

## SEVEN PRINCIPLES TO MOVE YOU TOWARD WEALTH

*Stop complaining, blaming, and worrying about money.* Complaining and blaming involves ruminating on the past and being a victim to past circumstances about which you can do nothing. Closely related to complaining and blaming, worry is a fear of what is to come and implies the need to control your future. Money is not generated in the past or in the future; it is generated in the present. Expending your emotional time and creativity on complaining, blaming, and worrying actually drains energy that you could use productively to earn more money.

*Be open and flexible to generating and receiving money.* Most people have blinders on when considering their options for generating and receiving money. Refusing to change the way you think about money and how it is generated or received can limit you in some very significant ways; negative beliefs, judgments, and assumptions can put a mental box around wealth & wisdom potential.

*Be current and complete on all financial transactions.* Stay up-to-date and pay attention to money details, such as opening and paying bills in a timely manner. Balance your checkbooks and keep your financial house in order. Unresolved financial matters are like carrying around a ball and chain from the past, and avoidance and denial only make matters worse. Confronting unresolved money issues clears the way for you to increase your income. As you begin to take care of money details and steward the money you currently possess, you might be surprised at how easy it is to consider yourself capable of handling larger amounts of money.

*Think before I buy or do not spend at all.* Comfort shopping will only give you a temporary "high." Compulsive, impulsive spending usually leads to regret, giving the subconscious mind a powerful negative money message that you are not capable of having more than enough money – because you will somehow blow it. On a typical day, you will be bombarded with approximately 10,000 commercial messages that encourage you to buy, buy, buy. Be a conscious consumer by doing whatever you need to do to give yourself a moment to think. Some people find it beneficial to leave the checkbook and ATM card at home, using only greenback dollars. It doesn't matter what techniques you use as long as the result is that you become a more conscious consumer.

*Communicate openly and honestly with myself and others.* Money is one of our last taboos, which makes honest communication about it extremely difficult. It is a highly charged, emotional subject that is especially explosive among families. Many people would rather get themselves into money stress than to tell the financial truth to themselves or to others. Willingness to speak the truth with kindness, dignity, and respect for yourself and others makes money discussions safe and productive.

*Trust myself to make reasonable and rational financial decisions.* Since you cannot foretell the future, you sometimes must make financial decisions with inadequate information. Most people make the best decisions they can with the information they have available. Second-guessing and ruminating over past mistakes is a waste of valuable time and energy. Take time to evaluate, consider, and trust yourself and then take the next step. Trust your own processes, and be gentle

with yourself. As you gain confidence and trust yourself, it becomes safe to acquire the money you desire.

*Take appropriate action.* There may be times when you forget about or when you have not paid attention to one or several of these Agreements. Take the necessary action to get back into alignment with them. When you use these Agreements as valuable learning tools, they have the ability to guide and direct you to wealth & wisdom.

*Journey to Wealth & Wisdom* by Marilyn August.

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