

I AM MONEY

ASSUME A NEW STORY & ENJOY MORE MONEY

HEDLEY DERENZIE

*For
my younger self*

ALSO BY HEDLEY DERENZIE

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I acknowledge the Traditional Caretakers of this land on which these words were written, the Arakwal people, the Minjungbal people and the Widjabul people of the Bundjalung Nation. I recognise their continuing connection to the land, waters and culture and I pay my respects to elders past and present.

INTRODUCTION

I wrote this book because I want to have a better relationship with money, especially as money is such an integral part of this adventure called life.

My current relationship with money is adequate. But it could be a lot better. I've always had money in varying amounts. Money has appeared in my reality through a variety of ways including my career, casual employment, tax refunds, gifts, an inheritance, investment dividends, book royalties, asset sales, helping hands from my parents and the many unexpected and inexplicable payments I've received over the years.

Despite money always being present in my reality, I've always felt like I'm in a love-hate relationship with it.

I love money for all the wonderful benefits and opportunities it offers. But no matter how much money I have, it always feels like it's not enough. I fear that one of these days money is just going to run out.

And I hate that.

It's like being in a relationship with someone you love while

constantly worrying they are suddenly going to run out on you and never come back. It's anxiety-inducing.

I want to feel safe with money, knowing that no matter how much I have, it's enough. And there's always more available when needed.

I want to feel certain about money, knowing that money will always be there for me no matter what.

I want to feel excited by money, knowing that it can show up and surprise me at any time.

I want to have fun with money, knowing I am free to enjoy all the experiences I desire to have.

In other words, I want to be in a loving relationship with money, one that is healthy, supportive, safe, expansive and uplifting.

And this is why I wrote this book.

I am writing myself into a lifelong love story with money. And I'm writing this for anyone else who wants to share the same love story.

I've learned my lesson

To date, I have written and published six books. Before working with the Law of Assumption, I would have used this introduction to tell you about my previous experiences with the topic, which in this case, is money.

I would have told you about the many unfavourable experiences I've had with money. In addition, I would have told you about my parents unfavourable experiences with money and how their story influenced my story.

In other words, I would have been telling you all about my old money story.

But I won't be writing that story here because I have learned the power of storytelling. The story we focus on is the

story that becomes our reality. It's a lesson I've learned six times already.

My books have always been based on my past life experiences. During the writing of these books, those stories would inevitably manifest in my reality. Often within a very short time and would include the same cast of characters.

This scared me because I didn't understand what was happening. This fear caused me to stop writing for a few years. Although my stories were fun and entertaining to read, they were not stories I wanted to relive. And yet I would relive them with every book I wrote, on the page and in my reality.

When I rediscovered Neville Goddard's Law of Assumption teachings (I first read about them in my early twenties), I finally understood what had been happening with my books. When I wrote about my past, I would activate these memories in my imagination. By focusing on these memories and giving them attention, I was impressing them on my subconscious mind. And the subconscious mind is the projector of reality.

Now that I understand the power of the stories I tell, I only write about things I want to experience. And I can confirm that throughout the writing of this book money did continue to manifest in my reality.

Every time I sat down to write or edit this book, money would show up in my reality in some form within a short amount of time.

So, while I won't go into my old money stories in this introduction, what I can share about my experiences with money is this:

I've had a few hundred dollars in my bank account, and I've had a few million dollars in my bank account.

I've been in debt, and I've been in credit.

I've worked for money, and I've received money without lifting a finger.

I've invested a lot of time for little return, and I've invested the bare minimum and received more than I could have imagined.

I've lost money, and I've found money. I've also won money.

I've given money away without expecting anything in return, and I've been given money without being expected to return the gift.

I have had just about every experience there is to have when it comes to money, and in each of these experiences I've thought and felt the same thing:

It's not enough.

Yes, even when I saw seven figures in my bank account for the first time, my initial thought was, 'It's not going to be enough'. That's when I knew money was not the cause of my money problems.

The problem was my thinking.

Since working with these powerful and life-changing teachings, I've been in a perpetual state of remembering who I am, taking my focus off reality and placing it on the cause of reality – my thoughts.

While I still forget who I am several times throughout the day, I'm no longer walking through life asleep to the creative power within me. It's the same creative power that is within each of us. It's the same power that's within you.

This power is our awareness and we are all using it to create our reality. We can use this power to create more money or less money.

The Law of Assumption has completely transformed my life in every way, including financially. The biggest change is I'm no longer looking for money in reality. I know that to experience greater wealth in my reality, I must first turn to my imagination – the cause of money.

I wrote this book to remind myself of what I have forgotten about myself and about money. And I encourage you to read this book as a reminder of what you may have forgotten.

The adventure of awakening is an adventure of remembering. May this book remind you of your infinite wealth and that you can have whatever you desire, including money. And that you can have as much of it as you wish.

May you remember that your wealth cannot be found outside of you. It is found first in your imagination and then experienced in your reality.

Most importantly, may you remember you are already wealthy because your imagination is your wealth. And imagination is infinite.

PART 1
BECOMING MONEY

It is impossible for the poor man to find wealth in this world no matter how he is surrounded with it until he first claims himself to be wealthy.

Neville Goddard, *At Your Command*

ONE

THE LAW - A QUICK OVERVIEW

THE LAW OF ASSUMPTION is a set of principles made famous by the great American mystic and author Neville Goddard. Neville was born in Barbados on 19 February 1905 to a family of nine boys and one girl. At the age of 17 he went to the United States where he found work as a dancer.

It was during his time as a dancer he began learning about metaphysics. Originally a sceptic, it wasn't until he met his teacher, Abdullah, a Jewish Ethiopian mystic from Harlem, New York, that Neville's interest was piqued and he began devoting all of his time to his studies.

Neville studied with Abdullah for five years and during this time Neville witnessed miraculous changes in his own life. After being drafted into the U.S. Army to serve in a war he wanted to play no part in, Neville manifested an honourable discharge after only a few weeks of training. This and many other manifestations convinced Neville that he was not a victim of his reality but rather the creator of it.

Neville dedicated his life to studying and teaching the Law of Assumption, based on the teachings in the bible which

Neville describes as a ‘psychological drama rather than an account of history’. Neville wrote a number of books on the topic of manifesting, including *Five Lessons: A Masterclass*. In this book, Neville outlines the five lessons which provide the foundation for transforming one’s life using these powerful principles:

1. Consciousness is the only reality

What you are focusing on – what you are thinking, the words you are speaking, the stories you are telling and the feelings you are feeling – are the cause of what you experience with your five senses in your outer reality.

2. Assumptions harden into fact

What you assume is true will be expressed as fact in your reality. As Henry Ford said, ‘If you think you can or you think you can’t, you’re absolutely right’.

3. Thinking Fourth-Dimensionally

Fourth dimensional thinking means closing down the five senses that anchor us in this third dimensional world of time and space, and entering into the timeless dimension where we already have that which we desire.

4. No one to change but self

Your current reality, including the characters in it, are reflecting back the assumptions you are holding about yourself in your subconscious mind. If you want to make a change in someone else, you must first recognise what they are reflecting in you.

Then you can rewrite the story and reproject it onto the person.
And watch the magic unfold!

5. Remain faithful to your idea

To see a change in reality you must remain faithful to the state of consciousness you wish to experience. Faith is required because a new reality is one in which we have no evidence in the physical world. We can only rely on the evidence of the new reality in our own 'wonderful human imagination'.

TWO

WHAT IS MONEY?

IF YOU ASK 100 people how they define money, you will likely get 100 different answers.

Some might say money is a symbol allowing the easy exchange of goods and services. Others might declare money as the freedom to do what you want, when you want, with whomever you want, for as long you want.

Then there are those who might say that money is the root of all evil which is to be avoided at all costs.

The dictionary defines money as:

1. Any circulating medium of exchange including coins, paper money and demand deposits
2. Gold, silver or other metal in pieces of convenient form stamped by public authority and issued as a medium of exchange and measure of value
3. Any article or substance used as a medium of exchange, measure of wealth, or means of payment

4. A particular form or denomination of currency

5. Capital to be borrowed, loaned or invested.

Even the dictionary defines money in different ways.

History will tell you that money originates from the mid-13th Century term *monie* meaning ‘funds, means, anything convertible into money’ and ‘coinage, coin, metal currency’.

However, these definitions only address the physical nature of money. They don’t tell you what money *really* is and from where it originated.

Born in imagination

Before money was a symbol in reality, it was first an idea. For money to exist, someone had to conceive the concept.

It’s suggested that the Mesopotamian people created the *shekel*, considered the first known form of currency 5000 years ago.

Before this, there was a bartering system where people would trade their goods and services physically. It would have been quite inconvenient to carry bags of salt or shepherd around herds of cattle in search of someone to exchange them with. It’s possible this inconvenience led a Mesopotamian to ponder, ‘Surely there’s an easier way?’

Perhaps they shared this thought with a friend and a conversation ensued. ‘Imagine if we had something we could exchange in place of our goods,’ the person said.

‘You mean like a symbol?’ asked the friend.

Perhaps the local silversmith overheard and suggested, ‘We could use metal. I could shape it into something light enough to carry in a pouch.’

‘Yes!’ another may have exclaimed. ‘We could have different shapes to represent different amounts.’

‘What will we call this symbol?’

‘Well, the unit of weight is called shequel and since this would be a form of measurement, we could call it a shekel.’

The idea of money was born. An idea born in imagination.

What is imagination?

Imagination means to become aware of something. This awareness is the creative force of reality because whatever we imagine – become consciously aware of – is what becomes our experience in reality.

Imagination is just another term for consciousness. Also known as God.

Everything in this physical world is an expression of imagination or consciousness. For something to appear in the physical world, it had to be imagined first.

Therefore, everything in the physical world contains the qualities of imagination because form contains the qualities of the substance that created it.

Think of it this way:

If you dip a glass into the ocean, you have a glass of ocean water. While you might have removed the water from the ocean, you have not removed the qualities of the ocean from the water. It’s still ocean water, even though it’s in a glass.

Whether the water is in the glass or in the ocean, the qualities of the ocean remain within the water. Ocean water doesn’t stop being ocean water simply because its location has changed. Even if that water was in a freezer, it would still be ocean water. It would just be frozen ocean water. But the qualities of the ocean would remain.

The same is true for everything in reality.

All solidified forms possess the qualities of the non-solidified substance from which it originated. If everything originates

from imagination, then everything contains the qualities of imagination. This includes money.

The qualities of imagination

If you close your senses to this external world right now, you can experience the qualities of imagination. At first, imagination appears as nothingness – just black empty space. Time no longer exists. This is the home of your ‘wonderful human imagination’, and it is from this infinite nothingness that everything arises.

You can direct your awareness towards anything and experience it instantly. In imagination, there are no limits or restrictions. You can be, do and have anything you wish. Anything is possible in imagination. And it all happens now.

As the physical world is an expression of imagination, the qualities of imagination exist in everything that’s in this physical world. So, what are the qualities of imagination?

Imagination is:

- Conscious
- Eternal
- Abundant
- Unconditional
- Available
- Infinite
- Expansive
- Intelligent
- Balanced
- Dynamic
- Creative
- Effortless
- Appreciating
- Divine

- Love

And so on.

When we align ourselves with these qualities, we start to realign with our core nature. From here we can begin to write a new story in which we are the creators of reality rather than the victims of it. We flick on the switch of our imagination and start to fire up our creative engine.

THREE

YOU CAN HAVE MORE

IT'S worth remembering if you want to experience more money in your reality, you can. You are free to have as much money as you wish. And this money is available to you now.

You get to choose how much money you experience in your reality and you are free to do with it what you like. You do not have to justify what you will do with this money. You're not obliged to give it to charity or pay off your poor aunt's mortgage or whatever else you believe to be the good and proper way to spend your money. You are free to do whatever you wish with your money and spend it however you want.

There is no external God watching what you are doing with your money and whether you are worthy of more. God is within you because God is imagination, and your imagination is the cause of your reality.

Imagining more money doesn't require you to prove your-

self or pass any test. If you can have it in imagination, you can have it in reality.

Most people who want to experience more money focus on reality and try to acquire it from the external world. They might work longer hours, get another job or set up a side hustle. But the focus remains on money being something that exists outside of them, which is where they have to go to get more of it.

However, this is not where your focus needs to be or where you will find the money you desire.

Before you can have more money in reality, you have to change your state of consciousness to hold more money. Otherwise, the money you manifest into your reality will manifest right back out again.

Take the glass of ocean water. It doesn't matter how many times you dip that glass into the ocean; the glass cannot hold any more water than what the glass is capable of holding.

An entire ocean is available to you, but you can only have as much water as your glass can hold. The only way to increase your ability to have more water is to get a bigger glass.

In other words, you have to expand your container.

Your awareness is your container.

To have more money in reality, you must first be aware of having more money in imagination.

When you focus on making more money in reality without first expanding your consciousness, your efforts will be fruitless. You might make more money in the short term, but without the consciousness to hold that money, that money will never feel enough, and you'll always be chasing more.

To be wealthy, you must know how to become aware of wealth. It's the equivalent of getting a bigger glass.

There's more than enough

If you're worried that having more money will mean less money for others, you can relax.

There is more than enough money for everyone to be a billionaire. Not every person is a billionaire because they don't desire to be a billionaire or don't believe it's possible.

The thing is, money is not what makes a person wealthy. Having a million or even a billion dollars doesn't make you rich. A person can have a lot of money, but they are not wealthy if they are not happy or healthy enough to enjoy it. They are just someone with a lot of money.

There are many people alive today who would be considered rich yet are sick, stressed and living in a constant state of not having enough. This is not wealth.

You are free to have as much money as you wish, but money is nothing more than a symbol. Possessing the symbol alone will not make you wealthy because money is not the source of wealth.

The source of wealth

Contrary to common belief, wealth and money are not synonymous. You can have money without being wealthy and you can also be wealthy without having money.

Wealth is reflected in reality in many ways, money being one of those ways.

If you believe the money you currently have is insufficient, then you are aware of lack and unaware of wealth. What you are aware of will cause your reality to form but you cannot be aware of lack and expect to have wealth.

You always have a choice where you direct your awareness. This choice will determine your experiences.

In other words, if you believe that the money you have right now is not enough, even if you acquire more money, you will continue to feel like it's not enough. No matter how much you have, it will never be enough.

You are conscious of lack.

On the contrary, if you believe that the amount of money you have right now is enough, no matter how much you have, you will always know you have enough.

You are conscious of wealth.

The state of consciousness you choose to hold will determine your experience of money.

Choosing to believe you have enough now does not mean you're locked into only having what you currently have. It simply means that no matter how much money you have, you will always have enough.

The irony is that once you know you have enough, then you can choose to experience having more.

Remember, money doesn't make you wealthy. Wealth makes you wealthy. And money is one of the ways to experience wealth.

Wealth is a choice

Wealth, whether in the form of money, success or love, is accessed with a simple shift of awareness. The shift is from one assumption – I don't have – to a new assumption – I have.

Your awareness is your creative superpower, and where you place your awareness most of the time is what produces your reality.

Your reality is always reflecting what you are doing with your awareness. Are you focusing on what you have, or are you focusing on what you don't have?

To experience having more money that you don't yet have

in reality, you must turn your awareness to having it in imagination. To become aware of something means you already have it.

By imagining yourself as having the money you desire and remaining faithful to these imagined states, your reality must and will reflect it back to you.

Reality can only give you what you have first given yourself in imagination.

You always have a choice about where you place your awareness. This is called free will. You can look at your reality and become aware of not having enough, or you can enter into your imagination and imagine having all the money you desire.

Focus on wealth or focus on lack. The choice is always yours, and your choice will determine your reality.

Always remember wealth is created first in imagination. You must first become aware of the money you desire and imagine already having it. Once you have embodied this state, money must and will start appearing in your reality.

This can and will happen in a number of wild and wonderful ways. You might get an idea or an intuitive nudge to take a specific action. You will know the right action to take in the moment, but only once you have fully embodied the state of wealth.

The key is to stop trying to make more money in reality. The only way to 'make' more money is with your awareness. Once you've made it in imagination, money will be made for you in reality.

Go in and do less

Most people, when they desire the experience of more money, focus on reality. They want to go out and do more to get more. This approach will only get you more of what you already have because your awareness is based on your reality.

The way to experience more money is to 'go in' and do less.

'Going in' simply means turning your attention towards the experience of already having what you desire. When you turn your awareness towards wealth, you become aware of wealth.

As you experience having money in imagination, you will feel more wealthy. The more wealthy you feel, the more wealthy you are.

Reality is a reflection of what we are in consciousness. A shift in awareness will result in a shift in reality. And it can happen in an instant.

Change happens in a moment

It does not matter what your experiences with money have been or how much or how little money you've had. Just as you are not bound to your past states of consciousness, you are not bound to your past experiences with money.

Every moment is pure and innocent. Each moment contains the seed of infinite possibilities. And how we experience each moment always depends on where we are directing awareness.

You can spend your awareness on your current reality, which will produce more of what you already have (or don't have). Or you can invest your awareness in an imagined reality which will produce a reality you have yet to experience.

Nothing in reality is fixed because consciousness is not fixed. Reality only appears fixed because it is a reflection of the states we have fixed in consciousness first. However, no state is permanent, and we can always make another choice and fix our awareness on another state in any given moment.

If you have ever believed money is the enemy, you do not have to believe this any longer. Nor do you have to endure this reality anymore.

Money is nothing more than an object responding to the commands you are making of it. Money can and will make your life easier or more difficult depending on what you choose to believe about it.

No matter the story you have told yourself about money to date, you do not have to keep telling the same story and you do not have to keep having the same experiences. Decide now to start telling a new money story, and reality has already begun to reflect this new story.

Money was born from a desire to make life easier. It can and will make your life easier should you choose to accept this assumption. Choose to see money as your friend rather than a foe.

You are free to have as much money as you wish, and you are free to do whatever you like with your money. The amount of money you desire is available to you right now, but you must choose it for yourself. And you make your choice in imagination first.

Money doesn't care whether you claim it or not. It's simply responding to the claims you are making of it. So, claim the money you desire, knowing there's more than enough for everyone and there's always more available.

When you fall in love with money, money will be sure to love you back.

FOUR THE CAUSE OF MONEY

AS WE HAVE ESTABLISHED, money is nothing more than a solidified expression of consciousness responding to the commands we are making of it. The way we command money is by the assumptions we are subconsciously holding about it.

Before we can change our assumptions about money, we first have to know what they are. But how can we know our assumptions if they are subconscious and we are unaware of them?

It's simple. Just observe your reality.

The subconscious mind is the projector of reality. To know the assumptions you currently hold in your subconscious, simply look into the mirror of reality.

Your experiences with money will reveal your current assumptions about money. As in, what you *really* believe about money.

Often our subconscious assumptions are in direct opposi-

tion to our conscious assumptions. This is why our relationship with money can sometimes be confusing.

If someone tells you they have a great money story but always seem to struggle with money, the real story is one of struggle. Reality will always tell you exactly what is going on in your subconscious mind. Always.

Most of our assumptions about money were inherited from our parents during the ages of zero to seven. During this stage of development, we are operating at a subconscious level. All the information we absorb from the external world goes straight into our subconscious mind.

As our parents inherited their assumptions from their parents, the assumptions we currently hold about money have been passed down from generation to generation. As a result, they are likely outdated and no longer serving us.

This is why it can often feel like your experiences with money don't belong to you. This is also why we end up feeling like we are victims of reality rather than the creators of it. The assumptions currently causing our reality are not assumptions we consciously chose.

After all, who would consciously choose to be in constant battle with money and feel like they don't have enough of it?

While you didn't consciously choose your current money story, you must consciously choose the money story you wish to experience in the future.

No more flying blind

If you feel like you've been pushing upstream with money, this is why. The assumptions in your subconscious are not yours, and you wouldn't choose them for yourself.

This is not about blaming our parents for our current struggles with money. Yes, you've inherited your assumptions about

money from your parents, but we have all inherited our assumptions from those who came before us. This is the setup for our awakening. We couldn't awaken to our true nature if we didn't have something to wake up from.

The game of awakening is not a blame game. It's a wake-up-and-change-the-story game.

Regardless of where or from whom we inherited the story, we can choose to change the story at any moment. Life is an adventure of remembering who we are and then choosing the life we would want for ourselves.

If you're reading this, it's likely you're sick and tired of your money story. You long for change but don't know where to start. You may be wondering if it's even possible to change.

Chances are this isn't the first time you've tried to change your money story. You've read the books, done the courses, repeated the affirmations, and while you might have seen some change in the short term, life has a way of returning to the way it was and has always been.

The good news is you're in the right place. You can change the story once and for all. Yes, it's possible to have a completely new experience of money without ever returning to the old way of doing things again.

The first step to changing your assumptions about money is to identify the current ones. After all, you can't change what you can't name. You have to name it to change it.

When it comes to money, there will be no more flying blind.

Let's start with the facts

To find out what our current assumptions are about money, we have to turn to the observable facts in our reality. Remember,

reality is caused by our subconscious assumptions which exist below our conscious awareness.

A fact is just an external condition or circumstance in reality. To understand your current assumptions about money, you must be willing to look at the facts in your reality as objectively and honestly as possible. To deny a fact is to deny the assumption causing the fact. And denial is a form of resistance. What we resist internally will persist externally.

Some common facts in reality might be:

- Having a bill you can't pay
- Receiving a tax bill you weren't expecting
- Being charged late fees
- Having more expenses than income
- Being the victim of a financial scam
- Lending money to someone who doesn't pay it back
- Losing money
- Working longer hours for no extra pay
- Not receiving the pay rise you asked for
- Being in debt
- Making a bad investment
- Buying a course that you didn't complete
- Having your credit card declined at the checkout
- Being late on rent
- Not receiving money that is owed to you.

If you are or have experienced any of these facts you may have some negative assumptions currently running in your subconscious mind. These facts cannot exist in reality without an assumption to cause them. A good question to ask yourself is: what are the current facts in my reality regarding money?

Now that we know the facts, we can start to understand the assumptions that are causing them.

Money-losing assumptions

As the subconscious mind is below our conscious awareness, we can't know for sure what assumptions we are holding about money. But if the facts aren't great, we can be sure our assumptions aren't either.

Some possible money-losing assumptions that are likely causing the above facts are:

- I never have enough money
- Money is limited and there's only so much to go around
- Just when I'm starting to get ahead, I get hit with another

bill

- I'll never get ahead
- It's hard to make money these days
- The cost of living is making it impossible to get rich
- The rich get richer while the poor get poorer
- You can't trust anyone
- Never mix friendship and business
- If you lend money, expect to never see it again
- I'll never get out of debt
- It doesn't matter how hard I work, I never seem to have

enough

- I can't afford it
- It's too expensive
- I'm terrible with money
- Money comes in and goes out just as quickly
- I don't care about money.

This is just a handful of assumptions that will drive money out of your reality. There are plenty more of course.

Another way to figure out what your current assumptions about money are is to ask yourself the following questions:

1. What did my caregivers teach me about money?
2. What did my caregivers not teach me about money?

3. What were the subtle messages I received from my caregivers about money?

4. What was the general mood about money in the household I grew up in?

5. What did I hear my caregivers say about people who had money?

6. How did I witness my caregivers behave with money?

Remember, we are not blaming our caregivers. We are simply trying to uncover our assumptions and if they are unfavourable then you can be sure they are driving money away rather than bringing it towards you.

Your experiences with money are not happening to you. They are happening because of your subconscious assumptions about money.

It's important to note that while you are causing the facts in your reality, you aren't to blame. And nor are your caregivers. No one deliberately causes their unfavourable circumstances. If people knew how to change their experiences with money, they would have.

Life is a process of awakening. We are all waking up to our creative power. There are times when we are going to hit the mark and there are times when we're going to miss it. So, while the facts in reality are not your fault, they are your responsibility.

And that's great news.

When you are responsible for something, you have the power to change it.

FIVE

HOW TO COMMAND MONEY

Money, as a physical expression of consciousness, is expressed as coins, dollar notes or numbers on a screen. Even though these symbols are made of physical elements, they contain the qualities of consciousness.

While money appears separate and at a distance, it is an out-picturing of your consciousness. It mirrors your assumptions and beliefs you have about it.

The key to commanding money is to dissolve this perceived distance between yourself and money.

This may sound highly conceptual or just downright crazy because we are conditioned to believe that money exists outside of us. We are used to thinking about money as an object in time and space.

As long as you believe you are separate from money, you will continue to experience feeling powerless over money. And you will feel like you have to do more in reality to bridge the perceived gap between yourself and money in order to acquire more of it.

We have all tried, at one time or another, to make more

money show up in our reality. We've tried working harder, changing jobs, starting a business, doing odd jobs, and investing.

As long as we perceive money from this limited perspective, we limit money, including our ability to enjoy more. We limit the many and varied channels through which money can suddenly and unexpectedly appear in our reality.

It sounds counter-intuitive. Having more money means doing less. However, rather than becoming lazy, you will feel more energised, productive and engaged.

This is because causing your reality is exciting. What you once believed was impossible is now possible. You are no longer a victim of life. You're the loving and creative cause of life.

Despite this excitement, this is not the time to suddenly quit your job or make any major financial decisions. Leave your third-dimensional reality alone for now and continue focusing on your internal experience of wealth.

When you change your state of consciousness, reality will reveal the required action steps. But you can't know what those steps are until you have changed your state of consciousness and aligned with wealth.

And before we can change our state of consciousness, we first have to remember who we are.

Consciousness is I AM

As we know, consciousness, or imagination, is the cause of everything we experience in reality. Another name for consciousness is I AM.

I AM is the name of unconditioned, infinite awareness. It is from I AM that all manifestations in the physical world originate.

You – the one who is aware of your existence – is the unconditioned infinite I AM.

You are I AM.

And you are creating your world based on the states you are conditioning your I AM-ness with. Let me explain.

We condition I AM with the condition we place after I AM. Conditions are states of consciousness such as happy, sad, rich, poor, fun, boring, pretty, ugly, worthy, unworthy.

When you say ‘I am tired’, you are conditioning your I AM nature with tiredness and you enter into the state of tiredness. If you are tired and you say ‘I am tired’ then you are affirming the state and you will continue to be tired.

Tiredness is not caused by reality. It’s caused by a subconscious assumption which is then expressed in the form of situations, events and circumstances that make us feel tired.

But while you might be feeling tired, tired is not who you are. It’s the state you’ve conditioned your I AM nature with and are now experiencing. And it’s a state you can exit from as quickly and easily as you entered into it.

Unfortunately, most of the time, we are unaware of how we use our awareness and the states to which we are directing it. This is why reality can seem so confusing. We are not conscious of how we are conditioning our I AM nature. And if we aren’t consciously conditioning our I AM-ness, our subconscious assumptions are doing it instead.

To change an experience, we must first reclaim who we are. And we must become aware of what we have, until now, been unaware of.

You are a finite expression of infinite consciousness. Remember the qualities of imagination? Even though you’re in a physical body, these qualities exist within you. So, let’s start by reminding ourselves of our natural state.

I AM:

Conscious – While you might be unconscious of your I AM nature, you are always aware of I AM. As Neville says, you can forget who you are, where you are, and what you are, but you can never forget *that* you are. I AM is always conscious.

Unlimited – While you experience yourself in a body which is limited, you possess the quality of unlimitedness because consciousness is unlimited and you are an expression of consciousness. I AM is unlimited.

Eternal – While you experience time on this physical plane as finite, you remain eternal because consciousness is eternal. There is no beginning or end in consciousness. I AM is eternal.

Abundant – While you may experience lack in reality, abundance is always available to you because consciousness is abundant. Consciousness is the source of everything that exists in the physical world. I AM is abundant.

Unconditional – While you might experience certain conditions in this physical world, you have the freedom to choose the conditions you experience. This is the unconditional nature of consciousness. I AM is unconditional.

Available – While you experience things in your reality being unavailable, everything is always available in consciousness. I AM is always available.

Infinite – While you experience reality as a finite experi-

ence with a beginning and end to each event you experience, there is no beginning and no end in consciousness. Life is an infinite everlasting moment. I AM is infinite.

Expansive – While it might appear that experiences in reality contract and disappear, consciousness can only expand because every experience in reality is an expansion of awareness. I AM is expansive.

Intelligent – While there might be things you do not yet know, all knowledge exists in awareness. Consciousness is infinitely intelligent because it knows all there is to know. I AM is infinitely intelligent.

Balanced – While you might experience a particular condition in reality, having that experience requires an opposing condition. Each condition is balanced by its opposite and consciousness is always in perfect balance. For example, to experience something as hard, ease has to be possible. I AM is balanced.

Dynamic – While there are times when it feels like nothing is happening, every moment is an entirely new reflection of consciousness. Consciousness is always becoming more aware of itself; therefore, it's dynamic. I AM is dynamic.

Creative – While it might feel like reality is happening to you, this assumption is creating your reality. Consciousness is the creative force of this physical world and is only ever creating. I AM is creative.

Effortless – While you might experience effort in reality,

consciousness requires no effort. You can have any experience in imagination without lifting a physical finger. It's effortless. I AM is effortless.

Appreciating – When you focus on something, you get more of it. It appreciates. When you turn your focus away from something, it disappears. Awareness is appreciation. I AM is appreciating.

Divine – Consciousness is divine in that it pertains to the nature of God. God is just another term for imagination or consciousness. Therefore, I AM is divine.

Love – Consciousness is love because love is all there is. For love to have the experience of itself, it required contrast. Fear is born out of love but everything originates from love. I AM is love.

Realigning to I AM, you realign to the qualities of I AM. You wake from the dream of limitation that appears so real in our physical world. By remembering your infinite and unlimited nature, you remember the infinite and unlimited nature in all physical experiences that appear in reality, including money.

Remind yourself everyday by affirming, I AM:

- Conscious
- Unlimited
- Eternal
- Abundant
- Unconditional
- Available
- Infinite
- Expansive

- Intelligent
- Balanced
- Dynamic
- Creative
- Effortless
- Appreciating
- Divine
- Love

Money is an expression of I AM

Like you, money is an expression of consciousness. Money, however, cannot condition itself. Money remains neutral until there is an observer to condition it. Therefore, money is an expression of *your* consciousness.

Think of it this way:

Money is money. It exists in the same form for every person. However, every person has a different experience with money. This is because each person is conditioning money with their awareness, their I AM nature.

In other words, what you assume to be true about money is what will be true for *you* about money.

If you believe that money is hard to come by, then money must conform to the conditions you have placed on it. You will have the experience of money being hard to come by. The same is true for the person who assumes money is easy to come by.

Remember, money is neutral. It can be either hard or easy to come by, but it cannot condition itself. As the observer of money, you are the one who conditions how money behaves in your reality.

Money is only ever behaving according to your stories and assumptions about it. This is why you are having a completely different experience with money from everyone else.

You can have a great time with money, or you can constantly struggle. But money is never the cause of your experience.

If you're not having a positive, high-quality experience with money, it's only because you've forgotten what money is and from where it originates.

I AM money

The fastest way to dissolve the distance between you and money is to affirm money as an expression of I AM:

I AM money.

When you claim I AM money, you dissolve the perceived distance between yourself and money along with the limitations associated with money as a separate entity. You are no longer a powerless victim or a slave to money. You are the conscious commander of money. You are the I AM of money.

Now that money is under your conscious command, you direct money to behave how you would like. Money must respond to the commands of its observer – I AM.

The key to 'making' more money is to affirm the qualities from which money is made:

I AM money and I AM:

- Conscious
- Unlimited
- Eternal
- Abundant
- Unconditional
- Available
- Infinite
- Expansive

- Intelligent
- Balanced
- Dynamic
- Creative
- Effortless
- Appreciating
- Divine
- Love

By affirming this new story about money, money has already begun to respond to your conscious and loving commands. Your new money story must and will be reflected in your reality.

SIX
CLAIM THE WHOLE COIN

TO EXPERIENCE THIS AWAKENING ADVENTURE, you had to have something to awaken from. If you came into this human experience aware of your infinite nature and knowing you could have as much of anything as you wished (including money), it wouldn't be an adventure, would it?

For consciousness to have the experience of itself, it had to create itself to be something other than what it is. Contrast was born.

As everything in existence is born from consciousness, even contrast is an expression of consciousness. The contrast we experience in reality is nothing more than an illusion designed by consciousness to have the experience of remembering and experiencing itself in physical form.

It's the ultimate set-up for the ultimate adventure.

Unfortunately, in our prolonged amnesia, many of us have

forgotten this. We have become identified with the contrasting conditions and lost our ability to choose a new condition.

You are not here to suffer and struggle through life. You're here to awaken as consciousness in human form so that you can feast on the sensory experiences of your manifested desires. We need contrast, but we do not need to remain in the contrasting states.

You are the infinite I AM. You are causing your reality into existence based on where you are placing your awareness. As the infinite I AM, you have an endless buffet of states from which to choose. You are not bound to the unfavourable conditions of your life. Instead, unfavourable conditions enable you to know the favourable ones. The contrast allows you to know who you are.

And you are the infinite I AM.

Two sides to every coin

For a coin to be whole, it requires two sides. There is no such thing as a one-sided coin. To possess the coin means possessing both sides of the coin. To resist one side of the coin is to resist the whole coin because you cannot have one side without the other.

The same is true for every condition or state.

The human experience is only possible because of the contrasting states. Without contrast, we would not be able to experience our desires, and consciousness could not have the experience of knowing itself in physical form.

Hot cannot exist without cold. Happiness cannot exist without sadness. Up is only possible because there is down. And we cannot know wealth without the possibility of lack.

Before you can choose a new state, you have to know you have a choice. And you always have a choice regarding the

condition you are experiencing because every condition has a direct opposite condition.

To exercise your choice, you must accept that every condition has its opposite, just as every coin has two sides. To accept both sides of the coin is to claim your right to choose your experience. To deny one is to deny the other.

1. Claim I AM

Before you can choose which side of the coin to experience, you must claim yourself as the observer of the coin. The observer is I AM.

I AM is the source of your wealth because I AM is the one who conditions your experience in reality. Before conditioning your experience, you have to remember who you are. When you wake in the morning, repeat a few times as you breathe in and out:

I AM...

I AM...

I AM...

As we often forget who we are throughout the day, it can help to remind yourself of your I AM nature as you go about your daily responsibilities. Bring your attention to your breath and breath in I AM and breath out I AM. This will reorient your awareness to the one causing your reality.

Also, start with I AM each time you decide to change the condition you are experiencing.

2. Acknowledge the conditions

Before you can choose the condition you intend to inhabit and experience in reality, you must accept both sides of the coin. If you skip this step and jump straight to affirming the positive, you may be in resistance to the opposing condition. And what you resist will persist in reality.

For example, when people affirm abundance, they are often in resistance to lack. Lack is what they end up experiencing because resistance is a powerful creative force.

So, before choosing the condition you wish to experience, it's important to acknowledge both conditions. Remember the I AM is infinite consciousness and contains all possible states and conditions.

By acknowledging both sides of the coin, you're not affirming them. Acknowledgment of a state is not affirmation of it while resistance to a state is.

I AM:

- Conscious and unconscious
- Unlimited and limited
- Eternal and temporary
- Abundant and lack
- Unconditional and conditional
- Available and unavailable
- Infinite and finite
- Expansive and contracted
- Intelligent and unintelligent
- Balanced and unbalanced
- Dynamic and fixed
- Creative and conservative
- Effortless and hard
- Appreciating and depreciating
- Divine and evil

- Love and fear

3. Neutralise the contrast

Before we can consciously choose the condition we wish to experience in reality, we have to neutralise any emotional charge we may have to one or both conditions.

When acknowledging both sides of the coin, we might find ourselves attached to one condition while resisting the opposite condition.

Attachment and resistance are powerful creative forces. Neither will help us to manifest our desired state. Attachment to a state will push it away and resistance to a state will bring it in.

For example, when choosing the state of abundance, the needing of money will push money away from you, while a resistance to the lack of money will bring the experience of lack closer to you.

To consciously choose the condition we wish to experience, we must be in a neutral state. We are neither attached or in resistance to either side of the coin.

To neutralise any attachment or resistance, we simply repeat both states several times until they feel equal.

For example, regarding the state of abundance and it's opposing condition of lack, you would repeat:

I AM abundant. I AM lack.

I AM abundant. I AM lack.

I AM abundant. I AM lack.

I AM abundant. I AM lack.

After a while, any attachment or resistance will start to dissipate and both statements will start to sound the same. You

will realise that neither condition is right or wrong, good or bad. They are just possibilities. They are two sides of the same coin.

By repeating both conditions, you disentangle yourself from any identification to either state. You can see that both conditions are possibilities and now you are free to choose the condition you wish to enter into. Your choice is not coming from attachment or resistance. It's coming from neutrality.

Now, you are free to choose the condition you wish to experience.

4. Choose the condition

By making your choice from a neutral state, you can rest assured that the choice you are making is the condition you will experience in your reality. You no longer need to worry that affirming abundance is just going to bring more lack.

In making your choice, you would say:

I AM choosing I AM abundant

This might sound obvious or overly simplified but you will be surprised how powerful this process is. And how rarely we consciously choose the states we are inhabiting.

5. Affirm your choice

Now that you have made your choice, you are ready to affirm it. To affirm your choice you simply say:

I AM abundant

Most people, when using affirmations, will jump straight to this last step without acknowledging the opposite condition

thereby remaining in resistance to it. This is why affirmations don't work for some people. You have to acknowledge both sides of the coin and neutralise any emotional charge before affirming your desired condition. Otherwise you will continue to get more of what you don't want.

By going through this process, you can rest assured the state you affirm will be the state you experience. This is because your conscious mind and your subconscious mind will finally be in agreement.

As a result, it's possible you might feel a tingling sensation or a surge of energy flow up your spine as you repeat your affirmation. That's how you know you've embodied your chosen state.

Claim The Whole Coin – Summary

Step 1 - Claim I AM

Remember who you are by affirming I AM:

Breath in *I AM*

Breath out *I AM*

Step 2 - Acknowledge the conditions

To choose a condition you wish to experience, you must acknowledge the opposing condition:

Condition: Abundant

Opposing Condition: Lack

Step 3 - Neutralise the charge

Choosing a condition must be made from a neutral state of awareness. We must ensure we are not in resistance or attach-

ment to either condition. To choose abundance, we must neutralise any attachment to abundance or resistance to lack.

Place I AM in front of both conditions and repeat both statements until both statements feel neutral and there's no emotional charge (resistance or attachment) to either condition.

Repeat:

I AM abundant. I AM lack.

I AM abundant. I AM lack.

I AM abundant. I AM lack.

I AM abundant. I AM lack.

Step 4 - Choose the condition

Once you feel neutral towards both conditions, choose the condition you wish to experience in reality. To choose abundance, you would affirm:

I AM choosing I AM abundant.

Step 5 - Affirm your choice

Now, you are free to affirm the condition you are entering into knowing reality will reflect it. Continue to affirm the statement until you know you are abundant and/or reality conforms:

I AM abundant.

Once you have consciously chosen the condition you wish to experience you do not need to go through this process every time you affirm your choice. You can simply repeat step 1 and step 5. If you start to experience resistance or your reality is not conforming you may need to repeat steps 1–5 again.

SEVEN CLEAR THE WAY

NOW THAT YOU have chosen a new money story, we must ensure the subconscious remains on board until it has manifested. Remember, the subconscious mind is the projector of reality, not the conscious mind.

Humans tend to hold on to what is known and familiar. We perceive the known and the familiar as safe, even if what is known and familiar is not safe or in our best interest.

While we might want to experience more money in our reality, if we have a long-held assumption that it's hard to make ends meet or there's only so much to go around, our subconscious can hold on to these assumptions simply because this is what it knows. We have become accustomed to this reality even though it's unfavourable.

The subconscious mind only responds to commands that are certain. Sometimes when choosing a new story, we are unsure of it because we haven't experienced it in reality yet.

We don't have the physical evidence to support our new assumption. Certainty requires faith.

To overcome any pushback from our subconscious mind, it can help to prepare it ahead of time. The subconscious mind is more likely to accept a new story when it knows what to expect.

Before commencing this program, you can state the paragraph below, or you can make up your own:

I am my subconscious mind, and I lovingly command my subconscious mind to release all negative assumptions regarding money. I am my subconscious mind and I am making way for healthier, more abundant and loving assumptions.

I acknowledge there might be some fear associated with this change, but I lovingly command my subconscious mind to accept this change with grace and ease.

I acknowledge I am safe, and changing my money story is for my highest good and the highest good of everyone in my reality.

I am ready to enjoy an entirely new experience of money and to allow much more of it into my reality. I lovingly command my subconscious mind to work with me throughout this process and accept these new assumptions free from doubt or resistance.

I am my subconscious mind, and I love knowing that I am rich, I am wealthy, I am abundant, I am calm, and I am relaxed.

Or you could go with something shorter and more concise:

I am my subconscious mind, and it's easy to accept my new money story. I am allowing myself to accept these new assumptions as real and true. I am calm and relaxed, knowing my subconscious mind is on board with my new money story.

Choose the language that works for you. You must feel good about the command, so play around with the statements until they feel right for you.

Remember, you are the Star of your movie and you are the one writing the script. Make sure it's a script that works for you!

PART 2
I AM MONEY

I AM is a feeling of permanent awareness. The very centre of consciousness is the feeling of I AM. I may forget who I am, where I am, what I am, but I cannot forget that I AM. The awareness of being remains, regardless of the degree of forgetfulness of who, where and what I am.

Neville Goddard, *The Power Of Awareness*

EIGHT
I AM CONSCIOUS

Antidote to the money assumption:

There is an absence of money.

AS WE NOW KNOW, consciousness is the one and only reality. Reality, as we experience it with our five senses, is the reflection of consciousness – the assumptions held in the subconscious mind.

Your experience of money has nothing to do with money and everything to do with the stories and assumptions you're holding in your subconscious mind about money. This is why everyone's experience of money is unique.

If you are not experiencing the money you wish to experience, it's only because you are unaware of money. You are aware of the absence of money instead.

You cannot have something in reality while maintaining your awareness on the absence of it.

No matter what your story, your family's story and your ancestors' story of money has been, you can change the story right now. You change the story by changing the direction of your awareness.

To have money, you must become more aware of money and its presence in your life. When you direct your awareness to the presence of money, money will be present because money is responding to your awareness.

Ask yourself:

Where is money present in my life right now?

What items are in my reality right now that I have purchased with money?

Where can I see evidence of money?

Remember, money exists first in imagination before it exists in reality. All the money you could desire is available right now in your imagination. And you can have as much of it as you wish.

So, go into your imagination and imagine yourself with even more money. Ask yourself:

How much more money can I imagine having?

How does it feel to have this much money?

What am I doing with this money?

How are people responding to me now that I have this money?

What does my life look like now that I have this money?

Imagination is real, and reality is the reflection of what's real. That's why it's called reality. The origins of the word 'reality' reveal that reality is a repeating of something that is like something, or pertains to something already in existence.

Reality:

Re- word-forming element meaning ‘again, once more, again’.

-ality a word-forming element meaning ‘of, like, pertaining to, a quality of being’.

But where could something be in existence if not in reality?

Imagination.

Reality is the outpicturing of imagination. So, if you can imagine having more money in imagination, you are aware of the presence of more money. And your reality must pertain to this image.

You are directing your consciousness towards money and when you do this you will see more money show up in your physical reality.

Keep in mind the manifestation of money is not always instant. A change in consciousness equals a change in matter. But matter moves at a much slower rate to consciousness. Therefore, when we change our awareness of money, money must traverse the dimension of time and space before showing up in solidified form.

Of course, reality can reflect a shift in consciousness immediately. But it can also take days, weeks or months. We must exercise faith during this period and maintain our awareness on the state of wealth as it pertains to money.

The money you desire is already yours because it exists in consciousness. Your only requirement is to become aware of this wealth and maintain your focus and awareness on it, knowing reality is nothing more than a reflection. And it must reflect whatever you’re aware of.

So, become aware of the presence of money in your life (even if that’s only in your imagination) and enjoy knowing your reality must and will respond.

I AM Conscious and I AM Money

I am aware of all the money that is now in my reality.

I am aware of all the money I desire in imagination.

I am always focused on the presence of wealth.

I am seeing money everywhere.

I am aware of the presence of money in my life.

I AM Money and I AM Conscious

I am money and I am here now.

I am money and I am always showing up for myself.

I am money and I exist in the desired amounts right now.

I am money and I am always here for myself.

I am [insert desired amount] and I am in my bank account now.

NINE
I AM UNLIMITED

Antidote to the money assumption:

Money is limited and there's only so much to go around.

CONSCIOUSNESS IS UNLIMITED. Therefore, as money is an expression of consciousness, money is unlimited. Of course, money appears limited because it exists in physical form. But money is an expression of the unlimited. You can have as much of it as you wish.

When you remember that money is unlimited, you free yourself from the assumption that money is limited. There are no limits to the money available to you in your reality. But reality is not where you go to make this money. You must possess it first in your imagination.

If you have been experiencing limitations with money, it's only because you've inherited limiting assumptions about money.

Many people experience limitations with money, not realising they are creating this limitation with a subconscious assumption. The assumption is money is limited.

By choosing a new assumption that money is unlimited – a quality aligned with the source of money – your reality must and will reorganise itself to reflect this new assumption. The circumstances and situations of your reality will mirror the new story of unlimitedness you're telling about money.

The key to seeing your new assumption reflected in reality is to maintain your awareness on this new assumption long enough for your reality to catch up and reflect. You must know money is unlimited even when your reality still reflects the old story of limitation.

This is the challenge.

You have to be willing to hold your awareness on the assumption that is not yet evident in reality. This requires faith and persistence.

Remember, the subconscious mind only accepts commands that are made with certainty. You cannot harbour doubt while still hoping for a change in your reality. You must be committed to the new story.

The payoff is access to all the money your heart desires. You can have as much money as you are capable of imagining yourself having. So, what amount of money would you like to have reflected in your reality? It helps to come up with a specific amount.

You might be asking, but aren't I limiting myself by choosing a specific amount?

No.

Money is unlimited, and you can have as much as you desire. But money in form is bound to laws of this third-dimensional reality. Therefore, we want to play to the rules of time and space and specify a fixed amount.

It's just like going to the bank. If you walked into a bank and said to the teller, 'I want more money', the teller will ask, 'How much?'

You have to give a number.

The same is true when you enter the Bank of Consciousness. Unlimited money is available, but you must specify the actual amount. It doesn't mean that's all you get. The Bank of Consciousness is always open, and you can always command more. But it helps to be specific each time you enter.

Just as everything in this physical world has a unique state of consciousness, every amount of money has a unique state of consciousness – like its own barcode. A dollar has a unique state of consciousness, as does a million dollars. More specifically, \$1450.09 has a state of consciousness that differs from \$1450.10.

If you want twenty million dollars, affirm *I AM twenty million dollars*.

Reality reflects who you are, not what you want. Claim yourself as the amount of money you desire to experience by claiming I AM and dissolving the distance between you and the desired amount.

I am twenty million dollars because I am unlimited, and I am free to experience whatever amount of money I choose.

You are here to experience your desires in physical form through your I AM nature. Money is an expression of your unlimited I AM abundance. You are free to claim as much or as little as you like. It all depends on where you are placing your awareness.

So, start with a specific amount and assume you already have this amount in consciousness. Use your imagination. Once this amount has manifested, choose another amount. Keep

claiming money into existence, knowing you can have as much as you like, and there is always more available.

Money is unlimited because you are unlimited. You are the I AM, and money is an expression of your unlimited I AM nature. So claim more money now and enjoy your life as you would like it to be.

I AM Unlimited and I AM Money

I am aware that I can have as much money as I choose to have.

I accept that there are no limits to how much money I can have.

I am releasing all restrictions I've placed on myself and the amount of money I am capable of having.

I am allowing myself to claim the money I desire in consciousness first so that I can experience it in reality.

I am allowing myself to continue claiming money in consciousness for the rest of my days knowing that my reality is a reflection of what I'm doing in consciousness.

I AM Money and I AM Unlimited

I am money and I am showing up in my reality in the chosen amounts.

I am money and I am arriving on time in the most perfect and easy way.

I am money and I am free of limits and restrictions.

I am money and there is always more of me when required.

I am money and I am here now.

TEN
I AM ABUNDANT

Antidote to the money assumption:

I never seem to have enough.

AT THIS MOMENT, trillions of dollars are travelling through the ether. You can't see it. The process is happening on an invisible level. Hundreds of millions of dollars are being exchanged in purchases right now. Money is flying from one account to another account, from one hand to another hand, and from one wallet to another wallet. Money is everywhere.

When you tune into the abundance of money, you are directing your awareness to abundance. Your focus is on what you cannot see but you know exists. To experience an abundance of money, you must first become aware of this abundance. This is how you make abundance real in your reality.

If you feel excluded from abundance, it's because you are

directing your awareness to the absence of abundance. Otherwise known as lack. By focusing on the absence of something, you are using the power of your awareness to cause your reality to produce more of what you are focusing on which, in this case, is lack.

We do this with money all the time. If the money we want is not in our reality – if we can't see, touch or smell it – we assume the money isn't there. We are aware of its absence and then wonder why money never seems to show up for us.

But money is always in existence. It's always present. There's so much money in circulation that no one knows the actual amount. It's not a number we are familiar with. And even if it were a number we were familiar with, the number wouldn't be correct because money is dynamic. It moves in and out of circulation. Money is a reflection of the dynamic, ever-changing substance that is consciousness.

There is more than enough money in existence right now for every person to be a billionaire. Of course, not everyone wishes to be a billionaire. Or maybe they do, but don't believe it's possible. Either way, whether you do or you don't, there's more than enough money for everyone.

Remember, consciousness is abundant because consciousness is the source of everything. Therefore, it is abundant. But you always have the choice to focus on the presence or absence of something.

By focusing on the abundance of money *more often*, you will impress your subconscious mind with the assumption that money is abundant. Your subconscious mind must and will produce a reality equal to this assumption. And the invisible will become visible.

And often, it will happen faster than you might expect.

Enjoying more money in your reality involves a simple shift

in your awareness from 'there's not enough' to 'there's more than enough'. You can do this simply by remembering the millions, billions and trillions of dollars passing through the ether right now.

With so much money flying around you, you might as well claim your share. By claiming more money for yourself, you're not taking money away from someone else.

Remember, money is an expression of abundance, so there's always more to go around. And there's more than enough for everyone.

I AM Abundant and I AM Money

I am abundant and I always have more than enough of everything I need.

I am always focused on the abundance that is around me.

I am investing my attention in the abundance of money all around me.

I am directing my awareness to seeing only the presence of what I desire.

I am aware of an infinite supply of money.

I AM Money and I AM Abundant

I am money and I am always everywhere.

I am money and I am always enough.

I am money and I am in abundance in my reality.

*I am money and there is always more of me whenever I
require it.*

*I am money and I always show up in the perfect amount and in
the perfect way.*

ELEVEN
I AM ETERNAL

Antidote to the money assumption:

Money will run out eventually.

WE'VE all learned the importance of saving money. It's a message drilled into most people from a young age. And the message continues to be drilled in through adulthood by financial experts and advisors – save for an emergency, save for retirement, save for a house, save for a big purchase, save for a college education. Save! Save! Save!

Firstly, there's nothing wrong with saving money. You are free to save as much money as you wish. Saving offers a sense of security and peace of mind. It can feel good to save money, knowing you make more than enough to put some away.

But just as saving money can be a confirmation of abundance, it can also be confirmation of a fear that you don't have

enough. And that if you don't save now for that rainy day, you'll run out later.

A good question to ask yourself is: what are my reasons for saving? And how do I feel about saving money?

Your answers will reveal the assumptions you hold about money's longevity. Do you believe money is finite and limited and will run out if you don't save now? Or are you saving money simply because it feels good to know you have enough to put some away?

You've heard about people who worked their whole life only to lose their savings in some scam or lousy investment. They didn't consciously create this experience, but their fear of not having enough did.

If you choose to save money, it's best to do so from a place of enjoyment or inspiration. Here's the thing: your savings are not the end of the money available to you.

In consciousness, there is no time. Everything is happening now. The past and future are concepts in consciousness. And consciousness is eternal. There is no beginning and no end. It simply continues expanding.

It's the same with money.

There is no beginning and no end to the infinite flow of money. So many of us have seen employment as the source of wealth. There's a belief that when we retire, the flow of money will dry up or be limited to our superannuation.

This is often the driving force behind people saving money. They believe that when they stop working, that's it. No more money. They will have to learn to survive on their savings, and that's it.

Employment, or anything else in reality, is not the source of money. It's a channel through which money is reflecting the assumptions you hold about it.

If you continue to assume that money is temporary, this

will be true in your reality. Your reality will produce evidence to support this assumption.

But when you derive money from consciousness, money will continue to solidify in your reality no matter what you are doing or not doing with your life.

If you stop working, money will find you through other means. You do not have to be the one to figure out how this happens. You simply have to maintain the assumption that money is eternal. And as long as you exist in a physical body, the flow of money will continue to move in your direction.

I AM Eternal and I AM Money

I am aware of my eternal nature that is also present in money.

I am aware that I always have enough money and I will always have enough.

I am allowing the continual flow of money into my life.

I am safe and secure knowing that I can command more money into existence by knowing I already have it.

I am continuing to expand my awareness of money so that I can hold more of it in reality.

I AM Money and I AM Eternal

I am money and I am always present.

I am money and always and forever available.

I am money and I am always flowing into my life regardless of my age or physical situation.

I am money and I am continuing to grow and expand in amount.

I am money and I am always ready to appear on command.

TWELVE
I AM UNCONDITIONAL

Antidote to the money assumption:

Money must be earned.

‘MONEY MUST BE EARNED.’ This is one of the many limiting assumptions people have inherited about money. As a result, they will spend their lives working hard and going to great lengths to acquire more money. Some people will even look down on those who appear to have acquired money with little or no effort.

But doing is not a prerequisite for having.

You do not have to do more in reality to have more money. There is no test you have to pass, no quotas you have to meet, no qualifications you have to get, no extra hours you have to work, and no bonus points you have to earn. There is nothing you must prove and no special quality you must possess.

If you believe you must meet certain conditions or criteria

to have more money, these conditions result from your assumption that money is conditional. And since your assumptions cause your reality, your reality must and will confirm this assumption.

Unfortunately, almost everyone has inherited this assumption that we have to do or be something more to have more money. We've also learned that if you're lucky enough to come into money without doing something for it, you should do something to prove you're worthy of it.

We have placed so many conditions on money we have robbed ourselves of the ability to enjoy it. It's up to us to release these conditions we have placed on money, including the acquisition of it.

You do not have to be someone special or do something incredible to justify having more money. There are no conditions on how much money you can have or what you should do with that money once it shows up. You can have as much or as little money as you choose. And you are free to do whatever it is you want to do with that money.

The only requirement to having more money is to become aware of having more money now. When this money manifests in your reality, which it will, you are free to do whatever you want with it.

No strings attached.

I AM Unconditional and I AM Money

I am releasing myself from all conditions I have placed on myself and on money.

I am free to be, do and have whatever I desire, including money.

I am choosing to have more money and I am allowing this money to flow into my reality now free from conditions or restrictions.

I am free to have the amount of money I desire.

I am giving myself all the money I desire with no strings attached.

I AM Money and I AM Unconditional

I am money and I am unencumbered.

I am money and I am showing up freely and easily.

I am money and I am showing up simply because I have been commanded.

I am money and have no conditions or restrictions.

I am money and I am free.

THIRTEEN
I AM AVAILABLE

Antidote to the money assumption:

Money is never available when I need it.

CONSCIOUSNESS IS ALWAYS AVAILABLE, meaning you can turn your awareness to anything you desire in imagination and experience it instantly.

Yes, you're having the experience in imagination but imagination is the cause of reality. Whatever you can imagine and maintain awareness of, you will experience in your reality.

If you desire more money and this money is not in your reality, you must turn to your imagination. That's where money will avail itself to you in whatever amount you are capable of becoming conscious of.

What would it be like to have a million dollars? What would it be like to have \$100 million dollars? What would it be like to have a billion dollars?

If you can imagine these experiences and know what it would feel like to have these experiences then you are capable of having these experiences in reality.

However, you cannot get what you want by focusing on not having it. If you believe that money is not currently available to you, that's not because there isn't enough money to go around or you haven't done enough to earn it. It's because you are looking to reality for money, and that's where you can't see it.

Money is available. It has always been available and it will always be available. Money is nothing more than consciousness imagined into existence by you so that you could have the experience of remembering just how infinitely wealthy you are.

Part of the setup to this awakening experience is the idea that money is limited in availability. The adventure was designed this way so you could have the experience of remembering. The moment of remembrance is so wonderful, it's worth all the lifetimes spent in amnesia.

Do not believe what the headlines are telling you. 'Unemployment reaches record high!' and 'Interest rates go up' and 'People crushed under rising costs'. While these headlines might be true in reality, they do not have to be true in *your* reality. They exist to keep you in the 'setup' and keep this life adventure going.

No matter what appears in reality, always remember you can change it by going into your imagination.

Wealth has always been and will always be available no matter what is going on in the world and no matter what the economy is doing. To access it, we must first assume money is available.

Think of it this way:

Imagine you have a good friend you haven't seen in a while and would love to see again. If you automatically assume they are unavailable, you won't bother to even call them and you will

never see your friend. You have just assumed your assumption into reality.

But let's say you assume your friend is available and will make time to see you. This assumption allows you to call your friend to make time to meet. But you don't just say 'great' and hang up when they confirm they're available. You get specific. You arrange a time and a place to meet. Once the meeting is made, you get on with your life.

It's the same with money.

Before you can meet up with money in reality, you have to assume money is available. Otherwise there's no chance of meeting with it. But how do you make contact with money? You do it in consciousness. Get specific with the amount you would like to meet with and imagine yourself already having that amount. You've just made a date with money.

Now that the meeting with money has been made you can get on with your life, knowing that the money will show up in reality at the perfect time and in the perfect way.

Knowing you already possess this amount of money in consciousness is how you make a date with this money in reality. You have to know you already have the money for the money to show up. Remember, reality is always reflecting what you are assuming in consciousness.

Once you've made the date with money, you don't continue to check your reality, just as you wouldn't continue to call and text your friend to make sure they will show up. Doing so is an affirmation of uncertainty.

But if you're getting nervous and wondering if the money is going to show up, you can check in by entering into your imagination and reconnecting with your vision. If you can feel it, then it's real. And reality must and will reflect what you are aware of in imagination.

Remember, the subconscious mind only accepts commands

that are fixed in certainty. You must know with absolute certainty that you are in possession of the money you desire, even if this possession is only in imagination. Imagination is what's real. Reality is the reflection of what we have made real in imagination. And reality will reflect your imagined act in the perfect way and at the perfect hour.

I AM Available and I AM Money

I am aware that money is always available in the amount I require.

I am already in possession of the money I desire.

I am free to have as much money as I am capable of imagining myself having.

I am trusting that money is always showing up in reality at the perfect time.

I am making myself available to my infinite wealth.

I AM Money and I AM Available

I am money and I am ready and available right now.

I am money and I am showing up on time, every time.

I am money and I am safe and reliable.

I am money and I can always be counted on to show up.

I am money and I am trustworthy.

FOURTEEN
I AM INFINITE

Antidote to the money assumption:

There are only so many ways to make more money.

WHEN WANTING or needing more money, we often fall into the trap of thinking *of* the money we desire rather than thinking *from* the state of already having the money. Thinking of something from the perspective of not having it leads to thoughts about how to get it. We start trying to figure things out.

As long as you are thinking about how to get something, you are affirming you don't have it. And reality must and will reflect your assumption.

When you think of already having something, you're not worried about how to get it. You already have it. Reality must and will reflect your assumption.

Most people view money as something outside themselves. The result is the assumption they have to go 'outside' them-

selves to acquire more. They look to a job, a new business, investments, an inheritance, a lottery win, a house sale, a gift, or the casino as the source of more money.

Some even believe the only way to get more money is to steal it from others using elaborate scams. People constantly look to reality for the money they desire, not realising they are looking to a reflection.

Reality is not the source of money. It's the reflection of our assumptions about money. And the structures of employment, business and investments are channels through which reality reflects money.

There are numerous channels through which money can show up, and we do not have to be the ones to figure out which is the appropriate channel. Our only requirement is to already have the money we desire in consciousness, and reality will find the appropriate channel through which to deliver our money.

When you align to the infinite nature of money, you align to the infinite number of ways money can come to you. Money can appear in many wild and wonderful ways, some of which will blow your mind. You'll be so surprised by the channel through which money arrives, it will be as exciting as the money itself.

Yes, you might be required to take specific action to open a channel, but you don't have to figure out what that action is. You'll know the action to take in the moment the action is to be taken. You might be struck by an idea that leads to a new job, business idea, investment or lottery ticket. However, the action will only reveal itself once the state of already having money has been fixed in consciousness.

You do not always have to work for money and money doesn't only come through work. Your only job is to know exactly how much money you desire and live from the end of

already having it. Any further instructions will follow in the form of intuitive nudges, ideas, and inspiration.

When you align with the infinite nature of money, you no longer have to figure out how to get more of it. Money will find you. And there are an infinite number of ways money can do this. So, if you're trying to figure out how to get more money, stop. Come back to knowing you already have the money and then wait for further instructions.

I AM Infinite and I AM Money

I am opening myself to all the ways money can show up in my reality.

I am receiving money through multiple channels.

I am allowing money to show up in a variety of different ways.

I am already in possession of the money I desire knowing reality must and will reflect this money back to me.

I am receiving more and more money now that I have opened all channels through which money can find me.

I AM Money and I AM Infinite

I am money and I am showing up in many wild and wonderful ways.

I am money and I am always using the most appropriate and efficient channel to reach my destination.

I am money and I am fast and efficient.

I am money and I am being received now.

I am money and I am multiple streams of income.

FIFTEEN
I AM EXPANSIVE

Antidote to the money assumption:

The value of money is shrinking due to inflation and the economy.

YOU'VE MOST likely heard the saying, 'when you know something, you can't unknow it' or 'when you see something, you can't unsee it'. This is because consciousness is expansive. When you become aware of something, you cannot become unaware of it. It is forever a part of consciousness.

Consciousness is only ever expanding. This means you, and everything in your reality, are only ever expanding. Even when you feel stuck and stagnant, you are expanding.

Money is an expression of consciousness. Therefore, despite its fixed appearance, the natural state of money is expansion.

If you are not experiencing the expansion of money in your

reality, it's only because you are not aware of the expansion of money. You have placed your awareness on the contraction of money. Perhaps you've allowed the headlines to influence your awareness, and you're focusing on inflation and unemployment and homelessness. You cannot be aware of expansion or contraction at the same time. You have to choose.

You have free will where you direct your awareness. You can be aware of the expansion of money, or you can be aware of the contraction of money. The choice is always yours.

If you want to continue seeing your wealth expand in reality, you must remain focused on having the money you desire in imagination. You have to remain aware of wealth.

Let's say you choose to experience a hundred thousand dollars, and your reality reflects this through one of the infinite channels available. You now know what it's like to have a hundred thousand dollars on the physical level.

Once you've experienced having \$100,000 in reality, you might want to expand your wealth even further. You do this by becoming aware of having a greater amount of money. Why not experience having five hundred thousand, or a million or a hundred million?

To experience a million dollars in reality, you must align yourself to the state of consciousness of a million dollars and hold it long enough for that million to solidify into fact in your reality.

Every time you manifest an amount of money, you are expanding into greater versions of yourself. To have more, you have to be more. You are expanding your container.

If you are not expanding your awareness, then you are remaining aware of what already is, which is what is already in reality. As long as you remain aware only of reality, you cannot expand reality. You're not creating anything new and you will have the experience of remaining where you are.

If you're aware of making \$500 a day, become aware of what it would be like to make \$1000 a day or \$100,000 a day. Remember, you can have as much as you want, and there's more than enough for everyone. Expand yourself by expanding what you are aware of.

Of course, you don't have to do this if you don't want to. You are free to use your awareness however you wish. You can remain aware of reality, or you can become aware of what isn't in reality yet.

One of the first things people do when they feel out of control with their money situation is focus on reality and how they can reduce their spending.

Firstly, there's nothing wrong with doing this. If you're spending money on something you don't need or want, it's a positive act to stop this. Just because you can have as much money as you wish doesn't mean wasting money.

But reducing spending money on the things you enjoy can produce more of a negative result. If you love going out for your coffee each morning, while this might be an expense you could cut back on, the loss of that enjoyment will override the few dollars you will save.

Consciousness is always expanding, whereas contraction is the opposing condition created so that we can experience ourselves expanding. Focusing on reduction and contraction is to go against the natural order of life. You always want to move with the flow of consciousness, and consciousness is expansive.

Rather than focusing on where you can reduce your spending in reality, focus on feeling more wealthy in consciousness. Focus on having all the money you desire and then ask yourself:

How does it feel having this money?

What does my life look like now that I have this money?

How am I spending my days now that I don't have to worry about money?

Close your eyes and imagine yourself in this version of your life now.

If you're feeling contracted about money, expand your awareness. Imagine having the money you desire and living this wonderful life with all this wonderful money.

If you can see it in your imagination, it's real. If you can feel it in your imagination, it's real. If you can sense it in your imagination, it's real.

When something becomes real in imagination, it will be real in reality because reality is nothing more than a shimmering reflection of imagination.

I AM Expanding and I AM Money

I am always expanding my awareness of money.

I am always expanding my experience of money.

I am always increasing the amounts of money I am aware of.

I am allowing more and more money to flow into my reality.

I am enjoying the experience of having more money.

I AM Money and I AM Expanding

I am money and I am always and forever expanding.

I am money and I am showing up in greater and greater amounts.

I am money and I am compounding and increasing.

I am money and I am showing up in the form of [insert amount of money that you've never possessed before] now.

I am money and there is always more of me.

SIXTEEN
I AM INTELLIGENT

Antidote to the money assumption:

I'm terrible with money. I always make such bad decisions when it comes to money.

CONSCIOUSNESS IS INFINITELY INTELLIGENT. It knows everything because it is everything – the infinite nothingness from which everything arises. This infinite intelligence is inherent within you because you are an expression of consciousness.

This intelligence is also inherent in money. But money requires an observer to activate it.

I AM is the observer of money, and how you see yourself with money will determine your relationship with it.

If you assume you're terrible with money or that you make bad money decisions, money must respond accordingly. Money

will find a way to leave your reality because that is what you have commanded it to do. You have used your I AM nature against yourself by commanding money to vacate your reality.

You do not need to know how to make more money to be wealthy. You do not have to have a degree in finance or economics. You do not have to come from a family of accountants. You do not have to be good with numbers. You do not have to have any experience of being or becoming rich.

You do not have to be a certain age. You do not have to be married. You do not have to have children. You do not have to come from a particular area or grow up on a particular side of the street. You do not have to work in a particular industry or have a job with a particular company. You do not need any special knowledge to have money.

Of course, these things can be an advantage. But they are not necessary. And not having them does not preclude you from having wealth.

Financial intelligence is not limited to special individuals with the right upbringing and educational opportunities. Everyone is financially intelligent, and everyone has the capacity to make the right financial choices.

When you assume financial intelligence regardless of your current money situation, you open yourself to intuitive nudges leading to right action. You'll make the right decisions with money once you assume you always make the right decisions with money. Not before.

'Intelligence' derives from Latin *intelligentia*, 'the power of discernment.' Financial intelligence refers to financial discernment – one's ability to make decisions that align with the continuing expansion of money.

If you assume yourself to be financially discerning, you will only make the best money decisions. You will make valuable and worthwhile purchases, invest in the right investments, pick

the right stocks, follow the correct advice and seek out the most skilled advisors.

Your money will have no choice but to grow and appreciate. It's responding to the same intelligence that exists within itself. Money is an expression of infinite intelligence, so start commanding money intelligently.

I AM Intelligent and I AM Money

I am confident in my ability to manage my money efficiently and effectively.

I am always making the best and right decisions for my money.

I am financially intelligent and everything I touch turns to gold.

I am an expert with money matters.

I am always acting with clarity and certainty regarding money.

I AM Money and I AM Intelligent

I am money and I am becoming even more of myself.

I am money and I am growing and increasing.

I am money and I know the quickest and easiest way to show up in reality.

I am money and I am multiplying.

I am money and I am lucrative.

SEVENTEEN
I AM BALANCED

Antidote to the money assumption:

I'm always in debt and I don't know how to get out of it.

PROFIT AND LOSS. Increase and decrease. Rise and fall. Incoming and outgoing. The physical world constantly fluctuates between these states, always seeking equilibrium. However, these states emerge from neutrality – a state of perfect balance.

Consciousness, the I AM state, is neutral because it is unconditioned. For consciousness to know itself, it had to create conditions – states it could enter into in order to experience itself. Every condition has an opposing condition.

Just as you can't have one side of the coin without the other side, you can't have one condition without a contrasting condition. Contrast allows balance.

A state can only be entered into from a place of neutral

awareness – I AM. All too often, however, we become identified with the state we are experiencing, believing it to be who we are rather than the cause of it.

If someone is experiencing debt, they are in a state of debt and will say ‘I AM in debt’. As long as they remain aware of being in debt they are identified with debt. And yet, debt is a condition of I AM and every condition has an opposing condition, which in this case would be abundance.

When we become identified with a particular condition, we fall out of balance with the whole. We have forgotten our I AM nature. In an effort to rebalance ourselves, we chase the opposing state, not realising that balance is not found by entering into the opposite state.

Balance can only be experienced by returning to neutral – the infinite I AM awareness, the cause of all states. I AM is the neutral point between a condition and its opposite. It is the point of conscious choice.

If we have become identified with a negative story about money, we have forgotten we are the I AM of money and this will lead to an imbalance in consciousness.

An imbalance in financial consciousness can wreak all sorts of havoc with our bank balance. We can find ourselves swinging from lack to abundance and back to lack again. We might experience having more money coming in one month only for that money to flow out the next month. Or we might even find ourselves in a perpetual state of debt, an external outpicturing of an internal state of perpetual imbalance.

The good news is no state is permanent, and reality is not fixed. Contrast only exists so we can have the experience of being consciousness in human form. Consciousness is always in balance, abundant and ever-expanding. We can realign with this neutral point at any moment.

When experiencing money problems in reality, the first

thing to do is to take your awareness away from reality. This sounds counterintuitive because we are conditioned to move in the direction of the problem. But you cannot solve the problem at the same level of consciousness that created the problem.

To shift into a new condition, you first have to return to neutral. A simple way to do this is to bring your attention back to your breath. Breath is the great rebalancer of the mind and body.

When you bring your awareness to the inhale and exhale of the breath, you are reminded of the natural incomings and outgoings of life.

Breathe in, affirm:

I AM

Breathe out, affirm:

I AM

Doing this a few times will help to rebalance a mind that is out of balance. After completing a few rounds, you might then want to remind yourself of the natural incomings and outgoings of money.

Breathe in, affirm:

I AM money flowing in

Breathe out, affirm:

I AM money flowing out

Remember, there are two sides to every coin and to possess the whole coin you have to accept both sides. To resist one side of the coin, or one condition, is to reject the whole coin.

To experience abundance you must accept the possibility

of lack. When you reject lack, you reject abundance and this leads to a block in the flow of money. Debt is evidence of perpetual resistance to lack.

Turning your awareness away from reality does not mean you are denying reality. We must always show up to whatever reality we have manifested. But we always have a choice in how we show up.

You can show up to the manifestation of debt in a state of debt. Or you can show up to debt in a state of abundance. The state of consciousness you choose will determine the direction your reality takes in the next moment. One will keep you in debt. The other will reveal a new sequence of events leading to a whole new abundant reality.

You must always observe your reality with courage and honesty. Acknowledge your manifested reality as it is, and then remind yourself, 'I AM the infinite awareness conditioning my reality.' Now you are free to direct your I AM nature to the condition you desire to experience in reality. To enter into this state you will need to engage your imagination.

Remember, you do not have to figure out how to get yourself out of your current reality. Your job is to occupy the state of consciousness of your desired reality and maintain your awareness on this state long enough for your reality to catch up. Reality must and will reflect this new state of consciousness because reality is a reflection of consciousness.

If you find this challenging, simply bring your awareness to your breath. Feel the natural inhale and exhale of oxygen coming in and going out. And remind yourself that what comes in must go out, and what goes out always comes back in.

Just as this is true for life, so it is for money.

I AM Balanced and I AM Money

I am the one who chooses the state I enter into.

I am bringing my awareness back to a state of balance when I am out of balance.

I am capable of maintaining financial balance.

I am remaining balanced while continuing to expand my financial container.

I am accepting that lack and abundance are two sides of the same coin and I am always choosing abundance.

I AM Money and I AM Balanced

I am money and I am always in perfect balance.

I am money and I am in constant flow and circulation.

I am money and I am growing while remaining balanced.

I am money and I am paying all my bills and covering all my expenses.

I am money and I have paid off all my debts in full. I am in abundance.

EIGHTEEN
I AM DYNAMIC

Antidote to the money assumption:

No matter how hard I work, I can't seem to get ahead.

AT THIS MOMENT, money is flowing in and out of people's reality. Just as someone is spending money, someone is receiving money. With every exchange, money moves from one account to another account, from one wallet to another wallet, and from one hand to another hand.

Money is constantly moving and flowing into your reality and out of your reality. It is always in circulation.

Money will flow in and out of your reality multiple times throughout the day. This is the dynamic nature of life. It's the dynamic nature of money.

Life is a reflection of consciousness and consciousness is dynamic. Even reality, which appears solid, isn't. The atoms that make up the objects in time and space, including both

human beings and money, are constantly coming in and out of existence. Just because we can't see this happening with our eyes doesn't mean it's not happening.

Money is a solidified expression of this dynamic energy. Despite its solid appearance, its natural state at the core level is movement. This is why we refer to money in terms that express movement – currency, cashflow, circulation and income streams.

Currency is an extension of *current* which means 'to move, to flow, to run.' Currency, relating to the exchange of money, did not enter the modern vernacular until 1729, almost a century after the original meaning and three centuries after the word was introduced.

The dynamic nature of money is what activates its value. Money is only valuable as long as it can be exchanged. Money that cannot be exchanged is worthless. If you take your money to another country without exchanging it first, you won't be able to use it. Therefore, the value of money lies not in the symbol but in the dynamic nature of the symbol.

Money that isn't moving loses its value. If you put \$1000 under your mattress in 10 years, the value of that money will most likely decrease. If you invest that \$1000, depending on your choice of investment, the value of that money can increase exponentially.

Most people prefer money coming in more than money going out. But the flow of money in each direction is of equal importance. Block the flow of money in one direction, you block the flow of money in the other direction. You've just limited the flow of wealth.

Having more money does not mean reducing the flow of money going out. This will only block the flow of money coming in.

The key to having more money is to expand your container.

Your container is your awareness. You expand your container by becoming aware of having more money and holding higher-quality money assumptions while remaining neutral to the current incoming and outgoing money.

Money is always going to be flowing in and out of your reality. There might be times when more money is going out than coming in, and vice versa. The key is to stay neutral to what is happening in reality and maintain focus on expanding your awareness of wealth.

If you have a bill to pay, you could pay the bill by focusing on the limited amount of money you have in reality. Or you could pay the bill by focusing on the unlimited wealth you have in imagination. The first approach will lead to stress and contraction. The second approach will lead to ease and expansion.

Pay attention to the state you are sending money out of your reality. When paying a bill, train yourself to feel the same sense of enjoyment as you would feel if the amount you are paying out was coming in. Enjoy paying the bill knowing it's a confirmation of your wealth.

Remember, money going out allows space for money to come in. You want to feel good about money, or at least neutral, regardless of the direction it's flowing.

Do not make any payments when in a state of resistance or fear. Taking action in this state of consciousness only affirms what you don't want to experience. Instead, stop and bring your awareness back to your breath. Focus on the rise and fall of your chest, the inhale and exhale of breath.

You can also repeat I AM as you do this to remind yourself of who you are. And you are the infinite I AM, the conditioner of your reality.

I AM Dynamic and I AM Money

I am aware of the dynamic flow of money.

I am allowing money to circulate through my reality.

*I am feeling calm and relaxed regardless of the direction money
is moving.*

*I am breathing in money and I am breathing out money while
expanding my capacity to hold more money.*

I am aware of money always growing and expanding.

I Am Money and I Am Dynamic

I am money and I am free to move in all directions.

I am money and I am in a constant state of exchange.

I am money and I am growing and increasing in amounts.

I am money and I am flowing with the currents of wealth.

*I am money and I am responding to the commands of my
observer.*

NINETEEN
I AM CREATIVE

Antidote to the money assumption:

Passion doesn't pay the bills.

IF YOU'VE EVER BEEN TOLD you can't do something you love because there's 'no money in it', think again.

This is just one of the many limiting assumptions we have inherited during our upbringing which limits our money container. If you believe that work is the source of money and that you must work hard doing things you don't enjoy, this will be your reality.

So many of us have been taught to believe it's harder to make money from creative pursuits than to pursue a career in medicine, finance, technology or some other science-based industry.

This is simply not true, and there are many examples of people doing what they love while enjoying great wealth.

Consciousness is inherently creative because consciousness is the creator of reality. Therefore, everything in reality has the quality of creativity inherent within it, including money.

Money is creative because it exists to help you experience creation. Money enables you to do and have all the things you want to experience while in physical form. It's an object designed to make your life easier and better by acquiring desired things and experiences.

If you desire to create something, that thing desires to be created. All creation in physical form is the desire of consciousness to experience itself.

Creative expression enables the exchange of money. When we bring an idea into form, we have made an experience available to others. They now have the opportunity to experience our creative expressions. Rather than create what we wish to experience, we can pay someone who has already created it.

For example, Steve Jobs had the idea for a new mobile phone. He spent years developing the idea and bringing it into physical form. When people learned about the phone's existence, rather than go through the lengthy creative process of building their own phone, they paid Apple to possess it immediately. They paid for the manifestation of creativity.

Whatever you are inspired to create – whether that's a service, a product, an invention, an event – there will be someone who would like to experience your creation.

You are free to use your creativity as you wish and you are free to receive money in exchange for the experience of your creations.

But do not make the making of money your focus for doing something. This will affirm the lack of money. Do something because you feel a passionate desire to create and align with the state of already having the money you desire.

You are free to do what you love. And you are free to

receive money in exchange for your efforts. As long as you remain aligned to infinite wealth, the customers will always find you and money will continue to flow into your reality.

The assumption that you will have to compete with others for customers is to affirm there isn't enough business, customers or money to go around.

Remember, there is always enough of everything, including customers and money. If you are willing to remain faithful to this assumption, this will be your experience in reality.

Go forth and express yourself in whatever way you feel inspired. If the inkling of an idea captures your attention, go for it. Do it because you desire to express yourself, not because you need the money.

Money will always be available to you whenever you choose to have it. Also, money is an expression of creativity, so by aligning to creativity, you'll align to the same quality inherent in money. Do what you love, and the money is already yours.

I AM Creative and I AM Money

I am creative and I am following the call of inspiration.

I am expressing myself freely knowing that I can have as much money as I wish.

I am doing what I love knowing I already have the money I desire.

I am following my passions knowing that money will always find me.

I am aware of money showing up in more and more creative ways.

I AM Money and I AM Creative

I am money and I am being received in exchange for creative expressions.

I am money and I am inspired to show up more and more.

I am money and I am showing up in more and more creative ways.

I am money and I am loved.

I am money and I am making life better and easier for myself.

I am money and I am creating more of myself.

TWENTY
I AM EFFORTLESS

Antidote to the money assumption:

If you want to make more money you have to work harder.

IF YOU WANT MORE money to make your life easier, assuming a state of ease will cause more money to show up in your reality. However, many of us associate money with stress, anxiety, and fear, which results in feeling like money is a struggle.

Financial struggle is caused by the assumption that to have money, you have to struggle for it. It's one of the many limiting assumptions we have inherited that keeps our money container small.

The good news is it's just an assumption, and we can change it. We can choose to hold a new assumption that money is effortless.

This assumption might not be real yet, but only a new assumption can cause a new reality.

A new assumption is otherwise known as a false assumption because it's not yet 'real' in the physical world. But false doesn't mean wrong. It just means we don't have evidence of this assumption yet. However, if we hold the assumption long enough, eventually, reality will catch up and reflect it.

Money is effortless because consciousness is effortless, and money is an expression of consciousness. Right now you can close your eyes and imagine yourself receiving a large amount of money, flying first class or receiving a promotion at work. You can have these experiences right now with zero effort. And, what you're doing in imagination is what's causing your reality.

We are taught that trying to make something happen in reality, including making more money, requires a lot of effort. You're attempting to change matter with matter. This is hard work. And this is how we've been taught to get what we want in life.

In our culture, effort and hard work are rewarded and celebrated, while something that comes effortlessly is devalued. We view people who acquire things too easily as lazy, opportunistic, or privileged. We frown upon effortlessness and admire effort. And this keeps us tied to reality rather than to imagination.

But this does not have to be your story any longer.

If you can imagine already having what you desire and maintain your awareness on this state, reality will reflect it. You do not have to be the one who figures out how you get from your desire to its manifestation. Your only requirement is to know what you want and then imagine yourself already having it. That's it.

Yes, there may be action you have to take. But the right

action will become known once you have occupied the state of having. If you take action from the state of not having, then you will be working hard to change matter at the level of matter.

Remember, money was created to make life easier. Before money, there was a bartering system. The sugar farmer might barter with the wool farmer to acquire wool in exchange for sugar. Rather than carting around the bags of sugar or the piles of wool, money was created to simplify this process.

You create the financial situation you're in. Your current financial reality results from the money assumptions you inherited. And most inherited money assumptions are limited in nature. But you are not bound to your current reality in the same way you are not bound to your current assumptions.

If you feel stressed about money or find making money hard, you can change this right now by turning your awareness to the assumption that money is easy and having more of it is effortless.

You have to be willing to remain faithful to your new assumption long enough to see it reflected in your reality. And you will, because money responds to commands made with certainty.

All the money you desire is already yours, and all you have to do is imagine already having it. Start now and enjoy the ease and effortlessness of having more money.

It's easy peasy!

I AM Effortless and I AM Money

I am doing less and receiving more.

I am calm and relaxed with money.

I am in possession of the money I desire now.

I am finding it easy to have more money.

I am at ease with money.

I AM Money and I AM Effortless

*I am money and I am flowing easily and effortlessly with the
currents of wealth.*

*I am money and I am always showing up at the perfect time and
in the perfect way.*

I am money and I am already made.

I am money and I am growing and increasing with zero effort.

I am money and I am easy.

TWENTY-ONE
I AM DIVINE

Antidote to the money assumption:

Money is the root of all evil.

IT FEELS great to have money. There's nothing better than knowing money is flowing into your bank account and seeing the amount increasing. It's a wonderful experience and feeling.

However, while money can make us feel good, money is not the source of these good feelings. Nor is money the source of the negative, unfavourable feelings we might also have. The feelings we experience about money exist within us, and they depend on what we are choosing to assume about money.

There is nothing wrong or right with having money. So, if this is the case, why would anyone assume that money is evil or wrong?

People don't consciously choose to have negative assumptions about money. As we know, the limiting assumptions we

hold are inherited. And while we may not have consciously chosen our current assumptions about money, we are free to choose new assumptions now.

One of the new assumptions worth choosing is that money is divine. And it is. Money is an opportunity to learn more about ourselves. It supports our adventure and makes life easier. Money is truly one of the most divine creations.

The word ‘divine’ originates from Latin *divinus*, “of a god”, from *divus*, “of or belonging to a god, inspired, prophetic”.

God is simply another name for consciousness or imagination. Money is an expression of God.

Therefore, money is divine.

When you hold this assumption that money is divine, you lay the foundation for a divine experience with money.

Imagine having all the money you desire. You can do whatever you want, when you want, with whom you want, for as long as you want.

You can pay your bills in full and on time.

You can take your loved ones out for a fabulous meal.

You can buy your loved ones gifts that will make them jump for joy.

You can live in the home of your dreams.

You can renovate the home you’re currently in.

You can travel to new and faraway places.

You can enjoy luxurious experiences.

You can make sure you always have a fully-stocked fridge.

You can employ people to help you make the most out of life.

You can educate your children in the best schools and colleges.

You can buy health insurance.

You can give generously to the causes you truly care about.

You can buy a new car.

You can help a friend who might be struggling.

You can invest in companies making a positive contribution to the world.

You can support new life-changing inventions.

You can look after your health and afford the best medical care when needed.

You can have a pile of cash available whenever you need it.

You can give your children experiences they will remember for a lifetime.

You can start that business you've been dreaming of starting.

You can pamper yourself and your loved ones.

You can explore new interests and hobbies.

And you can do so much more than this.

These experiences are available to every single person on the planet right now. And while money may not always be needed to have these experiences, it helps to choose assumptions that will expand our money container and create greater freedom.

We are not talking about wasting money or spending carelessly. Wasting anything, even if you have a lot of it, does not feel good. It's like buying something you don't want or like. Even though you might have the money to purchase it, the act doesn't feel good, so it's not a good use of money.

If you are worried that having a lot of money will make you wasteful or careless, you can relax! This is just another limiting assumption holding you back from experiencing the money you desire.

When you see money as divine, you will treat it as divine. You will approach the exchange of money with reverence and care. And money will continue to show up in the most amazing and divine ways.

I AM Divine and I AM Money

I am divinely causing my experience with money.

I am good and money is good.

I am free to enjoy as much money as I wish to enjoy.

*I am happy knowing that all my bills and expenses are taken
care of with money.*

I am enjoying a divine relationship with money.

I AM Money and I AM Divine

I am money and I am an expression of the divine I AM.

I am money and I am wonderful in every way.

I am money and I am good.

I am money and I am showing up when called.

I am money and I am paying for everything I need and want.

TWENTY-TWO
I AM APPRECIATING

Antidote to the money assumption:

The harder I work, the less I have.

THE WORD 'APPRECIATE' originates from the meaning 'to be fully conscious of'. To appreciate something is to give it our full attention and to be fully conscious of it.

When we pay attention to the money we have in reality, regardless of the amount, we become conscious of money. By giving it our full attention, we are causing that money to appreciate.

Reality is the result of where we are directing our awareness *most of the time*. If we direct our awareness to the absence or lack of money, we are paying attention to the lack of money and this will cause reality to continue reflecting a lack of money. Paying attention to lack, will cause lack to appreciate.

We must learn to appreciate money more of the time.

Remember, money isn't just limited to reality. We have infinite wealth available to us in imagination. You just have to look for money and you will find it. And if it's in imagination, it's only a matter of time until it's in reality.

It doesn't matter where we are focusing on the presence of money, as long as we are focused on the presence of money. It's where we are placing our awareness that matters.

There is so much to appreciate about money. Money makes life easier and more enjoyable in so many ways. We have more choices and opportunities and we can make the most of these choices and opportunities sooner.

Money can also allow us to experience more of our generous nature. The more money we have, the more money we have to give and help others. There is no limit to the wonderful things we can do with money. It's a powerful resource and it's available to every single one of us right now.

But how can you feel appreciation for money if your current reality is showing a pile of unpaid bills, a mountain of expenses and a heap of debt?

You can still appreciate the wonderful and many benefits of money even if you don't have it in reality. It's when you don't have a lot of money in your reality that you *must* start appreciating money more.

If you are reading this book, it means you had the money to purchase it. This is something to give thanks for. Perhaps you are in the process of travelling somewhere, eating a meal or sitting in a home that you either own or you're renting. These experiences would not be possible without some money. If you look, you will find the presence of money. That's something to be grateful for.

Money is filtering through every area of our lives and most of the time we are not aware of these exchanges. Or perhaps we

are aware of them but we're not giving them our full attention. And we're certainly not appreciating them.

You must do everything in your power to turn your awareness to the having of money. Your financial future depends on it.

Appreciating wealth isn't limited to appreciating your wealth. You can also appreciate the money that other people have and the things and experiences it allows them. After all, if it's in your reality then it's in your consciousness. Appreciate it!

A good question to ask yourself is: How do I feel when I see someone with a lot of money? Do I judge them for showing off their wealth? Or do I celebrate their wealth as if it were my own? Can I appreciate wealth that appears to belong to another?

Any judgment of someone with money is a judgment of the version of yourself with money. You are judging that aspect that exists within you. When you judge someone, you make them wrong and you put distance between yourself and your desire. Judgment is always self-directed.

Celebrate and appreciate the unique and individual ways people experience and express their wealth. There's nothing right or wrong with money, it's the assumptions we're holding about money that make it right or wrong. We are always the ones causing our experience.

Invest time every day appreciating money and all the wonderful things money brings to your life. You can even use Neville Goddard's 'Isn't it wonderful' technique to help you get into an appreciative state:

Isn't it wonderful I have the money to buy my coffee every morning.

Isn't it wonderful that person has the money to buy that beautiful car.

Isn't it wonderful I can take my family and friends on an all-expenses adventure.

Isn't it wonderful that person just donated \$100 million to that worthy cause.

Isn't it wonderful I am able pay my council rates.

Isn't it wonderful I am able to pay for my children's school fees.

Isn't it wonderful my ex is paying child support.

Isn't it wonderful I have paid off all my debts.

Isn't it wonderful I have the skills and talent that enable me to have a satisfying career that pays me a wonderful salary.

Isn't it wonderful I am aware of these teachings and they are enabling me to create great wealth in consciousness which I know will be reflected back in my reality.

There is so much to appreciate when it comes to money. Pay more attention to money and watch it grow exponentially and expand in your reality. Everything shines more brightly under the light of appreciation, especially money.

I AM Appreciating and I AM Money

I am grateful for money.

I am grateful for the money I've had, I have and I will have.

I am appreciating money every day.

I am giving money my full attention.

I am celebrating wealth in all its forms.

I AM Money and I AM Appreciating

I am money and I am growing and increasing every day.

*I am money and I am showing up in greater and greater
amounts.*

I am money and I am thriving under my care and attention.

I am money and I am making life easier and better every day.

I am money and I am loved.

TWENTY-THREE
I AM LOVE

Antidote to the money assumption:

I hate money.

SO MANY OF us have learned the love of money is evil and wrong. Still, we spend much of our lives longing for it, wishing for it, working for it and chasing after it. It's like we want money yet at the same time resent money for being something so desirable.

Money is not the cause of our thoughts and feelings about it. It is the reflection of our thoughts and feelings about it. Money is neutral until an observer affects it with their assumptions. The observer of money is always I AM.

Hate is just a cover for fear, and you cannot fear money while expecting to have more of it. The fear of money will continue to produce situations and circumstances that perpetuate your fear of money.

If you have ever experienced fear or hatred towards money, it's simply because you have forgotten who you are and what money is. Money is what you assume it to be and will show up (or not) in your reality accordingly.

It's not wrong to love money, just as it's not wrong to love a plant, a tree, a piece of art, a chair, a song, a decoration, a colour or anything in reality. When you love something, you give it your full attention. You are present with it, take care of it, want the best for it, think and speak well of it, value it, appreciate it, enjoy it and celebrate it.

There are so many wonderful reasons to love money. Money is a magnificent resource that has enabled the advancement of our world. Yes, people have done, and continue to do, awful things in the name of money, but that's only because they have forgotten who they are. They have forgotten they can have as much money as they wish without hurting or stealing from another because there's more than enough money for everyone.

And then there's even more than that.

To bring yourself into a loving relationship with money, you must start by becoming fully present to it. If you have been neglecting your current financial situation, it's time to show it some love. Your current financial situation is a reflection of your old money assumptions.

If you're resisting your current financial situation, your resistance will only create more of what you don't want. What you resist will persist. We must turn a loving and compassionate eye towards our current situation to rewrite a new one into existence. The love and attention you give your current financial situation is just the beginning of your new love story with money.

You can start by asking yourself these questions:

How much money do I have?

Where is all the money I have kept? Is it safe?

What are my monthly incomings and outgoings?

Am I putting money aside for special occasions or expenses?

Am I putting money aside for bills?

Am I putting money aside for tax?

Have I paid my taxes?

Do I pay my bills on time?

Have I paid back all my debts?

If I haven't paid my debts, have I set up a payment plan to ensure I am paying them off?

Am I investing money into my superannuation or 401K every month?

What subscriptions can I cancel that I'm no longer using?

Where can I stop spending on things I don't love?

What can I sell that I no longer love?

What lovely things can I think and say about money each day?

How can I love money even more?

By turning your attention towards your financial situation, you demonstrate love for it. Money must and will reflect your love back to you.

Your new relationship with money begins with loving the money you have right now. Remember, when you love something, you take good care of it, and what you take care of will take care of you.

Therefore, love money unconditionally. It will be the best investment you will ever make.

And it all begins in imagination.

I AM Love and I AM Money

I am in love with money.

I am loving money and money is loving me back.

I am so excited to be in a loving relationship with money.

I am investing my love, attention and appreciation in money.

I am with money.

I AM Money and I AM Love

I am money and I am present.

I am money and I am always showing up.

I am money and I am completely free.

I am money and I am always available.

I am money and I am loved.

PART 3
A NEW BEGINNING

Stand still in the psychological state defined as your objective until you feel the thrill of Victory. Then, with confidence born of the knowledge of this law, watch the physical realization of your objective.

Neville Goddard, *Your Faith Is Your Fortune*

TWENTY-FOUR LIVE FROM THE END

IN THIS MOMENT, you are free to begin having a completely new experience of money as long as you are willing to remain faithful to this new money story.

Over the coming weeks, you must remind yourself of these new money assumptions. In the morning, when you wake up and at night before you sleep, remind yourself of who you are and what money is. Affirm these statements with certainty and conviction. Choose the statements that work for you.

It's also important to provide our brains with evidence of the new story. As we cannot always look for evidence in reality, we must create this evidence in imagination.

The brain does not know the difference between what you see in reality and what you see in your imagination. Whether you're observing a scene in your external or internal world or remembering your past or envisioning your future, the brain responds to what you are focusing on.

What you focus on is what impresses the subconscious mind. The subconscious mind then expresses this information in our external world through events, situations and circumstances.

The key to creating a reality of unlimited, infinite, abundant and always-available money is to use your imagination as it was designed to be used – creatively.

Close your eyes and shut down your awareness of your external world. Bring your attention to the infinite spaciousness behind your eyes. It looks like black nothingness, yet this is the home of your wonderful human imagination, and it's waiting for you to animate it with your creative imaginings.

Now that you have connected to your infinite I AM-ness, envision a scene that represents your new life as a person with infinite wealth. Imagine now having all the money you could possibly desire at your disposal, and living the life you have always dreamed of with your manifested abundance. Imagine yourself in this moment now.

What are you doing now with all this money?

How are you dressed?

Where are you living?

Who are you with?

What can you hear them saying?

What are you saying to them?

How are you feeling?

You're not envisioning an entire movie. Just one scene from the movie will suffice. It only needs to be thirty seconds or less, but it must activate some, if not all, of your senses.

The most powerful and potent sensation in an imaginary scene is touch. Otherwise known as the 'Western Gate', touch activates reality in imagination. So even if you can't see your scene clearly, make sure to reach out your imaginary hand and touch something.

Also, make sure to view the scene from your point of view. This means you are participating in the scene rather than witnessing the scene from afar. Activate as many senses as you can to give the scene the tones of reality. The scene must be as real as your externalised reality.

Most importantly, the scene must elicit feelings of excitement, abundance and relief. It has to feel good. Once you have your scene, play this scene out every night before you go to bed. This is called mental rehearsal, and it's one of the most powerful ways to cause your reality into existence.

Remember, your subconscious mind has to be convinced that your imaginary scene is real. Your inner reality will then be produced in your outer reality.

Your new love story with money has begun and this time there's no going back. Money is yours for good.

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Thank you.

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