

90-Day Prosperity Experiment Lab Report

Day 75 — *Getting Comfy With Money*

“Talking about money makes many of us uncomfortable. Sometimes we’re even conflicted about wanting to make money. We may associate being interested in money with the kind of people who are interested in nothing but money... And we certainly don’t want to be like that.”

-- Rhonda Abrams

Today’s Message

How do you feel about the money you have right now? Are you happy with the amount and do you express thankfulness for it? Or do you see it as too little, resenting the lack and bemoaning the fact that you rarely have enough to go around?

Are you a good steward of the money you do have? At any given moment, can you state within a few dollars how much you have and where it is at? More importantly, do you have any real idea of how much you need? Do you maintain a monthly budget, consistently knowing not only how much you have to spend, but how much you can afford to spend? If so, is a certain percentage of the budgeted amount allotted to savings? If so, do you also tithe, and/or give a percentage of your income to those less fortunate?

When bills arrive, are you thankful you’ve been entrusted to manage a debt or do you see the bill as just one more way of keeping you from having enough? Conversely, when a surplus of money arrives in the form of a gift, a bonus or a windfall, are you comfortable having it around, or do you feel the urge to spend it, getting rid of it as quickly as you can?

The way you feel about the money you have in your life right now says a lot about the way you will deal with money in the future. If you are not comfortable with it now, you won’t be later. If there never seems enough to go around, chances are good you’re feeling an emotional insufficiency, as well. Becoming aware of and addressing those limiting emotions will affect the way money flows into your life.

Throughout the course of this experiment, we’ve been trying to change your inner relationship with money. Now it’s time for you to consider changing your feelings about money on a more physical level.

As any parent knows, a child cannot be adequately cared for if it is ignored. For the child to flourish and grow, it needs love and attention. The money in your life is very much like a child that has been placed in your care. As we’ve already discussed, it is energy. It vibrates at a certain frequency and is either attracted to or repelled by your energetic vibration. If you ignore it, hold disdain for it, fear it, think of it only in terms of lack and limitation – a “there’s never enough” mind-set -- or are not willing to tend it properly, it will be repelled. If on the

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other hand, you carefully watch over it, wisely distribute it, and consciously look for ways to put it to work on your behalf, then a greater amount of it will be attracted to you. Like a well-tended child, it will flourish and grow.

Good stewardship of money is not something you plan on doing once you're prospering. If you wish to prosper, practicing good stewardship needs to begin now. No matter how much or how little money you may have at present, understanding and ministering to your financial needs in a conscious and responsible manner right now is one very practical way you can begin immediately to move toward a more abundant life.

You may already be keeping good financial records and if so, that's wonderful. However, if you are currently experiencing financial difficulties, chances are good that you not only are not keeping good records, even the idea of starting to makes you uncomfortable. Just thinking about taking control of a condition that may have gotten completely out of control can create an immediate barrier between you and your comfort zone. Having too little may not be comfortable, but the idea of trying to take control of too little can feel almost unbearable.

The best way to take control of your current financial situation is to begin immediately to write it down. Money management programs like Quicken are great for keeping track of your financial picture, and if at all possible, I seriously recommend you begin using such a program. If that's not a possibility however, don't be concerned. A small spiral notebook, much like the tenfold notebook you began some time back, is sufficient. Just keep it with you at all times and commit to recording your income and expenditures in it daily. The quickest way to take control of your finances is by writing everything down. You have to know where you are before you can make sound decisions regarding your finances.

For the next twenty days, write down every expenditure in your notebook. Dedicate pages in the notebook to various categories like housing, insurance, medical, food, utilities, entertainment and miscellaneous, and write the item and the amounts spent on the appropriate page, keeping a running tally of every expenditure. At the end of the twenty days, you'll have a much better idea of where your money goes, but as an added benefit, you may also notice a sharp decline in impulse shopping. Buying something impulsively is one thing. Buying something knowing the expenditure must be documented and tallied, however, adds a new awareness to the process that often serves as an inhibitor. (Please don't think I am against spending money. There is nothing wrong with spending money at all, especially if you use the Tenfold Notebook approach with every expenditure. Impulse spending, however, quite often indicates an inner fear or emotional upset that needs to be addressed, and by using your notebook to flag such expenditures, you'll have a good barometer of not only what you are spending, but how you're spending it and what areas indicate any inner turmoil that might need your attention. In other words: Spending is a good thing. So is keeping up with it.)

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While recording your expenditures each day, also pay special attention to your emotions as you add and subtract the numbers. For those unaccustomed to keeping financial records, this can be a very daunting process and you may find yourself feeling tempted to stop many times. Resist the urge, reminding yourself, often if necessary, that in doing this, you are taking control of your financial future.

Commit yourself to making this one very positive change of documenting how money flows in and out of your life. You cannot know whether or not a habit is serving you unless you know exactly what the habit is. This will give you a much better understanding of current money habits.

Today's Affirmation

I am comfortable thinking about, working and dealing with my money.

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Today's Action Steps

1. Re-read your Prosperity Business Plan and your **Eleven Things Gratitude List**.
2. Take a moment to stand firmly with one arm raised to the heavens, the fist clenched as firmly as if you were holding on to the hand of God. Now either mentally or vocally affirm:

As God as my witness, I am powerful today, I am brave today, I am strong today, I am fearless today, I prosper today. And I am living each moment of this day embracing my true nature and moving closer to becoming the person I am destined to be. For today and every day from this point forward this is my truth.

Note: If possible write this affirmation on a card that will fit in your wallet or purse and carry it with you so you can refer whenever you feel doubts or fears arising. And each time you repeat this affirmation, say the words with as much feeling and emotion as you possibly can, spending at least one full minute imagining every aspect of your life as you want it to be.

3. Place today's allotment of money in your container and read the affirmation on the container three times. Expect to receive in return.
4. Bless those around you, including your fellow participants in this experiment. See those you bless prospering and surrounded by good. Then bless yourself and see the same. You may also want to continue blessing those on the blessing request list. Reading the responses will give you an opportunity to see for yourself.
5. Return to the blessings requests and read the responses being posted by those who have been blessed. (you'll find a link at the bottom of this email, or simply go to bettertobless.com and click on "Request a Blessing") Your blessings are making a difference. Reading the responses will give you an opportunity to see for yourself.