



The Metaphysics of Money

The Secrets of Bringing, Keeping and Enjoying
Money in Your Life

Andrew Pacholyk, MS, L.Ac

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The Metaphysics of Money

The power of our thoughts has everything to do with how we bring and keep money in our lives! Why are there people who **have all the money they need**, seem happy, travel whenever they want and never seem to have issues about money? Then there are those who seem to **not be able to get ahead**, can't pay their bills, complain about not having enough money all the time and just never seem to be able to get ahead? **Which one are you? Learn the secrets** of being rich and prosperous! **Discover how** your power of positive thinking brings money to you. **Understand** the Law of Attraction and how to apply it to your life! Download Andrew's unbelievable Ebook today! Don't wait! Start today!

The Purpose of Metaphysics In Your Life

"There are Natural Laws that govern nature, such as gravity and other Laws which govern all that happens in the Universe. From the spiritual to the physical to the mental, everything that happens does so according to Law." -Unknown

Metaphysics is an original term referring to the writings of Aristotle in his **quest to explain physics**. In tradition, metaphysics refers to the branch of philosophy that attempts to understand the fundamental nature of all reality, whether visible or invisible. "Beyond the physical". Therefore, a Metaphysician is one who seeks to discover what underlies everything. This is the study of what is outside objective experience relating to the transcendent or to a reality beyond what is perceptible to the senses.

Often divided into two separate categories, mysticism, which refers to engaging with the One Energy; often called Godhead, Life force or the Universal Energy, and occultism, which refers to the "extension of knowing" (telepathy, ESP: extrasensory perception, clairvoyance, clairaudience, precognition, retrocognition, and medium work) and **doing** (psychokinesis or parapsychology) **beyond the physical or visible** recognized fields of human consciousness. Collectively, this is all considered, Energy Medicine.

Metaphysics has been called everything from New Age Psychology to the Taoism of Life! Metaphysics has always taught us that what we think about most strongly, often times becomes apart of our subconscious. Here, it becomes and anchor or reflex that we end up manifesting in our lives through conscious action! Science has found that the human mind is a storage compartment of accumulated ideas, concepts, opinions and convictions. There are many principles about the theories and postulations of the metaphysical world. Space, time, motion and continuum look at philosophies of the physical world versus the non-physical world. For the purpose of this course, I find it more interesting to focus on the principles of intuition, energy cycles; (such as biorhythms and nature's cycle) and the flow of consciousness and awareness.

Now this is very important! You are probably thinking, "what does all this have to do with money?" I will tell you what this has to do with money and that is your belief system! In metaphysics, there rules of understanding called the **Universal Laws**. These are the basic principles of how we see, manage and incorporate cause and effect into our life.

Universal Law applies to everything and everyone and there are no exceptions. There are many Universal Laws that exist, but for basic understanding, these Laws are broken down to seven major areas:

1. Law of Control
2. Law of Accident
3. Law of Cause & Effect
4. Law of Belief
5. Law of Expectation
6. Law of Attraction
7. Law of Correspondence

It is through these seven laws that everything flows. Life becomes extremely uncomplicated once you understand, as well as live in accordance with them. Money is only one part of this entire scenario, but it is important to understand these seven laws as they are all relative to one another. These principles will help you to not only understand how you look at money, but how it should be understood in your life.

Law of Control

The Law of Control simply states that we have high self-esteem and feel good about ourselves to the exact degree that we feel we are in control of our lives. Unfortunately, the majority of the population does not live according to the Law of Control, but rather by its inverse, the Law of Accident. The truth of the matter is that every one of us is in total control of our life, but until one takes the step to determine that they are personally responsible for what happens to them, then they cannot help but live by Accident.

Law of Accident

This Law states that we feel badly about ourselves and have low self-esteem to the degree that we feel events and circumstances control our lives. In other words, we are the victims of whatever else happens around us. If good things happen, then we benefit, but if bad things happen, we play the victim.

Law of Cause & Effect

This Law is also known as the Iron Law of Human Destiny because it is so profound and powerful. Simply stated, the Law of Cause & Effect says that everything happens for a reason. All actions have consequences, as do all inactions. Distilled down to the simplest possible terms, this law states that for every effect in one's life, there is a specific cause. The law can also be applied in the physical sense through examination of Sir Isaac Newton's third Law of Motion, which states that "for every action, there is an equal and opposite reaction." If, for example, you were to hold your hand over a candle's flame (the cause) the effect would be that your hand would burn and it would hurt!

The truly wonderful thing about this law is that by definition then, we should be able to manifest that which we truly want (the effect), simply by exerting the same causes that others before us have exerted and been successful.

Law of Belief

The Law of Belief states that whatever you believe with feeling and conviction becomes your reality. It is not until you change your beliefs that you can begin to change your reality and your performance.

You have heard the doubters and the naysayers out there who always proclaim “I’ll believe it when I see it!” In reality, it is the other way around; it is not until you believe it, that you will see it (no matter what “it” is)! Self-limiting beliefs are perhaps the most detrimental of all thoughts, since they absolutely will keep you from the success that you may want, but don’t believe you can attain. There is an old saying that goes “whether you think you can or you can’t, your right!” This saying is completely congruent with the Law of Belief.

Law of Expectation

Simply stated, the Law of Expectations tells us that whatever one expects, with confidence, becomes a self-fulfilling prophecy. When one expects with confidence that good things will happen, they usually will. If, on the other hand, one expects a negative outcome to a situation, then the outcome will usually be negative.

Our expectations play a key role in our own outcomes and they also have a remarkable effect on the people around us. What we expect from those around us determines our attitude toward them more than any other factor. In turn, the people around us tend to reflect our attitudes right back at us - whether the expectations and attitudes are positive or negative, good or bad.

Law of Attraction

The Law of Attraction states that we attract into our lives, that which we focus our thoughts upon. If your thoughts are constantly on positive outcomes and good results, then that is what we will manifest. If, on the other hand, your predominant thoughts are on negative outcomes and poor results, then that is what you will attract. This is based on the fact that the Universe is simply vibrational energy in motion. Emotions, thoughts, feelings and objects – absolutely everything has a vibrational frequency. Since like attracts like, it is only logical that the vibrational frequency of your predominant thoughts will attract results that have a similar vibrational frequency. We know that emotions that are love-based (love, desire, happiness, wonder, joy etc.) have a very high vibrational frequency, whereas emotions that are fear-based (anger, hatred, intolerance, fear, sadness etc.) vibrate at a very low frequency.

Law of Correspondence

“As within, so without” is an old saying that perfectly describes the Law of Correspondence. This simply means that what happens on the outside is merely a reflection of what is happening on the inside. Your outer world is a reflection of your inner world. An individual that is unhappy and living in conflict with themselves, will always exhibit negative behaviors on the outside. Sometimes, one can mask these negative behaviors and thoughts, but the true feelings will eventually reveal themselves. Everything in our lives is a mirror of what is happening within us. If you want to make your outside life better, the only way to accomplish this is to change what is happening on the inside.

In order to live the successful, happy life we all deserve, it is necessary to understand and live by Universal Law. The best way to do this is to first and foremost, take control over your thoughts and to stay in the present moment. Ask yourself constantly; "What am I thinking about right now?" If the answer is something negative, then take the opportunity to change your thoughts. This will start to put you back in control of your life which is the first step to lasting happiness and peace of mind!

The Energy Around You

Intuition

Energy Medicine is based on the belief that the human body is composed of energy fields. When the energy is properly distributed and circulating freely, the body is healthy.

The source of our intuition is often described as our "gut feeling" found at the Solar Plexus Chakra. This energy center deals with the human ego, emotions and self-power. Although, the Third Eye Chakra is most associated with intuition, the "spark" is what is felt in the area of our solar plexus. This being the biggest nerve center in our body connected to almost all the organs. This is also where the connection between the three lower Chakra interchange with the four higher Chakra energy centers.

The Third Eye Chakra is related to the act of seeing, both physically and intuitively. As such it opens our psychic faculties and our understanding on many levels. When healthy, it allows us to see clearly, in effect, letting us "see the big picture." Listening to and understanding your intuition is a major key to the basic principle of TRUST (which we will get to, in your beliefs about money and everything else in your life!

The Intuitive Learning Process

There are **three stages** our mind goes through in learning to comprehend a situation or idea:

1. **Sensory Perception** is the process in which we decipher information that is received in the cerebral cortex from the lower sensory or motor area. It is the perceiving or intuitive act that we receive when we see something, touch or feel something, hear or smell something. In turn, we deduce a situation in our minds based on these small, intense discoveries. Now, you must ask yourself, is it the perceived notion of what feels good or is it the intuitive act of what you know in your heart? I had a teacher who answered that question by asking "**is there a presence or absence of harmony around the situation?**"

2. **Surrender** is the action of yielding one's person or giving up the possession of something or into the power of another. By **letting go**, it leaves us exposed, opened, vulnerable, defenseless. Only by surrendering, are we completely and fully able to allow the Universe to take over and truly lead us to the most **natural and simple path**. By allowing this path of **least resistance** into your life, you receive what is intended! Use your tools of love, gratitude and assurance to **trust** your perception is right. When the choice seems effortless, inspiring, associated with synchronicity, clarity or a profound sense of peace, surrendering to it is the only and best choice available.

3. **Illumination** is receiving power! There is nothing more enlightening than looking at something you do not understand or quit comprehend until that moment when suddenly, it becomes so very clear to you, that you just cannot believe you did not see it in the first place!

This self-discovery, or illumination we experience is one of the greatest gifts we can receive. There is no personal agenda or hidden reasoning behind the illumination, as it is a product of **pure clarity, harmony and profound peace**. This is due, in many ways, to our sensory perceptions, which takes place in this discovery process and the ability to allow ourselves to surrender.

This Intuitive Learning Process is something we can apply to ANY situation in our lives! Whether learning a craft, understanding the computer, or accepting any given situation, this process will help you to "open your mind" and allow new ideas, new creativity, and new insight to flow freely. Try it!



An iceberg can serve as a useful metaphor to understand the unconscious mind, its relationship to the conscious mind and how the two parts of our mind can better work together. Only a small percentage of the whole iceberg is visible above the surface. In our metaphor the small amount of iceberg above the surface represents the conscious mind; the huge mass below the surface, the unconscious mind. The unconscious mind holds all awareness that is not presently in the conscious mind. All memories, feelings and thoughts that are out of conscious awareness are by definition 'unconscious.' It is also called the subconscious and is known as the dreaming mind or deep mind.

Using the steps you just read, what are your first intuitive thoughts :

In regards to money, how do you feel about your financial situation right now?

Do you feel like you never have enough? Explain!

What are your negative thoughts about money?

What are your positive thoughts about money?

Your Intuition Exercise

Based on the sensory perception/surrender/illumination model, it often becomes clearer, when you dig deeper. This can be done by asking certain questions and then answering them truthfully:

Write out your situation

1. On a piece of paper, write out your specific concern:

- a. Are you having an issue with family? ____
- b. Is there a relationship problem? ____
- c. Are you having a problem at work? ____

2. Are you at a crossroads with this situation? ____

a. Explain it out by writing down where the conflict occurs. ____

"What I really want this outcome to be is:"

3. My natural response to this would be: ____

a. Finish the sentence. ____

b. Now keep asking the question and answering 3 more times, each with a different response: ____

What I really want this outcome to be is:

What I really want this outcome to be is:

What I really want this outcome to be is:

What this situation really needs is?

4. Write out an answer to this question. ____

a. Finish the sentence. ____

b. Do not add the phrase "**from me**" to this answer.

c. Now keep asking the question and answering 3 more times, each with a different response: ____

What this situation really needs is?

What this situation really needs is?

What this situation really needs is?

If you have reached/revealed your **illumination** (true intuitive answer)

5. Write out the solution below. ____

6. Explain why this worked for you!

What is abundance?

Abundance is found everywhere you look. There is abundance in nature. There is abundance in the comforts of life. There is abundance in the place where we work. There is abundance in the air around you! It is YOUR JOB to see it and honor it with gratitude and appreciation.

Abundance of all good things is natural. Again, natural It is natural for you to be rich, happy, joyful and healthy. Because there is only a stream of wellness that flows through you, and you are either allowing it (when you feel wealthy, healthy, and happy) or you are blocking it (when you feel poor, unhealthy, and miserable). This depends on your current beliefs (especially about abundance) and the Law of Attraction

So the key to experiencing natural abundance is not in creating that abundance, it is in allowing that abundance to come to you. The four best ways I have found to do this are:

1. Changing your beliefs
2. Using powerful manifestation techniques
3. Consciously using the Law of Attraction
4. Harnessing the power of positive beliefs

What is prosperity?

Prosperity is the state of flourishing, thriving, success, or good fortune. Prosperity often encompasses wealth but, it is not just about money! Prosperity encompasses those things which give us abundance, gratitude, appreciation, peace, happiness and health. Prosperity is your right and reward. You have it and should always recognize it. Some important values about being prosperous include giving, sharing, accepting compliments and recognizing new beginnings.

"Prosperity isn't about what you have or own, but what you feel about what you have or own."

Money Beliefs

The Metaphysics of Money

"Traditionally, metaphysics refers to the branch of philosophy that attempts to understand the **fundamental nature of all reality, whether visible or invisible**. It seeks a description so basic, so essentially simple, so all-inclusive that it applies to everything, whether divine or human or anything else. It attempts to tell what anything must be like in order to be at all. The term metaphysics originally referred to the **writings of Aristotle** that came after his writings on physics, in the arrangement made by Andronicus of Rhodes about three centuries after Aristotle's death".

The Metaphysics of Money can be explained as **EMOTIONAL CURRENCY!** Our belief system has much to do with money surrounding it. We each carry our own emotional, psychological and symbolic ideas when it come to money. **Belief is one of our most powerful assets or one of our**

most destructive foes. With the ability to believe good things about money, you can accomplish nearly anything! The more you believe in yourself, the more you will definitely become accomplished. Almost every decision we make, and so much of our personalities is formed in some way, shape or form by our beliefs around money.

Abundance comes to those who **MAKE ROOM FOR IT** and for those **WHO HAVE A POSITIVE BELIEF ABOUT MONEY!** It's just as simple as that. When we face situations that are near physical or mental impossibilities, then it is our belief system, or belief in ourselves, that determines IF it is possible.

* Our Belief System is one of the major factors that can get us through situations or can cause our life to crumble around us! How we "program" ourselves to see what our abundance is, shows us just how wealthy we are.

* Our self-confidence and self-love are often the key to opening and strengthening this portion of our thoughts which in turn emanates from ourselves, which in turn allows abundance to find us!

* Energy follows thought. Program thought to be positive and your energy will reflect it!

* Really appreciating what we DO have as opposed to what we would like to have, sometimes makes a significant difference. This is always an important element in a wealthy person that is often neglected.

Positive Beliefs About Money

Our body and minds are stronger and more complexed than most people realize. We are capable of much more. People place too many limits on what they can do. **Learning to believe in yourself** and your abilities is a hard job that never ends. Although, it does get easier with time. You need to start pushing yourself. Attempting things that are just outside your ability. I know, your saying to yourself, "I push myself," or "I do my best," but I am still struggling with money issues, then you are still stuck in the old belief pattern. You have to believe you can go past your limits. By putting in the time and effort you **WILL** succeed. **You have abundance.** As you succeed, your confidence will grow. One of the best things about expanding your limits, is that things that used to be impossible, or out of reach or due to financial woes, can now be apart of your everyday life! By building the belief in your ability, you can accomplish anything in life.

Name 3 positive beliefs you have about money?

Visualize a Sea of Abundance

As you are able to truly conceive of more, more will come into your life. Visualization is a brilliant tool. Meditate on your abundance. Meditation: is a time-honored technique that can take you into infinite dimensions of consciousness. It is a simple effort that becomes effortless as we do it more and more. **One major principle to meditation is in the ability to completely quiet your mind.** Meditation helps us live a healthier, less stressful life. The physical and psychological benefits are wonderful. The Universe can only distribute to you what you have in your consciousness and you can ALWAYS create more in your consciousness. The practice of meditation helps us temporarily let the physical world go so that we can begin to see ourselves as we truly are spiritually enlightened beings.

Name 3 positive images of abundance

Create a meditation right now on the first **image**. **Fold your hands gently** in your lap and close your eyes. Take a few deep breaths. Picture your image. Allow it to stay in your mind's eye. Then just sit. If you have never meditated before, you will probably feel as if your mind is full of thoughts. Don't try to stop the thoughts, just watch them. Imagine that you are on the bank of a river and that your thoughts are the river going by. Don't try to stop the river, just watch it.

Now bring your mind back to your image. When your thoughts start to wander, **go back to your positive image of abundance.**

You may become impatient, or even bored. That's okay. If you find yourself complaining, just watch the thoughts pass by, then bring your focus back to your positive image. Cultivating positive images in your life are imperative for you to start seeing things differently. Do this for 5 to 10 minutes. You may find that you fall asleep because you are so relaxed. That's good because, in many ways, you have begun to let go. Continue at this pace and each day allow just a little more time for yourself to meditate. Doing this allows you to relax and forget about time.

Tomorrow, do the same meditation. Now start with the 2nd image you wrote down...and so forth.

You are cultivating positive ideas about money. With each of the above images you wrote down, what is the positive idea associated with each image?

Gaining Abundance through Giving

Like everything else in life, money ebbs and flows. Giving is the natural process that leads to the flow of receiving. Allowing yourself to "let go" and to give freely, creates more abundance

than you can imagine. Holding and hording only halts the flow of energetic thought and therefore, the flowing of abundance.

I Give without EVER expectation.

I Give from your heart.

I Give freely with no attachments.

These three statements are both an affirmation and an action. If you give freely, from your heart and without expecting something back, ever, you will be on the receiving end of the most unexpected rewards!

The harder and stronger you hold on to things, protect them and horde them, the easier and quicker they will slip from your fingers! The energy of holding on so tight will only show you how little you have a grip on such things. It is the Universal law in action.

Write out the above affirmations:

Allow Yourself Pleasure

Give yourself pleasure with your money. You truly deserve it and if you don't think so, you need to go back and re-evaluate as to why you don't think you deserve it. Enjoy the spending of money. What old belief is stopping you? Change it!

Why do you deserve to enjoy your money?

Why do you think you do not deserve to enjoy your money?

Pay Your Bills With Great Thanks

if you feel resentment every time you have to pay a bill, the money will come back to you even slower. If you pay with love and joyfulness, you open the free flowing channel of abundance. Remember, a bill is an acknowledgment of your ability to pay. Someone gives you the product or the service first, entrusting you for good reason; that you are able, capable and a dependable person. So pay each bill with thanks and appreciation.

Why do these people who write me a bill trust me?

What do I offer/suggest/show to these people that they are able to trust me?

Do I trust myself?

Why do I trust myself?

Why should others trust me?

Make Room for Money

Cluttered space means a cluttered mind. Remove everything in your life that you do not absolutely LOVE. Making order out of chaos is the natural way of the Universe. Clutter means confusion and the fact that you do not have a handle on things. Money is one of those things. It is a hard concept to accept, but you will see, that once you clear the clutter, you open yourself and your environment up for new change.

Do you make room for money? Explain how?

What part of your life is cluttered? Explain why?

Enough, Not More

Insatiability is the glutinous act of never having enough, never content with what you are given. We often buy what we don't need or want, but believe we should have it, as opposed to looking at what we really want and then moving toward it. The constant desire for more is not only damaging to us personally, but feeds into a greater belief that there is never enough to go around. Money is only a means of exchange. That is all.

Lapsing into victim mentality happens to us more often than we might like to think. For most of us it has become a subconscious habit that we are scarcely aware of. Yet, the victim is there - lurking - and influencing our lives and well-being behind the scenes.

The essence of the everyday victim mentality is the feeling of never having enough. It's actually much more than that. It's the feeling of never *being* enough. To a victim there is never enough time, enough money, enough love, enough respect, enough forgiveness, etc. More is needed. The victim always needs more.

So...when do we get to have enough? When our hopes for the future come true? When we secure the relationship of our dreams, earn the money we want, have as much free time as we could hope for? Is this when we'll finally be able to stand up and say, "Enough is enough. I'm content."

Is the inner-victim ever going to be satisfied with these things? Is it ever going to be satisfied, period? Victim mentality hangs on need. **It is the habit of being needy.** Only a victim *needs* something; a victim-free mindset *desires* or *prefers* - yet can do without. A victim-free mind is sufficient unto itself.

No matter what our achievements or good fortune may be, we will never be content if we are deeply invested in the habit of always wanting more. Only by breaking the *habit* of everyday victim mentality can we hope to find contentment.

1. **Feeling like we never have enough is to play victims to life.** Yet, isn't that strange? Is it natural to feel victimized by the very thing that is handing us our lives every moment of every hour of every day? We're given something so powerful and raw - the creative power of life - yet we seem to reflexively revert into a mindset of lack.
2. **Feeling like we never have enough is a betrayal of our natural instincts.** We should know better. We have enough. We are enough. And with the self-sufficiency that we have - we can create more - yet from a place of strength, not desperation.
3. **Having an attitude of gratitude** helps us reconnect with our natural power and with the power that created us. It helps remind us who we really are - lest we continue to feel sorry for ourselves or bemoan our lot.

Having An Attitude Of Gratitude

Having an attitude of gratitude and indulging in victim thinking are mutually exclusive. We experience either one or the other, never both at the same time.

This is great news for those of us who want to bring more gratitude into our lives. We need not address the victim within. Neediness will perish on it's own by filling our days with gratitude.

Feeling needy or victimized - gratitude has no place to enter. Feeling grateful - we leave neediness and victimization out in the cold. If you want to eliminate victim thinking from your life then cultivating an attitude of gratitude will do it.

Let's look at some of the guises in which victim mentality appears in our lives and how having an attitude of gratitude helps us turn the tables on this cunning foe.



The Gratitude Project

by Andrew Pacholyk, MS, L.Ac.

This is a self awareness exercise. I started this in my practice in New York City over 10 years ago. It has always been an offering to my patients who come in during the week of Thanksgiving for treatment. I would ask them to take home this handout and to fill it out in their private time. If they were interested in doing a little self attunement exercise, this would be the ideal time, as we can be more conscious of the benefits we receive in our lives.

At this time in my life, things maybe going great or they may not be the best. Regardless, TODAY I am grateful for:

1. _____

My life is full of hidden blessings. I will name three of them I may have forgotten:

1. _____

2. _____

3. _____

I was able to eat today. I am thankful to have food to eat today because:

1. _____

I woke up in good health today. I am so grateful for this because:

1. _____

I may not have woken up in the best state of health today, yet I cannot be more thankful because:

1. _____

I am most grateful for three people in my life. Who are they and why?

1. _____

2. _____

3. _____

There has always been a song or piece of music in my life that I have been very grateful for because:

Name of song: _____

1. _____

I have command of my senses today. I am eternally grateful for each one of them, as there are some who do not have the ability to use them. I am grateful for each one of them in this way:

Sight: _____

Hearing: _____

Taste: _____

Touch: _____

Smell: _____

My happiness depends on:

The path of my life depends on:

My choices determine my:

My final thought of gratitude is about:



Time-Management? Or Self Management?

A specific manifestation of everyday victim mentality is feeling pressured by time. This ever-so-prevalent habit deeply influences how we feel about ourselves and our lives. Allowing ourselves to be pressured by time is a subconscious admission that we don't feel in control of ourselves or our life.

When we feel that we don't have enough time, it means that we aren't appreciating the time we have. Having an attitude of gratitude around time is critical to our sense of well being.

Our natural instincts demand that we appreciate and use the time we have.

Here's a simple out-of-the-mind self-improvement technique that can help you turn the tables on feeling victimized by time...

Technique: Every time you catch yourself thinking in terms of '**I don't have enough time**', or 'I wish I had more time' - simply replace the word 'time' with the word 'life'. 'I don't have enough life' or 'I wish I had more life'.

This may sound odd, but what it does is give you perspective. It brings you back to the present moment. We often equate time with life, but they aren't the same. Time is linear - life is not. Time is of the mind. Life is of the present moment.

We need to use our instincts to reconnect with life. We need to step out-of-the-mind and reconnect with the power, satisfaction and preciousness that are here for us *now*.

Thinking, 'I wish I had more time' keeps you trapped in the linear world of the mind.

Thinking, 'I wish I had more life' forces you to think about what you are actually doing with the time you have?

No Expectations, Endless Possibilities

by Andrew Pacholyk, MS, L.Ac.

We expect things in life. We expect things to be as they were in our childhood, the way we were brought up. We expect things to be the way we want them to be, the way we feel things should be. We expect things to be the way we want them to be in our love life, our careers, our families, our vacations and our relationship with others. We do the same thing with money. We expect when we have it, it is automatically going to make us happy. We expect it will be there when we need it. We expect if we don't have the amount we want, we won't be... fulfilled, rich, happy (add your expectation here).

"The greater you expect things to be, the harder it is to deal with things that do not go your way!"

Already, I can sense resistance! Having no expectations is one of the greatest lessons we can learn. This is not an easy concept to wrap your mind around.

In my practice, I see this everyday:

The 30 year old female who gives up other interests, activities and friends, now that she is in this new relationship with her job. She is expecting that the relationship she has with her job is "the one." She feels incomplete without THIS job and she is expecting that it will change her life and give her everything she is expecting in life.

The 75 year old grandmother, who expects her children and grand children to always be there to help her out with money. Because, after all, that is what she had children for.

The 23 year old college grad who expects to have money in his hand whenever he asks his parents/family/friends for it.

Are you ready to forget about what you think you want, and learn more about the endless possibilities that are available to you?

1. Allow change to happen freely.
2. Let go of old ideas.
3. Embrace new ideas, no matter how different they are from yours.
4. Conflicting thoughts are not a threat. They can be a window of opportunity.
5. Go into EVERY situation with an open mind.
6. Follow a new idea or opportunity where IT leads you, NOT where you want it to go.
7. Take a new situation, one day at a time.
8. Be available mentally, emotionally, spiritually for an approach that may be different than yours.
9. Find the positive in EVERY situation that is presented to you. Why was this situation brought to me?
10. Learn the lesson the Universe is tossing your way.

Progress is not possible unless people embrace new ideas, mind sets, skills and expectations to match the opportunities afforded by the introduction of something new to them!

By allowing yourself to be open to ANYTHING that is new to you and giving it a chance, you can find your life going in the direction of new adventures and endless possibilities!

Try it today!

What does money represent to you?

We give money symbolism. What does money symbolize to you?

Look at each one of these situations. Regarding YOUR belief system about money, in a few words (or sentences) explain how money comes into play as a symbol for you with:

Love?

Status?

Security?

Freedom?

Success?

Feng Shui: An Ancient Approach That Works

Feng Shui (pronounced Fung Shway) is the ancient Chinese art of placement to enhance the flow of "vital life energy" known as Qi. Practitioners believe that rooms, buildings and all environments can be arranged and decorated in a way that maximizes the flow of Qi and, resulting in improvements to health and happiness of those who live in that environment.

"Allow things in your life which make your heart sing, feed your soul or nourish you on a daily basis."

Feng Shui is an expression of the oneness and interconnectedness of all things on all levels and all dimensions. This is a **"key concept"** in understanding how our essence relates to everything else around us, including our environment. As we begin to sense this oneness we then find that it is possible to gain insight from looking at our environment on a broader scale. It is often said that **"Feng Shui teaches us what we already know"**.

An important idea in Feng Shui has to do with the clutter around us. We can not only be cluttered by objects and things, but also by people, ideas and beliefs. Look around you. Is there clutter in your life?

Name 3 areas where there is clutter?

Does your home have disorder? Is your office desk full of papers, knick knacks and unnecessary items? Are the corners in your garage filled with junk? Do you have out of date ideas or beliefs that are holding you back from growing?

They say the minute you make space for something else in your life, it comes to you. **That goes for money too.**

Here is a very simple yet unbelievable way to get started on your road to awareness. The approach of decluttering your life can be overwhelming. I will ask you to start very small. Do not bite of more than you can chew. Make the process an interesting way to look at the clutter in your life.

Decluttering Your Life

The first lesson is to start small!

- Start with your desk, a closet, or one room. It is easy to get overwhelmed when decluttering. Do not allow it.

1. I love to clear the space of everything.

- Take a look at the empty space. Remember when this last occurred? How do you feel in this space now?

2. Take a look at the items you removed.

- One by one, look over each and every item. Do you absolutely love it? How does it serve you? Is there an emotional attachment to it? Is it a good one or a bad one?

3. Items with bad emotions connected to them

- or items you do not absolutely love or serve you, get rid of them now!

4. The items that you do love, why do you love them so?

- How well do they serve you or play a particular purpose? If you save it, find a great place for it, where it will do the most good.

5. Make a pile, box or space for all the items you do not need, want or do not serve you.

- You can separate them into smaller piles to give them away, gift them or sell them. Throw out the items you wish to discard ASAP. There is an amazing feeling attached to an item (or emotion) we let go of!!

6. Note on giving or gifting items:

- Charities such as the Salvation Army, shelters or churches are usually very happy to take the items you wish to give them. They usually prefer clothes to be cleaned or dry cleaned.
- The items you decide to gift should be something very special to a specific person who you feel would really love the item or could really benefit from it. Do not just gift it to get rid of it. It is better to just throw it out if you cannot find an appropriate outlet for it!

7. The power of letting go offers the possibility of two types of peace:

- peace of mind -- the potential healing of old emotional connections, wounds, or a clearer consciousness and...
- peace with others -- the possibility of new, more gratifying relationships in the future.

8. It takes no strength to let go. . . only courage.

- Life either expands or contracts in direct proportion to your courage to let go.

9. By giving this fear up to the Universe to handle...

- you are essentially allowing yourself to let go and release this fear, and in turn, strip away any kind of meaning or significance it may have upon you.

10. **By letting go**, this allows us to move to the next level in our lives, the next natural process. Often times, this is a fear in itself.

- The fear of "what will happen when I DO move to my next stage in life?" Remember, feeling protected always comes by letting go of that fear.

Here are some places to start:

- **Closets:** Go through your closets once a year. Consider the clothing you have in there. Is there really a chance you will fit into those jeans again? Will that shirt ever be something you enjoy putting on? Be realistic and gather up clothes, shoes and accessories that you haven't worn for a while. Donate to a thrift shop, or sell them at a consignment shop. You can also go through and get rid of other items that might be cluttering up your closet, from old boxes to battered and broken.
-
- **Linens:** Periodically look through your linens. Check to see that sheets, towels, tablecloths and other items are in good condition. Or, simply get rid of items that you have too many of. Do you really need 50 towels? You can consign some to the rag heap (make sure to get rid of the old rags), and give away or sell linens that are still in good shape.
-
- **Cupboards and Pantry:** You should also go through your pantry and your kitchen cupboards at least every couple of years. Check for food that is expired or has some other problem. Look for appliances that are broken, and superfluous dishes. If you have a home food storage system, make sure that everything is being properly rotated.
-
- **Toys:** Periodically go through your children's toys and get rid of toys that are broken, or that your kids don't play with. I find that the months leading up to Christmas each year are ideal for this. Donate or sell toys in good condition, and throw out broken toys. This includes going through video games. You should also take this time to go through your own adult version of toys and consider getting rid of some of those. In some cases, for particularly attractive toys, it might be a good idea to box them up for when you have grandchildren. But be selective. You don't want to clutter your storage space up with too many toy boxes.
-
- **Storage:** Every couple of years go through your storage spaces in the attic or in the crawl space. Look through boxes you have stored there, and determine whether you still really need what you have. There's nothing wrong with letting go.

You really can keep a cleaner, less cluttered home. And you don't have to go through everything all at once. Tackle each area on its own, and at different times of the year, so that it does not become overwhelming.

Ways to Get Rid of Your Debt for Good



This is not a step-by-step guide to reducing debt. Rather, it is a collection of a lot of the wisdom I have read so far on this topic and a list of some of the things that worked for us.

As you go through the list, I would recommend sorting it out into *things that will definitely work for you* and *things that could possibly work for you*. Start implementing the things that will work for you *right away* and start working on incorporating the others when possible. Believe me, soon it will become an obsession (if it already isn't!) and slowly but surely you will be free of debt. And that feeling is worth any short-term pain you have to go through.

1. **Stop adding more debt:** No kidding right? Well, if it's so simple why aren't you doing it? Think of your debt as a small hill of dirt in your back yard. To get rid of that dirt hill, you need to dig out a shovel at a time. Now imagine for every 2-3 shovels of dirt that you dig out, you toss 4 shovels back on. How long will it take to get rid of that little hill? Piling on more debt while you are trying to get out of it doesn't make much sense either.
2. **Get rid of your credit cards:** One of the biggest down falls that most of us have is the reliance on credit cards. Unlike spending real cash, when you charge it to a card you don't feel the burn. So if you cannot control how much you spend on your card, then cut up your cards, leave them locked up at home, freeze them or bury them until you are out of debt. (Note: Don't close the accounts since that can result in **reducing your credit score!**)

When I was in college, I went a little wild with student credit cards. I learned the hard way that I needed some control, so I froze the cards in a large pan of water. If I wanted or needed something badly enough to wait for the cards to thaw out, then it was probably worth purchasing. If not, I saved the dough. My mom still laughs about this, but I saved thousands in forgone impulse purchases. -- Kelly Colucci, Cumming, Ga. - quote source: [Kiplinger](#)

3. **Change your attitude:** Like everything else in life, getting out of debt is heavily dependent on your attitude. Switch to a “Can Do” attitude. Stop giving into the victim mentality or self-doubts of whether you can do it. Start attacking debt and don’t stop until its all gone.



Photo: Aaronyx

4. **Stay busy:** An idle mind is a devil’s work shop and a retailer's dream. If you go to the mall just because you are bored, you are bound to end up buying stuff you likely don’t need. If you laze in front of the TV doing nothing, then the advertisers are bound to instill a yearning for something that you wouldn’t have wanted otherwise. Throwing away money to keep yourself entertained when you could be using that time a lot more productively just won’t cut it if you are serious about getting out of debt.
5. **Change your spending habits:** Do you always plan before you buy something or do you just pick things up? Do you ask yourself if you really “need” it, or justify your “wants” and keep indulging yourself? Do you spend an excessive amount of money on showing off to your friends? Take a long hard look at your spending habits and fix any short comings that you see.
6. **Cut your spending:** Can you still save some money after all of your bills are paid? For instance when you look at your groceries, can you replace some brands with generics so you can save some cash? Can you stock up during sales to save some money? How about making sure you use your utilities wisely to save on water, electricity and gas bill? Look at all aspects of your spending to pinch some more money out that you can throw at debt.
7. **Embrace a simple, frugal lifestyle:** We are in a land of excess. We believe that we need a lot of things to survive. But in reality we can get on by with very little. The more of the excesses you can trim out the sooner you will be out of debt. Yes, life will seem a bit drab without some of the indulgences you are used to. It’s your call which one you like more – temporary indulgences and sleepless nights worrying over debt, or a few sacrifices now to be free of debt issues for the rest of your life!

8. **Always lookout to improve your current income:** The more the money you make, the more you will have left over to throw at your debt. So always look for opportunities for picking up tasks with higher commission, or over time pay or something that will result in a bonus. Take your job seriously and work hard everyday, at some point **it will pay off for you**.



9. **Create additional sources of income:** Sometimes it is not easy to simply increase your current income at your day job. If that's the case, look at means to create additional sources of income. Do you have a hobby that you can monetize? Do you have skills (musician, carpenter, writer, etc.) that you can use to get some part time gigs? Do you have computer knowledge that you can use online? Creating **additional sources of income** not only helps you get out of debt but provides you with better cushion to survive through primary job loss.
10. **Build an emergency fund:** As you attack your debt, remember to put away a small amount for the rainy day. If something unexpected comes along or if you are forced to borrow money again, you will have a rough time getting out of debt. So stash away small amounts of money **in an emergency fund**, and make sure you use it – well, only for emergencies!
11. **Avoid paying fees when possible:** Get organized. Make sure you are paying your bills on time. There is no point in paying fees in addition to interest! Also, look out for other options where you can save on fees – for instance, going into a bank to withdraw money may seem like a hassle, but is it really worth spending \$3 in ATM fees every time you withdraw money? Booking your movie tickets online may seem convenient, but is it really worth paying an extra dollar for the ticket?
12. **Use balance transfers:** Call up every single one of the credit card companies and ask them if they can lower your interest rate or offer you special interest on balance transfer. Repeat with all the credit cards you have, and consolidate your loans onto the cards that offer the best interest rate. Watch out for the “balance transfer fees” and make sure you are really coming out ahead. Again, do NOT close paid off credit cards because it will lower your credit score!

13. **Make a budget:** **A budget is not really that difficult to make or follow.** You don't need fancy software or tools, just a simple notebook and pen, or a trusted spreadsheet program. List all your recurring bills like rent/mortgage, groceries, utilities, bills and put a limit on it. Then create a category for miscellaneous expenses to cover what you cannot plan for and an indulgence category. If you don't have enough for paying towards debt, tweak and tune these categories, until you find enough.
14. **Reuse and recycle:** **Reuse and recycle** whatever you can. I never buy garbage bags. Instead I have small waste bins in my kitchen and bathrooms that I line with grocery bags. I don't care if someone thinks that is cheap – it saves me money and is a small way to reduce my environmental footprint. So why should I bother about what snobs think. And since they are smaller waste bins, they get cleaned out more regularly, reducing the possibility of stench in the kitchen. You will be amazed at how many different places you can apply the reuse and recycle principle to save a few bucks!
15. **Make your intentions public:** When you start digging into your debt, make your intentions public. Say it out loud - maybe to your spouse or your family or friends. When people know that you are tackling debt, they will give you dirty looks and



Photo: katiebate

lectures when you slip up :) It may be an unsavory experience, but if it keeps you on track and gets you out the hole faster, why not? Maybe it will also stop them from enticing you to eat out or buy that new pair of pants!

16. **Start a blog about your effort:** If you are not comfortable about sharing it with the people you know, share it with strangers! The internet makes it so easy to have an anonymous public image! Use it! Create a blog and chart your progress. You can create free blogs using software like **blogger** - it is fairly easy and you don't need to be tech-savvy to be able to do it. Nothing makes you obsessive about getting rid of your debt like encouragement from a bunch of strangers whom you have never met! Besides, depending on your success, you may be able to monetize your blog and make it an additional source of income. Here are a few blogs to get you started

Blogging Away Debt, No Credit Needed, The Simple Dollar. A simple search for “**blog debt**” on Google will show you many more if you are interested.

17. **Surround yourself with the right type of people:** If you are surrounded by people who keep spending, then it is difficult to get out of the consumerist mentality and slip into the more sensible mentality of living within your means. This may mean changing friends or keeping your distance from those that influence you negatively. It is a very difficult tip to follow, but a necessary one, if you want to really get out of debt.
18. **Move!** Drastic times require drastic measures! If you are really deep into debt you might want to consider more drastic steps like moving to a city with lower cost of living, to a smaller house, to an apartment with lower rent etc.
19. **If something is available for free, don't pay for it. Throw the money at your debt instead!** If you can take public transportation to get around, skip the driving. Better yet, ride your bike and get a little workout at the same time. At the end of the month you may have used one less tank of gas. Make sure you bump up your debt repayment by that amount. It may not seem like much, but over a course of time, this can add up beautifully to free you from debt a lot sooner.
20. **Always pay more than the minimum payment toward your debt.** If you only pay minimum payments, you will be old and gray before you pay off a the debt. Here is a calculator that shows the true cost of paying minimum. For example, if you only pay the minimum payment on a credit card loan of just \$1000, at an APR of 18%, then it will take you around **13 years** to pay off that debt. In that time you would have paid **\$1,115.41** in interest. That is more than the principal borrowed! Imagine how much worse it is with larger loans. So always try to make more than the minimum payments if you are serious about getting rid of debt.
21. **Don't hesitate to take help from loved ones:** When you are down and battling with debt, if loved ones offer to help don't hesitate to accept. This could be in cash or kind. For instance, can your mother baby sit your kids so you can save some money that is spent on daycare and apply it to your debt? Can your parents loan you some money at low or zero interest that will help you reduce the amount you pay in debt? If you are just starting out, can you move back with your parents for a few months and throw the rent money towards your debt? These may be very tough but they can save you several years of slaving to pay off your debt.
22. **Make it automatic/manual:** I know that's ambiguous, but pick what works for you. If it hurts you every month to go over the bills and make the payments, then just set

up automatic payments so that a fixed portion of your income goes towards paying debt. Your sole responsibility then is to make sure that your bank balance stays above the required amount and to avoid overdraft fees. On the other hand, if it gives you pleasure to watch your debt shrink and motivates you to keep at it, then make it manual. Pay your bills by yourself each month.

Ultimately, getting rid of debt is like going on a financial diet; it is not easy and the temptations to give in are high. There will be that tiny voice in your head that says, “*what’s the point of money if you can’t enjoy life?*” But if you are in debt, and constantly worrying about it, you are in fact enslaved to your financial miseries. Unless you make some sacrifices, it is unlikely that you will be able to get out of it. **Not all of these tips will work for you, so pick what does and stick to it!**

Written by Sam Baker of GradMoneyMatters.com - a site dedicated to providing students a choice of [money making ideas](#) so they can say no to debt.

How your emotions can cost you money

(MONEY Magazine) -- If you haven't been feeling emotional about money lately, you must have an excellent yoga instructor. There have been the rolling freak-outs about unemployment, the debt, and European defaults; meanwhile, investors seem to be inflating a bubble in tech.

George Loewenstein, a professor of economics and psychology at Carnegie Mellon, has devoted his career to figuring out how our complex and often mysterious emotions affect money and life decisions.

His field, known as behavioral economics, is now quite trendy -- it's been embraced by would-be reformers ranging from the Obama administration to Britain's Conservative Party-- but Loewenstein warns that understanding emotions doesn't lead to easy solutions.

He recently spoke with MONEY contributing writer David Futrelle; the conversation has been edited.

What's the most important lesson you've learned about the role of emotions in people's economic behavior?

It's dangerous to make long-term decisions based on short-term emotions.

So just take a deep breath before making a big money decision?

Not exactly. Often the problem isn't that we're too emotional. It can also be that we're unemotional now and don't appreciate how emotional we're going to be in the future. I call this an empathy gap -- we don't fully empathize with our future selves.

How would my inability to imagine how my future self will feel mess up my financial planning?

My colleagues -- chiefly, Leaf Van Boven -- and I have studied the illusion of courage: People think they will be more willing to take risks in the future than they really will be. They underestimate the fear they will experience when they get into a fear-inducing situation.

How to invest in a scary economy

In many of our studies, we asked people whether, in exchange for a payment, they would be willing to take social risks, like miming, dancing, or telling a joke in front of a group. When the performance is in the future -- say, a week off -- lots of people volunteer to do it, but then when the moment of truth arrives, most of the volunteers end up chickening out.

The same pattern applies to investors. When markets are calm, investors think they'll stand pat when the markets begin gyrating. But at the moment of truth, many end up bailing out, often at the worst moment.

What's the best way to avoid this?

Many people solve the problem by hiring investment professionals. Advisers I've spoken to have told me they view their job much more as one of preventing impulsive decisions than of picking the optimal portfolio.

Of course, having your portfolio managed by someone else can be costly. A cheaper, if likely less effective, strategy is the out-of-sight, out-of-mind approach. Put a chunk of your financial wealth into a portfolio you are comfortable with and then try, ideally, to forget about it.

Does the empathy gap affect savings decisions?

The empathy gap tends to promote undersaving because we can't imagine either the pleasures of an affluent retirement or the pains of a lean one. Many investment firms have expended time and effort trying to figure out how to help investors imagine how they'll feel in retirement.

They want to know whether it's more effective to show an investor vivid images depicting the miseries of people who didn't save enough or images of happy people who did. The answer is "neither."

What would work better?

A far more effective strategy is for investors to set short-term goals designed to accomplish long-term goals. Investment institutions should give their clients constant feedback about how well they are meeting their short-term goal to save regularly, whether the amount they put into savings this week will ultimately lead to a poor retirement or to a rich one. That's far more likely to create the kinds of immediate pain and pleasure that help people reach goals.

You once suggested a savings plan combined with a lottery, to make saving immediately enjoyable.

Other countries do have lottery-based savings bonds. With British "premium bonds," for example, instead of getting a fixed interest rate, every pound you invest entitles you to a chance at cash prizes. I tried to pitch the idea of a lottery ticket where half the money would go to savings, though I had misgivings.

It would be bad if it encouraged people who had been saving to instead put money into the lottery. In any case, the state lottery authority I pitched it to wasn't interested because lotteries make a lot from "churn" -- when people win, they spend the money on more tickets. The authority wanted winnings paid out in cash, so that people could buy more tickets; I wanted them to go to savings. We couldn't agree, and the idea never went anywhere.

So it's tricky to apply psychological insights to real life. In fact, you've recently warned that behavioral economics can be overdone.

I've come to the view that behavioral economics solutions are often being used as a substitute for more fundamental efforts. British Prime Minister David Cameron is a big fan of behavioral economics and gave a talk in which he said, "The best way to get someone to cut their electricity bill is to show them their own spending, to show them what their neighbors are spending, and then show them what an energy-conscious neighbor is spending."

This idea plays on Bob Cialdini's research documenting the impact of social norms on behavior. It's a great idea, and leads to reductions in energy use of a few percent, but showing someone their neighbor's bill is not the best way to get them to cut their own bill. The best way is to charge an amount that reflects the true cost of the electricity, including social costs from importing oil, pollution, climate change, and so on.

Behavioral economics has a lot of great insights to contribute to public policy, but it will be unfortunate if it substitutes tried-and-true approaches involving taxes and regulation.

Proposals for financial reform often hinge on disclosure -- for example, making brokers say if they are paid to sell a product. Will that work?

There's very strong evidence that disclosing conflicts of interest can have all sorts of perverse consequences.

For example, say you know that your doctor has a conflict of interest; that he's going to get a payment if you enter a clinical trial. What are you supposed to do with that information?

Most people trust their doctor and take his advice. But in our research we find that people giving advice do respond to having disclosed: They tend to be more vehement about their advice because they're worried it will be discounted. And they can justify this by saying to themselves, "I warned him." The net effect is the doctor, in this example, gives more emphatic advice, and people are more likely to follow it.

You also say the disclosure can change how consumers react.

Another important piece of the puzzle is what we call insinuation anxiety. Suppose I recommend this clinical trial to you and there's no discussion of conflict of interest. If you say no, it probably just means you like the drug you're on now or you're risk-averse. But what if I say, "By the way, I'm going to get \$1,000 if you join the clinical trial"? Now if you say no, it suggests you don't trust me. The paradox is that disclosing the conflict can make you trust the advice less, yet feel pressured to follow the advice. Despite that, I believe in disclosing conflicts. If my doctor prescribes a drug, it's my right to know if he's getting paid by the manufacturer. The question isn't if disclosure is good or bad -- it's good -- but learning how to make it more effective. That's a major focus of our current research.

Is money pulling your marriage apart?

By Katherine Reynolds Lewis @Money September 9, 2011: 9:59 AM ET



With the economy still sputtering, you and your spouse may have found your money frustrations with each other worsening. In a recent American Express poll, 61% of couples said discussions of household finances were turning to arguments. A year ago it was 45%.

Unfortunately, "money conflicts tend to be more negative than other kinds of fights," says Lauren Papp, a professor at the University of Wisconsin at Madison, who's done research on the topic.

And recent studies show a correlation between money disputes and marital discontent. So how do you tell if yours are divisive or just routine?

Signs of trouble

You argue often and intensely.

In an analysis of 4,500 couples, Jeffrey Dew of Utah State University found that those who disagreed about money once a week were twice as likely to divorce as those who differed less than once a month.

Controlling your debt

Also a red flag, says Barbara Nusbaum, a New York psychologist specializing in money: You have the same fight again and again.

The disputes bleed over.

You have reason for concern if the negativity spreads, the battles cause you to withdraw from each other (particularly common after money fights, according to a study in the *Journal of Family and Economic Issues*), or you are prevented from making financial progress.

Debt, savings, or spending is the big issue.

These topics are particularly corrosive. Dew found that a couple with \$10,000 in debt and no savings is twice as likely to divorce as a couple with no debt and \$10,000 in savings.

Other research found greater marital dissatisfaction when one spouse disapproves of how the other handles money.

How to quell the yelling

Attack the financial issue.

For example, set up automatic transfers to an IRA to boost savings or use the **Debt Reduction Planner** at cnnmoney.com to create a pay-down plan for IOUs.

Can't work it out on your own? A nonprofit credit counselor (nfcc.org) can help with debt.

For other issues, many fee-only financial planners (napfa.org) will do one-time consults; prices run up to \$300 an hour.

Attack the relationship issue.

Often money fights are about more than just money, notes Nusbaum. They're about differences in what money means to you. Examples include: status, security, or control.

NOTES

How to Play the Money Manifestation Game

To play the manifestation game:

1. Choose exactly what it is that you want to experience. Start small and be specific.
2. Use your imagination to envision the EXPERIENCE you want to have—finding one dollar (or whatever you want to manifest)—rather than merely focusing on the object of your desire by itself.
3. Hold a sense of expectation that the experience will occur in your life exactly as you’ve envisioned it.
4. Repeat these three steps as often as you like until the desired experience occurs.
5. Once successful, choose the next thing to manifest. Gradually increase the size and complexity of your manifestations. Being specific helps you to build confidence. Being less specific makes it easier for the experience to happen.

Making the Game Your Own

When you can do these five steps repeatedly, you’ll not only be doing something that Jedi knights and wizards can’t do. You’ll be using the manifestation game to create the life experiences you want—seemingly out of thin air.



Making It Happen

Stress, as you can now see, has a large emotional component that affects our energies in so many ways. What is the crucial **take home lesson here** is how we allow it to affect us. When we are conscious of our, not so good, as well as truly bad habits, we can understand where these habits come from.

We are not always going to make the right choices or the best decisions in our process of regulating our stress levels, but as we have seen here, it is cumulative effect that makes the difference in the end.

It is the better choices we make over time that matter, not the choices in each moment. It is important to see how our self love and forgiveness opens the door to a better outlook and a better outcome. It is also relevant to pay attention to those feelings, emotions and behaviors that are a detriment to our life balancing journey.

As you have now read, so much of the energy gone into trying to regulate our stressors in life, has nothing to do with what comes at us but everything to do with the “mental energy” surrounding the process and how we choose to handle it.

Learning to regulate everything in my life was my greatest lesson. Regulating my food, my behavior how I handle my emotions and how they must not play into HOW I regulate my daily life choices.

It is through this book and my clinical practice in New York City, that I have had the privilege, the practice and the experience to meet and work with so many hundreds of people. All reaching for a similar goal, only in the way they know how. Learning the lessons we each have to learn and having the support to do so.

I hope this book gives you much love and support and that you use it as a workbook. We know everyday is different with different challenges. Use this book to bring you through each day. Use it to your advantage. Chart information, emotions, feeling or simply words that come up during the day and need attention.... Good or bad. I have always found charting, journaling and reading to be my window to my soulful thoughts. I hope you have the same experiences.

Blessings,

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