

Abundance & Prosperity DIY Guidebook

By Sara Mueller

Before we start, I must make the disclaimer that I am not your financial advisor. I am your success coach. Consider my thoughts on abundance, but please consult your financial advisor and your own inner guidance before making any major decisions about your finances and investments.

Do You View The World From Lack Or Abundance?

There are two ways to view the world. One is with an abundance mindset. The other is with a lack or scarcity mindset. If you view the world from lack, you believe that the world is made up of one pie. You believe all the money, jobs, resources, opportunities, happiness, and love sits in this one pie. And that means if you take a piece of the pie, there is less pie for someone else. Similarly, if someone else has a piece of the pie, that means there is less pie for you. Resources are scarce, limited, and finite. Your general world view is that there is not or never enough.

If you view the world from abundance, there is no pie! There is bountiful wealth, jobs, resources, and love for all. This abundance mindset is the truth of our world, because we are part of the universe and the universe is infinite. There is never-ending abundance available to all.

If you view the world from a place of abundance you step into your role of creator and create the life of your dreams, figuring things out along the way and tapping into the rich abundance of our world.

Your Money Story

I find that much of what contributes to our abundance or lack mindset is our money story, or the beliefs we have about money. These money beliefs – like all beliefs – were GIVEN to you. They are not your authentic beliefs.

You got your beliefs about money from:

1) The era you live in. Whether you lived your formative years during a depression or recession. Whether war was prevalent at the time.

2) Your parents' and close care-givers' beliefs about money.

3) Your childhood experiences.

I want you to pause right now and think about the very first memories you have about money. Who were you with? What was happening? What words were used and what was the energy behind the words and the experience?

Now think about all the specific messages about money you got from your parents, Sunday School teachers, relatives, and other trusted adults. Did you hear:

- Money is the root of all evil.
- Money leads to greed.
- Money is dirty.
- You have to work really hard and long hours to have money.
- Money doesn't grow on trees.
- Other people have money. We don't.
- People with lots of money do bad things.

What else did you hear?

Your first money experiences and the messages that you heard from others became your beliefs about money. Because these beliefs were given to you, you can choose whether or not you want to keep them for yourself. You can choose to adopt different ones that better serve you.

Limitations Can Be Sneaky

Now, even if you feel you are doing well financially, I want you to continue exploring these money mindset concepts. Because our abundance limitations can be sneaky. Maybe we have a very high paying job, but because we believe people with money are bad, we spend or give away every dime we make nearly immediately so we actually don't have any accumulating wealth.

Or maybe we've created a ceiling of how much financial abundance we allow into our lives. We make \$100,000 a year, but never much more than that. It allows us to enjoy our current lifestyle, but won't seem too wealthy to our family or friends who we fear may judge us or think we are becoming greedy.

Or, perhaps you need to grow into a person that can handle greater wealth and abundance. As most personal development teachers and coaches will remind you: The skills and mindset that got you here, are not the same skills and mindset you need for your next up-level. Who do you need to become to align with the abundance that is possible in your life?

So tune in. No matter your level of wealth consciousness, there is expansion available for you. (We are always either expanding or contracting so you might as well invite in expansion here.)

Your Money Mindset Impacts Your Overall Life Abundance

When I first started working on my money mindset, I saw shifts almost instantly in my way of being. Not only was I attracting more abundance to my life, I was also harnessing the creative power of the universe even more. When I saw the truth that our world is infinite and prosperous, and that since I am part of this world, these adjectives could describe me too, I began quickly shifting how I showed up in all areas of my life.

When You Respect Money, Money Respects You

Part of opening up to more abundance and prosperity is learning to respect money. Because when you respect money, money will respect you. Here are some ways that I have changed over the years to respect money more.

I used to crumble up any cash I had and jam them into a ratty old wallet. When I realized the importance of respecting money, I bought a brand new wallet in a color I loved, and started organizing my bills from largest to smallest, tucking them neatly into their place in my wallet.

I used to throw pennies in the garbage if I found one while I was picking up our house. It's not worth the time it will take me to put the penny in my wallet, I thought. What a horrible message I was sending to the universe! By throwing the penny away I was essentially saying to the universe, I don't need money. I don't value money. Even, money is garbage to me. If I believed all these things about money, why would the universe want to send more money my way?

I used to pass over change I'd find on the street rather than picking it up. Now, even if it's just a penny, I pick it up, put it in my wallet and say, "Thank you for the gift, universe! What an abundant world we live in!"

I used to buy things I couldn't afford to impress people that didn't matter. (If someone likes me for the kind of car I drive or jeans I wear, they don't really like the authentic me, thus the relationship will not contribute to my level of joy or fulfillment in life.) Thankfully, I learned to stop doing this at a young age, but if you need to learn — or remember this — today, that's ok.

We live in a consumer-driven world where advertising messages are coming at us hundreds of times a day tied to our strong emotional needs of wanting to belong, to overcome fear, and to feel good. These messages are tested and fine-tuned to make us believe that whatever the person is selling is the answer. But the answer is never outside of you. It is always within. Your value and worth are not demonstrated by what you own, drive, wear, or live in. Your value to our planet is so much more than those material things.

I want to make this point now: I am not saying that you should sell all your belongings and go live in a cave. You absolutely can enjoy well-fitting jeans, fine wine, and a comfortable car. It's when you tie your value and happiness to these items that you suffer. So get off the keeping-up-with-the-Joneses hamster wheel, and do the inner work to light up your soul.

What You Measure, Improves

Before I learned the importance of respecting money and creating a loving relationship with it, I used to live paycheck to paycheck without knowing where all my money was going or having a clear picture of my finances. But what we know from business, what you measure, gets managed, thus gets improved. And I wanted to move into managing wealth and abundance, not confusion and scarcity.

So here's what I did: I tracked all the money I spent for a month so I knew approximately how much we regularly spend on groceries, gifts, doctor appointments, pet costs, etc. I put all these expenses into a spreadsheet that I update regularly if something changes like we cancel cable or bump up the hours of our housekeeper.

By seeing what our necessary monthly expenses were, I was able to identify how much emergency savings we need. (Most financial advisors recommend 3 to 6 months of expenses in your emergency fund. More on this concept later!) This helped me plan for vacations and financial goals, like paying off the debt I accumulated living in New York City and saving for maternity leave. Just like your personal goals, for financial goals we have to first get clarity on what we want, write it down, then continue to take action steps every day to make it happen.

Once I did this, I learned that I actually COULD afford a house manager or personal assistant for ten hours a month to do things for me so I could spend more time and energy on my family, self-care, personal goals, and generating income.

I also track and celebrate every dollar that comes into our family. When I get a notification from the bank about a direct deposit, a check in the mail, an unexpected discount – anything! – I say thank you in my head, do a little dance, or celebrate in some way. This signifies to the universe that receiving money is good and feels good to me, so bring on more of it!

Feel Good While Working With Your Money

Speaking of feeling good, when I pay bills online, I make sure I am feeling good before I sit down to do it. I approach each bill excited to pay it, rather than dreading it, as I witnessed my mom doing when I was a little girl. The mindset I come to my bills with is: It's so fantastic I have this money to pay this bill. It's wonderful I can keep the energetic state of money flowing by both giving and receiving. Each dollar I send out into the world is going to some other person to bless their life in some way. Think of the jobs and livelihood and families my payment is supporting.

If this mindset about paying your bills seems like a far stretch for you now, then at minimum get yourself into a good feeling state before you pay your bills. Maybe you do a solo dance party to a song that makes you feel sexy and amazing. Maybe you light a candle, pour a glass of wine, and put on some relaxing music to make your bill payment an enjoyable experience. Perhaps you do it outside in nature, or follow it with a reward like an art class, massage, or pedicure. Whatever you do, bring good energy to your bill paying to keep the blessings flowing.

Abundant Word Choices

Here's one final shift I made that has contributed to my abundance mindset. I am particular with word choices (for both myself and my clients) because I know our words or thoughts create our beliefs. Our beliefs create our actions. Our actions create our habits. Our habits create our results. Our results create our destiny.

As we discussed earlier, most financial advisors encourage you to have an emergency fund with a few months expenses saved up in case you lose your job or have an unexpected purchase to make. This extra savings makes us feel safe and secure.

Thinking about word choice, instead of calling your account an "emergency fund" or "rainy day fund," why not call it an investment fund or security fund? I don't want to invite in an emergency that we'll have to pay for, so I avoid that word. Money needs a place to go and I'd rather it go to a real estate or retirement investment, rather than an emergency.

Even calling this account "savings" is tricky because money needs to be in a regular state of flow of giving and receiving. If you're holding onto money and saving it for a rainy day, you're stopping the flow of money. I'm not saying to go out and spend all the money you get - this would not serve you. But can you shift this old concept of emergency savings into money that's working for you, that you could access if you did need to in the future? It's such a subtle shift, but our unconscious minds and energy works that way.

What You Appreciate, Appreciates

The final thing I want to address is gratitude, because what you appreciate, appreciates. When you are grateful for all that you have in your life, from the big things to the little, you'll get more of those things.

You can be grateful for big things like:

- Your two legs that allow you to move around throughout the day,
- Your beautiful house,
- The job that supports the lifestyle you are living,
- Or your best friend.

You can even be grateful for small, simple things like:

- The fresh, slightly sweet smell of a flower,

- The perfect shade the sycamore tree offers your kids to play under in the backyard,
- Five minutes to quietly sip your coffee while it's still hot,
- Or the way your child's whole face lights up during a big belly laugh.

When you are in a state of gratitude, you are saying to the Universe, "Thank you! Yes, yes, yes, please to more of these great things because I love them so much!"

Think about it: If you brought your husband home a gift every day, but he never said thank you or seemed excited about the gifts you bought or the effort you went through to obtain the gifts, don't you think you'd eventually stop bringing gifts home to him? But if you saw how much he lit up every time he opened something new, wouldn't you want to keep lighting him up that way?

Beyond aligning with universal energy, gratitude has been proven to change our mood. People who have a regular gratitude practice experience less stress and describe themselves happier overall than those who don't regularly practice gratitude. Shawn Achor is a Harvard researcher, psychologist and best-selling author that studies happiness. He says that a regular gratitude practice physically changes your biology and the structure of your brain. You can read more about his research on happiness and the power of daily gratitude in his book, "The Happiness Advantage."

Daily Gratitude Practice

If you don't have a regular gratitude practice in your day, it's time to build one! Get a journal that's meant to record the things you are grateful for. Commit to listing 3 to 5 things you are grateful for every morning or every night, whichever time works best for you.

A morning gratitude practice is something you can easily add to your morning ritual after your meditation. It will ensure you start the day feeling happy and abundant.

The benefit of practicing gratitude at night is that your life originates from your subconscious, and your subconscious does most of its work while you are sleeping. If you write your gratitude list before bed, you will drift into sleep with those things on your mind. While you're sleeping, your subconscious mind will go to work blueprinting your next day to bring more of the things that make you feel good to your life.

Making a small list in my gratitude journal every day for many years made regular gratitude a part of who I am. I no longer make a daily list in the morning or night because I am appreciating experiences, people, and things all day long. However, if I'm in a funk, can't settle my brain before bed, or about to coach a client or enter a room with a lot of people, I list what I'm grateful for in my head or on paper to shift my energetic state, and be 100 percent present and connected to those in front of me.

3 Ss For More Impactful Gratitude

As someone who has studied productivity and efficiency for years, I offer these suggestions, these three S's, to you to make your gratitude practice pack a more potent punch.

1. Specific.

Be grateful for the toothless smile on your son's face that lights up your heart and fills your body with joy (specific), rather than grateful for your son (general).

2. Savor.

Practice savoring, the art of living in the present moment when you experience something. Notice how all five of your senses are experiencing it. Slow down and take it all in. Express out loud how much and what you are specifically enjoying.

3. Someone else.

The other factor that contributes to a longer, happier life is our relationships. Expressing appreciation for someone else will tie these two powerful life uppers together.

DIY Abundance Building

Now, it's time for you to assess your relationship with money and how it can be improved.

1. Answer the following questions:

- Money is...
- People with money are...
- Money causes...
- My mom thought money was...
- My dad thought money would...
- Money makes people...
- Having money is...

2. What's your money story? In more detail, describe your relationship with money.

3. Make a list of all the people you admire who are doing great things with their money.

Example:

- Oprah
- Warren Buffet
- Bill & Melinda Gates
- Your neighbor or friend

4. If you had more money, what would you do for your family?
5. If you had more money, what would you do for your community?
6. If you had more money, how would you give or be of service?
7. If you had more money, what specific organizations, causes, or charities would you support, donate to, or even create?
8. Make a list of every memory you have about money. Do not hold back. Let every single memory flow out of you onto this paper.

Examples:

- Not negotiating well for a raise you wanted
- Credit card debt you have or had
- A bad investment
- Your parents saying you can't afford something that other kids had
- Your uncle telling you that the woman living in that large house must have hurt a lot of people to create her wealth

9. Make a list of every fear and non-truth you have about money.

Examples:

- I will have to work harder and longer hours if I want to make more money.
- Money will change me.
- I might not have enough money to support my family.
- I'm just not good with finances.
- If the economy crashes, I am doomed.
- Money makes people bad.

10. Make a list of any fears you have about being wealthy.

Examples:

- My family will judge me.
- My friends will expect me to pick up every tab, or will resent me if I don't.
- Having more wealth and success will bring more problems to my life.
- My children will grow up entitled.
- I will always want more and never feel like I have enough.

11. Next go through every single item on lists #8 - #10, one by one:

a. Let yourself feel each item and the emotions associated with it. (Don't dwell too long, and don't worry that you are manifesting more of this, because you are letting it go. Just feel each item.)

b. Then for each one, with the intention of blessing the thought and experience and letting it go, apply the ho'oponopono practice of forgiveness to it by saying, "I'm sorry. Please forgive me. Thank you. I love you."

c. Enjoy the peace knowing your old money story has been released and you are ready to welcome more wealth into your life!

12. Write out your new beliefs or affirmations about money. If ever you find yourself falling back into any of the ones you've uncovered here that don't serve you, forgive those thoughts and state your new beliefs.

Examples:

- Money flows to me easily, frequently, and abundantly.
- There is always more than enough.
- By earning more I provide more for my family and our world.

Cheers to your abundant life!!