

# CHAPTER 1



## CULTIVATE A POSITIVE MONEY VIBE!

*It's not possible to significantly change your life, for better or for worse, by manipulating the material world. Not by working harder, not by studying longer, not by schmoozing, not by sweating, not by fasting, not by the hair of your chinny chin.*

*But great change is inescapable when you first begin manipulating the world of your thoughts.*

*Thinking of you,*

—The Universe

(Mike Dooley, tut.com)

A GREAT IRONY RELATED to money is that if you have a lot of money, it's likely you don't have enough time to spend it. On the other hand, if you have enough time to spend money, you may not have enough to spend freely. Somehow we need to unhitch these scenarios so you have both time and money simultaneously. With that in mind, let's start the tour of the Abundant Universe with a look at time.

## The Mayan Calendar and Gyroscope Metaphor

Discussion of the Mayan calendar was prominent through 2012. This tool provided a perspective on our rapidly changing times, which helped many people to adapt. By now you've no doubt noticed that change happens faster and faster. It almost seems like time is accelerating. But what's really accelerating is the speed of change, and the Mayan calendar does the best job of describing this situation. Even though the Mayan calendar completed in 2012 (or perhaps in 2011), we offer context regarding the acceleration of change.

Within the Mayan calendar is a description of the increasing speed of the transformation of consciousness—from cellular to universal consciousness. This process goes through a total of nine levels of transformation. It started with the cellular level of consciousness, which lasted about 16.4 billion years. Each succeeding stage of the evolutionary process is twenty times faster than the previous stage. So the first stage was 16.4 billion years long, and the last stage was 260 days long. Essentially, during the last stage humans transformed as much as the first stage of 16.4 billion years.

In 1755 we began the seventh stage of transformation, the Planetary stage—related to learning how to use power, the Industrial Revolution, etc. According to Carl Calleman,<sup>1</sup> this stage continued until January 5, 1999, when the Galactic stage (the eighth stage) began. During the eighth stage, which ended in March 2011, we were ready to meet our galactic neighbors. We were also struggling with ethics. There was basically a wrestling match between the consciousness of ethics and that of power.

Also during this stage, humans transformed as much in twelve years as they did in the previous 244 years. No wonder people felt like time was speeding up! According to Calleman, the final stage of transformation, the Universal Underworld, ran from February 11, 2011, through October 28, 2011. That stage was only 260 days long, and it was about developing universal consciousness and the consciousness of cocreation. During that stage, the same amount of transformation occurred in 260 days as it did in the previous twelve years.

Of course, it's also possible that the final stage of the long-count Mayan calendar ended on December 21, 2012. We can't be sure. In any case though, we know that we're into a new paradigm era and that things change at an accelerated pace. Humans are now living at a higher level of consciousness. Those who haven't shifted are experiencing some uncomfortable situations. It's exciting

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<sup>1</sup> Carl Johan Calleman, PhD, *The Mayan Calendar and the Transformation of Consciousness* (Rochester, VT: Bear & Company, 2004), xiv.

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to see huge shifts in consciousness at so many levels—environmental, social, political, business, and much more. Businesses are making significant shifts. Many claim to be environmentally friendly and socially conscious. New social discussions are occurring as well—for example, transgender issues, gay marriage, wealth inequality, gun control, and distrust of the government and media.

### Adapting to Faster Changes

With everything happening so fast now, it's likely you're feeling the effects of accelerated changes. We'd like to help you create more time for yourself and to understand how you can more easily adapt to the faster changes.

First, it helps to organize and simplify your life. Begin by getting rid of clutter. If you can't do this on your own, then hire someone to help you.

Second, it's important to be in integrity with your heart and follow your intuition. Ian Lungold, now deceased, offers the idea that we can handle more and more change easily by seeing ourselves as a gyroscope. Here's a link to his video: <https://redice.tv/news/mayan-calendar-the-evolution-continues-part-1-and-2-video> (published December 4, 2007).

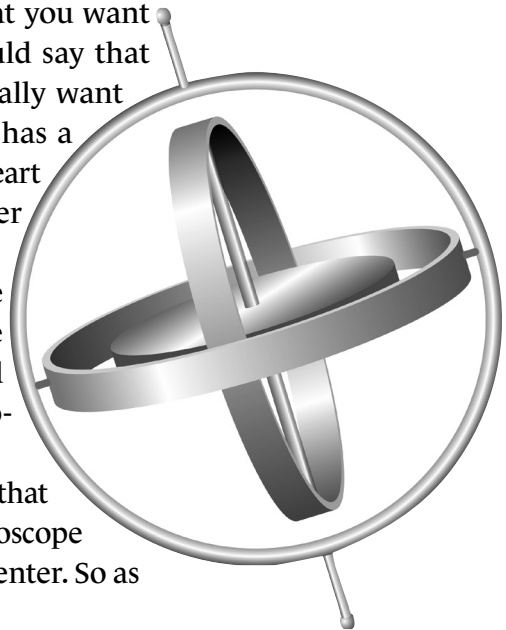
The steps to this:

1. Pay attention to what's happening in your life.
2. Set the intention to create whatever you want.
3. Be in integrity with your heart to bring about your intention.
4. Use your intuition more and more.

In general, it's easier to create what you want when you're *centered*. In fact you could say that the only time you create what you really want is when you're centered. Each of you has a center, which is your intuition, or your heart energy. This is also known as your higher wisdom.

Consider the gyroscope. This device is interesting because the more change you introduce to it, the more stable and centered it becomes. The faster a gyroscope spins, the more stable it is.

Imagine that you're a gyroscope and that the faster the changes occur and the gyroscope spins, the more stable you are in your center. So as





## Examples

Notice how you feel as you consider your options when making a decision.

- Are you excited about the possibility?
- Do you feel anxious, stressed, angry, or pushed?

When you're centered in your heart or intuition, your choices will feel solid, joyful, or easy, not stressed, anxious, or resentful.

you become more and more centered in your heart and intuition, the easier it becomes.

Now here's the challenging part. Just imagine how well the gyroscope would work if you took a chunk out of it. It wouldn't work at all! It couldn't balance and center itself. This is what happens when you lose your integrity and your mind is in conflict with your heart. When you feel whole and in harmony with your truth, you're in integrity. As soon as you get out of your integrity, your intuition stops functioning. This happens when you're not following your heart.

When you're not taking action according to what's in your heart, you lose access to your intuition. You can't spin faster and faster with

the changes. Your gyroscope is broken. Once you're out of integrity and your intuition is not functioning, you're trying to keep up with all the changes by using the old method of gathering data and finally making a decision without enough information. There's just not enough time to get all the data, and you can never have it all anyway. Those processes take too long now, and you feel overwhelmed when you attempt to use them.

What's happening at the physical level as all this occurs? When you feel overwhelmed, your body makes chemicals associated with stress and anxiety. The more this occurs, the more your body makes those chemicals. In response to that, your body continues to make more chemicals for stress and anxiety.

The next thing you know, your body has created an entrenched stress pattern, and it's easy to forget to move back into integrity, follow your heart, and use your intuition. Yet this is exactly what needs to happen in order for you to keep up with the increasing speed of changes. You have to let go of your old methods and use your heart and intuition instead so you can keep up with these changes and become more stable as you do so.

Most businesses would find this process challenging because it's unfamiliar territory. If you find it hard to use a process like this, first check with your gut and heart to see what you're feeling about a situation. Then follow your current process for decision-making. Note the results. Over time you'll learn to trust your intuition and use it like any other muscle. The more you trust your intuition, the stronger it gets.

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What will happen to businesses that can't keep up with the speed of change? They'll become the dinosaurs of our economy, and eventually they'll find it harder and harder to stay in business. We're already seeing this, particularly in the coal and oil industries. You have to be willing to change the way you work so you can handle the increasing speed of change. It's important to make this shift so you can feel stable and centered with all the changes. Out of this place, you can create more time for yourself.

### **Shifting Your Paradigm**

A paradigm is a model, a belief system of sorts, and a way of thinking and acting. Typically we're trained in the model, often through unconscious indoctrination. A shift is a change. You change by doing things differently. We're asking you to objectively view your current paradigm and become discerning about your thinking.

The world's been in a significant paradigm shift since 2000. The old model of "I win and you lose" was working as individuals. The new model is one of collaboration and working with integrity. Structures that don't fit the new model are dissolving and being reframed. Since 2000, everything that's not in alignment is falling away. The breakdown of the financial markets; major industries such as food, agriculture, pharmaceuticals, and energy; and the political system are examples.

The world is rapidly changing, and you have to change with it, not only to survive but to *thrive*. Everything is being called into question. Your survival is based on working together for the common good of all. The age of the individual is over. The age of collaboration began at the turn of the century. Now that we're well into it, the changes are accelerating. Everything that's not aligned with the current energies is experiencing a wild ride, a shake-up.

We're seeing this in families, in business, in politics, and in global events. There are storms on many fronts. Major weather storms are also occurring around the world. No one and no place is escaping the changes. They're here, and they're happening whether you're ready or not.

In addition to the cycles of the Mayan calendar, Western astrological cycles (the Age of Aquarius) shift the focus from what's good for the individual to a focus on what's best for the group. Our old ways are collapsing. The Pluto in Capricorn cycle (January 2008 to 2024) is the energy behind major structural changes worldwide.

Everywhere you go, you're being presented with new choice points. You can accept the path you're meant to be on, or you can fight it all the way. The end of what's not working is the beginning of living a life filled with integrity,

love, compassion, honesty, and community. It's vital to recognize that we're a one-world community. The "they" commonly referred to is you and me, individually, together, and in unity with all humanity. We have to care about ourselves and one another.

This paradigm shift has huge implications in the business world. People are behind every business. It doesn't matter if the company is mundane or cutting edge—the most sustainable ones are those where people walk their talk, live their values, genuinely care about others, and are socially responsible.

## **The Two Shift**

When the year 2000 started, the millennium number changed from *one* to *two*, and a huge shift started in the way we do business. When "one" was the millennium number, the overall energies were focused on working independently and aggressively pursuing goals. People, groups, and companies pioneered, innovated, and accomplished projects by themselves. Self-reliance was a priority. The negative side of this was war and aggressive, competitive behavior that met the needs of number one at the expense of others. A good example was amply demonstrated by companies like Enron and Worldcom. Their scandals showed that this behavior was no longer acceptable.

The energy of the new *two* millennium rewards different behaviors. Collaborative and partnering energy is favored over aggressive competition and meeting goals alone. The focus is on accomplishing goals via our relationships with others. The old myth that says "if you want it done right, do it yourself" no longer flies. In this millennium, if you try to do everything yourself, you'll burn out and fail.

Even if you're not partnering with another person, you can partner with your own wisdom, and this can bring many rewards. You have the ability to tap into your *Higher Self*, which knows all the answers that you want or need. This is the spiritual version of you and your consciousness. When you use this approach, your heart will lead the way. (We'll discuss this more in depth in the following chapters.) In this millennium, you're more *interdependent*—rather than independent or dependent—where you depend on others and they depend on you.

The two energy also awakens more receptive and intuitive energies within each of us. It's a feminine energy. It's time to slow down to find the rhythm of the right time to act. The plan, organize, and control, control, control strategies are not effective in this new environment. We're changing to a more organic process, one that allows things to emerge in their own time rather than being forced to deliver on an arbitrary schedule. How often are babies born on schedule? We're now ready to realize that projects are like babies and that they have their own timetables.

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This new paradigm suggests you'll do better if you set your intention, partner with others or the Universe, and then allow what you're creating to unfold. So a new mantra could be "intend, partner, allow." It's a more organic process built on trust, collaboration, and cooperation.

Some specifics about the *two*:

1. A down economy may be an incentive to learn how to collaborate with each other more closely.
2. Even *within* companies, there's more collaboration between departments—on goals and how to meet them, or with other companies. Collaboration requires trust, while competition creates distrust. This is a major change required now: to create trust internally and externally when you're doing business. Trusting others requires that first you trust yourself.
3. It's important to value the contributions of each person in the group and appreciate their work in specific ways. This strengthens the group.
4. You can learn how to partner with the Universe, giving it the hard jobs and waiting for the Universe's timetable to be revealed to you.
5. Using good timing, which we'll discuss in later chapters, can help you get in touch with the more natural rhythm of two energy.

(Note that as we use words such as *Universe, spirit, higher wisdom, or spirituality*, we're talking about honesty, kindness, and using your intuition and following your hunches. Not religion. If you're not comfortable with these words, substitute a word of your choice.)

### The Energy of Money

Everything in the Universe is made of energy, and money is an energetic medium of exchange. All that you can see, hear, touch, or taste is made of different energy vibrations. Money has a high vibration, or a high energy. It's just one expression of energy. And it's a way to exchange energy with others.

From a feng shui perspective, money is associated with water and is one of the strongest carriers of energy. Money is placed in red envelopes and presented to feng shui practitioners. Red is a strong and protective color; money carries the energy of the intention.

Money has qualities similar to water. Think of how water flows—easily, gently. Sometimes it rushes, sometimes it's frozen, and sometimes it's even dried up. Sometimes the containers for water (lakes, rivers, oceans) are full and abundant. Other times they're slow, stagnant, and even empty. Sometimes money

flows easily, and other times it slips right through your hands. Envision money and water flowing to you gently and steadily.

Each of us influences the outcome and monetary flow of whatever business we're in. You must take responsibility for your contribution to the whole, particularly when you work in a company or you work for others. Regardless of the position you're in, you influence what happens to you and around you through your thoughts, and more importantly, your feelings.

Many thoughts and feelings are deeply rooted in your subconscious. Pay attention to the words you use, the thoughts you think, and the feelings you express. Pay attention to what happens around you and your reaction to it. Notice your perspective about situations. Everyone has challenges in life. How do you handle your challenges? Tuning in provides clues about what's present in your subconscious.

Your emotions are an indicator of what you're attracting. Feeling your emotions is important, and finding ways to improve your feeling is even more important. When you feel good, you bring good things into your life, including money and other desires. Whenever you're feeling bad (or not good), you're energetically pushing money away. It's that simple.

In the book *Creating Money: Keys to Abundance*, by Sanaya Roman and Duane Packer, two spiritual guides note that money is energy and energy exists in all realms of the Universe. The authors claim that abundance is a universal law intended for everyone. Each of us has a right to be rich. Expansive thinking, appreciation for yourself and others, making clear agreements, and expressing what you want all contribute to the flow of money and prosperity.<sup>2</sup>

Money is only one aspect of abundance. Possessing many things is another feature of prosperity that appeals to some people and not others. Fulfilling work, loving relationships, fabulous health, a nurturing environment, meaning and purpose, choices, laughter, fun and joy, plus ease and flow are all part of prosperity. These attributes help you move easily beyond your challenges as they emerge.

A similar message has been expressed by many others in recent years, including Abraham-Hicks, Wayne Dyer, and law-of-attraction practitioners. Money is a form of energy, and you attract it or push it away with your own energy. This book is designed to teach you how to attract it. Prosperity is much more than just money. Creating what you want and drawing it to you becomes fun as you become the master of your life.

One aspect of energy that we'd like to emphasize, as it relates to money, is that your thoughts about money influence *how* it comes to you. Your bank account is

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<sup>2</sup> Sonaya Roman and Duane Parker, *Creating Money: Keys to Abundance* (Tiburon, CA: H. J. Kramer, 1988).



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a match to your current money vibration. Positive thoughts about money will help you attract more of it, and negative or stressful thoughts about money will push it away from you.

Wealth comes from your energy. There is more than enough money to go around. You limit yourself through your beliefs and your conditioning. The Universe is abundant; all you need to do is to tap into it. The only reason scarcity exists is because each of us creates it through our feelings, thoughts, expectations, and actions—essentially, our energy.



### Action Items

- What are some of your thoughts and sayings about money? What did your parents say about money?
- What do you say about money now?
- Each of us has a birthright to be prosperous. Do you identify with this? Do you feel that you have a right to be prosperous?
- How do you feel about rich people?

### Beliefs Related to Money

Unbeknownst to most, your financial situation reflects your beliefs about money, even the subconscious ones. If money is somehow dirty or evil, you might not want too much of it. If only poor people are the good people, there would be a tendency to stay poor. If rich people are “filthy” or only get that way by unscrupulous means, then chances are you won’t want to be rich. If the rich can’t get into heaven, then there’s even more reason not to have lots of money.

Many wealthy people have earned their money in honest and legitimate ways. They also share it with others. In the past decade, though, we’ve learned that many bankers and Wall Street investors were actually “banksters,” making their money by defrauding others. This has given wealthy people a bad reputation, leading to the assumption that wealth comes from crime.

There’s also resentment toward the ongoing patterns of corporate welfare and everyone who accepted government bailouts. In addition, there’s anger toward wealthy people and corporations who don’t pay their fair share of taxes. People are upset about companies that set up tax havens abroad or move production offshore to gain a bigger profit. Although it’s easy to be angry toward wealthy people, it’s important to distinguish that you’re really upset about unethical behavior, and that can happen with any amount of money.

The irony is that some people look the other way when investing: they want the highest return regardless of how it’s made. When it comes to investments, people are sometimes disconnected from how the money was made. They’re not the ones who made the unethical choices. However, their investment choices

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support that behavior. As long as investors support companies that make unethical choices, they'll continue to create businesses with unscrupulous behavior.

The good news is that it's *great* to have money as long it comes to you ethically. When you have money, you have options, and it's much easier to create the world you want.

Here's a list of some common expressions and metaphors related to money. Which ones do you recognize? Notice that the most common expressions push money away.

- Money doesn't grow on trees.
- You have to work hard to get money.
- Money is the root of all evil. *Interesting that we often hear this when "The love of money is the root of all evil" is the exact quote from the Bible (1 Timothy 6:10 KJV).*
- Prosperity is only available to a few. *This is a win-lose model where someone wins at the expense of someone else.*
- We cannot afford it.
- That's too much money.
- It takes money to make money.
- The rich get richer and the poor get poorer.
- Money isn't everything.
- Money goes down the drain.
- Money slips through our hands.
- The filthy rich. *Implies that money is dirty.*
- What does it cost?
- I don't deserve it.
- It better not run out.
- I'll never have enough.
- Money doesn't bring happiness.
- Money is a burden.
- Money isn't everything.
- Flat broke.
- Crying poor.

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- The really good people are poor.
- More money means more work.
- Save for a rainy day; don't spend.
- The Midas touch—everything turns to gold!

Much of our imagery around money is associated with water: a money drain, plugged or leaking water, or the flow of money. *Hard work* is another theme, as is *deserving*.

Now that you know the limiting beliefs, let's think about money in a different way. What does money mean to you? How you think about money says a lot about you and how you align with the energy of money.

How do you feel about people who have a lot of money? How do you feel about Warren Buffet? How about Bill Gates? Ted Turner? Donald Trump? Oprah? Others?

Sometimes we have tainted beliefs around money. We feel that really good people don't have or even want a lot of money. Whenever we focus on negative thoughts, patterns, and feelings, we push money away.

How did you react to the changes in the financial markets during 2008? Did your energy go up and down? Did you withdraw your attention and place it elsewhere? Did you withdraw money or sell stocks out of fear that you might lose out? Did you worry that you'd end up with little or nothing? Your driving force behind your actions, thoughts, and feelings sets your attraction patterns.

Money is neutral. What money accomplishes is based on the intention of each person. Your energy patterns determine how it works in your life. Set a positive tone and a positive vibration, and money will flow to you more readily and easily.

This book is *an opportunity* to shift your thinking about money. You don't have to go get money—just align your energy with money as something that comes easily to you. Shifting your thinking about money is a lesson in how you think about things and a lesson in trust. Money is a medium of exchange and a common value. Money is energy. The way money works in your life matches your vibration, thoughts, and feelings about it.

### **The Right to Be Rich**

*The Science of Getting Rich* is a wonderful book to assist you with the concept of not only the right to be rich but also the necessity of focusing on this. Here we are more than one hundred years after it was published, still trying to fully understand the same concepts. You can now get this free e-book online.<sup>3</sup> Be

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<sup>3</sup> [www.scienceofgettingrich.net](http://www.scienceofgettingrich.net).

aware that the author, Wallace D. Wattles, wrote using the language of his time, referring to everyone as “he” and in general as “man.”

The following are excerpts from chapter 1, “The Right to Be Rich”:

Whatever may be said in praise of poverty, the fact remains that it is not possible to live a really complete or successful life unless one is rich. No one can rise to his greatest, possible height in talent or soul development unless he has plenty of money, for to unfold the soul and to develop talent he must have many things to use, and he cannot have these things unless he has money to buy them with.

A person develops in mind, soul, and body by making use of things, and society is so organized that we must have money in order to become the possessors of things. Therefore, the basis of all advancement must be the science of getting rich.

The object of all life is development, and everything that lives has an inalienable right to all the development it is capable of attaining.

A person’s right to life means his right to have the free and unrestricted use of all the things which may be necessary to his fullest mental, spiritual, and physical unfoldment; or, in other words, his right to be rich.

In this book, I shall not speak of riches in a figurative way. To be really rich does not mean to be satisfied or contented with a little. No one ought to be satisfied with a little if he is capable of using and enjoying more. The purpose of nature is the advancement and unfoldment of life, and everyone should have all that can contribute to the power, elegance, beauty, and richness of life. To be content with less is sinful.

It is perfectly right that you should desire to be rich. If you are a normal man or woman you cannot help doing so. It is perfectly right that you should give your best attention to the science of getting rich, for it is the noblest and most necessary of all studies. If you neglect this study, you are derelict in your duty to yourself,

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to God and humanity, for you can render to God and humanity no greater service than to make the most of yourself.<sup>4</sup>

The above excerpt makes it clear that the opportunity to develop oneself to one's highest potential is the most important reason for becoming rich. "To be content with less is sinful" provides a completely different view of sin and the true importance of creating a prosperous life. Each person is here to develop themselves to their highest potential. As they do so, they impact the lives of others, who also benefit from the person's development. Having the means to do this is incredibly important to the person and to the entire world.

Another important concept to consider is the thought that "If I have a lot of money, others will have less." This is a zero-sum idea that there's a fixed amount of resources to be divided among everyone. This idea misunderstands the concept that you're always creating with your energy, and you can create more of anything, including money. In fact, the money supply is always increasing. Others benefit from your prosperity, and they have the option to learn how to create abundance for themselves.

### Create Prosperity via Collaboration

We're now living through one of the most significant periods that most of us will experience in many lifetimes—the breakdown and transformation of our global economic system. We're moving through a forty-year cycle (2000–2040) related to economic and social revolution. The economic system we had in 2000 is no longer sustainable due to extremely high debt levels.

The economic system we create will depend primarily on the consciousness of everyone on this planet. If ever there was a time for group collaboration to create prosperity, *now* would be it! Before we discuss ways to create prosperity through alliances and partnerships, let's first talk about what prosperity is.

Although most people primarily focus on money and having more of it, prosperity is actually *much* more than money. It's about having meaningful and fulfilling work, health and well-being, loving and supporting relationships, creative ways to express ourselves, and experiencing joy and happiness on a daily basis.

Prosperity is about staying in your own center, your own gyroscope, and understanding how you're constantly creating everything around you from within yourself. Money is certainly part of this because it gives us freedom and choices. However, it's only the beginning of prosperity, not the be all, end all.

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<sup>4</sup> Wallace D. Wattles, *The Science of Getting Rich* (Tucson, AZ: Icenci Books, 2002), reprint of 1910 edition.

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In this context, creating prosperity through collaboration is important. One form of prosperity is to create meaningful and fulfilling work with others. Both individuals and organizations are the recipients of your work, such as services a professional might offer.

As you go through this book, you'll discover that anything or anyone that helps you stay positive is helping you generate more money and prosperity. So we invite you to think of ways to partner or collaborate with others to create more prosperity.

Some of the many ways to do this include:

- referral partners
- personal relationships
- work relationships
- sharing with friends, family, and neighbors
- community relationships
- spiritual relationships
- business partners

Consider the economic downturn of 2008. We all contributed to what happened then. Many people went into deep fear about losing money. Whenever you're in fear about money or the economy, you create a worse situation for everyone. The more people are afraid, the more they spiral down. It's certainly possible we could see a worse meltdown. If so, it just means that the parts that are falling away are not sustainable. Sometimes we have to clean things up so we can start fresh. The year 2008 was one of those times.

We'd like you to hold on to the belief that you'll always be OK. This belief will take some trust. However, that's what this entire book is about: learning to trust—yourself, others, and the Universe. We'd also like you to hold an intention that this is the time for you to help create a sustainable economy. The more people who hold this intention, the easier it will be to create it.

According to scientist, spiritual teacher, and best-selling author Gregg Braden, it only takes the square root of 1 percent of any population to create a significant shift. This was originally proven by small groups of meditators in different parts of the country.<sup>5</sup> They practiced creating peace and calm in hot summer locations. When they did this, the crime rate in the cities went down. When they stopped, it went back up again.

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<sup>5</sup> Gregg Braden, *The Divine Matrix: Bridging Time, Space, Miracles, and Belief* (Carlsbad CA: Hay House, 2007), 115–116.

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Now is the time to create an economy that will support us with safe and healthy products for consumers and the environment. This vision can get underway with just the square root of 1 percent of the US population focusing on the same desired outcome. Rounding the population to 326 million, 1 percent is 3.26 million. The square root of this is 1,897 people, a small number to create a new economy.

As you go through this transition from the old economy to the new one, it's especially important to notice how you're feeling every day. If you're in fear after hearing the news, you'll need to change your focus to something positive so you can hold your intention for a more sustainable and healthy economy.

You can help initiate this change by suggesting the possibility to others of creating a new economy. When you stay out of fear and talk about creating a more sustainable economy, one that works to keep us all healthy and well, others will relax and refocus their energies too.

### **Your Commitment to Prosperity**

One way to commit to prosperity is to write a Sacred Prosperity Commitment. You do this by specifying your intentions. We've included a sample to get you started. We recommend you read this out loud and then sign it.

The sample contract is a starting point to get you on the path of prosperity. We encourage you to write your own Personal Prosperity Contract. We're providing a sample of Peg's custom contract and an outline of what your contract can include. Other elements not mentioned can also be included. These are suggestions to start the process.

In the Personal Prosperity Contract, it's important to:

1. Specify your intention for your business, work, or life. Describe the qualities you intend to experience in your life, including work.

This can include:

- a. the kind of people, clients, or customers you want to attract
- b. the sort of friends, colleagues, and employees you want to associate with
- c. the vision and passion you want to bring to your life, business, or work
- d. the type of allies you want to draw to yourself to assist your vision
- e. your highest intuitive wisdom, if you're comfortable with nonphysical energy sponsors

2. State what are you willing to do or change to create the situation.

You can create a businesslike prosperity contract, and you can work with the Universal Manager to assist you with this. Your Universal Manager is a nonphysical entity who will assist you with any project or task and is always waiting to be engaged. Ask your Universal Manager to help you organize your thoughts, and remember what's most important for you to include in the contract. Doing this before you proceed to chapter 2 will give you additional clarity about how you want to apply the principles of this book to your situation.

As soon as you make a commitment to something, the energy shifts. Be on the lookout for this. That's the reason we're asking you to read and sign the Sacred Prosperity Commitment now. Doing so initiates a shift of energy.

Read the Sacred Prosperity Commitment out loud, and sign it at the end. Insert your name in the blank in the first line. We recommend you make a copy and place it in a location where you'll see it daily.



## Sacred Prosperity Commitment

From this day forward, I, \_\_\_\_\_, commit to a life of abundance, prosperity, well-being, and joy. I acknowledge that I am an expression of the Divine and All That Is. As an expression of the Divine, I acknowledge that I have infinite creative flow. I am entitled to continual, Universal support as it abounds in nature. I now claim my natural inheritance of abundance, well-being, and prosperity.

I pledge:

1. To open to abundance, well-being, and prosperity daily.
2. To bring joy and appreciation into my life, which supports the on-going creation of prosperity and abundance.
3. To focus on what I want and to withdraw my attention from anything less.
4. To use contrast to discern and select my true desires.
5. To become conscious of how and when I attract prosperity to my life.
6. To partner with the Universe, trusting that I am fully supported for my highest good.
7. To joyfully and unconditionally give to others on a regular basis.
8. To choose happiness and joy every day.

This is a soul contract. It cannot be revoked by the negative energies of others, world events, malevolent curses, or any external cause. It remains in effect from lifetime to lifetime.

I choose to stand in the flow of the Abundant Universe. I choose this path freely with my mind, heart, body, and soul.

So be it! So it is!

---

Your Signature

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Date

# Personal Prosperity Contract

Below is a blank contract for you to fill in as you like and a sample contract from Peg. Go to [www.moneyisanenergygame.com/resources](http://www.moneyisanenergygame.com/resources) to print a blank contract for ease in creating it. Fill in as you desire.

## Prosperity Contract

I \_\_\_\_\_, make a commitment on this day, \_\_\_\_\_, to create my ultimately prosperous and abundant life and/or business. I commit to shifting and transforming my thoughts and beliefs about money, energy, and the way I partner with others and with my highest intuitive wisdom.

I affirm and align myself energetically with statements that carry the truth of prosperity in them.

I now create new affirmations for myself with these truths (these are examples):

I am a money magnet.

Abundance is my natural, spiritual birthright.

I truly trust the present moment, so the right response comes to me in every situation.

Because I trust the present moment, I can eliminate fear of the past or future.

I attract great people, clients, solutions, and products to work with easily and effortlessly.

I can accomplish or become anything with ease.

Add your own statements here:

I partner with:

family  
friends  
colleagues  
clients and customers  
my highest intuitive wisdom  
(List the people with whom you'll partner.)

I have the courage to let go of my limiting beliefs and fears. I joyfully allow and open to the outcomes I desire.

I affirm that the Universe supports me in this intention now. I release and allow all my good to show up for me now. I also know I am releasing it to a wider vision than I could imagine. I offer gratitude for the blessings coming to me right now. I embody infinite possibilities. I attune and align myself with the powerful transformational truth and energy of this document. My ultimately prosperous life and superabundant business is a reality now!

So be it! So it is!

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(Your Signature)

## Sample Contract from Peg

I, Margaret M. Donahue, make a commitment on this day, \_\_\_\_\_, to create my ultimately prosperous and abundant business. I commit to shifting and transforming my thoughts and beliefs about money, energy, and the way I partner with my highest intuition and with others.

I affirm and align myself energetically with statements that carry the truth of prosperity in them:

Abundance is my natural and spiritual birthright.

I am a money magnet!

I help and support many people worldwide who compensate me well for my skills, knowledge, guidance, and wisdom.

I cocreate my business and life in more exciting and prosperous ways than I even imagine.

I trust myself, the Universe, and the present moment to provide me with clarity, wisdom, and guidance so that I walk my path for my highest good and the highest good of all.

I live a life of joy as I fulfill my highest potential.

I shepherd my money well. It goes out and returns to me many times over.

I prosper from good timing so the Universe's "wind" is at my back, assisting me with my projects.

I prosper from the integration of my inner and outer energies and all that they bring to me.

I attune to my daily Universal messages that assist me to cocreate my true desires.

I trust the Universal process, and I know the Universe is always assisting me.

I partner with:

The Universe, all my guides, nonphysical partners, divine help, and so forth, who are constantly with me, providing me with guidance, clarity, abundant blessings, and a continual flow of cash for all my needs and desires.

Others to do a stellar job with my commitments and responsibilities.

My consulting and coaching clients to assist them to transform their lives for their highest good.

Madeline and other referral partners to create a continuous flow of client referrals among us.

Madeline to coauthor best-selling books based on our collaborations.

My husband, to continue to live a life filled with excellent health and well-being, love, freedom, independence, prosperity, and abundant blessings.

My family, friends, colleagues, students, and clients who support my efforts and accept me just the way I am, with unconditional love.

I courageously release my limiting beliefs and fears. I joyfully allow and open to the outcomes that are for my highest good.

I affirm that the Universe supports me in this intention now. I send forth my intentions and allow all my good to show up for me now. I also know I am releasing my requests to a wider vision than I could imagine. I offer gratitude for the blessings coming to me now and always. I embody infinite possibilities. I attune and align myself with the powerful transformational truth and energy of this document. My ultimately prosperous and abundant business is a reality now!

So be it! So it is!

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(Signature)

## Words of Wisdom



If you want to experience abundance, be abundant and do as abundance does. By doing what a person who is feeling abundant does, you are now creating in your body an experience—at a cellular level—that you know yourself to be abundant. Money really only has a value when you release it—because then it empowers you to be/do and have something that matches who you are. And what goes around comes around because now you've gotten the truth of who you are and the Universe never says “no” to your thought of who you are—it only grows it!!!

—Neale Donald Walsch

## Tools

Here are some tools and techniques we recommend you implement now:

**Prosperity Contract.** Read the Sacred Prosperity Commitment out loud and sign it. Then prepare a Personal Prosperity Contract for you and your business or work within the next week. Clearly state your intentions. Writing things down is powerful and assists with results.

**“Circulate” your money, rather than “spend” it.** Circulation keeps it in motion. It keeps it coming and going. Spending implies that the money is being used up or going away.

**Remove all clutter from your office.**

Clutter stagnates and brings things to a halt. Place an item in the upper left-hand corner of your desk or office that represents growth, wealth, abundance, or prosperity. The item should be something that gives you pleasure, something you enjoy, or something reflective of your business.

It could be a gorgeous upward-growing plant, beautiful fresh flowers (that you replace regularly), a treasure box with money, something from a perfect client. You could also frame the first dollar or hundred dollar bill you generated. You could hang a photo or image of something that represents flow, such as a river or waterfall. Most importantly, have around only items you use or love.

**The gyroscope.** Center yourself in your intuition and higher wisdom. Everyone has this. You can become more and more stable with all the many changes by using your intuition and staying in integrity. Practice using your intuition on a daily basis, even for small things, so you can get used to using this muscle.