

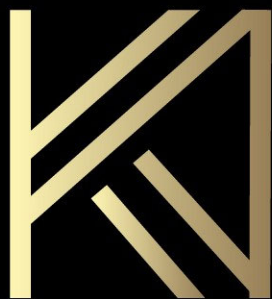


Money

WHAT DO YOU BELIEVE ABOUT MONEY?

Kevin Aillaud
Master Life Coach
Master Confidence Coach
Cognitive Mastery Coach

WHAT DO YOU BELIEVE ABOUT MONEY?



KEVIN AILLAUD
LIFE COACH & CONSULTANT
RELATIONSHIPS - ADDICTIONS - HEALTH - WEALTH

Contents

What do you believe about money?	4
Money	5
Money Beliefs	6
Debt	16
Earning Money	18
Creating Money by Creating Value	21
Money Questions	22
Spending Money	24
Spend 1 Million Dollars	27
Having Money	29

What do you believe about money?

Think about your answer.

The way you think
about money is
what will
determine how
much you have.

- Money is abundant.
- Money is easy.
- Money is fun.
- I love money.

Or does your answer sound more like this?

- Money is hard.
- You have to work hard for money.
- Only greedy people have money.
- Money isn't important.

The way you think about money is what will determine how much you have.

We encourage you to have more and create more for the following reasons:

- Money solves almost all problems.
- Money can buy you time, and there is nothing more valuable than time.
- Money can buy you freedom.
- Money can speed things up.
- Money can buy you learning opportunities.
- Money makes life easier.

Money

Many people think money is the root of all evil, but that's not entirely accurate. If you're an evil person, you'll do evil things with your money. If you're an amazing, wonderful, helpful, awesome person, you're going to do amazing, awesome, wonderful things with your money.

The more money we have, the more fun we can have, and the more we can help people. Aspiring to have more money asks us to be more of who we genuinely are.

Aspiring to have more money asks us to be more of who we genuinely are.

You may think the opposite of that is true, that the pursuit of money makes us greedy. It forces us to treat other people terribly, and we shouldn't ever try to achieve wealth, or we'll hurt someone on our way there. These beliefs are quite pervasive, and people cling to their thoughts about money. However, we can all agree that money solves a lot of problems. Poor people need money, and you have to build wealth to have money in order to give money.

The repetitive and programmed thoughts that don't serve us do need to be managed. Think of them as the thoughts stuffed away at the back of the closet. They seem harmless because you don't really know what's in there; you aren't really paying attention. But these thoughts are continuously creating unwanted emotion in the background. We need to pull these thoughts into our consciousness and make decisions about them.

Money Beliefs

Most people believe they're limited in how they can earn money, that it's only earned over time and by effort, but the real way you create wealth is by creating value. Look at Oprah's life. She didn't have any more time than anybody else—yet she created something valuable that people wanted. Is wealth just something that exists in the world and we just pass it around to each other, or is wealth created by value?

When you are offered a job, go above and beyond to give them more than what they've asked for. Your boss is your customer, and when you spend your time learning what your boss needs and how best to provide it, you are providing value that will come back to bless you, not only in the form of your paycheck, but also in terms of what you will learn.

1. What do you believe about money?

Money is ... _____

2. Your money model.

For the C line, put money.

For the R line, put your net worth—an estimation is fine.

C _____
T _____
F _____
A _____
R _____

3. Make a list of everything you own and what it would be worth if you sold it.

Total: _____

4. Make a list of all of your debts.

Total: _____

5. Subtract your debts from your assets, and that's your net worth.

ASSETS – DEBT = NET WORTH

For the T line, write down the thought that has created that net worth for you. You can make a list of your money believes below, but pick one main believe that you would consider your “money model”.

For the F line, ask yourself how the thought makes you feel. Write some options to pick from here.

For the A line, write down your main action as it applies to the money you have (maybe saving, spending, earning).

C Money _____
T _____
F _____
A _____
R Net Worth: _____

6. What are the money beliefs you have about the past?

7. What did you learn about money from your parents and teachers when growing up?

8. How have you always thought about money? Include positive and negative thoughts.

9. How much money did your parents have and why?

10. How much money did they earn and why?

11. How did your parents spend and why?

12. How did they save and why?

13. What are your current thoughts about your money now? Make a list. Again, include both positive and negative thoughts.

14. How much money do you have and why?

15. How much money do you earn and why?

16. How much do you save and why?

17. What are the biggest purchases you have made?

18. Have you ever wasted money?

19. What is the best use of your money?

20. In what areas do you splurge with your money?

21. What are your thoughts on debt?

22. What does money have to do with happiness?

23. What do you think about rich people?

24. What do you think about poor people?

25. How much money do you think you should have now?

26. What are your thoughts about your future as it applies to money?

27. How much do you want to make in this lifetime?

28. Do you want to retire? How much do you want to have if you do?

29. How much money do you think you're capable of making in a year? Why?

30. Will you inherit money? What are your thoughts about that?

31. Are you going to leave money to anyone? Who and why and how much?

32. How much money do you want to save?

33. What do you want your net worth to be?

Debt

1. What are your thoughts about debt?

2. How much debt do you have and why?

3. What did you buy that created this debt?

4. How much does the money cost? (You're renting the money.)

5. Is the return on the money worth the cost of it in this situation?

Earning Money

Earning isn't just about creating value—it's about being open to receiving money without thinking that it's a bad thing; without thinking that you're taking from somebody else. It's about knowing that you're building more and more abundance in your own life to be able to give more and more, to be an example of what's possible when you serve the world.

Your actions
create your
money.

Again, providing service is just being the best version of yourself. It doesn't necessarily mean that you're helping the homeless or those in desperate need. Look at the iPhone. We weren't in desperate need of the iPhone, but now we are if we don't have one. If our battery is dead, we're thinking, "Oh, my God. How did I ever live without an iPhone?"

You have to trust your own guidance to take you to the place where you need to be. You have to stop buffering and start to clean up your mind and not respond to negative emotion to be able to access what you have that's of value. Every single one of us has the ability to create money. Now, remember the Model. How do we create money?

Those of you who watched *The Secret* will think that your mind creates money, but don't forget the rest of the Model. Your mind does create money because it creates your feelings, and then your feelings drive your actions. Your actions create your money.

We think of money as being available or unavailable. We don't believe we can just create it. We notice what's there or isn't there, and then we complain or enjoy it. Why is this? Why don't we talk in the language of creating money?

We use words like "earn," "borrow," "find," and "make". "Make" is a seemingly good word to use, but the way we define it when it comes to money is usually associated with earning. Most of us associate earning money with time and effort. How do those words feel when we use them in a sentence or a thought? How those words feel will determine what we do, and what we do will determine how much money we have.

1. How much can you earn?

2. What would that require in terms of time?

3. What would that require in terms of effort?

4. What is the value you offer in exchange for the money you receive?

5. Are you open to receiving?

6. Do you notice that the more you give, the more you're open to receiving? Explain.

7. How can you be more open to receiving?

8. Do you believe you're 100% responsible for how much money you make? Why or why not?

Creating Money by Creating Value

Now, if you believe that money comes from time and effort, you're going to be sitting there with your hand out, wanting to get paid. You'll want to get paid the most you can for the least amount of time and effort, but that will backfire.

Money is actually
very easy when
you clean up your
beliefs about it.

People who overdeliver always get it back ten times over, not only in their self esteem and in their self confidence, but in their willingness to receive. When you've given such quality to the world, you're open to receiving all the gifts, all the abundance the world has.

When you're constantly living from a place of scarcity, wanting to make sure you get paid for every single thing you do, you stop creating value. You're just doing your time and getting your paycheck, and you're never going to blow your own mind in terms of money—ever.

Money is actually very easy when you clean up your beliefs about it. When you allow yourself to imagine breaking out of the time and effort money prison, you'll open yourself up to so much more possibility.

Here's the deal. Most of us think we get paid for our time, which has a limit, and there's a maximum amount we can make based on our education. What is the number you have in your mind? \$75k? \$100k? Most people think that's the maximum they can make in a year, and they hope to find someone who will pay them that much. If you have beliefs like these, you'll get stuck in a rut.

Maybe there's not a limited amount of money you can make. Maybe you can create your own wealth by creating your own value and offering it to the world. That doesn't mean you have to come up with the next iPhone, and that doesn't mean you need a talk show, and it doesn't mean that you have to be the best investor in the world. All it means is that you're going to be the best version of yourself you can possibly be and give as much service to the world as you can possibly give for the sake of how amazing you'll feel. You not only have to create the value; you also have to then be open to receiving.

Money Questions

Start with a little bit of awareness by thinking about how much money you have right now. Why do you have that amount?

Now think about that in terms of your thoughts, your feelings, and your actions. What are your feelings about how you've acquired your money? What's your opinion about your money right now? Are your current thoughts likely to create more money?

Put your thought about money in the Model. Put "money" on the T line, and notice what result your current thought about money is getting you.

You might have some of these thoughts about money:

- I don't have enough time to make money.
- Money is hard.
- Money is scarce.
- I'm never going to have enough money.
- I don't have the right education.
- I hate my job.
- I don't know how to create value.
- I don't know how to make money.
- I'm in so much debt, I'll never get out.

What are your current thoughts about money? Write them down. Pay attention. Do you notice yourself resisting the realization you chose to create the amount you currently have? Do you tell yourself the story that it wasn't a choice, that you're doing the best you can or something else? Explain that to yourself.

What are your thoughts about making more money?

Do you ever say:

- Oh, that's not right. I shouldn't want more. I should be satisfied.
- I shouldn't be chasing money.
- I don't have enough time.

Are these the thoughts you want to be having on purpose? What do you want your thoughts to be? You don't have to tell anyone.

If you want to change the way you feel about money, you can do it purposefully, but make sure you like your reasoning. If you're afraid of what other people will think about you, that's worth questioning. Most of us want to keep quiet about the amount of money we make because we're afraid other people will think we're greedy or that we're rich and they'll hate us.

Take a close look at that. Many of us believe the same thing about money, that we can have too much of it. Thoughts about money really matter, and you most likely need to change your thoughts to be the opposite of what you're currently thinking. This may be difficult because we're so used to letting our default thoughts run our brains.

It's easy to earn money, it solves many problems, and we don't have to work harder to create more. There's plenty of money for everyone. Action, not luck, creates money. We are limited only by our minds. We'll prove it to you.

How much money will you realistically make this year and in your life? Can you be radically honest about this? How are you able to predict this? Most of you will be limited by what you believe is possible. Why did you pick the number you did? Be very clear about that. Changing that number is much easier than you might think, and thinking is the only thing that needs to change.

Spending Money

Many people think that when they get a lot of money, they'll spend it immediately. We've found that the more money our clients make, the less money they spend.

The more money
we have, the less
money we spend.

Your relationship with money becomes a relationship just with money and not a relationship with what money can buy. That's a huge distinction. Most people have hundreds of thousands of dollars of stuff and no money. We say that we value money, but what we really value is what money can buy. The more money we have, the less money we spend. When you have money, you start to take care of it instead of trying to get rid of it as fast as you can.

Which kind of person are you? Are you a person who loves money, or do you love what money can buy? Do you need to understand that difference? If you don't have an established relationship with money and what it means, you'll spend it as soon as you get it. Your relationship with money is simply your thoughts about it.

You'll want to learn to stop spending money to feel good and instead you will spend money only when you feel good. Most of us spend money trying to buffer. We suggest that you never spend money unless you've planned it ahead of time and you feel good spending it.

1. What were your three best purchases?

2. How did you feel when you purchased them?

3. What were the net benefits?

4. What were your three worst purchases?

5. What were the next consequences?

6. On a monthly basis, what do you normally spend money on? Make a list. Write down how you feel when you spend that money.

7. What do you buy for entertainment or buffering?

8. Has this affected your desired net worth?

9. Do you have more stuff than money? Explain.

Spend 1 Million Dollars

1. Spend 1 Million Dollars in detail below.

This image shows a full page of white paper with horizontal dashed lines, typical of primary-ruled notebook paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

10. What would people think about you getting and spending this money?

11. Who would you tell and why?

12. Would you be worried about it? Why or why not?

Having Money

Having money is the difference between having a relationship with money and having a relationship with what money can buy. Most of us have way too much stuff and not enough money.

We hope this has given you some food for thought and some questions to think about. Maybe you've said, "Wait a minute. What if everything I've ever thought about money is wrong?" Are you willing to be wrong about it? If the answer is yes, you just might create a tremendous amount of wealth in your life.

1. What is the difference between having money and wanting money? Describe in detail.

2. Do you associate being wealthy and having money with anything negative? Why or why not?



KEVIN AILLAUD

LIFE COACH & CONSULTANT

RELATIONSHIPS - ADDICTIONS - HEALTH - WEALTH