

MIND OVER MONEY HOW TO PROGRAM YOUR MIND FOR WEALTH

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HOW TO GET THE MAXIMUM BENEFIT OUT OF THIS COURSE

The basic psychological principle I will teach you in this 30-day course is that small amounts of highly focused conscious attention can change anything in your life. You are only asked to devote ten minutes of your day to these lessons, but these ten minutes will make a remarkable change in your consciousness and your life. In order to get the most out of this daily ritual, there are a few simple things that you must do everyday. Please follow these guidelines in order to receive the full benefits of this program.

1. Get yourself a new notebook in which to do your exercises. In it you will write down each day's declaration and each day's exercise. You can also use this journal to write down any ideas that come to you as you do these lessons. As well, decide at what time each day you will take the ten minutes to do these lessons. Just after awakening or just before bed is ideal, but any time during the day is fine, as long as you make a habit of doing each lesson at the same time each day.

2. Before beginning each day's lesson, take one minute to CHANGE YOUR STATE. Pretend that you have more energy than you have ever had before. Stand up, breathe deeply, and do each lesson as if there is absolutely no possibility of failure.

3. Read each day's idea and declaration, and spend five minutes really letting the truth of these ideas sink in. Even if you cannot truly believe it yet, PRETEND that you truly believe it with all your heart. For only five minutes, feel, with true emotion, that you truly believe in abundant prosperity.

4. TAKE ACTION: Open your journal and write down the affirmation of the day. Read the affirmation once aloud, then write it in your journal in ALL CAPITAL LETTERS and FEEL the truth of the words.

5. Immediately follow through with the action of the day. It is highly important to take definite, immediate action each day.

DAY 1

THIS MOMENT IS YOUR POINT OF POWER

Have you ever heard the old joke that asks “How many therapists does it take to change a lightbulb?” The answer? “Just one, but the lightbulb has to *really* want to change!”

This may be a dumb old joke, but it is actually drenched with wisdom.

Unless you are truly prepared to change, unless you are thoroughly fed up with your current situation, no amount of self-help, therapy, or positivity will help. You now have in your possession the guide to a new way of thinking about your life: a way of thinking that stresses the idea that you *can* grow and that your mind *can* evolve to accept the prosperity that is your birthright.

Until now, for whatever reason, you have limited your enjoyment of life. It is time to leave that in the past. In the next 30 days we will sweep up the psychological debris in your mind and toss it out like yesterday's trash. There are many excuses for accepting the security of our lives, even if that security is limited and uncomfortable, but if you are reading these words you are obviously ready to take the necessary action to make positive change in your life.

How does change happen? There is only one way. You must decide that continuing to live your life in the same way will cause you more pain than deciding to put out the necessary effort to change your life. You know very well that repeating the same limiting patterns of your life will only leave you dissatisfied. That is why you are reading this lesson. You are now ready to begin a new life. As they say, today is the first day of the rest of your life. Only you can choose the direction of your life. Today, choose growth over stagnation.

It is up to you. You must *decide* that you will change. You must *choose* change. You must realize that in this moment you have the power to choose the direction of your life. Seize this opportunity to choose growth, happiness, and prosperity.

You must begin today. Enter this moment. The past is dead. The future is a dream. It is only in this present moment that you can take the action to make the change. Do it! Do it now! Take five minutes, *right now*, to feel the truth of these words:

THIS MOMENT IS MY POINT OF POWER. THE PAST IS OVER. THE FUTURE IS NOT YET HERE. IT IS ONLY IN THIS PRESENT MOMENT THAT I CAN TAKE ACTION TO CHANGE MY LIFE. THIS MOMENT IS MY POINT OF POWER. RIGHT NOW, I CHOOSE TO TAKE THE ACTION NECESSARY TO CHANGE MY LIFE.

TAKE ACTION: Today's action you have already accomplished. By beginning this program you have changed the direction of your life. Remember to write down the above declaration in your prosperity journal and, if possible, repeat it aloud. Each day you should spend five minutes intensely focussed on the idea of the day. Today, take another five minutes to feel the positive change you have now introduced into your life.

**“To change one's life: Start immediately.
Do it flamboyantly. No exceptions.”
William James**

DAY 2

HOW TO STAY LIGHT YEARS AHEAD OF THE MASSES

CONGRATULATIONS! You have made it to day two!

If you followed through with your exercise from day one, and are now prepared to follow through with day two, you are light-years ahead of 99 per cent of your fellow humans. It is very easy to want to change, and it is very easy to begin a program such as this one to encourage change, but it is very difficult to commit to change and **follow through with definite action.**

Seeing you here at day two proves to me that you are willing to grow. Today you must *commit* to following through until day thirty. If you do, I guarantee that prosperity for your life is only a matter of time. And the more forcefully you commit, today, the faster you will see concrete, practical results. The simple act of psychologically committing to a new way of life will change your life instantaneously.

When you make the choice to definitely commit to making a change in your life, you begin to focus the extraordinary force of your willpower to draw towards you everything that is necessary to successfully make the changes you desire.

Properly focused consciousness is the fundamental secret to manifesting precisely what you want from life. The truth of our universe is that you draw into your life whatever you consistently think about. Unfortunately, we often allow our lives to be driven by the force of unconscious desires that were programmed into our minds many years ago. The good news is that these desires can be easily replaced with consciously directed focus.

If there is an area in your life with which you are unsatisfied, I can guarantee that you are consistently repeating negative patterns installed into your mind at some point in your past, and you have not made an effort to consciously change these patterns. Right now you have the chance to change your negative patterns regarding wealth. Right now, commit, for thirty days, to re-program your mind in order to avoid the negative patterns of the past.

Take five minutes *right now* and feel the truth of these words:
I AM COMMITTED TO CHANGING MY FINANCIAL DESTINY. WITH
ALL THE EMOTIONAL INTENSITY I CAN DRAW INTO MY MIND, I
COMMIT, ONE HUNDRED PER CENT, TO FOLLOW THROUGH
WITH THIS 30 DAY PROGRAM IN ORDER TO ATTRACT GREATER
LEVELS OF PROSPERITY INTO MY LIFE.

TAKE ACTION: Find a calendar. Mark the day you began this program, count out thirty days and mark the day that you will finish. Focus on this date and decide that nothing will stop you from following through until that day. Thirty days will pass whether or not you make a positive change in your life; today, commit to change.

“Those people whose aim is always low generally hit
what they shoot at: they aim for nothing and hit it.”
Richard M. DeVos

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DAY 3

3 SIMPLE STEPS TO UNLEASH THE MAGIC POWER OF GOALS

THERE IS NOTHING IN THE WORLD AS POWERFUL AS CLEARLY DEFINED GOALS!

This is one of the most important secrets of life in physical reality. Have you ever wished that you could rub a lantern, release a genie and have all your dreams come true? That genie lives inside your brain, waiting to be awakened by the forceful commitment to your goals.

Remember this: your subconscious mind is the servant of your conscious thoughts. You have drawn to yourself all of the events and conditions of your life according to your beliefs and decisions. And remember this, for it has been proven time and time again: whatever you honestly believe about the world, your subconscious mind will draw to you in your reality. As simplistic as this sounds, it is true. Believe that you are poor, and you will experience lack; believe that you are blessed with prosperity, and abundance will magically flow to you. Skeptical? You should be. But before you dismiss these truths, give it a shot, for you will be honestly shocked by the results.

There are simple, definite steps to follow in order to convince your mind to manifest your desires.

1. Decide precisely what you want. The more specific you are, the easier it is for your subconscious mind to serve up what you desire. If, for example, you want a new job, decide exactly what you want to be doing, how much you will earn, and where you will work. Of course, you will always leave the details open to change, but this exercise convinces your subconscious that you are at least serious about your desires.

2. Write down your goal. The act of writing down your goal serves to clarify exactly what you want. It has been proven time and time again that people with written goals are far more successful in reaching them.

3. Repeat this goal to yourself several times throughout the day.

Create a short statement of your goal which you can imprint onto your mind whenever you get the chance. Simply begin with the phrase “I am now attracting...” and add your goal to the end. Or try “I am blessed with...” and add whatever you desire. You don’t even have to believe this will work. Simply repeat it to yourself whenever you have a spare moment and wait for the magic to begin.

Take five minutes *right now* and feel the truth of these words:
I KNOW THAT WITH CLEARLY DEFINED GOALS I CANNOT FAIL. I
WILL AIM HIGH AND I WILL HIT MY MARK. I WILL CHOOSE THE
DIRECTION OF MY LIFE AND I WILL INEVITABLY REACH MY GOALS.

TAKE ACTION: Write down, specifically, one simple goal for your life that you have so far not been able to accomplish. Since we are, for these thirty days, focusing on finances, write down a financial goal for yourself. Repeat this goal to yourself each day and honestly believe that it is true. Pretend that it is true, expect that it is true, and act as if it were true.

“The reason most people never reach their goals is that they don’t define them, or ever seriously consider them as believable or achievable. Winners can tell you where they are going, what they plan to do along the way, and who will be sharing the adventure with them.” Denis Waitley

DAY 4

HOW TO INSTANTLY CHANGE YOUR LIMITING BELIEFS

You have decided to change. You have committed to taking action. You have decided upon a financial goal. Now: in order to re-program your mind to accept higher levels of prosperity, you must discover what beliefs have limited your experience in the past, and you must consciously decide to change those beliefs.

If you do not realize it already, by the end of these thirty days it should be clear: your beliefs attract to you the life you experience. It is not your intelligence, your education, or your circumstances that have left you financially unsatisfied, but your limiting beliefs about what it means to have financial freedom. Sound strange? Ask yourself these questions, and answer them as honestly as you can. Remember, nothing is hidden from your conscious mind; if you search, you will find your limiting beliefs. What negative associations do you have regarding excess money? Do you feel that having money is a sign of shallowness, or that rich people are stingy or greedy? Do you feel that wealth will cause conflict in your life? Will it ruin some of your friendships? Would having too much money mean too much responsibility?

Whatever it is, you *must* find what has held you back from financial independence and you must, consciously, decide to change this belief. Ask yourself why you are not satisfied financially. What beliefs have held you back?

Try to get at your core belief about money. For example, a core belief for many people is “money is the root of all evil.” Around this belief develop many subsidiary beliefs that would automatically fall away if the core belief were changed. You must realize that money is not good or evil, but is a tool for expressing your creative energy in the physical world.

Realize that you are a good person who will use money for the good of many. Realize that you are evolving to a new level in your emotional, psychological, and spiritual development, and that financial abundance will allow the full expression of your evolved, more expansive personality.

Take five minutes *right now* and feel the truth of these words:
MY FORMER BELIEFS WERE A DELUSION CREATED BY THE
LIMITED BELIEFS OF OUR SOCIETY. I NOW REALIZE THAT
MONEY IS A SYMBOL OF MY CREATIVE ENERGY, AND AS MY
ENERGY EVOLVES, ABUNDANCE WILL AUTOMATICALLY INFUSE
MY LIFE.

TAKE ACTION: Take two minutes to write down all the limiting beliefs you can recognize that you have regarding having excess wealth. Try to discover what your overriding, “core” belief regarding money is. Change this belief into a positive, and affirm the new belief for a few minutes. For example, if your core belief is “it is difficult to make money,” simply change it to “it is easy to make money.” Repeat this statement for several minutes right now, and whenever you feel a negative thought regarding money.

“The time must come when you will satisfy
a need for money by steadfastly depending on
the Master Self within—and not on anything in
the outer world of form.”
John Randolph Price

DAY 5

HOW TO PROTECT YOURSELF FROM THE NEGATIVITY OF OTHERS

You have taken it upon yourself to grow as a human being. Inevitably you will face resistance, or the appearance of resistance, in the form of negative people and negative self-talk from your mind.

YOU MUST PROTECT YOURSELF FROM NEGATIVITY!

Avoid negative people and situations. Do not allow anyone the opportunity to douse their negative energy on you as you try to evolve. It is not necessary to explain to anybody where your new mental attitude is coming from, or where the cash is flowing from, unless they are completely supportive and genuinely interested.

Do not argue or defend your new ideas to anyone! Ignore them, and get away from anybody who cannot understand the psychological principles you are learning in this program. This is the easy part.

You must also banish the negative self-talk that incessantly occurs in your mind. Replace all negativity, criticism and self-doubt with an honest belief in your ability to change anything in your life.

You do not have to pretend that you do not have problems, or that things do not always go smoothly, but you must realize that you have the ability to solve *any* of your problems, and the potential to attain *all* of your goals. This is not blind hope, but literal fact.

The easiest way to banish negativity from your life is to have an optimistic view towards the future. Perhaps your past has been filled with negativity and pain, but there is no reason to drag this pain with you as you grow older. You have the power to make your life a positive expression of your spirit. Realize that you have the power to change anything in your life with which you are unsatisfied. This knowledge will give you the strength to go beyond the negativity we are all surrounded by. Also, with positivity and optimism, it is much easier to turn your problems into opportunities for growth.

Take five minutes *right now* and feel the truth of these words:

I WILL AVOID NEGATIVE PEOPLE AND I WILL NOT ENGAGE IN NEGATIVE SELF-TALK. I KNOW THAT I CAN HANDLE ANY OF MY PROBLEMS IF I COMMIT TO CHANGING THEM. I HAVE NOW COMMITTED TO FINANCIAL ABUNDANCE, AND SO I WILL REACH MY GOALS.

TAKE ACTION: Optimism for the future is the easiest shortcut to banish negativity. Today, create for yourself a simple, short statement of positivity that you can repeat to yourself whenever you feel doubt, or fear, or anger. A good example is “I am healthy, wealthy, and wise,” or “Everyday, in every way, I am getting better and better,” or simply “Everything is going my way.” Find a statement that you are comfortable with and apply it throughout your day.

“Without doubt, the most common weakness of all human beings is the habit of leaving their minds open to the negative influence of other people.”

Napoleon Hill

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DAY 6

THE POWER OF AUTO-SUGGESTIONS (AND HOW TO USE THEM)

As you have discovered, the core of this prosperity program consists of the daily use of auto-suggestion to reprogram your mind. There is a simple reason for this: it works! Employing positive self-talk on a consistent basis can work miracles in your life.

The reason for this is surprisingly simple, and I have alluded to it already. Your subconscious mind will faithfully draw into your experience whatever you consistently think about. This has been stated in many ways before: “you are not what you think you are, but what you think, you are!” and “you are what you think about all day long!”

Again, you do not have to believe any of this if you do not feel comfortable, but you should try these ideas out, at least for these thirty days, because they work on practical, physical levels. You are learning highly beneficial psychological tools in order to enjoy your life on a more satisfying level! Do not let your doubts, your fears, or your skepticism get in your way. Simply try it.

The truth is that you are already using hypnotic suggestions on your mind 24 hours a day. If you think thoughts such as “I am not creative,” “I am not happy,” “I am poor,” “I am unhealthy,” or *any* other negative statement, you are training your subconscious mind to bring these ideas into your reality. You are doing it constantly. The trick to controlling your life is to fill your mind with statements which are conducive to creating the life you desire.

The most simple place to begin is with affirmations. Not only do they have the power to instantly transform your life, but they will stimulate your mind to find ways to make these suggestions real for you. If you tell your mind “all of my needs are met,” you will instantly change your mental outlook, and this will encourage you to strive to find concrete expressions of your new beliefs. Positive affirmations are constructive directions for your mind. You have the power to use affirmations to set the course of your life. Use

this power!

Take five minutes *right now* and feel the truth of these words:

I AM IMMERSSED IN THE INFINITE ABUNDANCE OF THE UNIVERSE.
ALL OF MY NEEDS ARE INSTANTLY MET. I AM GRATEFUL FOR MY
WEALTH AND PROSPERITY. EVERYTHING IS GOING MY WAY.

TAKE ACTION: Today's action continues from yesterday. Did you find a simple statement of positivity with which to focus your mind throughout the day? When faced with negativity did you remember to use your phrase? If you did, congratulations. If you did not, please do so today. It is vitally important to have a positive, simple habit such as this with which to focus your mind.

**“Without goals, and plans to reach them, you are like
a ship that has set sail with no destination.”**

Og Mandino

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DAY 7

THE GREATEST SECRET OF MODERN SCIENCE...AND HOW IT WILL TRANSFORM YOUR WORLD

There is one all-important truth that you must accept if you wish to develop on the path to prosperity. You must discard the western scientific idea that the physical universe is a meaningless, uncaring, random machine, and that human consciousness is a chemical accident within this machine.

In fact precisely the opposite is true. The universe is a living, conscious, intelligent energy which manifests all physical realities. Thought, emotion, consciousness, and life are the true substance of our universe. Whereas we have been led to believe that consciousness is a delusion of our neurology, the real delusion is that a universe of such magnificence could be accidentally formed. There are countless scientific findings from the past century that point to this truth, but one vital understanding is all that we have room for in this short training program.

The most startling finding of modern science is that there is no material substance in the universe. Protons, electrons, quarks, and all of the “fundamental” particles that science has discovered all turn out to be various manifestations of energy and information.

Everything in the universe is a product of this ever-moving, ever-changing energy. All that we experience physically is simply an interpretation of that energy using our physical senses. So in the most practical, physical sense, everything that you experience is the result of your mind's interpretation of the energy of the universe.

This insight is the first step to true freedom and personal power. If you believe the universe is a random, meaningless, violent place then in your experience it will be so. If, on the other hand, you believe that your mind controls the substance of your experience, and that the universe is primed to fulfill your needs, then you will meet with experiences that confirm this truth.

Your exercise today is to feel the energy of the universe. Feel it at work within your body; breathing for you, beating your heart, fighting diseases

and repairing your cells. This energy flows out from your body to literally shape your world in the same way that it shapes your body.

Take five minutes *right now* and feel the truth of these words:

I AM NO LONGER DELUDED BY THE APPEARANCE OF PHYSICAL REALITY. I FEEL THE CREATIVE ENERGY OF THE UNIVERSE FLOW THROUGH ME, AND I REALIZE THAT I HAVE THE POWER TO SHAPE MY EXPERIENCE OF THE WORLD.

TAKE ACTION: Sit quietly for five minutes and feel the energy that is flowing through your body. Feel the sounds of the universe entering your brain and the stream of light entering your brain through your eyes. Now imagine that your thoughts stream out into the world in the same manner, to influence and shape events in your life. Imagine that this is literally what is happening, and consciously decide to send out thoughts of a positive, constructive nature in order to change the experiences of your life.

“You have to settle into the uncertainty of things and be comfortable with it. Never voice negativity even if things are not going well. Your world is changing, there’s always tomorrow, all will work out fine in the end...Powerful consciousness about life and money is only habit. Agree to change your habits if that’s what it takes.” Stuart Wilde

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DAY 8

WHY YOUR FEELINGS ARE THE GATEWAY TO RICHES

Your emotions contain the magical power to transform your creative energy into physical experience, including experiences of prosperity and wealth.

The key to transforming your beliefs, and thereby transforming your life, is to feel with true emotional intensity that the lifestyle you desire is already yours. This is not at all difficult to do. All that is necessary is short, highly focussed periods of time, utilized consistently.

This is why I have asked you to spend five minutes each day focussing on each day's declaration with as much energy as you can muster. I will share other simple exercises with you to focus your emotional intensity in upcoming lessons. But today I want to reiterate the importance of putting true energy into these daily exercises, for a small but highly focused period of time.

Remember: real change cannot occur for you until you truly desire to change. Desire is the product of emotional intensity. When the pain of *not* changing overwhelms the pain of change, then your life will instantly transform. So today try to feel your affirmation with as much emotional intensity as you can, and try to remember these steps for the duration of this program.

1. Change your state. Stand up, breathe deeply and act as if you have more physical energy than you have ever had before. *Pretend* that you are filled with powerful energy. Act the way you would act if you had limitless energy.

2. Fill your mind with positive, hopeful expectation. *Expect* to see results. *Know* that you will reach your goals. Approach these exercises as if there is absolutely no possibility of failure.

3. Read the declarations aloud, at least once. Write down the declaration and dwell upon it for a highly focussed five minute period. Concentrate on your goals and feel that you have already accomplished

them. Imagine how you would feel if you had already reached all of your goals. *Feel it.*

4. Write down any thoughts that come to you, feel gratitude for all that you already have and recommit to accomplishing your goals. Immediately follow through with today's action.

Take five minutes *right now* and feel the truth of these words:

MY EMOTIONAL INTENSITY, MIXED WITH MY DESIRE, FREES
MY CREATIVE ENERGY TO BRING ABOUT ALL OF MY GOALS IN
PHYSICAL REALITY.

TAKE ACTION: Today is a checkpoint. You have done a full week of committed change. Look back through your journal and feel the change that has already occurred. Realize that you *are* making positive change in your life. Feel good about yourself, and recommit to following through for the remainder of the program.

**“Decide what you want, decide what you are
willing to exchange for it. Establish your priorities
and go to work.”**

H. L. Hunt

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DAY 9

YOUR DESIRES ARE THE KEY TO YOUR SPIRITUAL EVOLUTION

Your desires are directions for your psychological development as a human being. If you follow your desires, and ask yourself why you truly want the things that you want, you will find that your desires always lead to the attainment of certain emotional states.

For example, right now you desire prosperity. But what is it that prosperity will give you? Do you *really* want thousands of hundred dollar bills stocked away that will be the physical symbol of your wealth? Or do you *actually* desire the feelings you think you will have *if* you possessed enough cash. The answer is obvious. You do not want actual money; that is, bits of colored paper that need to be safeguarded from others.

What you want is freedom, independence, the ability to share, to solve problems, to heal yourself and others. Ultimately, you want to be happy. These are feelings, not things. These are emotional states that you desire. And why do you desire these states? Because they are the next level in your psychological evolution as a human being. You want to give more, have more, and experience more. So you should look upon your desires as positive, growth-inducing emotions.

Unfortunately, we are often conditioned to feel guilty for wanting too much. Many believe that there is a blatant contradiction between wanting to have it all and feeling empathetic to the plight of less fortunate people. Basically, we are led to believe that it is evil to be rich in a world filled with poverty.

This attitude misses a crucial truth of humanity. Evolution is an individual experience, and each individual must learn for him or herself how to manifest more of the life energy we all desire. We cannot help others by being pulled down by the “reality” of the world’s suffering. Empathy does not mean you must be as sad and poor as the rest of humanity. True empathy means that you use your personal power, your hopeful energy, and your wealth to solve the situations of the world that you find unsatisfactory. Only when each individual stakes their claim to divine power can negative physical experiences be alleviated.

Take five minutes *right now* and feel the truth of these words:

I DESIRE POWER, FREEDOM, ENERGY AND WEALTH. I DESIRE THESE FOR MYSELF AND FOR EVERY BEING ON THIS PLANET. I WILL USE MY PERSONAL POWER TO HELP LIFT THE STATE OF THE EARTH TO A MORE SATISFACTORY LEVEL. MY DESIRES ARE POSITIVE, GROWTH-INDUCING EMOTIONS.

TAKE ACTION: Your assignment today is to banish the guilt of desire. Feel grateful, blessed that you are in the position to draw wealth to you and make a commitment to use your wealth and power to help change the conditions of the world with which you are uncomfortable.

“One must not lose desires. They are mighty stimulants to creativeness, to love, and to long life.”
Alexander Bogomoletz

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DAY 10

HOW TO BE HAPPY... RIGHT NOW!

Today is the day to stop living for the future. This present moment is all that you will ever experience, so you must learn to enjoy the present, if you are ever to enjoy yourself at all.

Too many people postpone their happiness waiting for some future goal to manifest. People decide that they will be happy "...when I get a better job", "...when I meet the love of my life," "...when my children are grown," "...when I retire." We use these excuses, and countless others, to allow ourselves to live with less enjoyment and happiness than we deserve.

Often, after one goal is accomplished, we immediately create another, so that we are in a perpetual state of waiting for our lives to become worthy of our enjoyment, rather than simply enjoying the life we have right this instant. Obviously it is vital to keep striving towards the betterment of your life, but you must also be able to enjoy yourself *while* you are creating a better future.

The way to do this is to realize that this present moment is all that you will ever experience. Both the past and the future are abstractions of your mind. The only intimate, real experience is that of this moment. In this moment lies your ability to make changes in your life, including the ability to simply enjoy where you are. If you cannot be happy now, when will you ever be happy?

Fortunately, there is a simple method for enjoying this moment, and the key is awareness. Simply be fully aware of whatever you are experiencing right now. Focus your awareness on your senses, and feel the sensual nature of physical reality. Look around you, really try to see the world, and listen quietly to any sounds entering your brain. By becoming aware of precisely where you are at this moment, your brain will shift to a more contemplative, relaxed state, and joy will naturally replace the discord of anxiety that comes from focussing on the past or the future. When you become aware of the eternal now in which you exist, you can begin to feel the power that is available to you in every instant, and this power can be used to immediately work towards the attainment of your goals.

Take five minutes *right now* and feel the truth of these words:

I AM FULLY AWARE OF THIS PRESENT MOMENT. ALL OF MY SENSES ARE OPEN TO THIS MOMENT, AND I FEEL THE POWER OF THE ETERNAL NOW FLOWING THROUGH MY LIFE.

TAKE ACTION: Focus your attention on this moment, and imagine that all of your financial goals are met. How would you feel if this were true in this instant. Feel these emotions. For five minutes, feel as strongly as you can that financial independence is yours right now, and bask in the emotions this brings to you. Enjoy this process. Whatever feelings you think you would have if your financial goals were met, feel them **NOW!**

“The treasure house of infinite riches is within you and all around you. By learning the laws of mind, you can extract from that infinite storehouse within you everything you need in order to live life gloriously, joyously, and abundantly.”

Joseph Murphy

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DAY 11

YOU WILL GET EXACTLY WHAT YOU FOCUS UPON

Yesterday you practiced bringing your awareness into the present moment. Hopefully, you were able to feel that by shifting the focus of your mind to what is actually happening around you in this moment, your emotional state literally changed to a calmer, more appreciative level. This is the first step to using the focus of your mind. Once you feel the power available to you in the present, you can then begin to focus on how to bring about the events of your life that you desire.

The ability to focus your mind is the most physically practical skill you can develop. The simple reason for this is that the focus of your mind attracts to you the experiences that you consistently dwell upon. I realize that I am beginning to repeat myself, but it is vital that you truly understand this truth if you are committed to enjoying prosperity in your life.

The part of your inner self that we call the subconscious mind literally creates for you the experiences of your life. But this creation is not random, arbitrary, or accidental in any way, and you are definitely in charge of this power.

Your inner mind faithfully creates your life experiences according to your conscious beliefs. And you have one hundred percent control over the thoughts of your conscious mind. This should be an extremely liberating idea, for you are free to choose precisely the focus of your mind and the direction of your life.

So in order to bring experiences of prosperity into your life, you must focus on the wealth you already have, be grateful for the blessings that are already in your life, and focus on the abilities you already possess that will bring wealth to you.

By practicing each day, as you are now doing, you will naturally change your consciousness from a state of lack to a state of abundance. Remember to practice the focussing technique you learned yesterday.

Simply be where you are, and notice the world as it is in this moment. Then focus your mind on how you wish things to be, and project your desires out into the world.

Take five minutes *right now* and feel the truth of these words:

I WILL NO LONGER FOCUS ON THE APPARENT LACK IN MY LIFE.
I PLACE MY ENTIRE FOCUS ON MY ABILITY TO BRING WEALTH
INTO MY LIFE, AND I FOCUS, WITH GRATITUDE, ON THE
ABUNDANCE WITH WHICH I AM ALREADY BLESSED.

TAKE ACTION: Re-examine the financial goal that you set for yourself on day three. Hopefully you have remembered to read this goal on a daily basis. Right now, spend five minutes focussing your mind on this goal, expecting that it is already rushing towards you, and feel your ability to create this experience in your future simply by focussing on it right now.

“The forces of Nature are at the disposal of the
person of vigor and determination and desire.
Such a one has but to knock at the door of
attainment and have it opened to him.”
William Walker Atkinson

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DAY 12

HOW TO SUPERCHARGE YOUR MAGNETIC POWER TO AUTOMATICALLY ATTRACT WHATEVER YOU WANT

All of the psychological principles you have been studying lead to the truth that properly utilizing your creative energy will magnetically draw to you the experiences you desire.

The power of personal magnetism cannot be understated, for it will draw to you all of the outer, physical experiences necessary for you to fulfill your desires.

By following through with these exercises, by committing to change, by clearly defining your goals, by believing in your power to change, and by focusing your mind in the direction of your goals, you automatically set up a magnetic field of energy that will draw to you the people you need to meet, the circumstances that will help you on your way, and the money you need to fulfill your goals.

This magnetism is a simple and natural extension of the same creative energy which has built your life for you so far. As I stated earlier, unless you consciously decide upon the direction of your life, you will unconsciously repeat patterns that were programmed into your mind many years ago. In this way, you allow the magnetic energy of your spirit to draw familiar experiences to you even if those experiences are limiting and unsatisfactory.

These unconscious patterns explain why most people tend to repeat the same mistakes in their relationships and careers. The only way to override these patterns is to consciously decide to. Through the proper utilization of your conscious beliefs you can begin to magnetically attract optimistic, positive people and events into your life, rather than limiting, negative ones.

In the next few lessons I will give you specific, practical techniques to kick the magnetism of your creative spirit into high gear. For today, I simply want you to be aware of this quality in your life. Realize that everything you have ever experienced has been drawn to you by your conscious beliefs, and decide today to consciously attract more constructive experiences on a more consistent basis.

Take five minutes *right now* and feel the truth of these words:

MY CREATIVE SPIRIT IS CHARGED WITH MAGICAL, MAGNETIC ENERGY WHICH IS DRAWING ABUNDANT WEALTH AND POSITIVE EXPERIENCES INTO MY LIFE ON A CONSISTENT BASIS.

TAKE ACTION: Sit quietly and visualize the energy of your spirit as a visible magnetic force that emanates outward from your body in all directions and flows over the entire planet, touching every person alive. Now visualize that this magnetic field of energy responds unfailingly to your conscious thoughts, and automatically brings into your life precisely what you desire.

“Success comes to those who become success conscious. Failure comes to those who indifferently allow themselves to become failure conscious.”

Napoleon Hill

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DAY 13

HOW JOYFUL EXPECTANCY CREATES FINANCIAL MIRACLES

Try this simple exercise. In your mind, generate some *hope* that after you have completed this program, you will actually know how to live more prosperously. *Hope* that you will attract wealth. Take another look at your financial goals, and *hope* that these will be realized. How does it feel to *hope* for these things? Probably not very inspiring, for when you hope for something, you are always painfully aware that you might not get what you hope for.

Now try this exercise again. But this time, generate the feeling of *joyful expectation*. *Expect*, with absolute conviction, that after you finish this prosperity program, you *will* be well on your way to financial abundance. *Expect* wealth to flow to you. *Expect* that all of your goals will be realized. Expectation is a much more powerful emotion than hope, for expectation presumes that what you want is already on its way. With expectation there is no room for doubt.

Today I would like you to create an intense emotional state based on the power of joyful expectation, and I want this feeling to carry you enthusiastically through the rest of this program. Today, I want you to banish doubt and worry in all financial affairs, and replace these with the committed expectation of abundant wealth.

Try these few steps:

Expect wealth to magnetically flow towards you. Expect that your mind is expanding daily to accommodate greater abundance. Expect that although you may not know where the money is coming from, you will remain open to it from any source. Expect to meet people who will introduce money-making ideas to you. Expect that you will recognize practical money-making ideas when you meet them in your experience. Expect that you can easily follow through with any wealth generating plans that attract you. Expect that you will naturally evolve to a prosperous, creative state.

Take five minutes *right now* and feel the truth of these words:

I JOYFULLY EXPECT FINANCIAL MIRACLES TO OCCUR IN MY LIFE. I KNOW THAT THE UNIVERSE CAN EASILY MEET ALL OF MY NEEDS, SO I EXPECT THAT ALL OF MY NEEDS WILL BE MET. I JOYFULLY EXPECT COMPLETE FINANCIAL FREEDOM.

TAKE ACTION: Follow through with the exercise as stated above. Try to feel as powerfully as you can the emotion of joyful expectation. Truly believe that all that you desire is inevitably coming into your experience. Expect miracles in your life, and for five minutes, believe that financial miracles are yours.

“Deny that lack has any place or reality in your thought or your affairs and affirm plenty as the only appearance. Praise what you have, be it ever so little, and insist that it is constantly growing larger.”
Charles Fillmore

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DAY 14

YOU ARE ALWAYS IN THE RIGHT PLACE AT THE RIGHT TIME

In order to attract substantial amounts of wealth into your life you obviously must be open to receiving this wealth. You also must be open to the idea that any situation you encounter may offer you a money-making opportunity, and that any person you meet may open a creative opportunity for you, or spark an idea in your mind that can be turned into a lucrative enterprise.

You must be constantly alert for ways in which you can use your energy to attract more wealth into your life. This means being always willing to learn, and always expecting to find fulfilling ways to earn money. Develop your feelings of expectation to such a degree that in every situation you encounter and in every conversation you have you will expect to learn something new, develop a new idea, or in some way enrich your life. Living your life in this manner will open you up not only to a more abundant lifestyle, but also a more enjoyable one. When you go through each day's experiences constantly open to the possibilities that surround you, your mind automatically becomes calmer, more focussed, and better able to bring to you the experiences you desire.

A simple way to be open to the goodness within all experience is to assume that you are always in the right place at the right time, and that when a creative idea comes you will be psychologically prepared to accept it and physically prepared to act upon it. In this way you can make any of your daily experiences more rewarding.

An extremely useful habit to begin is to develop this sense of openness and expectation first thing in the morning when you awaken. Simply ask yourself "what will happen today that is truly great", or some similar question that fills you with an optimistic attitude towards the events you will encounter each day. Assuming that something exciting will happen will automatically kick-start your day in a positive direction, and guarantee more fulfilling experiences in your life.

Take five minutes *right now* and feel the truth of these words:

I AM ALWAYS IN THE RIGHT PLACE AT THE RIGHT TIME. I AM OPEN TO THE LIMITLESS OPPORTUNITIES AVAILABLE TO ME, AND I AM PREPARED TO TAKE ACTION WHEN AN OPPORTUNITY PRESENTS ITSELF.

TAKE ACTION: Throughout the next 24 hours, make it a point to be aware of anything new you hear that may open a financial opportunity. Decide, right now, to be aware of anything useful to your psychological development. Spend a few minutes right now to prepare yourself for the ideas that will come to you in the next 24 hours. Also, remember to ask yourself the question “what will happen today that is truly great,” and honestly expect that something great will happen.

“There is only one admirable form of the imagination: the imagination that is so intense that it creates a new reality, that it makes things happen, whether it be a political thing or a social thing or a work of art.”

Sean O’Faolain

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DAY 15

HOW TO LIVE EFFORTLESSLY

We have all been thoroughly indoctrinated with so much negative propaganda about our lives that it is a wonder we can remember how to be happy at all. At every turn we are reminded that life is a struggle, that work is difficult, that solving our problems will take tremendous effort, and that earning money is hard, hard work. Our culture's extreme focus on individualism, competition, and consumerism has stripped from us the ability to truly relax and enjoy the process of life, and bask in the effortlessness of our evolution. The effort we are asked to express in this lifestyle drains our spiritual, creative energy.

We need only look beyond our societal expectations to see how deluded we are. The natural world is dynamic, active, constantly growing and evolving, yet it is driven *without any effort*. Everything that is truly important in the world is done without the kind of striving effort that our conscious minds are so used to. The forests of the earth grow effortlessly, the seasons change effortlessly, the cells of your body have grown from a microscopic fetus to a fully intelligent being effortlessly. Your body is, in this very instant, performing tens of thousands of highly specific actions in order to keep you alive *without any input from your conscious mind*.

What you must learn is that your conscious mind is not meant to be used to worry about any of the functions of living. There is a deep intelligence at work in the universe, and you must develop the faith that this intelligence will meet your needs just as it meets the needs of every cell in your body, and every animal on the planet.

Your conscious mind should be used only to direct the focus of your life. Consciously decide in which direction you want to evolve, and then let the infinite energy of your inner self take over. Realize that you can attract money without any effort on your part, and realize that it is okay to do so. Obviously you will need to use your energy in the physical world, but when you are doing what you want you will not be filled with stress but with joy and enthusiasm. Hard work is for those who have not bothered to learn how their minds work. For you, life is truly effortless, and truly enjoyable.

Take five minutes *right now* and feel the truth of these words:

I PLACE MY FAITH IN THE INTELLIGENCE OF THE UNIVERSE TO FULFILL MY NEEDS. I NEED NOT WORRY OR STRUGGLE, I NEED SIMPLY TO ENJOY THE PROCESS OF LIFE AND REALIZE THAT I WILL EFFORTLESSLY ATTRACT ABUNDANCE INTO MY LIFE.

TAKE ACTION: Today's action is effortless. Simply decide to no longer use your conscious mind for worrying thoughts. Whenever you think thoughts that fill your body with tension, focus your mind on your goals and leave it to your powerful subconscious mind to work out the details.

“It is the mind that maketh good or ill, that maketh wretch or happy, rich or poor.”

Edmund Spenser

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DAY 16

THE MAGIC KEY OF ALL TRUE WEALTH

Gratitude is the magic key of all true wealth. You are not wealthy if you have ten million dollars in the bank but spend all of your energy worrying about how to protect it from others, or how to protect yourself from losing it. You *are* abundantly wealthy when you realize that your daily needs are met, and you take great pleasure in the simple experience of being alive.

As I have stated before, in order to attract your goals to you more quickly you must feel as strongly as you are able that your goals are already a reality for you. Act the way you would act if all of your desires were already met. Feel the way you would feel if you had successfully accomplished all of your goals. These emotions set in motion the events necessary for your development. Gratitude is the key emotion for setting in motion the experience of prosperity in your life.

Today, you must allow yourself to feel true gratitude for everything that is positive in your life. Give thanks for your friends and the people you love. Give thanks for the food you eat. Give thanks for your health, your sanity, and your ability to grow and learn. Be grateful for all of the simple little things that you completely take for granted but would sorely miss if they were taken from you.

As well, feel grateful for all of the wealth that you already possess, and feel grateful that you are learning psychological principles that will greatly enhance your ability to attract wealth into your life from now on. If you honestly cannot generate a positive feeling of gratitude, ask yourself this question: What could I feel grateful for *if I wanted to*? Ask this question and your brain will come up with an answer.

From now on, whenever you spend your money, do it gratefully. Be grateful that you have money to spend, even if you feel poor. Be grateful that you have food to eat. Be grateful that you have a warm bed to sleep in tonight. Gratitude is the single most important step to developing prosperity consciousness. Practice feeling gratitude whenever you get the chance.

Take five minutes *right now* and feel the truth of these words:

I AM GRATEFUL FOR ALL OF THE WEALTH THAT I ALREADY HAVE, AND I AM FILLED WITH GRATITUDE FOR MY FUTURE OF PROSPEROUS, EXCITING EXPERIENCES.

TAKE ACTION: For five minutes, write down anything and everything you have to be grateful for. Write down all of the things that are truly special in your life, and all the simple things that you should appreciate on a daily basis, such as “all my limbs work,” or “I am not in jail,” or “I have hot running water.” You can easily come up with a hundred or more things to be grateful for. Look at this list a few times in the next 24 hours and let it fill you with gratitude. It is always wise to give thanks for the simple pleasures in your life that you usually take for granted.

“We seldom think of what we have but always of what we lack.”

Schopenhauer

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DAY 17

HOW TO GENERATE POWERFUL SELF-CONFIDENCE

In order to live your dreams, you must develop healthy self-confidence. You must believe that you possess the inherent skills necessary to fulfill your desires. You must realize that even if you think that you have never accomplished anything truly worthy, you absolutely have the potential to fulfill your dreams. Remember that you would not even have a particular desire if your unique personality was not imbued with the latent talents to bring it to fruition. Know that with a willingness to continually learn as a human being, and by keeping your mind focussed on the type of life you desire, you *will*, inevitably, manifest your dreams. This feeling of assuredness is the basis of true, healthy self-confidence.

Again, through properly focussing your mind you can develop any of the personality traits you need in order to succeed, including self-confidence. The key is to use your memories constructively rather than negatively.

Most people's self-confidence is shaken simply because they focus on past experiences that went poorly, and they blame themselves for the negative experiences of their lives. Instead, decide to focus on the events of your past that went well, where you had success, and realize that you have just as much power to succeed as any other person. Everybody has encountered failure in the past, and you are no different. What is different is your ability to not let past failures stand in your way of a fulfilling future. Simply focus on your positive energy, and decide to use this energy to create positive experiences in your future.

Right now you have decided to learn to expand your consciousness to increase your capacity to attract prosperity. Having this desire for abundant consciousness proves that it is a realistic goal for your personality at this time. It is no accident that you are reading these ideas at this moment. You are willing and open to learn, and the creative energy of the universe is happily teaching you. Accept these lessons with faith that you will absorb this knowledge and effortlessly express it in physical reality. Feel completely confident that you have the ability to live a prosperous life.

Take five minutes *right now* and feel the truth of these words:

I AM COMPLETELY CONFIDENT IN MY ABILITY TO CREATE THE LIFE THAT I TRULY DESIRE. I AM COMPLETELY CONFIDENT IN MY ABILITY TO CREATE ABUNDANT PROSPERITY IN MY LIFE.

TAKE ACTION: Remind yourself of those areas in your life in which you have been successful. Focus on those skills and personality traits that have brought you successful outcomes in the past. Write down the three most successful things you have done in your life. Feel the confidence these events have brought into your life.

“Banish worry by quietly and confidently affirming the drawing power of divine love as the constantly active magnet that attracts your unfailing supply.”
Charles Fillmore

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DAY 18

THE GENIUS, POWER, AND MAGIC OF BOLDNESS

Please read carefully these words from W.H. Murray, from *The Scottish Himalayan Expedition*:

Until one is committed, there is hesitancy, the chance to draw back, always ineffectiveness. Concerning all acts of initiative (and creation) there is one elementary truth, the ignorance of which kills countless ideas and splendid plans: that *the moment one definitely commits oneself, then Providence moves too.* All sorts of things occur to help one that would never otherwise have occurred. A whole stream of events issues from the decision, raising in one's favor all manner of unforeseen incidents and meetings and material assistance, which no man could have dreamed would have come his way. I have learned a deep respect for one of Goethe's couplets: *Whatever you can do, or dream you can, begin it. Boldness has genius, power and magic in it.*

In order to accomplish any of your dreams or goals, you must take forceful, decisive action. The affirmations we have been doing are wonderful tools for expanding your consciousness and putting you in a psychological state to motivate you towards the type of life you want, but power is easily eroded by lethargy and apathy. **You must take action.**

Whatever it is you want to do, you must do it with true emotional commitment. This means taking risks, being fearless, and persevering. Most people's most serious regret in life comes from not having taken the risk to try something they truly wanted to do. If true financial prosperity is what you desire, you must take the psychological principles you have been learning and apply this knowledge to your daily life with bold, committed action. You need simply to realize the truth behind all that we have been learning: you are naturally, effortlessly evolving into a human being who gratefully expresses his/her creative energy into the world and receives the physical, abundant rewards from this activity. The universe is

on your side. If you fail at one thing, you learn valuable lessons for your next adventure. If you keep at it, you will inevitably create the type of life you desire. **GO FOR IT! DO IT NOW!**

Take five minutes *right now* and feel the truth of these words:

I WILL TAKE ACTION NOW. I WILL NO LONGER WAIT FOR CONDITIONS TO PLEASE ME AND I WILL NO LONGER FEAR FAILURE. I WILL BOLDLY TAKE ACTION AND I WILL INEVITABLY SUCCEED.

TAKE ACTION: What is the most important action you need to take in your life that you have been putting off? Have you wanted to start a business? Quit smoking? Exercise regularly? Whatever it is, I urge you to start right now. Decide to stop procrastinating. You *know* that you must take this action or you will never be satisfied, so *start right now!*

“For every disciplined effort there is a multiple reward.”

Jim Rohn

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DAY 19

OPPORTUNITIES ARE EVERYWHERE

Opportunities are everywhere. If fantastic wealth is what you want, you could not have chosen a better time in the history of our planet to be alive. There are billions of people alive today who will gladly pay money to have their needs fulfilled. You simply need to fill a need for a tiny percentage of the population and financial freedom is yours. Simple? It's never been easier.

Today I would like you to begin to program your mind to always be aware of money-making opportunities. Anything you read, or watch on TV, or learn in a conversation can be turned into a source of income for you if that's what you desire. If you honestly open your mind to the idea that money-making ideas are all around you, you will be amazed that you never noticed them before. Simple expectation is all that is necessary for your mind to easily find opportunity in your everyday life. The truth is that your brain can find a solution to any question you ask it. By focusing on a search for opportunity, you will find opportunity.

This is your exercise for the next 24 hours. Try to imagine how you could, if you wanted to, use your creative energy to create wealth for your life. Try to come up with five or ten or more ideas for creating income in your life. Whether or not you have any intention whatsoever of following through with any of these ideas, this exercise is simply to awaken in your mind the ability to think of income generating opportunities.

The point is that you need only *one* good idea to change your financial life, so if you are constantly on the lookout, and open to new ideas, you will inevitably strike upon one idea that truly inspires you, and allows you to use your creative energy to attain financial prosperity. So right now, write down three ideas you have for making money. If you can't think of any, make them up. And over the next 24 hours, come up with five or ten more income-generating ideas. And always remember that opportunities are everywhere.

Take five minutes *right now* and feel the truth of these words:

OPPORTUNITIES ARE EVERYWHERE. I AM ALWAYS LEARNING OF NEW WAYS TO BRING FINANCIAL ABUNDANCE INTO MY LIFE. I WILL INEVITABLY FIND ONE IDEA THAT CAN CHANGE MY FINANCIAL DESTINY.

TAKE ACTION: Simply write down a minimum of three income-generating ideas in your prosperity journal. If you can think of five or ten, great! Commit to remaining open and aware to any and all opportunities that come your way in the next 24 hours.

“It’s a funny thing about life; if you refuse to accept anything but the best, you very often get it.”
Somerset Maugham

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DAY 20

NEVER STOP LEARNING TO CREATE FINANCIAL FREEDOM

Hopefully, yesterday's lesson in opportunity has awakened in your mind the truth that you have at your fingertips access to limitless creative ideas for financial expansion. Ideally, you will have discovered that you have ideas that could easily be physically implemented and could earn money for you immediately.

Perhaps you have been this fortunate. It is more likely that you developed a series of wishful ideas without the necessary physical foundation or tools to carry them out. This is what we call half-baked ideas. Assuming you did the very least amount of work possible on yesterday's exercise, you still should have a minimum of three half-baked ideas.

This is an excellent beginning! But don't stop. Continue to stay alert for financial opportunities in every moment of your life. And along with this wide open mind, you now must apply the key to take your wishful ideas into practical reality through knowledge.

It is imperative that you decide to try to learn something new each and every day. Knowledge is not only the key to financial freedom, but also the key to youthful exuberance and energy. The day you stop learning is the day you begin to grow old and die. If I've done my job properly, you have been learning useful practical information for twenty days now, and hopefully this knowledge has led to breakthroughs in other areas of your psyche. The importance of learning each day becomes clear when you realize that with each day's learning comes the ability to slightly improve upon each of the money-making ideas you are now on the lookout for.

So with a constantly open mind and with an attitude of expectancy, you draw into your life better and more practical creative ideas, and with the daily accumulation of knowledge, you will inevitably develop strong, focused, practical ways to bring prosperity into your life.

Today I would like you to purposefully and consciously decide to learn

something new. It is entirely unimportant what you learn, as long as you stimulate your mind in some manner. *And*, I want you to apply this knowledge to one of your ideas, in order to improve it in some way, or use this knowledge to create a new money-making idea.

Take five minutes *right now* and feel the truth of these words:

EACH AND EVERY DAY I AM LEARNING NEW KNOWLEDGE,
AND MAKING NEW DISTINCTIONS THAT WILL LEAD ME TO
FINANCIAL PROSPERITY. I AM ALWAYS OPEN TO NEW
KNOWLEDGE AND NEW IDEAS.

TAKE ACTION: Think back over the last 24 or 48 hours. What did you learn that you may not even have realized? Search your memory for the most recent bit of knowledge you gained, and then see if there is a seed of a money-making venture in that knowledge. From now on, decide to remember the things you learn each day.

“One can choose to go back toward safety or forward toward growth. Growth must be chosen again and again; fear must be overcome again and again.”
Abraham Maslow

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DAY 21

THERE IS ALWAYS ENOUGH MONEY TO MEET YOUR NEEDS

Throughout this prosperity program I have been trying to impress upon you the truth that money is simply the physical symbol of your creative energy. Therefore, if you expend most of your energy at a lifeless job which drains your spirit, you will inevitably feel overwhelmed by a sense of lack. If, however, you constantly strive to generate positive creative energy in your life, and you are constantly seeking outlets for this energy in income generating endeavors, you will naturally increase the amount of abundance in your life.

The key, again, is to not seek money in its physical form, but to seek the feelings of abundance and prosperity and to feel these intensely in your life. After all, as I have already stated, if you have ten million dollars but your psyche is filled with fear and strife you are not wealthy. On the other hand, you do not need a single penny in order to live your life with exuberance and gratitude. The wonderful truth that you are now learning is that by establishing these emotions first, you will naturally, effortlessly, generate all of the physical money that you will ever need.

In the next few lessons, you will be learning to use small physical gestures to convince your mind of your understanding of the symbolic nature of money. For today, do this: put some money away somewhere, into a savings account, or in a piggy bank, or wherever you want, and consciously decide that you will not spend this money on anything that you consider a necessity. It does not matter how tiny a sum of money it is, or how large, but you must decide that from now on you will have enough money to meet the basic needs of your life, and so you can freely put away money for some extravagance in the future.

This money will also become a magnet for more money, for knowing that you always have some small sum put away will help draw cash to you. You want simply to feel that there is more than enough, and that not every dime you earn needs to be eaten up by daily life. Symbolically, by convincing your mind that you have more than enough, you *will* have more than enough!

Take five minutes *right now* and feel the truth of these words:

MONEY IS THE PHYSICAL SYMBOL OF MY CREATIVE ENERGY.
EACH DAY I AM INCREASING MY ABILITY TO GENERATE
POSITIVE EMOTIONAL INTENSITY, AND SO EACH DAY I AM
INCREASING MY ABILITY TO ATTRACT PHYSICAL WEALTH.

TAKE ACTION: Simply follow through with the actions outlined above. Decide how much money you will put away, and where you will put it. Do this now, and promise yourself that you will not spend this money on necessities. There is always enough money to meet the basic needs of your life!

“Failure is, in a sense, the highway to success, inasmuch as every discovery of what is false leads us to seek earnestly after what is true, and every fresh experience points out some form of error which we shall afterward carefully avoid.”

John Keats

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DAY 22

THE MAGICAL POWERS OF KINDNESS

I have stated repeatedly that in order to be wealthy, you first must generate feelings of wealth. You must feel prosperous in order to be prosperous, and perhaps the most important aspect of this feeling is the ability to treat yourself, and others, with true kindness. Today you will learn yet another way to open your mind to vast riches, even if you still seem to be surrounded by lack.

Yesterday I reiterated the importance of viewing physical money as a symbol of your creative energy. With this concept in mind, you can go one step further and view all of your interactions within the physical world as symbols of your present psychological state. As I have repeated numerous times, everything that you experience in your life is drawn to you by the focus of your mind. This is a literal, concrete truth. With this knowledge you can analyze your own mind simply by judging your physical experience. If you are happy with some aspect of your life, then in this area you are using your mind effectively. If you are unhappy, then something needs to change. Kindness is a shortcut to change.

By treating yourself kindly, by treating everybody you meet kindly, and by reacting to every situation in your life with kindness, you rapidly teach your mind that you belong on this planet, that you are loved, that you are loving, that everything is as it should be, and that you are eternally taken care of. Kindness instantly dissipates anger, fear, worry, resentment, and strife.

Acting with kindness fills you with the feeling of worthiness. You are worthy of happiness, love, and wealth. With this psychological state, you can be infinitely kind and loving in all of your life experiences, and you will effortlessly attract the situations necessary to lead a truly prosperous existence.

Being kind will also bring many more positive reactions to you from others. You will find that opportunities open for you that in the past were closed. And by treating yourself kindly, you will train your mind that you are deserving of the abundance of the universe, and this, in turn, will help to magically draw more rewarding experiences to you.

Take five minutes *right now* and feel the truth of these words:

I AM WORTHY OF HAPPINESS, LOVE, AND WEALTH. I TREAT
MYSELF AND EVERYBODY I MEET WITH LOVE AND KINDNESS.

TAKE ACTION: If you have not yet read the inspiring book “Random Acts of Kindness,” go to the bookstore or library today and glance through it. And today, do something kind for someone you do not know and do not tell anyone about it. Simply enjoy the emotion of giving without expecting anything in return. Right now, decide upon one simple act of kindness that you can accomplish in the next 24 hours.

“All things whatsoever ye pray and ask for, believe that
ye have received them and ye shall have them.”
Jesus Christ

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DAY 23

FREELY ACCEPT THE GIFTS OF THE UNIVERSE

Today we need to tackle a crucial aspect of prosperity consciousness that may be holding you back from the true wealth you deserve: the ability to receive gratefully.

You have been following this program for over three weeks now. If I have done my job properly, you are probably enjoying this process more than you ever thought possible, and I'll bet you have already attracted abundant experiences beyond what you believed was possible in thirty days.

On the other hand, if you have been diligently applying yourself to this program and yet you can see no real physical effects in your life, I can virtually guarantee that you have a psychological block against receiving. This is the most common cause of lack in our society, for we are so absorbed by the notion of complete independence that we feel we must succeed without any help from anybody in our lives, and we feel guilty if help is given or money comes to us without us having "earned" it. This attitude will simply not attract abundance.

You must realize that you are not on this planet to struggle for survival, completely isolated from all around you. Our extreme insistence on individuality simply fuels our feelings of isolation in a seemingly uncaring world. The truth is that you are completely dependent upon the world around you and every person in it for your survival. Alone, you could not feed yourself or protect yourself. Without the gifts of oxygen, water, and sunlight, you would die. In order to truly be happy you must realize that you are constantly receiving help from the outside world in order to live your life, and you must receive gratefully everything that comes to you.

With this attitude you open yourself to more abundance and more prosperity, and you are more apt to respect and love all other people, for they are vital to your survival and happiness.

Take five minutes *right now* and feel the truth of these words:

I WILL GRATEFULLY ACCEPT ANY GIFT OR HELP THAT PEOPLE OFFER ME, AND I WILL HAPPILY OFFER GIFTS AND HELP TO ANYBODY THAT I CAN. I WILL GRATEFULLY ACCEPT ANY GIFT THE UNIVERSE HAS TO OFFER.

TAKE ACTION: Try to remember the last time something was offered to you. Did you accept it freely and graciously? Or did you reject the offer, or try to pay for it, or feel guilty for taking it? Your attitude will tell you a lot about your ability to receive. Right now, decide that you will freely accept any gift the universe offers you in whatever form it takes.

“You are prosperous to the degree that you are experiencing peace, health, and plenty in your world.”
Catherine Ponder

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DAY 24

FIVE WAYS TO ENJOY SHARING YOUR WEALTH

You have probably heard or read many times that it is important to give away a small portion of any income you generate. Guess what? I would like to give you the exact same advice. But I want you to understand the reasons behind the sharing of your wealth, rather than simply feeling like you *ought* to do it. I want you to learn to share your wealth, and truly enjoy it! I would like you to look forward to contributing to others, and to feel wealthier because you *can* give money away happily.

1. Money is a physical symbol of your creative energy. By holding on to it, you tell your mind that you are afraid of running out, and this blocks the flow of your energy. By sharing your money, you tell your mind that your creativity is boundless, and that you will always have enough money.

2. In order to be wealthy, you must feel wealthy. In order to feel wealthy, you must feel that you always have enough money to meet your needs. By sharing your money, you show your faith in the truth that you are always taken care of financially.

3. Many people believe that money is evil, or at least, not inherently good. But money is neither good nor evil. Money is simply a tool to be used in physical reality. Although money can be used for evil purposes, it obviously can also be used for good. Money itself is neutral. You have the power to choose to use money in good ways. By sharing your wealth, by contributing to causes in which you believe, you are acknowledging the power of money to promote positive change on our planet.

4. Giving feels great. Once you get over the psychological hurdle that has stopped you from sharing your wealth, you will release the negative energy that keeps you clinging to money. In this way you can dissipate the power money has over you, for you will understand that you are free to choose how to use your money, rather than being controlled by the fear of losing it.

5. What goes around, comes around. Giving money away opens the

flow of abundance through your life. As you give money away, money begins to come back to you. Soon you will feel an infinite flow of wealth through your life and you will gladly share your wealth with true happiness.

Take five minutes *right now* and feel the truth of these words:

I FREELY SHARE MY WEALTH. I GRATEFULLY OPEN THE FLOW OF ABUNDANCE THROUGH MY LIFE. THERE IS ALWAYS ENOUGH MONEY TO MEET MY NEEDS, AND THERE IS ALWAYS ENOUGH TO SHARE.

TAKE ACTION: Today, find some way in which you can share the wealth you already have. Decide to give away a small percentage of any income you generate. It does not matter how you share your wealth, but it matters enormously that you enjoy the fact that you have money to share. Today, find some way to share your wealth that will make you happy.

“Because money is a major psychic symbol of security, every thought you have which endorses your insecurity affects your money-making abilities. Money flows toward stability and away from its converse.”
Stuart Wilde

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DAY 25

YOUR UNIQUE PERSONALITY WILL MAKE YOU RICH

Yesterday I discussed the importance of contributing a small percentage of your physical wealth in positive, constructive ways. But even more important than financial contributions are the contributions of your unique personality to the current state of the world.

In order for you to be happy, regardless of the amount of money you possess, you must feel that you are contributing constructively in some manner. Contribution gives your life meaning, whether it is to your friends, your family, your community, your country, or the entire world. It is up to you to find the best way to use your individuality to contribute to the lives of others.

As you might guess by now, having learned all that you have in the past 25 days, generating the emotion of contribution, and feeling that you do have positivity to contribute, goes along with all of the other psychological states I have been trying to have you feel, and these, in turn, lead to a flow of prosperous energy into your life, and physical wealth.

Today I would like you to focus on the uniqueness of your personality.

What are the traits you possess that are indicative of your personality? What are your strengths and weaknesses, your passions, your weirdnesses and eccentricities? Perhaps you receive flack or condemnation for certain aspects of your personality. Bask in these qualities today, and realize that it is the things that set you apart from others that can be turned into contribution.

Today, glory in your individuality, and make a point of focussing your attention on how you can contribute constructively to others due to your unique individuality. Realize that you are on this planet at this time in history for a reason. You are here with your unique point of view because you have something to contribute to the evolution of the human race. Ask yourself what it is you can positively contribute, and decide to focus your abilities in this direction in order to make constructive changes in your life

and the lives of others.

Take five minutes *right now* and feel the truth of these words:

I AM UNIQUE. THERE IS NO OTHER PERSONALITY LIKE MINE ON THE ENTIRE PLANET. IT IS THIS INDIVIDUALITY THAT I HAVE TO CONTRIBUTE TO THE WORLD. IT IS THIS INDIVIDUALITY THAT WILL DRAW ABUNDANT PROSPERITY INTO MY LIFE.

TAKE ACTION: Write down *at least* one aspect of your personality that will enable you to contribute constructively to someone or something outside yourself. Decide to expand this aspect of yourself and decide to contribute as much as you are able.

“Your outer world of form and experience is a reflection of your inner world of thoughts and feelings. As above, so below. As within, so without. That is the Law.”

John Randolph Price

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DAY 26

ASK YOUR DREAMS FOR MONEY-MAKING IDEAS

If you generally ignore your dreams, as most of us do, you are wasting one of the most powerful resources you have access to. Your dreams are the vital link between your conscious experience and your subconscious desires and goals. Dreams are *not* random misfirings of your neurons while you sleep. Dreams are your connection to the psychological web that connects you to all other humans. Dreams connect us to what Carl Jung called the collective consciousness of our race, and this power of our dreams can teach us all that is truly important about our lives.

Modern science teaches us that we use only 15 percent of our brains. It is more accurate to state that we use 15 percent of our brains for all of the physically verifiable processes of our bodies that science can measure. It takes only 15 percent of your brain power to operate within physical reality. The other 85 percent of your brain, by far the greater portion, is involved in all of those things which reductionist science cannot measure: your creativity, your emotions, your dreams. The truth of your life is that only a small fraction of your brain power is used in actual practical dealings with the physical world. The majority of your psychological power is engaged in drawing your experiences to you, in subtle psychological interactions with the people you meet or wish to meet, and in experiencing ramifications of future events on a psychological level before you decide to live them out in reality.

Most of this work is done in your dreams. While you sleep, you literally act out your wishes, hopes and fears with other people on a basic emotional level, and from these experiments choose which physical events to experience in your life. This is awesome power, and I urge you to take hold of it today.

Pay attention not only to your dreams, but also to the inner voice that knows what you should do. Pay attention to ideas, motivation and help. Trust your instincts.

Take five minutes *right now* and feel the truth of these words:

I HAVE FAITH IN THE INTELLIGENCE OF MY INSTINCTS AND MY DREAMS. I WILL REMEMBER MY DREAMS, AND I WILL BE AWARE FOR ANY KNOWLEDGE GIVEN TO ME IN MY DREAMS.

TAKE ACTION: Right now, decide that you will pay attention not only to your dreams, but also to your intuition. Tonight, keep your prosperity journal next to your bed and tell yourself that you want to remember your dreams. You may even want to ask your subconscious mind to bring a money-making idea into your dreams. Tomorrow morning, write down your dreams and see if you can learn something from them. Look at the events in your dreams symbolically, not literally, and you may be quite surprised by the wisdom you find.

“Your vision will become clear only when you can look into your own heart. Who looks outside, dreams; who looks inside, awakes.”

Carl Jung

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DAY 27

MONEY WILL NOT MAKE YOU HAPPY,BUT HAPPINESS WILL MAKE YOU MONEY

If you expect to be happy with your money, you must realize that it is not money that will make you happy. It is only your enthusiasm, your energy, your hope, and your love that will truly satisfy you. You want to live your life with a certain level of power and control, with true passion, and from this energy money will flow to you. It is vital not to view money as the key to your happiness, but as a side-effect of your happiness. If you are truly enjoying life, and doing what you wish, money will effortlessly flow to you. Most of the exercises in this book have been leading you in this direction.

Today, as we near the end of this program, I would like to reiterate those emotions which can help you feel joy in your life regardless of financial conditions.

Once again, the most important emotion you can develop is that of gratitude. The key to prosperity consciousness is to feel grateful for all that you already have, and all that you have to look forward to. By properly putting things in perspective, it is easy to realize that we have much more to be grateful for than to be bitter about.

The most obvious way to gain perspective is to appreciate any moment in your life that is not filled with tragedy. Obviously, tragic circumstances enter each of our lives at some point, but these are usually few and far between, and we can usually grieve healthfully and move on. Most days, however, are remarkably lacking in surprises. Life is usually so predictable that we fall into the trap of complacency. The trick of perspective allows us to be thrilled with the monotony of life. Any day that none of your friends or relatives die is a great day. Any day that you are not paralyzed in a freak accident is a phenomenal day. Any day that you are not rushed to the hospital with a mysterious disease is a wonderful day. This may sound simplistic, or stupid, but with an attitude that realizes that misfortune *can* fall upon you, 99 percent of your days will be filled with thanks that nothing extraordinary has happened. Perspective is the easiest short cut to

gratitude, and gratitude is the easiest shortcut to wealth.

Take five minutes *right now* and feel the truth of these words:

I NOW REALIZE THAT MONEY IS NOT THE REASON FOR MY HAPPINESS. MONEY IS A SIDE-EFFECT OF MY GRATITUDE FOR LIVING A JOYFUL, CREATIVE LIFE.

TAKE ACTION: Reread your list of things for which you can give thanks that you developed on Day 16. Today, add to this list all the things that you do not *yet* have, but will soon have due to your new mental attitude. Give thanks now for all the future happiness that you will experience. Feel the emotions of hope and optimism.

“There are two things to aim at in life: first, to get what you want; and, after that, to enjoy it. Only the wisest of mankind achieve the second.”

Logan Pearsall Smith

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DAY 28

HOW TO BECOME A POWERFUL SOURCE OF GOOD

I hope that I have impressed upon you the truth that you are in full control of the direction of your life. Through the power of your thoughts you literally create the experiences of your life. This is an incredibly liberating state of mind, but also one that entails a great deal of responsibility.

You must realize that you are personally responsible for every aspect of your experience: the good, the bad, the beautiful and the ugly. It is you, and only you, who has chosen to use your mind in whichever way you have in order to create your experiences. Obviously you had a lot of help learning how to accept limiting beliefs from your parents, your relatives, your educators, your friends and enemies. But ultimately, you have always been free to accept any belief you wish.

So you must stop blaming anybody, or any outside circumstances, for anything in your life with which you are unhappy. And you must stop blaming yourself.

All that is necessary is to purposefully change those aspects of your life with which you are unhappy. Instead of asking “why is this not better?” ask “how can I make this better?” Take responsibility for your life, your wealth, and your happiness. Decide to make it better.

Do not believe that wealth will free you from responsibility. As a person who understands the power of properly directed conscious focus, you are in a unique position to help those all around you who are victims of their own misguided energy. You are doubly responsible to share of your unique spirit to make our planet a more hospitable place. With your wealth, and with your creativity, you owe it to all of humanity to accept the challenge of improving circumstances that are not to your liking. Be bold. Be daring. Accept the infinite wealth of the intelligent universe, and accept the responsibility that comes with wealth. With this attitude you can be a truly powerful source of good on this planet.

Take five minutes *right now* and feel the truth of these words:

I FREELY ACCEPT THE RESPONSIBILITY OF VAST WEALTH.
I WILL GLADLY USE MY POWER FOR THE BETTERMENT OF MY
OWN LIFE, AND FOR THE LIVES OF ALL OTHERS.

TAKE ACTION: What is one thing about your life, or about the life of somebody you are close to, or about the lives of people in general, which you would like to see improved? Today, find one thing with which you are unsatisfied, and ask yourself the question: “How can I make this better?” Today, take one action, no matter how small, towards improving your life or the life of somebody else. Decide upon one constructive action and do it today.

“He who controls others may be powerful, but he who
has mastered himself is mightier still.”
Lao-Tzu

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DAY 29

IT'S TIME TO TAKE ACTION!

You must be action oriented if you wish to experience the greatest level of prosperity in your life. Initially, it is most important to have the correct mental attitude towards the issue of wealth, and I have tried to supply you with the tools to help you think constructively. But now it is time for physical action. You must put yourself out into the world, give freely of your energy, your spirit and your knowledge, and watch the cash flow back to you. I have tried to ingrain an action oriented consciousness in you by having you do one simple task towards prosperity each day. Now it is your turn to figure out what you can contribute each day in order to receive true wealth.

It is pointless to spend thirty days developing your consciousness if you are not willing to follow through with the actions necessary to stake your claim to prosperity in this world. Although you will inevitably reap the rewards of training your mind in this way, true freedom will elude you if you rely only on the power of your thoughts. You must merge thought with action. Just as it is ineffective to take action in the world without having the proper conscious focus, without knowing your direction and deliberately acting towards your goals, in the same way it is useless to know your goals but refuse to take action towards them.

Remember the karmic law of action and reaction: the more of yourself that you give, the more you open yourself to receive. Remember also the very simplest action you can take: to daily put aside five or ten minutes to reimpress upon your mind the truths of prosperity consciousness. You have done this now for one month, I strongly recommend you continue this habit. Whatever you consistently sow, you will reap, so remember to sow thoughts of abundance and you will inevitably reap wealth and prosperity.

Take five minutes *right now* and feel the truth of these words:

I WILL TAKE ACTION TOWARDS MY FINANCIAL FREEDOM.
I WILL GIVE OF MYSELF FREELY, AND I WILL FREELY ACCEPT
THE GIFTS OF THE UNIVERSE. I WILL CONSISTENTLY SOW
THOUGHTS OF ABUNDANCE AND PROSPERITY.

TAKE ACTION: You have already habitualized yourself to take ten short minutes out of each day to develop your consciousness. Today, decide to continue this habit even after you complete this program. Decide what action you can take for ten minutes each day that will improve your life. Ten minutes of visualizing your goals, or of affirming positive thoughts, or of reading inspiring books is all it takes to keep your mind focussed on the positive in your life. Decide now to actively pursue a constructive life from this day forward.

“The great end of life is not knowledge but action.”
Thomas Henry Huxley

DAY 30

CELEBRATE, HAVE FUN, AND ENJOY YOUR LIFE!

Fantastic! You've done it! 30 days of committed action towards a new state of mind. Today, congratulate yourself, reward yourself, and bask in your ability to commit and consistently take action!

It is extremely important to pat yourself on the back and feel good about what you have accomplished in these 30 days. Too often, when we make a positive change in our lives, we forget to feel good about ourselves, but instead focus on some other perceived weakness in our personalities. Today, think only well of yourself; following through with consistent action for thirty days is a remarkable feat in our hectic society.

Having said that, it is equally important to realize that psychological evolution is an ongoing fact of life. Hopefully you feel much more secure in your ability to feel prosperous now than you did one short month ago, but these emotions will not magically transform your life if you do not continue to consistently employ them in your daily experience.

You could not diet for thirty days and then expect to remain at your ideal weight for the rest of your life. You could not exercise for thirty days and then expect to be perfectly fit for the rest of your life. It is the same with positive emotions. You cannot train your mind for thirty days and then expect to experience the highest level of abundance for the rest of your life. Instead, you must continually grow and learn, you must make a point of feeling positive, abundant thoughts on a daily basis.

Prosperity consciousness must become a way of life for you, and not simply a thirty day program. For this reason I hope you come back to this program soon, and re-establish the power of positive emotions forcefully in your mind. As well, there are dozens of other books on the topic of prosperity consciousness. Make a habit of learning the secrets of mind power, and you will learn how to automatically, effortlessly create the experiences you desire. Most importantly, have fun and enjoy your life!

Take five minutes *right now* and feel the truth of these words:

I WILL CONSISTENTLY FILL MY MIND WITH THOUGHTS OF ABUNDANCE AND PROSPERITY. I WILL MAKE LEARNING A PART OF MY DAILY EXPERIENCE. I WILL EFFORTLESSLY CREATE THE LIFE I DESIRE AND I WILL ALWAYS BE GRATEFUL FOR MY EXPERIENCES. I WILL LIVE JOYFULLY.

TAKE ACTION: Reward yourself. In some way, do something special for yourself, congratulate yourself, and feel good that you have successfully completed this first crucial step towards your financial freedom. Go have fun and enjoy yourself. You deserve it!

“It does not matter how slowly you go so long as you do not stop.”
Confucius

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SOME FINAL THOUGHTS...

When a plant begins to grow, it is futile to pull at it in order to force it to bloom. You must wait patiently and let nature take its course. In the same way, you should not focus too anxiously on the apparent contradictions that may still appear in your life regarding finances.

If you have followed this 30 day program diligently, you have planted the seeds of your future wealth. Realize that there may very well be a germination period in your subconscious mind before you see the physical effects in your daily reality.

Simply relax and know that abundance is inevitable for you now that you have committed to expressing prosperity consciousness. Remember the words of Napoleon Hill, "When big money begins to come it comes so quickly and in such large amounts, you wonder where it was hiding during all those lean years."

You *will* live your dreams. You *will* accomplish your goals. Simply make it a habit to think positive, constructive thoughts about your life on a daily basis. With a properly focussed mind it is impossible not to live the life you desire. Simply use your mind properly. Tell yourself, each and every day, that you *will* reach your goals, that you *will* succeed, and that you *will* enjoy the process of life. HAVE FUN AND ENJOY YOURSELF! Ultimately, this is the only true measure of success.

May all your dreams come true!

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