

# WEALTHY U

SEVEN SACRED WEALTH & WISDOM

*Lessons*



HappyAbout.info

MARILYN AUGUST



# **“Wealthy U:” Book Excerpt**

Seven Sacred Wealth & Wisdom Lessons

**By Marilyn August**

**Subset of the book brought  
to you by Happy About**



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### **Getting “Wealthy U: Seven Sacred Wealth & Wisdom Lessons”**

**(<http://happyabout.info/wealthyu.php>)**

“Wealthy U: Seven Sacred Wealth & Wisdom Lessons” can be purchased as an eBook for \$11.95 or tradebook for \$19.95 at: <http://happyabout.info/wealthyu.php> or at other online and physical book stores.

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## Sorry, No Fast Food Fix

In a world of instant gratification and more than a few “millionaire-in-a-minute” books, it is somewhat nifty to suggest that attaining both wealth and wisdom is a journey. The problem with the fast food fix approach is that, like a meal eaten too fast, it provides only a temporary high. Wealth, or the lack of it, really is a window into your soul. Think of wealth as a metaphor for how you are living your life: fearful or fearless, risk taker or security first, committed to breakthrough or satisfied to drift through life never quite fulfilled or joyous. Money, or the lack of it, is an outward mirroring of your cherished and often mistaken beliefs about life, money, and your relationship to money, as well as your place in the world. Creating sustained wealth and the wisdom to use it well is first and foremost an internal journey into the very depths of your soul. This journey tunnels into your value system, opens up more flexible emotional boundaries, increases clarity, focus, and direction—resulting in living the life you love.

The Journey to Wealth and Wisdom includes gaining a deeper internal knowledge of who you are and learning to trust yourself. Second guessing and regrets tend to disappear and are replaced with clarity of purpose, passion, and money. You are less likely to be pulled off course into old ways of thinking about money.

You will notice that some fine and subtle distinctions are being made on this complex, yet direct journey to wealth and wisdom. One of these dis-

tinctions exists between greed and true wealth. Greed is simply the desire to satisfy some unconscious need to buy self-esteem, status, or love, while true wealth is the kind of prosperity that sustains over time, supporting a richly fulfilled life with more than enough money to fuel your richly fulfilled life.

A truly “wealthy” relationship with your finances means that money is simply the engine that drives the dream machine. It is the energy powering your dreams, without which, it is rather difficult to accomplish a higher degree of functioning in the world. Wisdom includes the ethics, morality and generosity of spirit with which money is generated, stewarded, and spent. Including wisdom with wealth answers the unspoken vexing question, “How come so many apparently wealthy people can have so much money and be so miserable?”

We often wonder why those who have wealth are so tight with it, why they constantly worry about losing it. We ponder the debts of lottery winners and the financially destructive behaviors of celebrities.

The answers to these questions are complex, more so than simply saying that there is more to wealth than having lots of money. Internal self-awareness and wisdom are part of the answer to what builds and sustains wealth without the dysfunction often associated with it. Wisdom is the ability to be conscious of emotional trigger points, make accurate observations about a particular situation, and then have the courage to make new, more positive choices. When woven together, wealth and wisdom nourish a life worth living to its richest and fullest.

You may be one of those people who have been sold on the idea of better money management as the simplistic answer to any money dilemmas. If you could only figure out just how to budget correctly, or better yet, magically read the future. If only you would knew where the stock market is going or if a business decision made today is guaranteed to generate additional revenues tomorrow. The perfect budget, sticking to it religiously, investing properly, and still feeling fearful about having enough money does not make for a fulfilling life. Money is more than simple math and numbers. Emotion, beliefs, and preconceived notions are all tied up with it because money is associated with not only survival, but beyond survival to thriving. The answer to money problems lies more in managing *yourself* in relationship to the money you have now.

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### **Wallet Wisdom Lesson**

*You cannot manage money.  
You can only manage yourself,  
your relationship to the money you have,  
and the money you desire.*

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### **Money is an Agreement**

Money is an idea, a concept, and a collective agreement holding that particular pieces of paper and round metal coins have a specific value. It is universally agreed that the number one (1) with lots of zeros (0000) after it, printed on special paper, has more value than the number one with no zeros printed after it. You can travel the world, and while the colors might change and exchange rates differ, money in whatever color and denomination is the agreed means of exchange. Money is exchanged on an agreement of value; value given for value received. The only thing that you can actually do with money is to trade it for something you value. You may save it or invest it, but eventually, you will circulate it as a means of exchange or give it away for some noble purpose.

The simplicity of the universally accepted value agreement may be logical, but the emotions attached to money are anything but logical. At its core, money is perceived as the very means of survival. This alone triggers the desire to obtain more money. It also triggers the fear of loss, fear of being ripped off, fear of misusing—and toss in anger at past mistakes for good measure. It becomes more obvious that the journey on which you are about to embark is more complex than a “fast food” temporary fix; it is a journey toward eliminating stress and worry about money, and replacing them with much more money. The journey will change how you relate emotionally, spiritually, and intellectually to your self-worth, and by extension, will lead you to better managing the money you have and the money you want.



Your relationship to money is first and foremost an extension of your mental relationship to yourself. It is a thing of the mind. Your mind is a very powerful computer; it imprints information from the past, and beyond your personal past to that of your parents and grandparents and beyond. The mind is like an iceberg with its bulk hidden under the water; only part of what is stored in the mind is known, or conscious. Most negative attitudes and behaviors toward money are stored in the part of the mind called the subconscious, which is below the surface of self-awareness. Being “unconscious” is the opposite of being self-aware, and, like an iceberg, this state of mind creates havoc with that which cannot be seen. Until you are consciously aware of the beliefs stored in your unconscious mind, there is little you can do to change them. As Albert Einstein said, “*you cannot solve a problem at the same level of consciousness that created it.*”

This is easier to understand if you imagine that you are walking along the street and find \$20 just lying on the sidewalk. It doesn't appear to belong to anyone, and it is fair to assume that it was dropped and forgotten. As you reach down to pick it up, a small voice in your head says “*Don't pick up that dirty money.*” You hesitate and decide that you had better not touch the money. It might have germs on it or bring back luck. The unconscious negative conclusion you reached in an instant may have been that *money has to be hard to come by* or something similar. The important part is not the \$20 or whether you accept it, but the awareness that you may unconsciously push money away from you if it comes too easily. Once aware of this response, you can make a new choice and change your attitudes to receiving money easily and with gratitude.

## **The Seven Sacred Lessons**

The path to wealth and wisdom does not always follow a straight line. Think about an airplane that is flying a non-stop to its destination. It may still be subject to wind patterns that push it off course. The pilot's job is to constantly make course corrections so the plane lands at its intended destination. You may experience times when you fly to your destination of wealth with ease, but you also may encounter turbulence. At times, there will be forks in the road, requiring you to make a financial decision that may feel off course at the time, but it is just part of the journey. Sometimes the new road will be unimpeded and wide, while at other times you may have to maneuver more carefully because

obstacles lie in your way. You are the pilot of your personal wealth and wisdom. The Seven Sacred Lessons are agreements you make with yourself; they are like a personal navigation system to help you make appropriate, conscious course corrections on your journey to wealth.

Simply put, you cannot get to where you are going if you do not know where you are. Remember, money is an inanimate object. It may be surprising to discover that you cannot manage money, you only can manage yourself. Managing yourself includes managing your beliefs and attitudes toward money, paying attention to details, nurturing and respecting your money as you respect yourself, and most importantly, relating to money simply as a tool to support a fulfilled, purposeful life-style.

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**Wallet Wisdom Lesson**

*Money is a teacher~  
It teaches you about yourself,  
your values, and how you operate your life.  
Money opens a window into your Soul.*

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Mile markers along the journey to wealth and wisdom include insights—those moments of awareness put into motion by new behavior changes. Even relatively small changes are cause for celebration. For example, something as simple as asking more questions than usual before making a financial decision is cause for celebration. Saying “no” to something you instinctively know is not in your best interests is reason enough to give yourself a verbal “yea!” Small changes lead to bigger, more powerful changes. Celebrate the wins without judging them as big or small.

Breakthroughs happen more easily, effortlessly, and much quicker than in the past when using these lessons as guideposts on your wealth and wisdom journey. They propel you to move outside your self-imposed limitations and to focus on changing your mindset from non-productive behavior to positive, prosperous action. They bring along with them new behavior and a deeper consciousness of your financial patterns

and behaviors. Awareness is the magic potion of true wealth and wisdom. It is nearly impossible to be truly wealthy unless you know what prosperous changes will work to your best interest.

The Seven Sacred Agreements are guaranteed to churn up and expose deeply hidden negative and self-defeating beliefs about money, prosperity, and being wealthy, as well as unconscious fears of having too much money. The word “agree” is defined in part as *become or be in harmony*, while an agreement is defined as *to consent or agree*. The Seven Sacred Lesson agreements are a contract you make with yourself to commit to the prosperity lessons. When you make a commitment to keep these agreements, you will notice an almost immediate change in how you relate to money. If you keep them near to your heart, these agreements will accelerate the rate of achieving your dreams, helping you cut down the amount of time you spend on dead-end pursuits, and assisting you in determining the best choices for your situation.

The Seven Sacred Lesson agreements include:

- 1. Stop complaining, blaming, and worrying about money:** “Complaining and blaming” could be defined as ruminating on the past and being a victim to past circumstances about which you can do nothing. Closely related to complaining and blaming, worry is a fear of what is to come and implies the need to control your future. Money is not generated in the past or in the future, it is generated in the present. Spending your emotional time and creative energy complaining, blaming, and worrying are actually draining energy that you could use to generate money.
- 2. Be creative, open, and flexible to generating and receiving money:** Most people have blinders on when considering their options for generating and receiving money. Refusing to change the way you think about money—about how it is generated or received—can limit you in some very significant ways. Negative beliefs, judgments, and assumptions can erect a mental cage around wealth and wisdom.
- 3. Be current and complete on all financial transactions:** Stay up-to-date and pay attention to details regarding your money, such as opening and paying bills in a timely manner. Balance your checkbooks and keep your financial house in order. Unresolved

financial matters are like carrying around a ball and chain from the past, and avoidance and denial only make matters worse. Resolving dysfunctional money issues clears the way for you to increase your income. As you begin to take care of money details and steward the money you currently possess, you might be surprised at how easy it is to consider yourself capable of handling larger amounts of money.

4. **Think before I buy or do not spend at all:** Comfort shopping will only give you a temporary “high.” Compulsive, impulsive spending usually leads to regret, giving the subconscious mind a powerful, negative message that you are not capable of having more than enough money—because you will somehow blow it. On a typical day, you will be bombarded with approximately 10,000 commercial messages that encourage you to “Buy, buy, buy!” Be a conscious consumer by doing whatever necessary to give yourself a moment to think before making any purchase.
5. **Communicate openly and honestly with myself and others:** Money is one of our last taboos, which makes honest communication about it extremely difficult. It is a highly charged, emotional subject that is especially explosive among families. Many people would rather get themselves into money stress than to tell the financial truth to themselves or to others. Willingness to speak the truth with kindness, dignity, and respect for yourself and others makes money discussions safe and productive.
6. **Trust myself to make reasonable and rational financial decisions:** Because you cannot foretell the future, you sometimes must make financial decisions with inadequate information. Most people make the best decisions they can with the information they have available. Take time to evaluate, consider, and trust yourself and *then* take the next step. Trust your own processes and be gentle with yourself. As you gain confidence and trust yourself, it becomes safe to acquire the money you desire.
7. **Take appropriate action when breaking these agreements:** There may be times when you forget about or when you have not paid attention to one or several of these Agreements. Take the necessary action to get back into alignment with them. When you use these Agreements as valuable learning tools, they have the ability to guide and direct you to wealth and wisdom.

Please note the suggested action items at the end of some chapters. These action items are self-awareness exercises; there is not one right or wrong answer to any of the questions. Rather, the purpose of each action item is to become more conscious (self-aware) of your financial behaviors so you can make the appropriate changes. It is impossible to change or to access wealth until you are conscious of the attitudes, behaviors, and hidden beliefs that keep you stuck.

## Guilt-Free Spending

***I agree to think before I buy or to not spend at all.***

To have true wealth and wisdom, you must be a conscious consumer. That means finding a reasonable way to enjoy the material things money buys without getting caught in a cycle of impulsive, compulsive overspending. When you balance your spending habits, you neither overly deprive yourself nor overly indulge in a momentary impulse. Maintaining a balance in your spending habits gives you control of your money, allowing you to make sound decisions about what you do or do not do with it; keep in mind that compulsive savers are just as out of balance as compulsive spenders.

Unlike addictions such as gambling and alcoholism, compulsive, impulsive spending is a legal, socially acceptable, and often encouraged addiction. In fact, many people joke about “shopaholics” who have the home shopping network numbers programmed into their speed dial and who run to the mall on every possible occasion. But the fact remains that the cycle of compulsive, impulsive spending can be very painful, both financially and emotionally. Some people use retail therapy to fill a void in their lives or to cover

up their feelings of loneliness, inadequacy, or depression, among others. The dilemma is being conscious of these dynamics, so you will know when a purchase is appropriate.

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***Wallet Wisdom Lesson***

*Substance abuse is  
substance abuse:  
It makes no difference  
what the substance is.  
Money is just another substance.*

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Susan had a habit of buying and then returning and buying and returning, sometimes without even opening the bag once she got it home. This cycle repeated itself for years until her marriage and finances were in shambles. Without consciously being aware of it at the time, Susan was essentially a “bulimic” shopper, buying hoards of clothes and other personal items (bingeing), and then returning (purging) those very same items after feelings of guilt about her purchases set in. For Susan, shopping had become a means to an emotional high; unfortunately, the feeling was temporary, as the bills and her husband's frustrations mounted.

Pushed to the brink, Susan was forced to acknowledge the destructive nature of a problem that at first had seemed like harmless shopping. Susan's overspending often ended in regret, and undermined her self-respect. Her subconscious mind received a powerful, negative message: “I cannot be trusted with money.”

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### **Wallet Wisdom Lesson**

*Guilt is the gift  
that keeps on giving  
and giving and giving.*

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Once she recognized that she had a problem, Susan asked her husband for his support while she took concrete action to manage her “bulimic” money behaviors. The first of many important changes that Susan made was to stop using shopping as a means of an emotional high and as a form of entertainment. Instead, she redirected her energies and began to volunteer her time at the local “Working Wardrobes” charity to help low-income women find suitable clothing for work.

The complexity of Susan's situation reveals that identifying the source of spending habits can be difficult. What complicates the matter even more is that money is the accepted means of trade; it is meant to be circulated in exchange for goods and services. In reality, there is little else that you do with money—even if you save it or invest it, at some point you likely plan to trade it for something you want or leave it to someone else who *will* spend it. So the “spending money” decision-making process becomes all the more important to attaining not only wealth, but the wisdom to use that wealth to your best advantage.

Determining your personal decision-making process is made more difficult because of the seduction and glitter all around, bombarding you from every quarter with assurances that money buys love, status, and approval. Take a moment to stop and observe the underlying concepts sent by the flurry of “buy” messages you encounter every day. Many products are even named for the emotions they are supposed to evoke. Car advertisements play on emotions just like most products; they appeal to a sense of speed, safety, or adventure, implying that you can have all these things only if you buy their product. Take a moment to consider which cars represent status and luxury. The next time you watch TV, listen to the radio, or flip through your favorite magazine, see how many products are named for emotions. The advertiser's job is to



convince you that the only joy lies in buying their product, be it jewelry, fancy chocolates, or fast cars. The truth is, there is joy, delight, and excitement when such purchases are made—but only when they are made with conscious integrity.

Conscious consumers take time to think before thousands of daily “buy now” messages seduce them. Unfortunately, this can be difficult when you encounter an overwhelming number of messages telling you that the more you buy, the more you will save. Sale is a four-letter word designed to elicit an automatic response to buy now, lest the sale end and you miss the opportunity. The message seems to be that if you are willing to spend yourself into debt and financial oblivion, you can save even more money. Take the time to consider the emotions that advertisements appeal to in order to get you to buy certain products; it might prevent you from messing with your financial integrity to satisfy some unconscious need to acquire “stuff.”

Merchandisers spend millions testing a product's placement, name, and packaging, in the hopes of getting you to choose their product over the many others that compete for your attention. The psychology of merchandising is that the most expensive shelf space in any store is eye level. You have to look either below or above for less known brands. What are merchandisers trying to accomplish by placing those items there? They want to attract your eye to the most expensive product, whether it is something you need, or not. Certainly, people with children realize the power and the problem of that colorful display of candy at the checkout.

Every store is laid out to encourage “Oh, by the way” purchases. The next time you walk into a store to purchase one or two items, pay attention to how many other things you buy (or are even tempted to buy) along the way to get what you originally intended to purchase. Count the number of sale or reduced-for-clearance signs you see. Once you become more aware of the merchandising tactics used to get you to buy, you can making conscious choices instead of responding to unconscious seduction.

Combine your newfound awareness of merchandising strategies with a few simple personal shopping guidelines to help you become more conscious of what and when you buy. A good way to get your spending under control is to read your vision statement often. In Lesson One of

this book, you wrote a description of the life you desire. When considering a purchase, ask yourself if it fits this picture and whether it is based on your own unique value system or on someone else's (who you may not even know) notions of what will provide happiness.

The following guidelines will help you to begin the practice of thinking before you buy, thereby eliminating buyer's remorse, regret, and angst. Perhaps most importantly, you should remember that you have the courage and determination to control your money, rather than allowing your money to control you.

1. Make a shopping list for everything, not just groceries. For example, what pieces of clothing do you need this season? How much do you plan to spend?
2. Plan your shopping trips. If you are rushed, you are more likely to make impulsive purchases.
3. Go back and see the item a second time. If you feel you must have the item now, it is most likely a compulsive purchase.
4. Ask yourself any or all of the following questions:
  - a. Do I feel nurtured by this purchase?
  - b. What is the spirit behind this purchase?
  - c. Do I need \_\_\_\_\_ to feel good about myself?
  - d. Am I using money to cover my depressed feelings?
  - e. Is this item in alignment with my personal integrity?
  - f. Does it fit with my vision for wealth?
  - g. Am I being a wise buyer or will I have buyer's remorse?

Until you get in the habit of being in integrity with yourself, you might want to carry the amount of cash you plan on spending, and leave your debit card, credit cards, and your checkbook in the car or at home. It may feel like you are on plastic deprivation for a short time, but the sensation is short lived. You can always go back and get them if you need to do so. Using paper money is different than using plastic...., because it is a tactile sensation—you can actually see and *feel* the transaction as it happens. Plastic is a concept. The reality of using actual dollars can be important step in helping you to gain control over your money.

While using shopping as a band-aid to cover and soothe emotional pain is unfortunately all too common; what is not common is an understanding that once this destructive behavior is under control, you may be left with an indescribable feeling of emptiness. A new sense of self-respect and money in the bank at the end of the month may combine with an almost—physical need to buy something, anything. It is helpful to recognize, understand, and honor these emotional pulls and pushes as a natural part of the process.

Feeling a general sense of emptiness is similar to the natural cycles found in nature. You anticipate seasonal changes and learn what to expect as summer blurs into fall—the leaves fall, the landscape loses its brilliance, cooler temperatures follow. Somehow in the spring, the flowers grow again in all their natural wonder. Everything has its season of growth and then retreat. The moon waxes and wanes; the ocean flows in during high tide and retreats at low tide. Arguing with nature's cycles or trying to change them to suit your needs is impossible. In the same way, human beings have cycles of high and low tides that are natural as the tides of the ocean.

Embracing the natural part of this cycle, your emotional low tide eases the root cause of unconscious spending. The low tide period provides you with the ability to fulfill your natural need to pause, rest, regroup, and regenerate. Some cultures embrace this human need for regeneration, weaving rituals such as the siesta or the practice of meditation into the fabric of everyday life. Western society does just the opposite. Often the need to take time out is ignored, and instead the drive to push forward at any cost is applauded. Our society prizes the businessperson who works a 60-hour week; it holds up as a hero the athlete who keeps on playing, in spite of an injury. The idea of letting go and relaxing into a natural low tide finds little support in American culture. Instead, the mantra is, “Do more, run more, buy more—have more and more and more.” No matter how many things we buy, it will never be enough in the hectic, fast paced, push-ahead-at-all-costs society in which we live.

One way to hold back a personal low tide is overspending on yourself and others. The seduction of “buying happiness” is so overwhelming for many people that to buy something, anything, is the accepted way to avoid low tide feelings. Shopping is easy to do; it is socially and economically acceptable to follow the masses to the mall and be comforted

by spending. Still, comfort spending does not sustain peace, wealth, or even long-term comfort. Love, understanding, and acceptance are not for sale at any store, no matter what you may have been led to believe. Catalogs do not keep compassion or joy in stock.

Listed below are several alternatives to consider, instead of thinking you can buy good feelings at the store. It is possible and highly satisfying to give gifts to yourself in nurturing ways. Notice the left-hand column below: Here is the catalog that stocks what we really want.

Peace	Take an early morning walk.
Appreciation	List ten things you do well.
Growth	Keep a victory journal.
Love	Contact a long-lost friend.
Contentment	Go to the library.
Luxury	Have breakfast in bed.
Connection	Let someone do you a favor.
Awe	Watch the sun set.
Creativity	Write a poem.
Lightness	Clean a closet.

Instead of overspending when you are feeling low, it is much wiser to give yourself a greater sense of safety and security by contributing to your own savings plan. However, the very word “savings” drives some people to distraction and, for many, is at best frustrating. Some people think they have failed to save enough or that they have used their savings in stupid ways. Most people have been taught to “save for a

rainy day.” On the surface, this seems like good advice, but saving only for a rainy day can become a self-fulfilling prophecy, a way of predicting that you *will have* some type of money problem or drama. You have no implied permission to withdraw the money, even if, by definition, it really is a “rainy day” such as being laid off or needing money for some unexpected event.

A savings plan gives you a sense of wealth, safety, and security that cannot be purchased by overspending. You might think of saving in the same way you would of starting a new exercise program. Call it the “savings muscle.” You begin a physical exercise program by looking at yourself in a mirror and deciding what you will look like when you are really “buff.” You start slowly, with smaller weights, and build up to a program that will produce the desired results. Look at your money situation and decide what your savings muscle will ultimately look like. Start exercising your savings muscle slowly. To start, think about your savings plan in terms of percentages, instead of amounts. For example, if you have a monthly income of \$4,000, you may want to start by saving 2% of your income.

$$\begin{aligned} & \$4,000 * 2\% = \$80.00 \\ & \$4,000 - \$80.00 \text{ (in savings)} = \$3,920.00 \text{ spending income} \end{aligned}$$

The significant number is \$3,920. It is not too difficult to adjust your spending to live on \$3,920 instead of \$4,000. These calculations may seem small, but still add up to several hundred over the course of a year—several hundred that would have been spent on guilt-producing items that you no longer even use. Remember you have just started the “extra money” exercise program. You don’t develop washboard abdominal muscles or a flat stomach after the first week—but you will never have them if you never start. Likewise, if you decide to participate in an exercise program that requires you to walk for forty minutes a day, five days a week, you may start by walking for twenty minutes a day for the first week. Then, add ten minutes a day until you build up to the required time. The same is true for savings. When you are comfortable with your initial plan, bump up the percentage until you reach a level you can live with and which will produce the results you want to achieve. Many say that saving 10% of your income is an ideal amount to strive for, but you must decide what is best for you and your situation.

After you've developed an effective savings plan, develop a fun and detailed plan that outlines how you will use extra, unexpected money. By planning for extra money, you make it emotionally safe to receive a windfall, inheritance, bonus, or extra money from any source. The following exercise is designed to help you be creative with your money. Even if you do not have lots of money right now, play along and have some fun with this exercise.

List five or six things for which you would spend the money you are setting aside. Because the amount you will ultimately accumulate is unknown at this time, use percentages of money, but do not go over 100%. The categories will come from your situation. The following are merely examples:

<b>Vacation</b>	<b>Clothes</b>
<b>Debt Reduction</b>	<b>Savings</b>
<b>Home Remodeling</b>	<b>Furniture</b>

This exercise is to determine categories and the percentage of money you would spend on each category. Here is an example of the percentages of distribution:

<b>CATEGORY</b>	<b>Person A</b>	<b>Person B</b>
Vacation	10%	25%
Debt	25%	10%
Furniture	20%	10%
Clothes	20%	5%
Savings	20%	15%
Remodeling	5%	35%

In this example, it is easy to see that each person had different values and places different priorities on how to use the money. Assuming this example represents a couple, the next step is to spend time negotiating these percentages so they reach an agreement, or at least a livable compromise. Neither person may get exactly what they want, but each would have a say in how the money is spent.

Years of overspending, retail therapy, shame, and anxiety may cause you to have a love-hate relationship with money. You may subconsciously think that extra money would only mean more dramatic problems, but when you plan ahead, two things happen: First, you begin to imagine a life beyond struggle, and second, a plan gives your money a purpose before it arrives and helps to reduce fears of overspending. Amy's situation illustrates the importance of planning ahead.

Amy was due to inherit a significant amount of money from a person she worked for, but she initially did not feel she deserved the money because she had not earned it. What's more, because she had a tendency to overspend, she feared she would, in her words, "go crazy" with the money given to her. Amy counteracted her fear of overspending by making a plan for the extra money that included real estate investments. She was able to accept the money gracefully and with peace, because she knew ahead of time what she was going to do with it.

Understanding the hidden spending motivation is a process that can take some time. Be patient with yourself as you may slip and slide a bit. Remember to use your vision statement as a guidepost when considering what and when to buy. Then appreciate and enjoy the blessings of your abundance with peace and gratitude for your personal financial integrity.

## About the Author



Marilyn August is a Business Advisor, Wealth Coach, and founder of Wealth & Wisdom Seminars ([www.wealthyu.com](http://www.wealthyu.com)), a company devoted to increasing productivity by changing the way people think about money.

Ms. August advises business owners and commissioned sales professionals for the purposes of increasing their profitable productivity using the powerful tools and techniques she developed over the past two decades.

She is a popular speaker on the topic, "Mind Over Money," and has hosted her own radio show, "The Money Game."

Ms. August has been a Business Consultant for the Small Business Development Center in Santa Ana, California (SBA), where she excelled at developing and implementing strategic



business plans. Marilyn has been featured in the *Los Angeles Times* and the *Orange County Register* newspapers, as well as *OC Metro Magazine*. Marilyn's professional background also includes over ten years as a corporate trainer for international companies such as American Honda Corporation, AAA, and the Chicago Motor Club. Ms. August holds a Masters Degree from Northern Illinois University, DeKalb, Illinois.

Submit your prosperity success stories to: [Marilyn@wealthyu.com](mailto:Marilyn@wealthyu.com). Be sure to include mention of which one of the Seven Sacred Wealth & Wisdom Lessons helped you to break through. Selected stories will be posted on her Web site and credited to you along with a gift certificate for a complimentary consultation and FREE book sent to a person of your choice.

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**Wallet Wisdom Lessons** are given throughout this book and are downloadable at the Wealthy U Web site in a format suitable for framing.

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