Heal Your Relationship With Money

An Adventure in Dissolving Financial Conflicts & Creating the Life You Desire

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AUTHOR'S NOTE

Have you ever noticed how our conflicts around financial issues carry over into every area of our lives? The way we give, receive and experience money in our lives impacts every relationship we have. It impacts every interaction we experience, with everyone in our lives. This workbook will help you repair and dissolve financial conflicts in your life.

Healing starts from within.

In this short yet powerful workbook, you're going to take an inner journey of healing. An exploration, if you will.

It is my hope that – in this workbook – you'll find everything you need to transform your relationship with all things financial in your life. If you're guided to explore a particular area in greater depth, you'll find references to other recommended resources to help you heal those areas too.

Many of these resources are free. Some have a financial cost. They all can easily be found at www.PaulaLangguthRyan.com.

I encourage you to continue your self-discovery and expansiveness even after you finish with this workbook by taking advantage of these free resources:

1. Subscribe to my newsletter. Here you'll find my latest insights and updates on information, tips and strategies to help you make more confident decisions as you increase the peace and

prosperity in your life.

2. Bookmark my blog. I post writings on personal finance, clear communication, conflict dissolution, and inspirational ideas, to help you transform every area of your life.

3. Listen to my *Conflict Free Zone* daily radio show episodes. For two years, this live-call in show used various real-life conflicts and current events to highlight conflict resolution skills you can effortlessly use in your life. New episodes are added to the website monthly. Bookmark this link and pick any episode that resonates with you: https://paulalangguthryan.com/audio/.

4. Watch my original series, *What Would Paula Say?*, on YouTube. The first season includes six episodes featuring my dear friend and colleague, Martha Creek. We explore the six core beliefs that tend to dominate our lives and contribute to inner and outer conflicts. If Abandonment, Guilt, Lack/Limitation, Powerlessness, Unworthiness, and Death/Dying Off are issues for you, you'll want to see these videos.

Deciding to empower yourself is the most important decision you can make. Your simple willingness to heal creates opportunities to make profound change. You will discover exactly what is needing to be healed in your life around issues that contribute to financial stress in your life.

The adventures you'll experience as a result? I can't even begin to fathom. I do know this: wherever your journey takes you, it will be a wonderful, wild, joyful experience. If you let it be.

So... here's to letting YOUR adventure be exactly what you desire it to be — powerful, fearless, joyful and spirit-led; easy, graceful and amazing.

How to Get the Biggest Benefit from This Workbook

Start by reading this workbook all the way through. Don't even bother answering the questions right now, unless something immediately jumps into your mind. Just read the questions and let your subconscious to just sit with the questions. Then re-read the workbook and answer the questions in each section.

When you're done, review your answers and analyze what they mean for you. Or send me your answers for a professional analysis and personal action plan. (At the end of this workbook, I've included a special offer if you decide to have my professional analysis and action plan).

Regardless of whether you decide to go it alone or tap into my expertise, please seriously review your answers and make a game plan for yourself based on those answers.

This game plan will become your guide to releasing your past patterns. You'll gain new insights into your beliefs around money, lack and "enoughness." Your plan will set you firmly on a path toward great success in the coming year – and for the rest of your life.

I look forward to hearing where your journey takes you and what amazing discoveries you make about yourself!

Peace and prosperity,
Paula Langguth Ryan

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INTRODUCTION

It’s been said that we often teach what we most need to learn. My friend Carol Jordan, who has a few more years of wisdom than I, once wrote me a note responding to something profound I'd said to her. In the letter, she asked, "Who's the teacher and who's the student?"

At one point in my life, many years ago, I felt much more like a student of prosperity principles than a teacher of them, as one financial challenge after another rose up to greet me like an old friend. Today, it seems sometimes like the entire world is experiencing something similar. In fact, a financial crisis in your life may be what has led you to this workbook.

You may be finding, like I did, that it is challenging to stay focused on the good in life when everything around you appears to be falling apart. When it happened in my life, I'd like to say that I was calm and serene throughout it all. But I most certainly wasn't!

Don’t beat yourself up if you find yourself tense and angry with whatever is going on in your life. Anxiety welled up in me and tears came to my eyes as I pondered what I needed to "do" to "fix" the situation that had unexpectedly appeared.

I ranted, raged, cried, sputtered, and eventually I surrendered and opened my mouth and asked for direction. I asked to be led to the help and guidance I needed, so I could heal whatever this was. I took a deep breath and stepped back to assess the wreckage.

What was still salvageable? And what was all this financial chaos supposed to teach me about my relationship with money?

I discovered two lessons in those events. I'd like to start by sharing those lessons with you.

The First Lesson of Any Financial Crisis

The first lesson I learned was a reminder of how grateful I am for the love and support of the people in my life. Their generous gifts helped me resolve the immediate financial crises. Another reminder of my infinite, ever present abundance came in the form of an email I received from the *Chicken Soup for The Soul* daily message the same day the financial crises first hit.

The daily message talked about a man named Fred Lloyd Cochran who was standing outside the Chicago Art Institute, next to one of the grand stone lions that guard its entrance, when a gaggle of geese flew overhead. He paused to watch, as did a nearby bag lady.

After the geese passed by, Fred and the women made eye contact. She smiled, turned and began walking away, talking to herself as she went. Fred was amazed when the bag lady let out a sigh of contentment and said, "God spoils me."

That simple phrase, "God spoils me," resonated with me deeply and carried me through a few tough days — even through a winter storm. I saw the treacherous ice storm as a wondrous winter painting and I could see how God spoils me, indeed, with a 30-minute spectacular crystal view. The next evening, working at a client's, I turned and breathlessly beheld the most fabulous sunset.

Regardless of your thoughts and feelings about God, I hope you'll take the time to read through this workbook. In it, you won't find any scriptures or direct references to the Bible or any other religious text. What you *will* find is the truth about our connection with whatever name you give the swirling energy that created a blade of grass, a snowflake, a sunrise.

I call that energy "God." I invite you to use whatever word resonates best with you. (Don't throw out the baby with the bathwater by getting hung up on a word you have issues with... especially not when you're this close to transforming your financial life forever!)

God spoils me. God spoils you. Prosperity teacher Catherine Ponder always reminds us that we are children of a rich and loving God. And what better way for us to be treated by our Divine parents than to be spoiled with abundance?

Yet we often get so caught up in the form we want our abundance to take we fail to notice our true riches. And when we do see our good clearly, what do we do? We often push away or discount the value of what's appearing in our life. We get annoyed or disappointed when our good isn't showing up the way we truly desire. In cases like this, if giving and receiving are particular hot buttons for you, I encourage you to explore this concept in greater detail by reading my book *Giving Thanks: The Art of Tithing*.

But let's get back to the events that unfolded during my week of chaos. So many moments during that week carried untold gifts. Among these gifts were friends who tithed of their time, talents, treasures, thoughts and prayers.

How did I open myself up to receive these gifts? I started by identifying exactly how much money I needed, and the deadline by which I needed it. This set the ball in motion. Within 24 hours, one financial challenge had been dealt with even as two more rolled in. Forty-eight hours later, the remaining financial challenges had all been resolved.

I was reminded that my intuition – my trust in the Universe, in God – was on course.

I followed my intuition and my spiritual guidance where it led me. I made phone calls as guided, putting my request out into the Universe. I identified what I was willing to give up in order to be open to receive what I needed. And the Universe responded.

I followed my intuition and my spiritual guidance when it told me to hold back discussing the financial challenges with those whose energy would not contribute to my financial healing. I made this decision with love and compassion for myself and for the other person. The Universe responded again, revealing new areas that needed healing and opening my mind to the possibility that there was yet another book inside me, waiting to be born.

The Second Lesson of Any Financial Crisis

The second lesson I learned was that I still had areas where I had to heal my relationship with money. Even as a long-time prosperity advisor and debt negotiator, there were areas in my financial beliefs that still needed to be healed. As I explored this, I found myself willing to make seven commitments about money and the way I interacted with money in my life.

These seven commitments germinated a seed of an idea that became a series of articles in my *Inner Transformation* e-magazine (formerly *The Art of Abundance*), and then became this workbook. It's truly an adventure in dissolving conflicts and creating the life you desire.

And now you too can put these commitments into practice in your own life. In encourage you to have your friends and family join you in this adventure. Print out copies of this workbook and share with friends and loved ones. Once you've all completed the workbook, you can share and discuss what you each discover about yourself.

Together, you can dissolve conflicts around different responses we all have to financial issues, based on the long held core beliefs we have around money.

I share these seven commitments with you today to offer you:

- Insight into how you can overcome your own money worries and fears,
- Release from your limiting beliefs, so you can heal your relationship with money, and
- Clarity about what is holding you back and how to dissolve and overcome those obstacles.

Through these seven commitments, we can all develop a more healthy relationship with money and minimize the financial conflicts that occur in our lives. We can all develop strategies and relationships where money is used for good, to better ourselves, our families and loved ones, our communities and our planet as a whole. Some commitments you may be eager to make. Others may bring up resistance or fear. No matter, give yourself the gift of working through and busting past any fear and resistance. On the other side you will find financial security, joy and a sense of true, lasting inner abundance.

Ready to get started on your adventure? Here are the seven commitments:

1. I am committed to healing my relationship with money.
2. I am committed to clearing up anything in the way of my ability to heal my relationship with money.
3. I am committed to my own complete development as a financially independent individual.
4. In my relationship to money, I'm committed to revealing myself, to not concealing myself.
5. I am committed to the full financial empowerment of people around me.
6. I am committed to acting out of the awareness that I am 100% responsible for, and the source of, the current state of my finances.
7. I am committed to having a good time in my relationship with money.

Notice any particular commitment that made you pause? Any that caused you to cringe? Or any you willingly jumped to embrace?

Reread the commitments again and jot down anything that comes to mind immediately. Any fears, any questions, any comments, anything. Then continue on to Chapter 1, and watch your life unfold as you heal your relationship with money, once and for all.

At the end of each chapter, you'll find four questions related to that commitment. Read the questions as you read the entire workbook, but don't write down any answers unless something immediately jumps into your mind. Instead, continue reading the entire workbook once through. Then come back and read the workbook again and answer the questions in order.

The workbook and the questions were created together with a psychologist, to bring out the deepest, truest beliefs you've been harboring about money related issues in your life.

Let's get started identifying what stands in the way of you having a healthy relationship with financial issues in your life!

1

ARE YOU TRULY READY TO HEAL YOUR RELATIONSHIP WITH MONEY?

Commitment One: I am committed to healing my relationship with money.

One morning, on a day when my newsletter was due, I met my friend LuAnne for coffee at Starbucks and I came home to find a yapping puppy locked in my dog's crate and my dog locked in my bedroom.

Having spent a great deal of time and energy training my dog not to soil in the house, by using her crate as "home," I was not happy to discover she'd been placed in a situation where she could have had an accident, through no fault of her own.

Immediately, my attention was diverted away from getting my newsletter out. My resentment that my dog was placed in this situation and that the puppy had soiled the crate bedding became my focus. I did my best to re-direct my thoughts. I focused on finding a better place for the puppy (the downstairs powder room, with a warm towel). But the yapping continued, and I allowed myself to get caught up in the cacophony.

I called my friend Linda, a fellow crate-training dog-owner and spiritual traveler, and asked for help re-framing what the yapping represented.

"What are you writing about this issue?" she asked.

"Commitment Two on the path toward healing our relationships with money," I replied. "It's about being committed to clearing up anything that stands in the way of healing our money relationships."

"Maybe the yapping dog represents all those things that we allow ourselves to be distracted by instead of staying focused on the work we're trying to do, in order to heal our relationship with money," she suggested.

Her words helped me recognize how I gave my power over to this situation, and how I chose to divert my energy. I resolved the immediate issue, put the puppy in a safer place, and put the bedding into the washer. Then I went back to my computer, put on some relaxing music, and began seeing the yapping as a reminder.

Yes, something will always be around to distract us from our goal of healing our relationships with money. It will always be easier to focus on those things instead of focusing on the places where we need healing. And we will always have good excuses for why we didn't get around to the work we "wanted" to do. We had good intentions, after all, right?

Creating Concrete Intentions For Healing

The drawback with good intentions is this: they will always remain *intentions*. They will always be "something I meant to do, *but...*"

The only way to turn an intention into a goal is to consciously commit to it. The only way to turn your intention to heal your relationship with money into actual healing is to concretely outline the goal.

What is it, exactly, that you want to do? Do you want to stop living paycheck to paycheck? Do you want to stop feeling like you don't have enough? Do you want to stop feeling like you can't afford the things you want to do, be or experience for yourself and your loved ones? Do you want to stop feeling indebted to others? Do you want to stop arguing about how money is spent in your home or what is “fair” when it comes to a financial transaction in your personal life or work life? Do you want to start feeling more comfortable about giving and receiving money?

You probably have a number of these intentions floating around in your head, and they're very good intentions. Country music singer Travis Tritt has a ballad called *The Best of Intentions*. Hearing the song, I visualized him making a commitment to his spouse, carrying through on that commitment throughout the years, occasionally falling short as we all do, but expressing the fact that even when he fell short his intentions were pure.

Then one day I saw the video. The video unfolds with Travis playing a man who is in and out of jail, expressing remorse for all the times he let his wife down. He had the best of intentions, but he never took any actions toward making a commitment to stop putting himself in situations that would land him in jail.

Making the Best of Our Intentions

When something breaks or wears out, when we're extra busy, tired or upset, or when we want to buy something special for someone (including ourself), we don't make a commitment to stop putting ourselves in situations that add to our debt.

Instead, we rationalize every time we spend more money than we truly want to spend. It happens during the holiday season, when we're extra busy at work, and often whenever we are upset.

Heck, we can rely on a whole bookshelf of stories to rationalize why we made every single financial choices we've ever made. But those stories never tell the real story, do they?

So let's look at the "back story."

What *actually* stops us from honoring our commitment to ourselves?

Fear.

It always comes back to fear.

We're afraid of what other people will think of us. We're afraid someone will buy us something more expensive than what we bought them. We fear our children won't love us if we don't buy them what they want. We're afraid people will think we're poor, or stingy. And on an internal level, we're afraid we lack something, and we're trying to feed our need. We're trying to fill our lack.

Fear gives us an excuse to put up obstacles to our commitment. This way we can avoid facing the fear. Instead, we can point to the obstacles and say things like "I would have, but..." or "I was going to, but..."

Ponder the questions on the next page if you're ready to break through these *buts*.

<u>Commitment One</u>:
I am committed to healing my relationship with money.

1. I feel like I need to heal my relationship with money in these areas of my life:

2. I find myself getting angry, resentful, envious or resigned about money because:

3. When I worry about money, it's usually when:

4. Whenever I start to feel like my money situation is improving, this happens:

2

WHAT STANDS IN THE WAY OF HEALING YOUR RELATIONSHIP WITH MONEY?

Commitment Two: I am committed to clearing up anything in the way of my ability to heal my relationship with money.

Making the commitment to heal our relationship with money is a great first step. But it is meaningless until we're also committed to *removing* the obstacles *we've created* that enable us to avoid honoring our commitment.

How do we commit to clearing up whatever stand between us and a whole, healthy relationship with money? Start by identifying and acknowledging your obstacles. Then look beyond those excuses to identify the fear that caused you to create them.

For example, let's say you owe someone money *and* you're committed to getting out of debt. The obstacle you may have created to honoring your commitment being debt-free may be that business is down, clients are slow to pay or you've been laid off or your boss won't give you a raise.

None of these are *the reason* you haven't set up a repayment plan of some sort. *Fear* is the reason.

You may have unexpressed anger, resentment or envy toward the person you owe money. You may fear your suggested repayment plan will be rejected. Or you may be afraid to look at how much debt you actually have — and setting up a plan to repay the debt would mean acknowledging what you actually owe.

Take five minutes every day to look beyond the obstacles (excuses) you're using to keep yourself stuck in financial chaos and conflict. Then commit to take one small step toward clearing up and releasing one of your obstacles/excuses. Whenever you turn a good intention into a firm commitment, you start leaving your fear behind.

Commitment Two: *I am committed to clearing up anything in the way of my ability to heal my relationship with money.*

1. If I had more money, I would feel:

2. If I had more money I would be able to do or have:

3. I worry that having more money would change me in these ways:

4. I believe these are the ways I get in my own way or sabotage myself financially:

3

WHAT STANDS BETWEEN YOU AND FINANCIAL INDEPENDENCE?

Commitment Three: I am committed to my own complete development as a financially independent individual.

Clearing up the obstacles and releasing our past excuses requires us to become open and receptive to changing the way we think and feel about money.

The financial situations in our lives money aren't what keep us from healing our relationship with money. Our *thoughts and feelings about those situations* are what keep us stuck.

By committing to our own complete development as financially independent individuals we willingly start shining light into the dark places where we harbor those thoughts and feelings. We learn how to willingly look at what lurks in those dark corners without giving in to the impulses to shut down, lash out or run away.

We become open to forming a game plan of specific actions we can each take to claim our financial independence.

You may find it helpful to take a few deep breaths, or have a friend or mentor sit with you – or partner with you as you both explore the really scary parts of your financial conflicts.

While the dark crevices you explore may seem to have a scary shadow, that shadow is only a reflection of a gift for you. When you become willing to embrace the shadow, that gift will be revealed to you.

Recreating Your Own Financial Reality

I once knew an incredibly brilliant man who felt trapped in his job. He knew his industry inside and out, but he wasn't a savvy "corporate player." His boss valued him so much, he was paid twice what he would have earned anywhere else so he wouldn't look for another job. Yet his job was extremely unsatisfying to him.

His commute was horrid. He rarely had enough work to keep him busy through the day. There were no challenges and few opportunities for him to use his considerable talents as a historian and investment guru. Every suggestion he made was turned down by his boss.

For a long time, I sensed his depression. Gradually I helped him realize he was depressed because he firmly believed he was financially dependent on his boss and his job. He had given away his power, his very spirit. Locked in a mental jail, he viewed his choices as 1) leave and give up many of the material comforts and benefits of his six figure income or 2) stay and face the continual erosion of his soul.

If you only see two solutions to a problem you're not looking hard enough.

Eventually, he realized a third solution. He consciously choosing to recreate his job. He started coming to work on off hours, so his commute became more bearable. He started devoting one day a week to his historical pursuits and his love of jazz and sharing those passions with others during monthly "brown bag lunch" meetings.

As long as he accomplished the few tasks his boss required of him, his could use his remaining time each week to create the job of his dreams. He realized he had a unique opportunity to recreate his work situation so the work he was doing *was* of interest to him.

Suddenly, he was no longer financially dependent on his salary in his mind. This shift of consciousness ultimately brought him to even higher levels of prosperity — and brought new excitement to his work.

He came to this shift in thinking and feeling by consciously committing to his own complete development as a financially independent individual.

This newfound shift in consciousness led to him creating the job he truly desired, writing a company publication he'd long envisioned creating, and working virtually the last five years from his dream location: the San Juan Islands off the Washington coast.

Releasing Others from Blame Regarding Our Finances

As long as we hold onto the belief that *other people* (past or present) are the cause of our current financial situation, we allow these people — not ourselves — to determine our independence.

Likewise, as long as we hold onto the belief we had a hand in creating the current or past financial success of another, we assume a place of superiority over *that* person's independence.

Both beliefs are equally harmful to *our* complete development as financially independent people.

Are you ready and willing to give up these limiting thoughts and feelings and heal your relationship with money? The man who believed he was financially dependent on his job was willing to give up the core belief that his salary needed to be tied to the work he did in order for him to feel successful. He accepted that it was equally valuable for his boss to pay him an exorbitant salary simply to keep him from going to the competitors.

The competitors might have put his considerable knowledge to better use. And his ego would have replaced the old limiting belief with a new one. Perhaps the belief that he was being used by an employer who was paying him a fraction of what he'd earned before, while making him work harder for every dollar.

See the net we get ourselves caught in?

What's the first belief you're willing to let go of as you commit to your complete development as a financially independent individual? Begin now to release old thought patterns, old spending patterns, and any persona you've adopted that you're a financial victim.

What Are You Willing to Give Up for Financial Security?

Ask yourself: *what am I willing to give up to obtain financial security?* Our thoughts, actions and words must align with the universal flow of prosperity. Look for the key signs that something is out of alignment in your financial independence.

Where do you feel used, taken advantage of, like a sellout, or like you're prostituting yourself?

Examine every financial situation you encounter the next two weeks, just as you would observe the pull of your car to the right and left, which would indicate your car is somehow out of alignment. Use this opportunity to view the alignment of your financial independence. Your objective observations will give you important information to help support your commitment to the complete development of your financial independence.

Assessing Our Interactions with Money and Other People

If you provide financial support to another, review what truly motivates you to be of service to that person.

Are you acting from a place of unconditional love or for selfish reasons? Do you want to impress? Are you seeking recognition, approval or love? Do you wish to set yourself above others?

Are you more comfortable receiving assistance than offering it? When you give of your time, energy or money, or offer assistance, do you do it grudgingly, resentfully, or with strings attached? Don't berate yourself if you do. Most people act from these fear-based places.

Are you afraid you’ll be alone if you and another person aren’t financial dependent on each other? Your fear of "aloneness" helps keep you in debt, and helps you avoid fully committing to becoming financially independent. It’s our payoff.

If you were financially independent and allowed others to be financially independent, what will happen in both your lives? This could be a spouse, a family member, it could even be your employer.

Look at what would change in your life – changes you are afraid of, and changes you desire. How can you minimize your fears and embrace your desires? Share with me what you learn about yourself!

Commitment Three:

I am committed to my own complete development as a financially independent individual.

1. I would feel better about my finances if I knew:

2. I believe it's impossible to have greater abundance in my life right now because:

3. To improve my comfort level around money, I'm willing to explore how I:

4. These are the areas where I lack enough knowledge about money:

4

GETTING RADICALLY HONEST ABOUT YOUR MONEY MATTERS

Commitment Four: In my relationship to money, I am committed to revealing myself, to not concealing myself.

How many times have you told a white lie or half-truth about your financial situation?

Ever inflated your current income during a job interview because you were afraid you wouldn't get the money you were asking for otherwise?

Told the panhandler you didn't have any change because you were afraid he or she would use the money for booze or because you didn't want to deal with their harsh reality?

Said “the check is in the mail" when it wasn't? Said "we can't afford it" about something you didn't want to spend money on? Said, "you don't really want that" when you were actually concerned about how much something cost or secretly wanted something else but weren't able to speak up about it?

Ever tried to get a discount or something for nothing, just because you thought you shouldn't have to pay more?

Ever sidestepped someone’s question about the cost of an item because you thought they were being nosy or judgmental?

Almost everyone, at one time or another, has been afraid of going *full Monty* financially. This insidious fear drives us to conceal what we're actually experiencing regarding money. It sets us up for financial failure in ways we don't even realize.

Make a conscious commitment to reveal yourself financially, rather than continuing to conceal yourself financially. This means taking a long, radically honest look at your current financial situation. It means examining every financial bump and wrinkle, and every money decision, dispassionately and without judgment.

All it takes is your willingness to face your money fears head-on. Yes, doing so may be painful, anxiety-provoking or bring up anger and fear long pushed aside or suppressed. And, this step will reveal your true feelings about money.

Regaining Control Over Your Money

What must be healed *within* you so you can deal with financial situations in ways that feel like you have control over your finances? What are you willing to heal so you no longer feel like you're wasting money, or that you don't have enough? Where you realize that others having more simply means it's possible for *you* to have more? Here' the point where we're committed to being radically honest in all our financial dealings.

What exactly does it mean to be radically honest? It means asking *before* you make personal copies on the office copier (or offering to pay for them *before* you make them). It means not asking others to compromise themselves in order for you to get what you want. It means actively speaking up about what you want; not assuming others will (or should) read your mind.

What's the point of this commitment? Radical honesty aligns your intentions with your actions. Let me explain. Ever been shortchanged by a person or company? How did you react? You may have taken action to set the situation right, or you no longer give them your business, right? With radical honesty, we take those same extra steps to correct situations where a person or company inadvertently shortchanges itself.

Ill-Gotten Gains are Really Short-Changes

We're quick to teach our children a lesson in right and wrong when we catch them pilfering a pack of gum from the store, for example, yet we see nothing wrong with pilfering a pack of legal pads from the office.

We're quick to go out of our way to let our insurance company know if they haven't paid us for a claim, but we're not so quick to let them know if they pay the same claim twice. We rationalize our actions with practical truths. We'll be using the legal pads for business work, *mostly*. The insurance company can *afford* to pay us twice. Radical honesty calls for us to step up to the radical truth behind our actions.

I still remember a time when I was in a situation where I faltered in being radically honest. My excuse? I was short on time. I'd stopped at the post office to get stamps. Back in the car, hurrying to my next destination, I realized I had received two stamp booklets, but had only been charged for one.

I rationalized: the next time I was at that post office, I would correct the situation. Yet, I didn't make it a priority to set things right, and every time I did go to collect my mail, the main part of the post office was closed.

When I realized I wasn’t in integrity with this situation, I thought out of the box. I put a check in my postal slot with a note to the postmaster. I explained the check was the extra booklet of stamps, and asked that a receipt be placed in my mailbox.

Overcoming the Fear of Not Having Enough

Why did I accept the stamps and not fix the situation immediately? Why do we take the office supplies or use the office phone for personal, long-distance calls or use the copier to copy our personal materials without asking? Why do we look for ways to "get a better deal?"

Fear. It always comes back to fear. Fear that we won't have or don't have enough time, energy or money. Once our ego gets fully engaged, our fear may even manifest as anger.

They shouldn’t have put us in this situation. The postmaster, the corporation, the government, even the neighbor whose borrowed tool we just broke. We want more and they have more, and this makes us angry and fearful. After all, we work just as hard (or harder). We pay a lot in taxes, or sweat equity or premiums, or whatever. They *owe* us.

The only problem is, this mindset constantly keeps us indebted to others. It doesn’t honor our relationship with rigorous honesty when we displace the fear with righteous indignation.

But then our anxiety kicks in, which is a symptom of our fear. We start thinking about *getting caught*. Our pulse begins to race.

What if someone comes into the copy room while we're making copies without asking? What if we forget to take the originals with us?

What if the insurance company discovers it overpaid us and wants its money back? What if we've already spent the money?

Energy-draining anxiety can deflect you us from honoring your commitment. The phrase "ask and you will receive" is no mere platitude.

Ask permission to borrow a piece of office equipment or use office supplies and you receive empowerment, you receive energy, you receive greater abundance. You receive all these things regardless of the answer to your request.

The next time a financial issue comes up for you, be bold and daring and reveal your radical truth. Put the truth on the table. Tell your boss you'll be taking on a second job if they're unable to give you a raise. Tell your mate you'd rather spend your money on new curtains than on a belt sander, instead of chastising your spouse for wanting to buy "something we can't afford."

The truth isn't that you fear you're lacking. The truth is you have desires too. Desires you're not verbalizing. You want more, too. *And that's okay!*

Acknowledge Your True Fears

At least once a day, take a bold step and speak your truth about money situations. Voice the fears. Give them a voice acknowledges your fears. And acknowledgement helps dissolve them.

Think about an argument you might have had with someone recently. Chances are that you didn't need to be perceived as right.

You just needed to have your point of view understood and *acknowledged*. It's time to acknowledge yourself.

Acknowledgement is the true measure of how well you're revealing yourself. You'll know you're revealing yourself completely regarding your finances when you can walk away from a situation feeling proud and anxiety-free, knowing that you spoke the truth about the situation. Regardless of the outcome.

Whether you're avoiding creditors, sneaking materials from work, hiding purchases, not sharing your true feelings with a friend or family member, or avoiding settling matters with a person or organization you believe has more or less than you do, you are concealing yourself.

When we put ourselves in these situations, we're like children who stay home sick from school. We get all agitated and upset over having to take medicine for our ills. But once we do, our health starts improving.

Speaking the radical truth about our finances is the medicine that heals our relationship with money. I know the vulnerability that comes with taking this commitment. So, with this commitment, I send you a spoonful of sugar in the form of an unconditional hug, to help the *medicine* go down.

Commitment Four:

In my relationship to money, I am committed to revealing myself, to not concealing myself.

1. To improve my comfort level around money, I'm willing to explore how I:

2. These are the areas where I lack enough knowledge about money:

3. When someone wants to give me something, I automatically think or feel like:

4. These are the people I don't want knowing what's going on in my life financially:

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EMBRACING “REWARD ANTICIPATION”

Commitment Five: In my relationship to money, I am committed to the full financial empowerment of the people around me.

Think about someone you're really comfortable asking for a favor or asking to lend you a few bucks. Now think about someone who you're *not* comfortable asking for a favor or for money. Feel that tightness, anxiety, fear or anger?

Do you instinctively shy away from asking *anyone* for money, even if it's for a "good cause?" Are you great at asking for money on behalf of others (like for a fundraiser), but skittish asking for the sale in your business or asking your boss for a raise?

Avoidance tactics like these are all symptoms of financial victimhood. It’s time to begin converting financial victimhood into financial empowerment.

What Stands in the Way of Your Healing?

In *Why People Don't Heal*, Dr. Caroline Myss encourages people to look behind the challenges they're experiencing to find the underlying issue. As with health challenges you might experience, your financial challenge is not the issue. The true issue, to paraphrase Myss, is the loss of power your financial situation generates in you and in those around you.

Fully healing your relationship with money, requires making a commitment to the full financial empowerment of the people around you — including yourself.

First step: learning how to *not* take financial challenges personally. When we separate ourselves from financial feelings and fears, we stop being a victim. And we start recognizing victimhood in others. This helps us avoid accidentally enabling others in their financial dependence. Our goal is to empower each other to recognize and support our financial strengths.

What's Your True Motivation?

Ready to recognize your inner victim? Ready to claim your inherent inner power? In any situation, ask yourself what makes you feel helpless, defeated, incapable, or not in control. Once you have your answer, ask yourself what would make you feel powerful in the situation.

As Caroline Myss says, "Fear interferes with the mindful use of your power. When you base choices on fear, chaos comes between you and your inner Divinity."

Before you offer to help someone financially, and before you request or accept financial help from someone, pause. Stop and examine your motivations *and* their motivations. Both of you must be coming from a place of empowerment, not enabling.

If you're extending yourself, identify your motivation? Are you seeking to rescue or comfort someone? Why do you feel the need to do that? What are you afraid of? Why do you have a need to be needed? What would happen if no one needed you?

And before you ask for or accept financial help from someone else, do the same check-in. Why do you feel compelled to ask for help? Is your request born of a desire to be rescued, or a test of the other person's love, loyalty or commitment? What's behind your request to have your need filled? Will this financial aid empower you or make you feel like a victim?

Empower Rather Than Victimize

Actively concentrate on how you feel physically and emotionally when you consider a particular financial decision. Empower yourself to say NO to financial decisions that don't resonate with you.

Say *no* to well-meaning friends who offer to float you loans when you're trying to pay down debt. Say *no* to friends or relatives who insist on bailing you out of financial difficulties when you feel their assistance puts you in a position of owing them something. Say *no* to lending money under the same circumstances when *you're* not sure that *your* intentions are pure.

Until you respect your efforts to heal your relationship with money, you'll perceive that other people don't respect your efforts either. Recovering alcoholics, for example, must create distance between themselves and friends and relatives who actively drink or absent-mindedly offer a drink when they see you. You may need that same distance in your financial recovery.

From this moment on, I encourage you to consciously choose to use your money *only* in ways that empower you and the people in your life.

Consciously choose to eliminate financial decisions where you feel guilty, as well as those where you feel like a knight in shining armor or the fairy godmother, and especially those that make you feel like you're *better than* someone else.

Working through these commitments will cause many of your old money issues to rise up. Think of these old money issues as the financial vampires of your soul. Luring them out into the bright light of day can you hope to end their control over your life.

Commitment Five:

In my relationship to money, I am committed to the full financial empowerment of people around me.

1. I want to trust that people are honest but:

2. If I give generously to a person, organization or cause, I'm afraid that:

3. I recognize that I give or withhold money based on:

4. These are the ways I use money to control other people:

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WHAT'S YOUR CAUSE AND EFFECT?

Commitment Six: In my relationship to money, I am committed to acting out of the awareness that I am 100% responsible for – and the source of – the current state of my finances.

During the last lap of the 2001 Daytona 500, veteran race car driver Dale "The Intimidator" Earnhardt bumped or "rubbed" a competitor who was making a move to overtake him. He died instantly in the resulting crash, and many blamed his death on the failure of his waist belt harness. Some even went so far as to call the manufacturer with death threats.

Those closest to Dale, however, didn't point fingers. They knew Dale was 100% responsible for – and the source of – the crash that claimed his life. Dale was noted for his aggressive driving style, and for bolting out of his car after a wreck and encircling his competitors' necks with his strong hands, as if to throttle them for their contribution to the current state of his race car. Isn't that how we generally react regarding our finances?

Stop Looking For Places to Lay Blame — Inside or Outside

Something wrecks our well-laid plans and we immediately look for somewhere else to lay the blame. We look for someone else to take responsibility for what happened.

If we get laid off or fired, it's not *our* fault. It's because of the economy, the government, our boss' poor business skills, or the top brass collecting big salaries.

If we can't do the things we want to do or buy the things we want to buy, or pay the bills we want to pay it's not our fault. It's because a client canceled or because our boss doesn't pay us what we're worth, or because our parents didn't pay for our college education. It's because we just never get a break or because a more well-off friend or family member doesn't share their wealth more.

Or maybe we join the chorus that says society doesn't properly value helping professions, or teachers, or police officers, or alternative healing practitioners, or whatever it is you do for a living – and that's why we don't earn as much as we're worth.

It's easy to find an outside source to lay blame on for the past and current state of our finances. That's what we've habitually done. It's easy to state that who we are is inferior to who we could be – because of someone else. But what if who we *are* isn't all we believe we could be because *we're* the ones holding ourselves back?

Where Are You Consenting to Feeling Inferior?

The very vibrant, self-assured Eleanor Roosevelt once said, "No one can make you feel inferior without your consent." Eleanor Roosevelt gave birth to this philosophical observation after growing up in a family where her mother constantly berated and belittled her, telling her she had best develop a strong personality because she was too ugly to ever land herself a husband. Eleanor could have easily felt inferior and allowed her mother's negative words to crush her spirit and hold her back.

Instead, Eleanor chose to affirm her belief that no one, including her own mother, could make her feel inferior without her consent. She refused to consent, Instead, she took 100% responsibility for creating a vibrant, joy-filled, soulful life. And incidentally wound up married to a man who became President of the United States. Eleanor Roosevelt refused to be a victim. She claimed responsibility for creating the life she desired.

Being committed to acting out of the awareness that you are 100% responsible for, and the source of, the current state of your finances is an extension of the commitment you made earlier to stop being a victim.

Owning your part in your current situation will help you end the current cycle of financial conflict and rewrite the past too. By shouldering the full, unvarnished truth that you've created where you are right now, financially — with your work, debt, savings or lack thereof, spending and earning habits — you empower yourself in ways that are infinitely courageous.

Releasing Myths That No Longer Serve You

Imagine your life if you acted out of the awareness that you were 100% responsible for the current state of your finances.

What myths would you have to release? Who would you have to forgive? How much courage would it take to step forward and acknowledge the role you played in every event that happened in your life that you feel held you back? Without blame. Just acknowledging you're the one who created your life.

How much courage would it take to own up to all the passive ways you kept yourself down and held yourself back, so you wouldn't have to face the unknown, wouldn't have to disappoint another, wouldn't have to risk being afraid?

As you begin taking steps to heal their relationship with money, and raise your prosperity consciousness, you may find yourself feeling like Al Pacino's character in one of the *Godfather* movies. Every time you take positive steps to get out of a financial mess, something happens to pull you back in. You just can't seem to catch a lucky break.

When you start to despair, when the pink cloud of your early successes begins to fade, when the darkness threatens to overtake you, stop. Stop, take a deep breath and be still for a moment before you decide to throw up your hands and quit. You're on the cusp of a major life change! Give it time to unfold in your life.

Being Patient With Your Newfound Financial Awareness

When you toss a pebble into a pond, it sends out ripples. Those ripples keep going, and then they come back. Even if you don't drop another stone into the pond, the ripples continue, until they finally settle into a new equilibrium, a new pattern. That's what you'll soon discover in your finances as you move through the commitments in this workbook.

Every new pattern you set into motion – based on these commitments – will appear underneath the ripples from your old financial decisions. Those old financial patterns will continue to make waves in your life for a while. But they'll eventually be overridden by these new choices you're making.

Stay the course and continue to act as if you are 100% responsible for, and the source of, the current state of your finances, based on your past actions or inactions. This includes the parts you celebrate as well as the parts you deny.

This is big commitment. Taking ownership for our lives brings up many fears, resentments and disappointments.

The Willingness to Take Action Has its Own Rewards

I once spoke with a 62-year-old woman who believed her financial situation would only improve if her stepbrother shared his inheritance with her. If only he would give her a share of the proceeds from the house her father had given to her stepmother – which this woman believed she was entitled to share – then her financial situation would improve.

I asked her to imagine what her financial situation would look like if her stepbrother *never* shared the house with her. I wanted her to see what her life would look like if she *alone* were responsible for her financial future.

I had her face her fear of having to take responsibility for her *future* financial situation so she could more clearly see her fear of taking responsibility for the *current* state of her finances.

Once she realized she could be in control of her future financial success *if* she made a major shift in the way she thought and felt about money, she was open and receptive to taking the first steps toward this healing.

Another woman I spoke with had let her driver's license and registration expire months ago. She kept putting off going to the

Department of Motor Vehicles because she was afraid of the fine she would have to pay. Once she decided to release that fear and become 100% responsible for the current state of her finances – even if that meant having to pay a fine – she went to the DMV, to find out how much she would owe.

She approached the counter and told the woman she needed to renew her license and registration. The woman looked at the license, commented on how long it took her to renew, stamped a piece of paper, asked for the renewal fee and told the woman to go stand in line to have her picture taken.

By becoming willing to take responsibility for her finances, it no longer became necessary for her to have to pay a fine.

Another woman booked a trip to Ireland with a non-refundable deposit. She became fearful about her ability to raise the funds necessary to pay for the rest of the trip by the deadline.

She also was concealing her trip from her family. She was afraid of how they might judge her decision since she'd just spent all her money buying a new house. Eventually, she released her fear of how the money would come to her and released her attachment to going on the trip.

When the deadline came and went, and she hadn't manifested all the money for the trip, she let the travel agent know she would be unable to take the trip because of her current financial situation. Because she took responsibility for the state of her finances, and was honest and upfront about her situation, the agent refunded her supposedly non-refundable deposit.

What supports you and what stands in the way of you taking responsibility for your finances? How would your life change if you were 100% responsible for the current state of your finances? Are you ready, willing and able to undergo this transformation?

Commitment Six:

In my relationship to money, I am committed to acting out of the awareness that I am 100% responsible for, and the source of, the current state of my finances.

1. I would feel financially secure if:

2. The following is a list of items I believe I can get rid of to free up more abundance in my life:

3. When someone gives me something I don't want, my first reaction is:

4. I am willing to stop expending my resources (time energy and money) in these areas that no longer feed my spirit:

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PLAYING ON LIFE'S ABUNDANT PLAYGROUND

Commitment Seven: I am committed to having a good time in my relationship with money.

You've finally reached the last commitment! Now is the time to commit to having a good time in our relationship with money.

Does this sound like a foreign concept? Learning how to have a good time with money involves learning to recognize the joy and the gifts that come from honoring the other six commitments to healing your relationship with money.

The woman I talked about in the last chapter, who had let her driver's license expire, shared her recognition of these gifts.

Committing to the awareness that she is 100% the source of her current financial situation — as scary as that was to her — has resulted in her showing up more for many financially-related experiences in her life. It all started when she decided to renew her expired driver's license.

During the next several weeks she noticed an interesting pattern. Every time she showed up and took steps to rectify situations she had avoided in the past, the Universe rewarded her. Sometimes the amount of money she would have owed was reduced. Other times, obstacles that in the past had been financially and emotionally draining, suddenly dissolved.

Simply having the *willingness* to accept responsibility, created a healing energy force that is effortlessly dissolving financial conflicts and healing her relationship with money. She is creating momentum and enjoying the ride.

Building Momentum With Your Prosperity

So, how can you build momentum in your prosperity consciousness? How can you learn to "go with the flow?"

Think of the last time you pushed a child (or an adult!) on a swing. When do you push the person on the swing? Do you connect with them and push as they're coming back toward you? Or do you wait until they've reached you and are just at the turning point, just at the moment when they're about to begin going forward again?

You wait. You bide your time. And then you join in the forward momentum, without fear, without hesitation. Too often in life, we wait too long to take action things. We hesitate out of fear of being wrong, of choosing a wrong path for ourselves. We hesitate out of fear of the unknown. Or we hesitate because we haven't clearly defined what we want.

When pushing a swing, we are present in the moment. We are committed to having a good time and what we want is clear. We want to be part of something that is going higher and higher, part of something that is giving ourselves and someone else joy, part of something that is breaking free from the limitations of gravity here on earth.

Gaining Newfound Clarity Regarding Your Heart's Desires

In some areas of our lives, what we want isn't always clear. For example, we may have picked a career path because it was something we knew others dreamed of for us, or it was a way out of circumstances we wished to escape, or because our parents had the same career, or because we were avoiding the same career as our parents, or because we thought it would bring in the right among of income to support ourselves and our loved ones.

We deny our heart's longing because we think following our heart's path will leave us wanting. Such was the case for a woman I coached. In her heart, she is an artist and the Universe has dumped wonderful opportunities in her lap to follow her art, but she has been afraid to follow-up on them. She has been listening to the voices within her that tell her she's not good enough and she can't make enough money to support herself with her art.

As long as she affirmed these beliefs of not being good enough, and that what she had wasn't enough, she was unfulfilled, and longing. When she stepped out in faith, followed through, stayed the course, stepped up and embraced the potential in the opportunities presented to her, she embarked on a new journey — a journey toward fulfilling her lifelong goal of supporting herself with her art. And she is not alone.

I know engineers who are pursuing their lifelong dreams of being musicians. Others have taken steps to pursue dreams to help women who have been battered and abused reclaim their self-esteem and their rightful place as strong, vibrant women. Still others are helping children in foster-care and other nontraditional situations explore and grow their academic, artistic and athletic talents. One by one, they're all stepping out in faith.

Time to Step Out In Faith

How will *you* know when it's time to step out in faith? When you begin to remember that everything is in divine order. When you're willing to feel the fear and do it anyway. When you're ready to commit to having a good time in your life — no matter what the appearances or results may be.

Having a good time with your money, and in your live in general, means letting go of your expectations of the outcome. Yes, you may desire a certain outcome that you have in your mind. Start by affirming that the outcome you desire *or something better* is in store. Then step out in faith and make room for the good to come through the channels it is supposed to come through.

Every mile is walked one step at a time. A swing soars higher, one push at a time. All journeys begin this way.

How do we learn to put one foot in front of the other? How do we learn to push a swing at just the right time? Trial and error. Not every attempt is perfect. It's *progress* we're seeking, not perfection. Ask anyone who's jammed a finger pushing a swing too soon, or felt their fingertips barely brush the back of the person on the swing because they've pushed too late. Ask any toddler who's taking her first tentative steps. It's all trial and error.

But what keeps us trying? What keeps us moving forward and waiting for the next opportunity to take those steps or to push the swing again?

Hope. Hope, and a commitment to having a good time playing on the playground. Life is your own personal playground. And each swing represents a different relationship in your life, money being one of these relationships. Today is the day to commit to having a good time in your relationship to money!

Start now with these four small steps. They may seem to have very little with “playing” at first glance. Everyone’s idea of what is playful is different. These steps will give you a firm foundation on which you can build your own personalized playground:

1. Bless your bills every time you pay them. There is great joy in giving thanks for what your bills represent — and you will soon stop dreading the arrival of your mail.

2. Incorporate simple affirmations into your day, like:
   a. "There's gold dust in the air!" (a good affirmation as springtime pollen flies everywhere!) or
   b. "Every day, in every way, my income grows and grows and grows, thank you, God!" or
   c. "God is the source of my supply," or
   d. "I let go and trust the Universe.”

3. Make a daily game out of tithing. I haven’t drawn attention to this idea in this workbook, but tithing is an all-important key to giving and receiving. It puts you into the flow like nothing else I know, especially when you’re feeling a sense of financial restriction, unease or disharmony in any area of

your life.

Tithing is the act of giving thanks for what you've been given, by giving back to people, places and organizations that nourish you spiritually. Tithing includes giving 10% of your income, when you receive it, as a way of saying thank you for what you already have, and to demonstrate that you're a good steward with your money, and to get the money into circulation so it can continue to grow.

If you're unfamiliar with the true nature of tithing, or you've had past tithing experiences that have made you uncomfortable, read my book, *Giving Thanks: The Art of Tithing*.

Actively seek out people who feed your spirit and tithe to them. Look for the times you smile or chuckle to yourself over something that you see, read or hear and immediately ask yourself: Who can I thank for this gift? Give of your time, give of your innate gifts, give of your possessions. Give of your words, thoughts and actions. Give freely, willingly and joyfully and with gratitude.

4. Reframe how you're approaching your relationship to money. Rather than view a budget as a restricting tool, for example, view like a beachcomber using a metal detector.

   A budget is a tool; a plan to get you from Point A to Point B. It's a spending plan that helps you reach untold and unexpected rewards.

Yes, a beachcomber could find gold doubloons simply by walking around all day, waiting for a teak treasure chest to wash ashore, or stopping and sifting through handfuls of sand. But a metal detector makes finding the buried treasures much more likely. With a spending plan in place, you expand your possibilities and create opportunity for limitless abundance to appear in your life.

Write down where your money comes from and where it goes for the next two weeks and see what patterns emerge.

Microsoft Office® offers some great free budgeting/spending plan templates you can instantly download to your computer. There's likely one that is perfect for you. Or pick up a copy of Judy Lawrence's *Budget Kit* or *MoneyTracker*. Judy is a long-time colleague of mine and I've recommended her work for decades. She offers free resources as well as downloadable Excel spreadsheets with her programs.

Before you know it, these four baby steps will turn into giant strides. Soon you'll find yourself skipping for joy, actively seeing and celebrating the ways you want to play in your life. Enjoying all the abundance that appears, effortlessly, in your life.

This does not mean that you won't have missteps, jammed fingers and missed opportunities as you deal with money issues. But I guarantee you will keep moving forward if you have hope and make an effort to keep having a good time playing on the playground of life.

Commitment Seven:

I am committed to having a good time in my relationship with money.

1. If this is as good as my financial situation ever gets again, I can learn to enjoy what I have now in these ways:

2. Whenever I spend money, I will remember that these are some of the gifts/value that I received from what I've purchased:

3. If dreams come true, I would want to do this:

4. I am willing to make these positive changes in my life to make the above dream a reality:

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KEEP THE MOMENTUM GOING

These Seven Commitments to healing your relationship with money will give you a firm foundation for creating the life you truly desire and putting an end to the financial conflicts and challenges in your life. You may also find, like so many other readers have, that you're shedding some of the old limiting beliefs you've clung to in the past. These old beliefs have served you well, and helped you get to this moment. And now, it's okay to release these old beliefs and make room for something new.

Be proactive. Keep a copy of this workbook with you at all times. Take a few moments every day to read a section. Visit my website at www.PaulaLangguthRyan.com and subscribe to my newsletter for additional support and guidance on your journey.

As I mentioned at the beginning of this report, some resources we offer are free and others have a cost. I'm sure you find some of both that resonate with you at www.PaulaLangguthRyan.com.

Here's a complete list of the free resources we offer:

- 21 Days to a Fully Abundant Life
- Abundance Zapping Words and Phrases
- Break the Debt Cycle – for Good! (workbook and audio)
- Instantly Dissolve Conflicts During a Divorce (with

Anita Pathik Law)
- Manifest the Right and Perfect Buyer for Your Home
- Manifest the Right and Perfect Clients
- Manifest the Right and Perfect Job
- Prosperity Tracker
- Ryan's Spiritual Rules of Order
- Tapping into Your Spiritual Flow
- Ten Tips to Break the Debt Cycle – for Good!

Want Some Personalized Assistance?

I'm proud of you for taking the first steps toward becoming financially secure. Which is why I wanted to extend a special offer to you. My coaching is regularly $500 an hour. And that's for a reason. Thousands of clients have come to me for a single coaching session and had their lives transformed. For some people, one session is all they desire, it's all they need to go to the next level they are comfortable with.

As a reader of this book, you can get either 1 hour for $150 or 4 hours for $500! And you can use your time in six minute increments.

If you feel stuck, need a little assistance reframing your perception or a little guidance approaching a situation in your life, or if you simply want me to help you analyze your workbook answers and create a personalized game plan moving forward, a consultation with me can be extremely rewarding. You may want to continually raise the bar and talk with me about brewing conflicts in your life, personally and professionally, before they become "big things."

Whether or not you decide to hire me as your personal consultant, I hope you'll use all the resources and tools I'm giving you to your best advantage.

You deserve a life you truly desire. You deserve the opportunity to dissolve the conflicts and challenges that cause you to self-sabotage. Whatever the specific area where you are experiencing financial conflict or desire greater clarity, you'll find the guidance you need under the Resources tab on www.PaulaLangguthRyan.com.

As always, I wish you peace and prosperity,
Paula Langguth Ryan

PS. You'll find all seven commitments on the next page so you can keep them with you as an everyday reminder of what your commitments to yourself are!

SEVEN STEPS TO A HEALTHY RELATIONSHIP WITH MONEY

1. I am committed to healing my relationship with money.
2. I am committed to clearing up anything that stands in the way of healing my relationship with money.
3. I am committed to my own complete development as a financially independent individual.
4. In my relationship to money, I am committed to revealing myself, to not concealing myself.
5. I am committed to the full financial empowerment of people around me.
6. I am committed to acting out of the awareness that I am 100% responsible for, and the source of, the current state of my finances.
7. I am committed to having a good time in my relationship with money.

ABOUT THE AUTHOR

As an author, negotiator, and compassionate communicator, Paula Langguth Ryan has people heal their core beliefs for more than three decades. Her work dissolves the stories we carry about being unworthy, abandoned, powerless, guilty, lacking/limited, or having the life sucked out of us.

She has dedicated her life to helping others improve their consciousness, reawakening their connection with Infinite Intelligence.

Paula has built a global community of people who are willing to look (every day!) at how their inner beliefs contribute to their outer conflicts. She has helped people communicate with their creditors and bosses, build positive net worth, heal and create more authentic and vibrant relationships in every of their lives – and experience a deep, abiding sense of personal peace.

www.paulalangguthryan.com