

Rewire for Wealth

DIGITAL WORKBOOK



Barbara Huson

WHAT DO I WANT?

“Our intention creates our reality.”
-WAYNE DYER

This question—*What do I want?*—is what I call the Power Question. Having a firm, clear answer to that question—one that is based on your highest truths, not the “shoulds” that often guide us—is precisely how you claim your power. Yet, this is not a question many women ask. Nor is it an easy one to answer. But I’d like you to try. A strong, focused intention directs the frontal cortex of your brain to be on the lookout for strategies to achieve it.

In the space below, write down your intention for reading this book.

What new behaviors would you like to strengthen?

What unhelpful habits or patterns do you wish to change?

What outcome do you deeply desire?

My intention for reading this book is:

EARLIEST MONEY MEMORY

Close your eyes. Take a few deep breaths. Ask yourself: “What is my earliest memory of money?” If you prefer, go back even further and try your earliest memory of all. And see what comes to mind. You made a decision in that moment, a decision which became your guiding fiction. What was it? And how has it affected your life choices?

DISSECTING A CHALLENGE

Challenges

First, list any challenges or problems that are causing you some degree of distress.

Biggest Challenge

Pick one, your biggest challenge or problem that’s got you tied in knots:

Ask yourself: What thoughts would I have to have to cause this?

Do you see where you could change any thoughts to eliminate or solve the challenge?

WHICH VOICE ARE YOU LISTENING TO?

On page 2 of this workbook, you wrote down your intention for reading this book. Look at it again. Write it here.

Now, close your eyes and ask your Ego what it thinks about your intention. Write down what your Ego says:

Close your eyes, take some deep breaths, and relax because your Soul, which is subtle but tenacious, needs you to be still to hear its hushed whispers, its muted wisdom, and its loving guidance. Now, what does your Soul say about your intention? Write the answer here:

What did you discover from doing this exercise?

RATING YOUR RELATIONSHIP TO WEALTH

Rate your relationship to each rule on a 1–5 scale: 1 is terrible; 5 is terrific.

Spending: _____

Saving: _____

Investing: _____

Giving: _____

Then ask yourself the following questions, jotting down your answers. If you could change one score to 5, what would it be? _____

What if raising that one score to 5 was part of your intention for reading this book? Rewrite your intention from page 2 in this workbook to include raising that score:

On a scale of 1–5, how motivated and how committed are you to change it? _____

TRACKING YOUR SPENDING

Here's how it works. Buy a small notebook or find an empty checkbook register that fits into your pocket or purse. Whenever you buy something—a yoga class, a subway ticket, a cup of coffee, or pair of shoes—whether you use cash, check, debit, or credit—jot down the item along with the cost. Try to do this at the point of purchase. Otherwise, as receipts pile up, you'll likely get overwhelmed and give up.

SHAVE AND SAVE

Let's look at where can you shave and save. As you keep track of your spending, start noticing where you could possibly spend a little less and deposit that amount into a savings account. During our Rewire Mentorship Program, New Yorker Jazmine Roberts made an appointment for a massage, which her body desperately needed. When she found out it cost \$180, she did some research and found a place in Chinatown that charged \$39. She deposited the difference. She did the same with eating out, which she discovered she and her husband did almost every night. Now they dine out only once a week during weekends.

FINDING MY MOTIVATION

Ask yourself these questions and jot down some ideas here: Why am I reading this book?

Where in my life would I love to give more (to myself, to those I love, to causes I feel passionate about)?

WEALTH BUILDING CHECKLIST

Check the statements that are true for you. Let any statements left blank be the next steps you take to create wealth . . . and well-being.

▪ I am clear on my financial goals. They are:

- I know my net worth. It is: _____
- I have no credit card debt. If I do, the total is: _____
- I have enough savings to support me for three to six months. The amount is: _____
- I have money invested in a retirement account. The amount is: _____
- I have investments outside a retirement account. The amount is: _____
- I understand the investments I own.
- I will have enough money to support me in retirement.
- I have a will, power of attorney, and health directive.
- I feel assured that if I died today, my affairs would be properly handled.
- I know where all my financial documents and records are.

TAKING STOCK

Let's do a four-part exercise to assess and hopefully increase your level of motivation and commitment.

Part 1: Intention

Begin by rewriting your intention for reading this book, as you did on page 5. Doing this again helps because repetition is required to ensure cognitive rewiring. And your intention may have morphed a bit or changed completely. My intention is:

Now close your eyes, repeat your intention, then ask yourself the following questions. Take time to mull them over and really think about your responses, then jot down your answers.

Why do I want it?

Why don't I want it?

What if nothing changes?

What if everything changes?



CHAPTER 4: THE REWIRE RESPONSE

Next, relax, take two deep breaths, and imagine you're sitting in beautiful surroundings. As you sit, imagine approaching four different parts of yourself—your Inner Child (you between 3 and 10 years old), your Inner Adolescent (you between 13 and 17 years old), your Ego (the voice of fear), and your Future Self (you one to five years from now). Separately, tell each one your intention and ask what each one thinks. Visualize each pondering the question and replying truthfully.

What does my Child say?

What does my Adolescent say?

What does my Ego say?

What does my Future Self say?

Finally, reflect on this inquiry with these four parts of you. Then ask yourself this final question: Why will I let myself achieve my intention?

Part 2: Motivation

Next, let's rate your level of motivation on a scale of 1 (not at all) to 5 (completely, totally).

How driven am I to achieve my intention? My motivation is at _____ (Be honest!)

If you aren't at 5, ask yourself: Why don't I want it?

Part 3: Commitment

Now rate your level of commitment to achieving your intention on a 1–5 scale. How determined am I to walk through fire to make it happen? _____

Anything less than a 5 means only one thing. You're not committed. Just as you can't be a little bit pregnant, so you can't be a little bit committed. You either are or you aren't. And as I mentioned before, you are, in fact, committed to something. In this case, either to repeating the past or rewiring for a new future.

Part 4: The Oath

What if you're a 4 or less and you'd like to raise the number? I invite you to work on strengthening your resolve by taking what I call The Oath of Commitment, a series of statements (which you can see below) that are meant to be sacred promises you make to yourself. Even if they don't ring true right now, say the following statements aloud or in your head. Then use them as affirmations, repeating some or all of them every morning, throughout the day, and again before bed. Even if you're a solid 5, I urge you to do the same. Repeating these statements will be your first step in actively training your mind to rewire your brain.

- *I am committed* to owning my power, becoming all I can be, because, honestly, that's what wealth building forces me to do.
- *I am committed* to increasing my net worth, no matter how loud that little voice in my head screams, *Stop, don't do it!*
- *I am committed*, even if right now, at this moment, I have no idea how I'm going to do it. It doesn't matter. I know the Universe will guide me toward my goal.
- *I am committed* to stop telling my old story, with all the shoulds, oughts, and musts that have calcified into hardwired rules I must live by.
- *I am committed* to seeing my excuses for what they are: smoke screens to hide the truth—I'm scared to change.
- *I am committed* to face my fears by taking baby steps because I know that the moment I commit, fear will rear its ugly head.
- *I am committed* to challenge myself to think in new ways about new things, retraining my mind to physically alter my brain and thus create new habits.
- *I am committed* because I understand that every time I don't keep a commitment or I break a promise to myself, I erode my self-esteem and self-efficacy, losing confidence in myself.
- *I am committed* to getting back up every time I fall off the wealth-building wagon. This is not about being perfect. It's about being persistent.
- *I am committed* to asking for and receiving support. Wealth building is not a do-it-yourself project.

Bonus Points: Commit not just to yourself but share your intention with a trusted friend or loved one. Ask that person for support in holding you accountable. You can do the same in return. Perhaps both of you, or more if you want, could form a support group to study this book. Remember, at any given moment you have a choice in how to respond: Repeat or Rewire. Now, turn the page, and you'll start to learn how to make sure you choose The Rewire Response every time.

MY REFRAME

Write down one negative thought, feeling, or behavior you recognized in the last chapter that you want to rewire.

As you read through the seven techniques, jot down some ideas for reframing your negative thought, feeling, or behavior.

RECALLING A RISK

Think of a risk you took in the past that had a positive outcome and you're particularly proud of.

Risk you're proud of:

What you did to accomplish it:

Now review your experience and jot down some additional notes about it.

Why you did it:

What helped you succeed:

What got in the way:

How you overcame fear and resistance:

Did you notice that the fear of doing was worse than the actual doing? How did you feel afterward—more confident, more powerful, stronger? How can you apply these realizations to a current challenge requiring you to respond differently?

DIGGING DEEPER

Complete the following sentences with the first word (or words) that come to mind. Don't censor what you get or look for the "right" answer. Let yourself go with your very first response. And do it quickly. You can always make changes later.

1. My father felt investing was

2. My mother felt investing was

3. In my family, money caused

4. My earliest memory of money is

5. Wealthy people are

6. My biggest fear of investing is

7. I wish I had more money but

8. My friends feel wealth is

9. Investing equals

10. I'd love to be wealthy but



CHAPTER 8: POWER TOOL #1 - RESISTANCE WORK

How did it feel to fill out these statements? Were there any surprises or responses that created new awareness? Did you discover anything that could be influencing your relationship with investing or wealth building today? Make some quick notes in the space below. If nothing came up, that's OK. Your mind is processing the information. It's quite common for insights to pop up in the middle of the night or as you're driving to work.

WHERE AM I IN RESISTANCE?

Before we discuss how to work with resistance, in the space below write down where you are in resistance in your life right now. It need not be about money. It can be about anything. Where are you experiencing resistance in your life right now?

AN INQUIRY WITH RESISTANCE

You can explore your resistance by asking yourself the following questions and writing your responses below:
What am I afraid of?

Why am I afraid?

What belief is my resistance reflecting?

What decision did I make as a result of my belief?

How is my past experience provoking my resistance?

What is the payoff for staying where I am?

ANGRY LETTER

If you suspect you may have some buried anger, I invite you to write an angry letter. Maybe to your parents or your ex-husband. Perhaps to yourself. Write it by hand, not on a computer. Start the letter with “Dear XX, I am so pissed at you . . .” (using whatever words feel right). Let yourself get into it, liberating your fury, your frustrations. Write until you’re done.

Next fold up the letter and put it away for no more than three days.

Then take it out and reread it. Is there anything you want to add? If so, keep writing. Continue the process until you feel complete.

When you’re finally finished, burn the letter, ritualistically. As it burns, say to your anger: “Thank you. You served me once. I no longer need you. I release you. You are free. I am free.”

You’ll know if you’ve sufficiently discharged your anger if, after you complete your angry letter, you can follow up with a letter of gratitude, acknowledging how those infuriating experiences have made you the incredible woman you are today. If you can’t find the gift that experience has given you, you’ve still got more anger to release.

What if you’ve done anger releasing exercises ad nauseum, and damn it, you’re still angry? Ask yourself: What is my payoff for holding onto anger? Why don’t I want to let it go? Believe me, the anger is giving you something. Often, it’s a false sense of power, invulnerability, or autonomy. But I promise, the so-called benefits are nothing compared to the lightness you’ll feel once your anger’s lifted.

As you write your letter, jot down notes about what you discovered.

THE CAREER FINDER

Divide your age into thirds and write each third at the top of each of the columns below. If you're 30, the first column would be 1–10; the second would be 10–20; and the third, 20–30.

Then think back to achievements you had in each period when you felt powerful, important, skilled, and capable.

Recall something you did that went really well, that you felt extremely proud of, and that made you very happy—anything from learning to tie your shoes, to winning a sailboat race, to writing a story that made someone laugh.

Try to find at least three experiences within each age group. And write them in the appropriate column, leaving a lot of space between each achievement.

Then, alongside each achievement, describe in a few sentences what you did, the skills you used, the interests you displayed, the environments surrounding you.

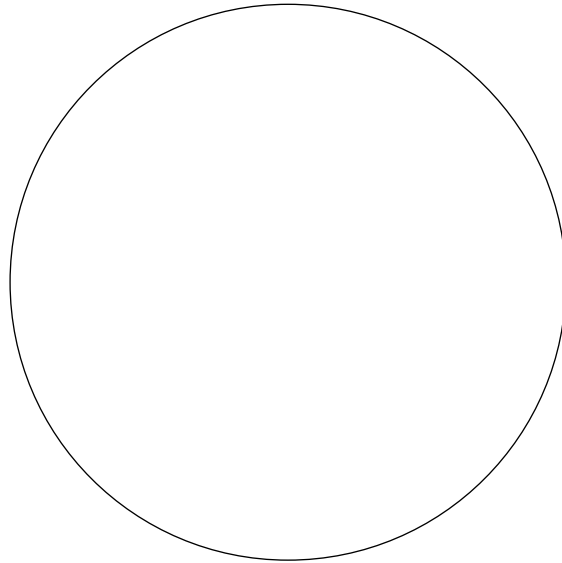
Do you see any patterns? Pay particular attention to what brought you the most gladness, the things you did really well and enjoyed doing so much that you sometimes take them for granted.

Jot down what you discovered.

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SACRED WEALTH CIRCLE

The circle below is your Sacred Wealth Circle. Inside the circle, list the names of people you can talk to about wealth building and personal growth. Outside the circle, list those in your life who aren't interested in the topic or may frown upon your efforts.



What do you notice? Were there more names outside your circle than inside? Would you like to add people to your inner circle? You can never get enough support.

However, you must honor the boundaries of this Sacred Circle. Don't let anyone inside your circle who doesn't respect or endorse your effort. No pessimists, naysayers, or worrywarts allowed. Otherwise, it's too easy to succumb to the siren call of the hardwired neuropathway.

Make notes below about what you discovered.

SIGNS OF A WOUNDED INNER CHILD

These are some indicators that your inner child may be acting out. Circle any that apply to you:

- You have weak boundaries or very rigid ones.
- You distrust yourself and/or others.
- You worry excessively.
- You're a people pleaser, craving approval.
- You're a high achiever, driven to be perfect, terrified to fail.
- You steer clear of strong emotions, yours or others.
- You're addiction prone.
- You're energized by conflict.
- You're dependent on routine, dislike change, avoid the unknown.
- You're afraid to state your opinion.
- You feel like something's very wrong with you.
- You're highly critical, of yourself and others.
- You stay too long in unhealthy situations.

REPARENTING GUIDED VISUALIZATION

- Get comfortable.
- Close your eyes.
- Take three deep, cleansing breaths.
- Relax your whole body.
- Picture yourself in a safe place—real or imagined, indoors or out.
- In this safe place, bring in your little girl.
- Greet her in whatever way feels right.
- Find a place where you both can sit comfortably.
- Then ask her, “What was it like for you growing up?”
- Let her talk and you listen. Don't offer any advice. Be compassionate and loving.
- Assure her you love her and want her to feel safe and that, from now on, you will protect her.
- Insist you don't need her help anymore. You're going to keep her safe by making healthier decisions.
- Answer her questions and promise that you'll never leave her but will be there whenever she needs you.
- Before you leave, put her in the arms of a guardian angel who will love and heal her.
- Say goodbye, letting her know you'll be back.

Make notes about what you discovered.

WHAT AM I SAYING?

Spend a week observing your conversations. Start noticing what you talk about and how you're feeling. Don't change anything, don't try to edit what comes out of your mouth. Then ask yourself this question: Is what I'm sharing with others how I want to wire my brain?

The following week, consciously choose to only talk about possibilities, not problems; about what you aspire to achieve, rather than everything that is going (or could go) wrong. Talk as if you're a powerful adult, not a hapless victim. How does this feel? What do you notice? Is your speaking reflecting the decisions you've made or the fear that you feel?

When you do this, you'll likely feel strange, awkward, somewhat arrogant, and probably phony (especially if you're hanging out with negative folks). But, that's exactly how rewiring feels—like “this isn't me.”

Do the same thing with the conversation going on in your head, the little voices telling you what you can and can't do, urging you to play small, be safe, hold back. We are by far the worst naysayers we'll ever encounter. Thank those voices for sharing, and start a new conversation based on what you've learned from this book.

Make notes about what you discovered.

PERFECT DAY VISUALIZATION

I want you to get comfortable and begin to picture your perfect day. See yourself waking up in the morning, excited to start your day. Take in your surroundings. Are you with someone or alone? Once you get moving, where do you go? What do you do? Who do you interact with? What activities do you engage in that give you great joy and satisfaction? Imagine this day in vivid detail and feel the pleasure it gives you. As the day comes to a close, where do you go? With whom? What do you do about dinner? Do you do anything afterward? Then it's time to get ready for bed. As you fall asleep, review your day and the happiness it brought you.

Make notes about what you discovered.

MEDITATION PRACTICE

Set a timer for 5 minutes. Sit in a comfortable position while concentrating on your in-breath and out-breath. You can repeat the mantra: “I’m breathing in. I’m breathing out.” with each inhale and exhale. Or try counting each breath. When your mind wanders, bring it back to your breath or start counting from the beginning.

WRITE YOUR NEW STORY

In this final exercise, you will write your new story by completing the sentence below: “And I am living happily ever after because . . .”

I want you to briefly describe the life you crave, not the one you’re living. It may involve a total makeover or small modifications in a few different areas.

Notice if your thoughts tell you it’s not practical or even plausible. Know that’s your brain defaulting to old neuropathways. Resist the urge to acquiesce.

Consider the legacy you wish to leave. Allow your imagination to run wild, to dream audaciously. Make it fun, as if you’re a child playing make-believe.

Ignore your Ego’s shrieks, “You can’t do that. Who do you think you are?” Keep reminding yourself, “I’m making a conscious choice to direct my own destiny.”

“And I am living happily ever after because...



READY TO PUT YOUR NEW STORY INTO ACTION? JOIN THE WEALTH CONNECTION!

By Connecting with Others, We Flourish—Personally & Financially!

Come together in my brand new virtual membership community of women supporting women.

WHAT'S INSIDE THE WEALTH CONNECTION:

Twice Monthly Live Office Hours with me...

- Call in with questions
- Get coaching and advice
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- Calls are fourth Thursday of each month at noon Pacific time – all calls are recorded.

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- Featuring Barbara's Books
- Other favorite financial books (with possible guest appearances by authors)

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- Certified QuickBooks ProAdvisor
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