

Generate Abundance

Producing Results Monthly Lesson 11

Jinny Ditzler • November 2001

There's no way to talk about **becoming a master at producing results** without talking about money and the art of generating abundance. One of the most common measures for our ability to produce results is the amount of money we earn, make or generate. In the western world it's also how most of us measure our personal worth and value – how good a person I am, how successful I am. Well, how much money do I have? How much money am I earning?

I don't believe you can ever feel truly successful or fulfilled until you handle your relationship with money. This is important so let me say it again. I don't believe you can ever feel truly successful or fulfilled until you handle your relationship with money. Notice I didn't say you couldn't feel happy or satisfied until you get RICH. I said I don't believe you'll feel satisfied and fulfilled until you've handled your relationship with money.

While I'm obviously quite happy for you to become wealthy, you don't need to achieve this to move to the next level of your development. And, besides, I've seen a lot of really wealthy people who hadn't really handled their relationship with money. Believe me. There they were living in a great house, incredible vacations, beautiful family, nice cars, plush office – worrying about money! Honestly! How can I get more? What will happen if... What happens if this deal doesn't come through? I loved to ask these kinds of people to consider a tough question: 'how much is enough?' So you aren't the only one who has a tired scary relationship with money!

No matter what your bank balance or the size of your portfolio, it's time to get rid of the garbage and find a new more satisfying way of dealing with money and generating money.

Until you do, money is in the driving seat of your life rather than you. You're being jerked around by your attitudes and beliefs about money and by the worries, fears and doubts you have about whether you'll have enough or whether you're going to make it. As long as you're in this state, life isn't about developing yourself fully, producing results or being the kind of person you want to be. It's about money. How much do I have? How much do I make? Do I have enough? Can I afford it? Will I have enough? Sound familiar?

For much of my life money was a problem. No matter what I did, I spent more than I earned and was always getting into trouble. Bills and bank statements hid in the desk drawers unopened and often it took the threat of legal action to push me into a late

night panic of self-recrimination and scurrying to get my act together, yet again.

A couple of times I took out a credit consolidation loan from the bank, paid off my credit cards and my bills and wiped the slate clean. But I couldn't resist the temptation of spending up to the credit card limits again. I can't remember how many times this happened, but too many.

Nothing I did seemed to end the hopeless cycle because my actions were driven by a hidden limiting paradigm: I want more money but I'll never make more than I'm making now --- it's all I'm worth! As long as I thought in this way, the results were the same, no matter what I tried to do differently. I was pulled by an invisible magnet back into the same pit.

But once I started to examine the limiting ways I was thinking and feeling about money -- the underlying paradigm became obvious to me. At a young age, I'd made a bunch of rules and decisions about money but they'd hid behind the cobwebs of my consciousness and I didn't know they were there. The results in my life should have given me a clue, but I didn't know how to discover their true meaning. Once I started to examine the way I thought about money, I found I'd made two fundamental rules which shaped my limiting paradigm about money and dictated the financial results I achieved:

- *It's not all right to make more money than the man you're with.*
- *It's not fair to make a lot of money when people are starving.*

And then there were the common ones which nevertheless had a strong influence on me:

- *Money is the root of all evil.*
- *I'm not the kind of person to make a lot of money.*
- *Money is scarce --- there's only so much to go around.*
- *If I made a lot of money, I'd be horrible and greedy.*
- *I don't have as much talent as people who make a lot of money.*

When I looked at my list to see which were the most influential for me, it was the one about people starving in Africa. I'd been convinced for so long that playing the money game would be a sell-out of my soul. How could I think about such a change? It was sinful to be so selfish.

But as I followed the thought, I realized that this paradigm of scarcity with its attendant feelings of unworthiness kept me poor as well as others. What could my poverty contribute to people in Africa? What could I do for them when I couldn't even pay my own bills? Did they know or care that I wasn't getting rich because I felt guilty when I thought about them. Talk about crazy!

It was then that I realized that transforming my relationship with money was really a transformation in self worth. I imagined that if I could get to the bottom of this one and start earning the kind of money I really wanted and secretly thought I deserved, I'd be in a stronger position --- both within myself and within my wallet --- to give to others. I wrote a new empowering paradigm for money in my life:

Money is abundant and flows spontaneously in life. Money allows me to express myself fully and contribute generously.

This statement has been a source of inspiration and power to me over the past 25 years. My income now is many times what it was then. And it started by my taking the time to examine my relationship with money and dumping my mental and emotional bucket on the subject.

But **shifting your paradigm about money is only half the battle**. In case you haven't noticed, what we're doing here is applying the foolproof solution to the subject of money. So far we've talked about ATTITUDE but what about ACTION?

Taking full responsibility for your money

I found what it took was taking full responsibility for my money. You know, getting on top of paying the bills, being up to date with taxes, completing all personal money issues with family and friends and, for me, apologizing for the mess I'd made. EVERYTHING. And staying that way. For you, the actions won't be the same as mine so you need to discover your own answers to the question, "What do I need to do to be FULLY responsible about money?"

Make a list and then do it. Do not let yourself off the hook on anything – do it all, whatever it takes. That doesn't necessarily mean, for example, that you pay off all your debts. But it does mean that you have an agreement with every debtor and you're keeping that agreement. Look at your whole money picture, see what you can afford to pay on each loan and then agree to do exactly that every month. In other words, be fully responsible about money in your life.

Once you've rigorously applied the foolproof solution to your relationship with money, you will start to generate abundance. You'll learn to appreciate money for what it really is. Energy. Energy in, energy out. Money in, money out. When you're trapped in a cage of scarcity, thinking there isn't enough to go around and you don't deserve it anyway, what energy are you putting out? What are you going to attract? Is money going to flow to you? Are people going to rush to your door to hire you for the big jobs? No is the answer to all of these questions. Be aware of your energy and attitude about money and learn to watch what you do with it. Abundance WILL follow.

One of my own clients became a friend. What a great lady – so bright and entertaining. But when I first met her, she was poor with a young child in a tiny apartment. I don't know how she made it on the amount of money she had coming in. Before we'd spend much time together, she became determined to transform not only her relationship with money, but also her life at the same time. She's at the top of my list of super stars when it comes to people who took seriously the challenge of transforming their relationship with money. She seemed to understand what I was talking about instantly.

She loved the exercise about dumping her bucket about money. She's a writer and she's clever. She wrote this brilliant little story about the little old lady on the street, living in rags with barely enough to feed herself. It was full of detail about what the little old lady did, what she said, what she thought and how she felt about money. And it was Sue's own story – a pure and accurate metaphor for how she got into the condition she found herself at this point in her life. Once she saw it all and owned it in this way, she generated a powerful new paradigm – a great script for her new life.

At the same time she became a lot more aggressive about marketing her name and her writing ability. Soon she started writing major articles for local papers and then large newspapers with a huge readership. She was on her way and she's stayed on the path. The last time I spoke with her she was moving into the home of her dreams in a neighborhood where she was happy to be raising her daughter.

Play with this, have fun with this – but do it. Apply the foolproof combination to your relationship with money and get ready to enjoy your newfound abundance as Sue has done. Start with awareness.

Have you ever gone to the ATM machine one day and then opened your wallet a few days later to find nothing but a few singles staring you in the face? If so, you're not alone. Most of the people I know have some sort of issue around money. They never have enough, they overspend, they don't know where their money goes, or they're financially secure but still worry a lot about the future – am I going to end up on the street with no money some day? Who'll take care of me when I'm old and gray?

Whatever your challenge around money, you can overcome it with the two steps of the foolproof combination – ACTION and ATTITUDE. Start with whichever one you want but don't stop until you're finished examining and changing what's on the inside (how you think and feel about money) and what's on the outside (how you handle your money).

Examine your attitudes about money

I suggest you begin by examining your attitudes about money. Here are some questions to get started. Put one question at the top of a blank piece of paper and then put the next question at the top of another sheet and so on. You can also type the questions into your computer and write your answers there.

This may take an hour or two – or several days – but keep at it until you know in your heart and mind that you’ve said everything there is to say on the subject. I’d suggest writing down everything you can think of now and then putting the pages to one side. But keep thinking about it and you may find that more answers occur to you. When they do, add them to the list. But don’t make it too complicated either – if you honestly think you’re finished, you’re finished. You’re the judge.

And, as you go along, please don’t edit your responses – if it occurs to you, capture it and write it down. There are no accidents when it comes to this kind of process – if an answer comes to mind, it’s yours. Write it down! I’ve found that by asking yourself the question and then paying attention to the next thought that occurs to you, you can find your answers easily. Trust the process. It’s all there – all your data and all your programming. You’re just doing a data dump of all your thoughts, feelings, emotions, rules, attitudes, points of view, perceptions, beliefs and reactions to money.

So here are the questions, followed by examples. You need only write down the questions, however.

1. **What attitudes about money did I grow up with?** Write that question down at the top of a page while listening to the examples that follow. For example, did your parents save for a rainy day? Never buy anything unless it was on sale? Spend as though the money would never run out?
2. **What rules have I made about money?** We’re looking for things such as, Buy only used cars, never borrow, it’s bad to be in debt, don’t buy top name brands and so forth.
3. **What self-defeating perceptions do I have about money?** Common answers include: Earning enough money is a struggle. Money is the root of all evil. It’s easier for a camel to pass through the eye of a needle than for a rich man to enter the kingdom of heaven.
4. **What’s the new reality about my money that I want to create?** What do I want to think and feel? What do I want to happen with my money? Really allow yourself to dream on this one.

Now, based on the new reality you want to create, devise a positive statement about money – you know, your new money affirmation, using the same rules as you did for making your New Paradigm for your best year yet – positive, present tense and personal.

Please make it really outrageous – write a statement that really bonks the whole issue on the head for you. “Money is flying in the windows!” or “I have more money than I know what to do with!” “I make lots of money by doing what I love to do!”

Now that you have your new paradigm about money, you have the tool you need to transform your relationship with money. Whenever you find yourself drifting toward your self-defeating thoughts and perceptions about money, immediately replace those thoughts and feelings with your new positive statement. Make sure that your new money paradigm describes a new personal world in which money is no longer a problem for you. And begin to speak and act in line with your new paradigm – stop complaining about money and start demonstrating a new level of confidence about money in your life. Turn off the tape and take whatever time necessary to write your new exciting money paradigm.

What’s happening now with your money?

Now it’s time to take a look at your current reality – what is the current state of your financial affairs and what do you have to do to be fully responsible for money? Again, write down the following questions, one per page, and then turn off the tape and work until you’ve completed answering the questions. Before you hear them, let me tell you that some of these can be BIG questions --- and it may take a lot of time and effort to answer some of them. Do it anyway. Whatever it takes. No matter what. Just keeping telling yourself – “This work is well paid!” OK, here are the questions.

- 1. How much money do I earn per year? per month?*
- 2. How much money do I save per year? per month?*
- 3. What is the total of my assets?*
- 4. What is the total of my debts?*
- 5. What is my net worth (assets minus debts)*
- 6. How much money do I have invested for my future?*
- 7. How much cash do I spend weekly? What do I spend it on?*
- 8. What does it cost me to live each month?*
- 9. What do I need to do to take full responsibility for my money?*

If there are no specific goals on your Best Year Yet™ plan, it’s now time to set some money goals. You may want to start small. You may want to take a leap and really go for it immediately.

Perhaps you want to start by tracking how you spend your cash over the next month. Maybe you want to start saving at least 5% of every paycheck or make a plan to begin tithing. Or maybe, find a good financial planner, meet with him or her and make a plan for your future. Armed with your money attitude adjustment, you can take small steps on the way to big change.

A couple more suggestions that I often make to clients. First, take a big piece of paper or turn on your computer and answer the question, “**What would I do if I had limitless money?**” Really let your imagination fly – and keep telling yourself you have LIMITLESS money.

Once you’ve finished look back over your list – what did you do with all that money? Most importantly, how much of it was for you and how much of it was for others? Can you be trusted with money? Will you do good things with it? Do you therefore deserve it? Would it be a good thing to generate more money so you could do some of these things? And, finally, are these the plans of a greedy person? No, I bet they’re not!

You see, **I think you’ve been afraid to play the money game – to really go for the money.** Maybe you’ve been pretending that money doesn’t really matter to you. Or, like so many, maybe you’ve developed a strong dislike for wealthy people – so selfish, so self-absorbed, so miserable, so greedy and so on. So if you have all that hatred for rich people, you would never let yourself become one, right? The more negative feelings you have about wealthy people, the harder it becomes to become one of them. You’d have to be so wrong!! See how we make ourselves crazy about money!

Do everything you can to let go of the garbage in your moneybag and be absolutely rigorous with yourself about taking full responsibility for your money and you’ll start generating abundance in ways you’ve never imagined. Promise. I’ve never seen it fail with someone who took this exercise seriously.

When you learn now to generate abundance and become a person who no longer has money problems, you’ll grow in your own eyes and in the eyes of others. If you needed to do a big job and were willing to pay someone a lot of money to take it on, would you look for a person who earned a lot of money or someone who was always struggling and never seemed to have enough? You see, the money issue is really about a lot more than money. It’s about you and getting yourself back in the driving seat. Let yourself generate abundance.