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Turn Your Debt into Wealth: A Proven System for Real Financial Independence [audio only]**

by John M. Cummuta

[Click here to learn more from Amazon.com \(US\)](#)

**The Wealthy Barber: Everyone's Commonsense Guide to Becoming Financially Independent**

by David Chilton

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Why Smart People Make Big Money Mistakes-And How to Correct Them**

by Gary Belsky and Thomas Gilovich

[Click here to learn more from Amazon.com \(US\)](#)

[Click here to learn more from Amazon.co.uk \(UK\)](#)

**Your Money or Your Life: Transforming Your Relationship With Money and Achieving Financial Independence**

by Vicki Robin and Joe Dominguez

[Click here to learn more from Amazon.com \(US\)](#)

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