

Get Out of Debt and Get On with Your Life!

**Every Woman's Guide to Create Prosperity
with What You Have Right Now**



Barnsley Brown, PhD



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Published by:

Spirited Solutions™, 523 Colony Woods Drive, Chapel Hill, NC 27517 USA

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"There is no way to prosperity, prosperity is the way." --Wayne Dyer

"Life will pay whatever price you ask of it." --Anthony Robbins

"In all realms of life it takes courage to stretch your limits, express your power, and fulfill your potential... it's no different in the financial realm." --Suze Orman

Debt Is a Four-Letter Word

It's ugly, it's stressful, and it's downright embarrassing. No one wants it, not you, not me, not the homeless guy with the cardboard sign standing at the corner or the gal who just paid cash for her brand new Lamborgini.

Debt is no fun. And books about how to get out of debt are typically even less fun, brimming with boring financial jargon and the same old, same old ideas. Ickkk!

That's why I promise to give you just the opposite: a FUN, no b.s., no hamburger helper book of actual *proven* strategies to eliminate your debt—financially and otherwise. You see, *debt is a state of mind*. It comes from thinking we don't have enough—enough money, enough brains, enough love, enough time, enough friends, enough opportunities, enough recognition, enough fun, okay. . . *enough already*.

And I want to show you right now that you DO have enough and you ARE enough right now.



Getting out of debt isn't just a matter of making more money. Have you ever heard someone say, "When I make X amount I'll pay off the _____" (you fill in the blank however you want) or "All my troubles would be over if I could just get a job that pays X"?

Dream on, sister. Dream on, brother. I've coached folks making five figures, six figures, and more and *they are still in debt*. So first of all we have to get one thing Windex clear: *Whether or not you are in debt has little to nothing to do with how much you earn.*

It has everything to do with how much you save, how much you spend, and how much you *share*!

Saving and spending make sense, but sharing? You mean you have to give away money, time, etc.??? Yesiree, you do. And to the extent that you share, you will begin to experience an incredible increase in your prosperity of mind, body, and spirit.

Let me explain. On a spiritual level, we're all interconnected. So when you give to your brother or your sister or your auntie or your neighbor or your client or your mail carrier or whoever, you are giving to **YOURSELF**. And if you think it won't come boomeranging back to you, you're dead wrong.

It really doesn't matter **WHO** you give to, it just matters **THAT** you give.

And don't expect it to come back from the person you gave to—that's rare. You'll be surprised how what you gave returns to you (and multiplied!) from the most unusual and unexpected sources.

How do I know this? Because I live it and I know it works.

What qualifies me to write this book? Let me tell you a little story. (It's story time dear so grab your teddy bear and snuggle up.)

A long time ago I was a struggling graduate student desperate to make ends meet. (Imagine the melancholy strains of a violin here please.) I was working three jobs



while taking a full load of classes. I was stressed out, overworked, and overwhelmed.

Now how did little ole' me, making slightly over the poverty level of income (about \$15,000 on average each year) manage to buy my first piece of property, pay off most of it while in school, and get myself in a place of financial freedom—on that paltry sum of money mind you—so that I could turn down a tenure-track professorship with a very attractive salary to start my own business from the ground up? (Boy, that was a mouthful... Watch out, Marcel Proust, here I come!)

And how is it that while I was single with absolutely no Sugar Daddy in the wings, I paid off that first property in full, bought my dream house, paid over half of it while also saving for retirement and completely paid off all my student loans?

And how is it that my husband and I now carry absolutely no debt? Yes, you heard me right. We have no car payments, no credit card debt, no outstanding medical bills to pay even though we had no maternity health benefits when we had our daughter. The only “debt” we have is *investment* in some properties which we pay off, probably like you, in loan payments.

Would you like to know how we did all this on normal, run-of-the-mill salaries (or less) before we were 45? (My husband is a little younger than me or I could have said before 40, darn it!)

The good news is I'm happy to share. So, get a steaming cup of hot cocoa, throw in a shot of Bailey's Irish Crème (I won't tell, promise), and pull up a chair.

Action Step: You think I'm kidding about the cocoa? Go get it right now and get comfy. This is going to take a while but I guarantee what's in this report will give you your life—and peace of mind—back!



Pay No Bills!

You heard me right, don't pay bills. They'll just drain your energy and resources and you'll dread getting them every day when you trundle down to your mailbox.

Instead, DO pay "contributions." Every time you write out a check, buy a money order, set up an automatic draft, or pay cash, you are CONTRIBUTING to the welfare, health, and happiness of many people.

You may think this is a silly, superficial change in semantics, but I assure you, this one tip is worth millions to your attitude, your stress level, and your well-being. You are NOT a bill payer—You ARE a contributor to the welfare of others! You are in fact a *benefactor*. Now doesn't that have a fabulous ring to it?

Yes, when you pay for your electricity, you are getting the service that Abe Lincoln would have killed for, BUT you're also supporting the lives and families of everyone involved in the production, management, and distribution of that electricity! WOW! The hand that reaches into your purse or wallet (yeah, I'm talking about YOUR hand, not your kid's or your klepto cousin's) can touch the lives of many of your sisters and brothers on the planet!

You're supporting the decision makers who regulate utilities, the meter guy, even the person who seals that envelope in which you receive your "contribution request." (Remember, do NOT call it a bill—Shift your focus!) Hey, you're also supporting the mail carrier who delivers the envelope to your mailbox, the IT gal who provides customer service on-line, and the folks who work at your bank.

If we want to go deeper, what about every person involved in the creation and maintenance of the computers and software that keeps your accounts current? What about the folks who helped manufacture the envelopes and paper that your "contribution request" comes in? What about the logger who provided the trees for the paper or the recycling center that provided materials? What about the crew that paved the roads that make it possible for all these folks to deliver materials? And what about the farmers who grow the food that lets these folks stay healthy and productive—of course so they can provide YOUR service?



Whoa, this is intense, isn't it? Did you realize that every time you pay for that "service," YOU serve a ton of folks who are making their livelihood in some fashion as a result of your need for that one thing?

But what's more, you help support *every* person who these folks support! Your contribution goes a lot further than you thought, helping a ton of people get what they need to live comfortably. Aren't you proud that you can make that contribution? Aren't you proud to be a benefactor of so many people, people you don't know personally but whose lives depend on providing what you need?

Like debt, "bill" is a four-letter word. Don't use it. It makes you feel like you're being robbed. Truth is, you're enjoying the service of whatever you're paying for while serving everyone *directly and indirectly* linked to that product or service and industry.

You are a hero! Act like one, not a sniveling Scrooge.

Action Step: Write down the names or titles of eight people you know who are served by your contributions such as your bank teller, mail carrier, babysitter, and so on: _____

Now repeat after me, "I, _____ (put your name dear, don't be bashful), am a super-cool benefactor of prosperity in the world. Everything that I, _____, contribute to the welfare of others comes boomeranging back, bigger than before. Abundant prosperity follows me everywhere I go, and I, _____, am grateful."

Say this affirmation with gusto every day and everywhere--in the car, in the loo, in the grocery store (well, maybe not in public or with your windows rolled down). Use it and it will be a magnet for your prosperity!



Wanna Find Sasquatch??

If you're like me, you were fascinated by Sasquatch as a child. The idea of some hairy, hulking Neanderthal creature prowling alone in the hills was one of life's great mysteries. Sightings of Big Foot were common and some folks even found footprints, but somehow, he always got away.

The tracks disappeared—or the trackers were clueless—or both.

The point is, without tracks, all we have is a puzzling mystery. Without hard facts nothing can be confronted and nothing can be changed.

It's time to get real clear about what you're spending. The only way to do that is to track your expenses. There is no quick fix here and if anyone promises you one, IGNORE them.

Whether you use Quicken, an Excel spreadsheet, a little notebook like me—or a combination of all three—it is **IMPERATIVE** that you know a) **HOW MUCH** you are spending and b) **WHAT** you are spending it on.

I began this powerful practice after reading *Your Money or Your Life* by Joe Dominguez. If you don't own this book, buy it! (Yes, spend a little—It will pay off!) Not only will *Your Money or Your Life* give you a compelling reason to leave that spirit-squelching job you're doing just for “security” and “benefits” but it will give you sound financial practices to implement for years to come.

In fact, one of the exercises in the book helped me make the leap from being an employee, namely a college professor, to being an entrepreneur. In this exercise, Dominguez has you add up all the expenses that figure into your job, like nice professional clothes, gas and time commuting, eating lunch out, vending machine runs at snack time, professional memberships, stress-related healthcare costs, etc. Then you figure out what you are *really* making per hour factoring in all of those “extra” (but necessary) expenses.



This was a revelation for me, to say the least! I figured out that I was probably making minimum wage *or less* in my professorial post. *Your Money or Your Life* made me realize that I really had nothing to lose in starting my own enterprise.

Did I think I could make more than minimum wage? Yes! Did I start to believe I could do it with my own business? Yes! Did I want something that was a LIVELihood, that would energize my life rather than drain my resources? Yes!

Though Dominguez died some years back, you can still find study groups around the country based on his work. He's got a following and now you know why. If you want to confront head-on what you're *really* making in your line of work and make wise life decisions as a result, *Your Money or Your Life* is a must-read.

How on earth can you expect to get your finances—and your life—into shape if you have no clear, REAL idea of what your expenses are and what you're spending? Yet most of the world is running around spending, spending, and spending like wild horses set free in a consumer wilderness.

You can't rein yourself in unless you know EXACTLY what your situation is. So get in the saddle, take this one simple step and record your expenses daily—I warn you, at first you'll probably be horrified but you must persist!

Getting out of debt is not easy. Getting control of your finances and taking charge of your life is not easy. The road ahead may look daunting but just record your expenses, one day at a time, and think of all the rewards you'll have—peace of mind, freedom, and time to do what you want with whom you want!

Action Step: Go to the dime store (for you youngin's, that means the drugstore) and buy yourself a little black book. The little 4 ½ inch by 3 inch composition notebooks with cloth spines work best because they can withstand even the worst wear and tear without falling apart. Yep, hon, you can write in your little black book in the midst of a *hurricane* and it won't fall apart like those cheapo spiral notebooks. Now, get ready to use your little black book! Aren't you excited?



Keep It Simple, Sexy!

Yes, that's my version of that business acronym, KISS. Much better than "Keep it simple, stupid." Let's accentuate the positives, alrighty?

So *what* do you record in your little black book? Your expenses, silly. (Some of you are dirty-minded but we are not going there, so give it up.) How do you record them? It's simple. Just put the date, whether the purchase is cash, check, or debit ("c," "ck," or "d"), two or three words about what it is plus the amount you spent.

Here are some examples:

7/11/09	(c)	Baskin Robbins - ice cream	\$8.97
7/12/09	(d)	Johnny's Gas Stn - full tank	\$35.00
7/13/09	(ck)	Church - tithe	\$188.00
7/14/09	(c)	Lunch out & tip	\$13.50

(By the way, I am purposefully *not* listing credit as a mode of payment—You'll have to keep reading and get into the bonus section to get the scoop on credit and the best way to use and not abuse it.)

Some of you are probably thinking, I have to give \$188.00 to my church??? Hang on, we'll get to tithing later. And it doesn't have to be to a church. Before you get your panties in a wad, just take a deep breath and keep reading. I'll explain later, I promise.

Pretty basic stuff here, recording your expenses. Yes, it's easy and takes just seconds a day, but it does require ongoing discipline and commitment, which is why most people never do it! You have to be different. If you want to get a handle on your finances and GET ON WITH YOUR LIFE, you've got to start recording every cent you spend in your little black book.

To make this easier, I recommend you keep your book with you at all times, conveniently in your purse. If you're a guy and you don't carry one of those European purses (hey, they are à la mode if you haven't noticed!), then keep your black book in your car. Every day when you get home, just take it out and fill in your expenses before you even get out of the car.



Do it at the same time and place as a daily ritual and you won't forget it. If you're using Quicken or other software, you can enter the data into the computer later in one fell swoop. The important thing right now is to record *everything* in your little black book so nothing is forgotten. (And if you don't record what you spend *daily*, I assure you, something *will* be forgotten!)

Then at the end of the month, you can take a little time to add up your total spending and see the overall amount you spent. After this, you'll add up expenses in smaller categories. Some of my categories are mortgage, utilities, insurance (all types), gas, health and wellness (gym, massage, acupuncture), entertainment, eating out, groceries, personal development, tithing, clothes, toys and books, and so on. Your categories will be different and that's to be expected. The important thing is to figure out what you are spending in each of your categories and then do a REALITY CHECK.

It amazes me how many people bemoan the fact that they are in debt yet refuse to monitor their spending. One of the ways you keep a handle on your spending is by making yourself keep track of every cent. That's why weight loss programs usually have a food journal. They know that if you don't keep track of everything you consume, you will forget about the chocolate chip cookie or powdered donut that happened to make its way into your mouth at the grocery store.

Keep it simple, Sexy! Just keep that little black book with you wherever you go and USE IT like you would your favorite lipstick. Guys, if you don't relate to the lipstick metaphor, imagine a day without deodorant. You wouldn't dare go without it, would you? So why would you abandon your little black book, the key to your future financial success?

That black book is your black belt to fight debt like a warrior. Wield it with pride!

Action Step: Make a list of the categories you'll use in YOUR little black book of spending. Feel free to *liberate* (that's a nice way to say *steal* in the South) some of my categories from above: _____.

Now, write here how much you think you are spending each month. Don't look at any of your records, just guess: \$ _____.



Get Off Fantasy Island, Would Ya?

I'll bet my favorite fluffy bunny bedroom shoes that you will find, as I did, that you grossly underestimate how much you spend. In fact, most people who actually follow through and record their expenses discover that they underestimate what they are spending by at least one-third—In other words, they think they are spending a *third* less than they are.

This may not sound like much until you break it down. Let's say you spend on average \$6000 per month. (You adjust the figure up or down as you want.) But you think you are spending only \$4000. Is there any wonder that you always have more month than money?

Most people (like about 99.9 %) also find that they are WASTING money in categories that are not aligned with their priorities. I'll bet my favorite fully bunny bedroom shoes that you'll find you're spending money on some things that are really not that important to you.

Let me give you an example from the world according to Barnsley. I hate cooking so guess what? I like to eat out. But when I was in the first year of my business, I saw that I was spending several hundred dollars every month just eating out.

When I faced the ugly reality of how much I was spending, I decided I wanted to use that money to develop my business so I reallocated it. Sure, I still ate out some, but I made a conscious choice to redirect most of that money to something that would last, i.e. an investment in myself and my business!

Let me repeat that: *I made a conscious choice to redirect my money.* Do you think it was hard not to eat out? Do you think I felt like I was sacrificing?

NO! Instead, I knew I was aligning my money with my values, with what *I* value! This, my friend, is one of the most important principles in this book. *You must align your money and resources with what you value most*, that is, if you really want to prosper.



And to align your money with what you value, you've got to do some soul searching. You've got to come to grips with how YOU define success. You've got to get in touch with your deepest desires and *honor* them! (And believe me, it takes self examination and real guts to go against the superficial "money is happiness" belief prevalent in our culture.)

I remember when I realized that working nine to five was not something I am willing to do. I was teaching in a summer program and I can tell you, the regimentation, endless planning, and long hours exhausted me. I learned that I value flexibility and freedom in my work even if it means making less money.

Years later I would learn that I didn't have to sacrifice money--I could start my own business and have ample income while enjoying a flexible, fluid, and creative work schedule with lots of variety and adventure! I could honor my values and be prosperous according to *my* definition of success!

Sometimes we think our values are not attainable. I'm not asking you to second-guess yourself. I'm just asking you to contemplate what you most value. Is it time, radiant health, a harmonious family, creativity, fun, freedom, travel, new experiences, education, artistic expression, something else? What elements comprise your ideal life? (And when you get unhappy, what is **MISSING** from your life? That's a great way to figure out what you most value.)

By categorizing your expenses and monitoring whether or not they are supporting your highest values, you can honor and create the type of life you desire. As an added benefit, you'll find that categorizing your expenses is an effective way to give up a nasty habit. If you drink lots of lemon lime, wine, or moonshine, seeing how much you are wasting every month will help you make more conscious choices. That \$60 or \$80 or \$100 could go for a spa manicure and pedicure or a night out with friends. Or you could allocate it for your child's education. Stop smoking and educate your child! Pretty great tradeoff, huh?

Most people are stuck on Fantasy Island when it comes to money. Most people are ignorant and in deep denial about how they spend money. Do you want to be like most people or do you want to be **FREE** to get out of debt and get on with your life?

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Just this one thing, *writing down and tracking every cent you spend*, will get you off Fantasy Island and onto the reality show of *your* life. Most importantly, tracking what you spend will give you CONTROL and POWER to make choices that are aligned with what you most value.

Action Step: If you had more money, what would you LOVE to spend it on that you feel you don't have right now? Write that down here. _____

This, my friend, is your motivation to curb spending in a category you don't care about so you can have what you *really* want. Put what you want on an index card, tape it to your computer (or forehead), and keep that carrot right out in front of your nose! Yum!

Why Neapolitan Ice Cream Makes Sense

I've recommended people track their expenses in hundreds of seminars and coaching sessions and I can tell you that I have NEVER met a person who overestimated what they were spending. But I have met plenty of people who overestimate or never really know what they are making, a dangerous thing since this can give you the attitude, "Of course I can afford that" or "I want that so I should have it."

You know, there are only three concrete ways I know of to have more money: 1) make more; 2) save more; and 3) spend less.

Not very glamorous is it? You could add a few more options for Bonnie and Clyde or the handful of rich, blue-haired heiresses out there, but for most of us there are only three choices.



Make more, save more, spend less. Vanilla, chocolate, and strawberry. Your basic Neapolitan medley.

Simple as that. No need to get fancy. (Remember, keep it simple, sexy!)

Debt is not glamorous. Getting out of debt is not glamorous. But what you can do AFTER you get out of debt can be downright fabulous! (You've got way more sense than Paris Hilton so I have no doubt that you'll not just get your roots retouched, hon, but you'll also do something incredible to make the world a better place.)

Take a second now and just imagine. Imagine that you have no debt—Your car is paid for, your contributions are paid on time or early, your house is paid for, and you've got a nice bit of money stocked away for emergencies, retirement, your children's education, and any other big expenditures you foresee. Hey, you've even got a bank account for travel and other luxuries (yeah, for that carrot you wrote down in your last action step).

If you had no financial constraints, what would you be doing with your time? I'm sure you'd spend more time with family and friends and pursue the hobbies and interests you love, but after a while, even that would get old.

What I'm getting at is *you've got to have a mission and it's got to be bigger than your bank account*. What I'm getting at is that your mission is not about making money though that may certainly *contribute* to your ability to make your mission come true. What I'm getting at is that YOU are here for a reason and it's time to stop waffling about in a state of confusion and/or ignorance and figure out what it is!

Where do your passions and your expertise intersect? That's the place to start. That's where you'll begin to uncover the mission that is yours and yours alone (and that will go undone if you don't do it, by gosh! You are *charged* to do it, friend!) When you're feeling irritated that you have to eat Neapolitan ice cream from the discount supermarket rather than a delicious gelato you order on your weekend trip to Rome, just remember, the Neapolitan is the gateway to your gelato!



Make more, save more, spend less. That's got to be your mantra. You may have to go through gallons of Neapolitan but eventually you *will* hit gelato GOLD! Delicious, isn't it?

Action Step: Now visualize yourself enjoying your "gelato," whatever it is that YOU value most. What does it feel like? What does it taste like? What does it smell like? What does it look like? What do YOU look like as you live life according to what you most value? Journal about your vision here:

Get in the habit of seeing yourself having what it is you want and I guarantee this practice will have a magical effect on your life—and your health—right now.

Alright, So What About Sharing??

I didn't forget that, I promise. There is an incredible 12-week program called the *4T Prosperity Program* by Stretton Smith that is still offered in Unity churches world-wide. I was lucky enough to participate in one of these programs in 1994, a year after it had come out. I credit the 4T Program with getting me off of my poverty pity pot during graduate school (remember my sob story and that melancholy strain of a violin?) and getting me on the high road to abundance.

Yep, this program is what started turning my generic brand Neapolitan ice cream into scrumptious, gourmet gelato.

Every week for twelve consecutive weeks, you read and listen to a lesson and let that sink in, then you work with a Mastermind group to focus on manifesting what each of you desires. The 4T program and Mastermind process are loosely modeled

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on the Twelve Steps of Alcoholics Anonymous, another proven powerhouse of a program that has changed the lives of countless people.

Smith's point is that we have to change our *consciousness* to have prosperity. To do this, we must practice the four "T"'s: Tithing of our Time, Talent, and Treasure.

Now when I started this program, I didn't see ANY way that I could begin to tithe on my meager income. I couldn't pay my bills much less have something left over for the church I attended.

But let me tell you something—and listen up, would you? If you do NOT tithe to the sources of your spiritual support (and I will define those in a moment), you will never prosper. If you do not give back, you will not be given to. Your tightly closed fists will prevent you from ever receiving what the Universe would delight in handing you.

You can have prosperity in the palm of your hand but you have to understand an essential law of the Universe. The world is a huge mass of energy (I'm sure you recall from high school physics that matter is energy) and we are a part of that. (Remember, we're all interconnected.) When you give to someone else, you're always, at a fundamental level, giving to yourself. And it's essential that we circulate matter--i.e. energy--as much as possible if we want to experience opulence.

Don't you love the word "opulence?" "Prosperity" pales in the face of "opulence." Webster's defines "opulent" as "very wealthy" or "abundant." Wouldn't you like to have an abundance of money, time, energy, love, support, fun, and _____? (You fill in the blank. I'm putting "chocolate gelato" in mine). The way to get that, my friend, is through GIVING!

When we give we open ourselves up to the MAGIC of energy and the circulation of energy, energy that must eventually return to us. This is what Dr. Catherine Ponder describes in *The Dynamic Laws of Prosperity*, one of my favorite books on prosperity: "You cannot get something for nothing, but you can have the best of everything when you give full measure for the good you wish to receive" (32). Or to quote another bestseller, "Give, and it will be given to you. A good measure,

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pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” (Luke 6:38)

Please friend, trust me on this one. If you want to get on the fast track out of debt, GIVE more! Give more time to organizations with worthy causes, give your talent to groups who can use it, give your money and “stuff” to support those who need it, GIVE! Give away your score card—I told you before, what you get back will come from the most unusual sources—and just give without thought of return.

“Give” is the four-letter word we can feel good about using. “Give” is just the substitute—and antidote—for “debt.”

Go on a giving, not a spending, spree! Make people wonder why you’re so happy!

Action Step: List seven really nice things (*not* stuff in your “take to Goodwill” box) that you own and do not use that you can give away: _____

Now, decide who you will give each item to and DO it right now! (No fair saving something for a birthday present... That’s cheating, dear.) Watch, because something wonderful will be coming your way, you can bank on it!

What The Heck Are “Sources Of Your Spiritual Support”?

I know, I promised to define this for you. And really, it’s not a hard concept to grab hold of. Basically anything, and I do mean just about anything, that nourishes your creative spirit qualifies as a source of your spiritual support.

Oh, I know some people say the tithe is *only* supposed to go to your church, but let me tell you there are LOTS of ministries out there, many of them with “Inc.” “501-C non-profit,” or other characters behind their name. Don’t you want to support everything that nourishes your spiritual growth?

Let’s say you volunteer delivering meals to seniors. I *know* your spirit will be nourished by how good it feels to give to someone else. You’ll also *live longer!*



Yes, I'm serious. Studies have been done that show that people who volunteer on a regular basis live longer. Wow! That's a potent reason to give a little of your time, right? (You'll get it back when the greedy guy next door kicks the bucket and you're still delivering Meals on Wheels with a smile...to people YOUNGER than you!)

Well, wouldn't it be appropriate for you to tithe to the organization that is giving you the opportunity to serve? Absolutely!

Please note: This is different than a donation to charity. Donations to charity are not a tithe, but if you are *active* in the charity and it is nurturing your spiritual growth, then I say, go for it! Tithe to that organization!

Similarly, if you go to a presentation, a class, a concert, or some other kind of program that nourishes your creative spirit, you can tithe to the sponsoring organization. If you buy a book, a cd, or DVD from a speaker who inspires you (hey, this book counts, I hope!), you can tithe to the creator of the product that transforms your life. (And yes, I have sent gifts to people whose work has powerfully impacted my life!)

If you go out to eat and the wait person says something that gives you a swift kick in your rear (in a good way), then you can tip her more! If your hair dresser doubles as a counselor and philosopher and nourishes you, REWARD HIM! If your mail carrier always has a positive thought to share, give him a gift on unusual holidays, not just Christmas.

Yes, give to the place where you develop your spirituality, be it a church, synagogue, meditation or prayer group, 12-step program, spiritual development seminar, or whatever. That place is obviously somewhere you want to tithe to, but you need to also give to the sources of spiritual nourishment ALL AROUND YOU!

When you start scrutinizing your life, you'll see how many incredible tithing choices you have! You'll realize how absolutely prosperous you already are as you look around at the many forms of spiritual nourishment you took for granted or overlooked in the past. You'll realize that what you give *without expectation of*

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return will boomerang back from unexpected sources--people, gifts, and opportunities that seem to just magically appear in your life.

When you do start giving to the abundant sources of spiritual support that surround you, I guarantee you'll end up giving more than a tenth of your income (the original Biblical meaning of *tithe*), and your life will become so RICH with possibilities that you won't be able to contain your excitement!

You will become a walking-talking opulence magnet attracting all you need and much much more.

Action Step: Jot down all the sources of your spiritual support you can think of here. There is nothing too big or too small for this list. Include people and organizations so you've got a list ready for your sharing adventure!

Just How Much Are We Talking About?

I knew *someone* would ask that. Now here's what I'm going to do that other prosperity books and programs usually don't—I'm going to leave this up to YOU! I'm not going to give you a specific amount, percentage, formula or any other "standard" you have to meet. Why? Because what you give needs to come from your desire to give, not some arbitrary giving "mandate" someone else devised.

Really, I need to confess something here. I don't want you doing what I did when I first started to tithe in graduate school. I would record all my tithes carefully with a perfectly sharpened pencil and hand-held calculator and make sure they were *exactly* one-tenth of my (gross) income. Ugghhhhhh. This was not a spiritually



edifying procedure, I can assure you. (Now cut me some slack, okay, those were my gonna-be-a-PhD days and I was obviously stuck in my head.)

I want you to give FREELY, with abandon, with heart, with joy! I want you *not* to count pennies, but rather to have a *regular* system of giving to ongoing sources of your spiritual support and a *spontaneous* system of giving (maybe that's an oxymoron, but I think you get the idea) for those spiritual butt-kickers who cross your path.

When was the last time you surprised a friend by picking up the check at lunch? When was the last time you tipped forty or fifty percent? When was the last time you gave someone who wasn't expecting it the gift of your time? When was the last time you gave a friend something in your house that they have always admired? When was the last time you rewarded your coach or counselor with some kind of token of appreciation? (Remember, it doesn't have to be in the form of money if that would embarrass the person.)

Giving is FUN! I remember years ago when I was rear-ended, my lawyer refused to take his entire percentage of the settlement because he felt like the insurance company did not offer me enough. I was really impressed by his kindness and wanted to do something for him but a gift of money was obviously not appropriate. However, I knew that he and his fiancée were planning a trip to Central America. I had taught Latin dancing at one point (That's another story for another book), so I sent him a thank you card and a gift certificate for a private salsa lesson.

The lawyer and his fiancée came for their lesson, we had a ball, and I've had the opportunity to refer several people to him over the years. (I also went back to him for another legal matter.) His giving nature really prospered him—and me!

This is the effect that you can have when you give to someone unexpectedly. Stop counting your pennies out to that tenth of your income and just let your giving flow naturally. You'll know in your gut just when and what you are meant to give, and I guarantee, you and everyone around you will be blessed by what you share.

Why will others be blessed? Because the person you give to will surely tell others, "Guess what happened to me today!" Instead of all the doom and gloom news we



are inundated with most of the time, they will spread a story of hope, appreciation, sharing, and connection. They will tell others about how much it meant for someone to tithe to them and that will create a chain reaction. People will start to think, "Wow, that meant so much to my friend! Why don't I give something to someone who has made a positive impact on me?" And the chain of giving and receiving will gain new and powerful links.

Worried that you won't know when and what to give? If you ever have any doubts, just go ahead and GIVE! Don't let an opportunity to share all the bounty you have slip away! Remember, you're a *benefactor* in all you share. Plus, the more you share, the more you'll have to spare.

Action Step: For the next week, make it a practice to give away something unexpectedly EVERY DAY! Stop focusing on *what* you're giving away and instead focus on how it *feels* to give freely! Don't you already feel more prosperous just thinking about all the good you can do?

What surprising things could you do for someone else? What about paying for the coffee of the person in line behind you, what about leaving five bucks in an envelope for your mail carrier, what about taking a street person out to lunch? Get creative and you'll find that thinking up what you can give away is just as delightful as doing it!

Brainstorm some fun things to give away unexpectedly here (and no, you can't give away your mother-in-law's orange crochet potholders or your husband's collection of Amazonian Anaconda snake skins.) _____



Commit To 90 Days

You wouldn't start an exercise program and go to the gym just once, now would you? You wouldn't resolve to find your soul mate and search on match.com just one time, would you? You wouldn't plan your wedding in one afternoon, now would you? Well, doll, the same is true here.

I know some of what I'm talking about in this book is making you squirm in your seat. Maybe you're tempted to put this down because you think that practicing giving, especially tithing, is just too much to ask. Maybe you feel like you have nothing--no time, no money, no energy, no help--to share. Maybe you're in a state of financial or spiritual bankruptcy and you think that giving will drive you further into debt.

COME ON! Get on the bus, friend! Just commit to 90 days, alright? Decide on specific sources of your ongoing spiritual support that you will give to (such as your church or 12-step group) and begin your regular giving. (Okay, if you really want to keep track of it, go ahead, just please don't count everything down to the last penny.)

I'm telling you, if you aren't making and enjoying more money at the end of 90 days, I'll eat my hat! If that's not enough, I'll eat the hats of all the ladies in your local chapter of the Red Hat Society, alrighty?

Planning out your regular giving is a good idea at first—you gotta start with training wheels, friend, instead of that pretty Harley—but pretty soon, you'll grow out of it. You'll be giving so much and enjoying so much **OPULENCE** that you can't keep track of it all. You will have ventured out far beyond the regular giving strategy you mapped out at the onset.

This took several years for me but you're so smart, hon, I bet you'll get there faster. As I experienced how giving prospered me, I became more secure and didn't need to keep track of it all with my carefully sharpened pencil. I learned that I could let go and give. And I learned that when I let go, it was **FUN** to give!



Tithing became a regular part of my routine and something I looked forward to! No longer did I dread pulling out my checkbook during the offering at church or while paying my contributions. Tithing became a game and I could influence my level of prosperity by how much I chose to give.

I remember, for example, when I took a deep (very deep) breath and realized that when business gets slow, I needed to tithe more. At first, writing a tithe bigger than my usual amount when business slowed down was a stretch for me emotionally--But as soon as I did it, the phone would start to ring and my calendar would fill up again. Take it from me. When your "income" gets smaller, figure out a way to increase your prosperity "outcome" by giving more time, money, energy, or talent in service to others.

When you master this secret, you will be well on your way to abundant prosperity. You will realize that prosperity is a giving mindset that ensures your needs are met and even surpassed to the degree to which you share your treasures.

When that happens, meet me on the Riviera, won't you? I'll be sipping a martini and wearing red Dior sunglasses and a batik sarong, dear. . .

Action Step: Go buy the most glamorous movie star sunglasses you can find, pet! And then put them on, sit in your lounge chair outside, and write down three ongoing sources of your spiritual support that you will give to regularly and how frequently you will give to them (i.e. weekly, bi-weekly, monthly, etc.):

- 1) _____ Frequency : _____
- 2) _____ Frequency: _____
- 3) _____ Frequency: _____

Now don't tarry, get started on your giving plan! And dust off any "chips" on your shoulder about *having* to give --You *get* to give and this is going to be fun!



Let's Get Practical

I am fully aware that the Law of Attraction has been the big prosperity buzzword lately in books, movies, and the media. Some of you may have just heard about The Law of Attraction while for some of you, it's old news. Others of you are probably sick of hearing about it. (By the way, I hope you've noticed I have NOT talked about it in my book. You want to read about The Law of Attraction, google it, hon. It's all over the place these days. I, for one, find it rather over-discussed and tiresome.)

Some of this spiritual stuff I've been talking about may be just a little too nebulous (think clouds, think waaaaay out there) for you. You may see some of it as woo-woo practiced by people who wear gold lamé turbans and wave crystal wands around in the air. (You know, those folks with the signs on the highway that say "Madame La Kooky, Psychic Advisor.") You may think the spiritual stuff has no place in a book about getting out of debt.

Don't worry, I understand. There's only so much we can talk about the PRINCIPLES behind prosperity and opulence.

You gotta take action too—specific, real, no b.s. steps to reduce your debt and free yourself to get on with your life and your mission. No one else is going to do it for you, unless you declare bankruptcy and get a lawyer to handle that, something I don't recommend unless it is absolutely your last resort.

That's why I'm including a bonus book with this one, *Fifty Nifty Ways to Prosper Right Now*. If you love all the nitty gritty ways to save money, this to-the-point little tome is for you! It features pages of actions you can take right now to save and create more money!

I encourage you to read it carefully and choose just a handful of strategies that you will implement consistently. You can't do everything, so realize you can choose six to start out that will make the most difference in your life and just do those!



If you try to do everything at once, you will scatter your energy and you won't be successful. You'll be scattering prosperity seeds all over the place without watering or tending to them. You won't enjoy a good harvest until you focus and get practical about how much you can realistically accomplish. So why not do it from the get-go with just six strategies that grab your eye?

If this spiritual stuff starts getting a little heady for you, just pause and go spend some time with *Fifty Nifty Ways to Prosper Right Now*. It will ground you. Take some time exploring it and then come back here for a discussion of the mindset changes you need to make.

You've got to realize that just implementing the external prosperity strategies is not enough either—We've got to shift your ATTITUDES so you can experience lasting prosperity, and yes, that has to do with attending to the spiritual dimension of prosperity and why you are here on the planet at this point in time. We've got to fertilize the furrows of your mind so you can grow a new consciousness of opulence.

Action Step: If you haven't watched the movie *The Secret*, rent it or go see the newly released *Beyond the Secret*. You can also buy the book, *The Secret* by Rhonda Byrne. Also check out the spiritual film club at www.spiritualcinemacircle.com for uplifting film choices you can enjoy on an ongoing basis and look up www.onespirit.com for a book club chock full of empowering selections.

Start filling your mind with positive prosperity programming by watching movies, reading books, and surrounding yourself with like-minded people. Check out the bonus report included here at the end, "**Barnsley Recommends. . .**" for a list of resources you can use to seed your prosperity mindset for a hearty harvest.

List here one book you're going to start or film you're going to see this very week:



Start Panning For Gold—In Your Own Back Yard!

One of the great gifts of my “impoverished” financial state when I was a graduate student is that it taught me how to be resourceful. It taught me that you're never "broke" unless you feel broke, i.e. you feel you have no resources or you think you've completely depleted any you had.

The opulence magnet of resourcefulness is fortunately something that runs in my family, along with a healthy strain of entrepreneurial spirit.

When I was a kid, we bought an older home that was badly in need of work and renovated it ourselves. I learned how to strip wallpaper (and lots of it!) at age seven. We scrubbed and painted and remodeled until that house became a quaint old beauty. (Years later it sold for a quite handsome sum since it was in Five Points, one of the most desirable neighborhoods of Raleigh, North Carolina.)

My father was frequently unemployed so my mother had to be as enterprising as possible with two young kids in tow. We would venture out in our nice neighborhood on trash pickup days and go through the trash piles.

I swear, I'm not kidding you! We would head out in Bessie Lou (our station wagon) and get the most fantastic things people would throw away--furniture, books, toys, all sorts of stuff. Maybe it was broken, maybe it needed to be refinished, maybe the paint was peeling or it smelled of cat pee, but we saw the POTENTIAL of our finds and were excited about them!

My mother was smart. She made what could have felt desperate into a game. To this day, much to the chagrin of some of my close friends, if I see a trash pile by the side of the road with some unusual, often unidentifiable *thing* sticking out of it, I've GOT to stop! It's fun! My mother turned something that could have been seen as burdensome into a treasure hunt.

One of my best finds recently was a nice white computer desk. It was heavy but somehow I got the whole thing in my car by myself and trundled on home with it.



I cleaned it up, used it for several years, and then sold it on Craig's List when we ran out of room for it. Pretty good return on investment, right?

What am I getting at, friend? All of us have money-making opportunities as close as our front (or back) yard—but we need to open our eyes and ACT on them!

My mother, brother, and I started our first business out of trash piles, fixing up other folks' cast offs and then re-selling them at garage sales. Our garage sales became popular neighborhood-wide events with face painting, lemonade, and all our finds carefully priced with permanent marker.

We had folks who *always* came to our sales, even one guy who would bring his own marker and try to sneakily “re-price” items. (My brother and I had a great time rattling on folks like him to Mom—We were better than any store surveillance system could have ever been.)

I suppose we could have stayed in our house and complained about how my father was out of work again or bemoaned our situation, but instead we took action, and FAST! (I'm telling you, you had to hit the piles early to get the best treasures. If you waited, you got nada.)

Right now, I'm sure you've got a money-making idea you're sitting on. Maybe you love to make jewelry but you haven't taken the step to share it with others and sell it. Or maybe you are great at landscaping and could do some of that for your neighbors on the side. Maybe you love pets and could begin doing some pet-sitting for your friends and neighbors.

The point is, get creative! Brainstorm with a friend, a coach, a Mastermind group, a prayer partner, a colleague, WHOEVER, and find something you love to do that can be lucrative as well!

I know someone who makes a good “extra” living selling home-made tamales (and they are absolutely succulent, I can tell you), another person who cleans gutters with his teenager on weekends, and another who makes jewelry while he's watching tv and then sells it at craft shows. One friend of mine takes investing courses and plays the stock market, another creates information products to sell on



the internet, and another just released her first cd with the group she has sung with for years!

Anything is possible, IF you take action. Get off your duff and DO something you love—Share it with the world and be rewarded!

Action Step: Where's the gold in your back yard? What do you love to do that could be profitable too? Write down six ideas here: _____

There's No Excuse For Poverty!

I remember recently hearing someone complain about how she lost her house because her 7-year arm on the mortgage expired and the payment went up. The way she was talking, I figured the payment increased at least a thousand dollars so I asked, "Wow, how much did it go up?" She answered, "One hundred dollars."

She and her husband lost the house for one hundred dollars a month. Now there is just one word that comes to mind for that—Stupidity! For just one hundred dollars, they lost their home and had to move from place to place with their young kids (who, of course, were completely traumatized by the lack of stability, school changes, and constant upheaval.)

Why didn't this couple, who were in good health and had each other to bring in two incomes, get resourceful and just do *something* to create that small amount of money? (By the way, I need to tell you that they both had decent jobs, neither one of them was unemployed.)



Goodness, he could have mowed two lawns a month to keep their home. (And excuse me, but *anyone* who can walk can mow!) There was a guy here in Chapel Hill who owned and ran a really successful landscaping business for years—and he was armless! He created success from what he had rather than lamenting what he didn't have.

There is no excuse for being poor. Even if you're in a body cast or paralyzed, you can be successful, as the mouth and foot painting artists have proven. (Any doubt about this? Go to www.mfpausa.com and invest in a painting! Keep this in a prominent place in your home or office so when you feel like sitting on your pity pot, you'll get off your arse, as Shakespeare would say, and DO something proactive!)

What are you afraid of, shug? Look at yourself! Chances are, you have all your limbs, you're in good health, and you've got food, shelter, people and pets who love you. And more than that, you've got a kind of capital that no one else has.

Yes, that's right, you do! Want to know what it is? Alrighty then, keep reading and I'll show you your greatest asset of all. It may surprise you--and you may wonder why it didn't dawn on you before--but I guarantee that when you get in touch with your greatest asset, the sky is the limit. Really, the COSMOS is the limit!

You'll be amazed at how you can increase your prosperity exponentially with what I'm going to reveal to you in the next chapter. But for now, do the preliminary work, okay? Complete the action step here and then you can scurry on to Chapter 14, dear.

There are no shortcuts to success. Take your time, do the work, and I promise, it will pay huge dividends!

Action Step: It's time to get off your ass-et! (Couldn't resist that...) Take a good hard look at yourself. Are you being lazy about something that could save or make you money? What do you need to rearrange in your life so you can really be prosperous? Maybe you hang out with people who are always complaining about not having enough money (ahem, maybe you're one of those people), maybe you



won't remind your friend about the money she borrowed and promised to pay you two years ago, maybe you are guzzling or smoking your money in the form of alcohol or cigarettes. What do you need to change? Write it here (and then make sure you keep this book in a safe place or put it in a secret code so nobody gets pissed off: _____

If I Only Had A Brain: Why The Scarecrow Was *Really* Upset!

Admit it. Maybe you're thinking I've been way too harsh. You're thinking there *are* excuses for being poor—natural disasters, stock market crashes, horrible illnesses, bipolar ex-spouses who spend your last dime and leave you in the street, crooning country songs off-key, etc.

Whatever you're thinking, there is one thing that can never be taken away from you (unless you are abducted by aliens I suppose) and that is your MIND POWER! Even people with brain trauma can often “grow back” parts of their brain that were damaged.

You have spent years filling your brain with information, like a carefully packed suitcase you carry with you, everywhere you go. When you're on a trip and need something, what do you do? You reach into your suitcase and pull it out, you substitute something else, or you IMPROVISE! It's your mind power that lets you make what you need out of what you've got with you.

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Have you ever traveled for a month or more? Then you know that we either learn to do without something we think we need or we figure out how to have it, even if it's not in our suitcase.

The same is true with our mind power. We can use our **INTELLECTUAL CAPITAL** to create what we need on demand. But we need to reach into what we've packed in our brain and **LEVERAGE** it to create what we desire.

Oftentimes we find that what we needed was there all along. Let me give you an example of this. I recently attended a Business Branding seminar that helped me realize the sequence of information products I'm creating and why. (This book is one of those creations, by the way.) I realized during the exercise that there was very little new stuff that I needed to create—I already had a bevy of seminars and information, of intellectual capital, that I was sitting on like a closed suitcase in an overcrowded airport.

All I had to do was get off my suitcase and start pulling out and *looking* at what I had. Then I could combine it into something new, much like you assemble stunning pieces into an ensemble that puts even Jackie O to shame!

As Dorothy affirms in *The Wizard of Oz*, "If I ever go looking for my heart's desire again, I won't look any further than my own back yard." What you need may be right underneath your feet--or your bum--whichever the case may be. So get up off that suitcase and start pulling out those bits of knowledge and experience that make you, well, YOU!

You're not a scarecrow, you **DO** have a brain! (And if the scarecrow did have a brain he'd be really upset with you for overlooking yours.) Use it! Take a good look at your career trajectory and the projects you've completed in each position. What are you sitting on now that is needed in the world? What incredible idea do you have that when coupled with another of your incredible ideas could take the world by storm?

What are people always asking you to create or to do for them but for some reason or another, you never get around to it?

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Listen friend, you don't need to go to Oz. You've got to build your *own* Oz and no one will do it for you. The good news is, the blueprint is already there, waiting to be tapped, right inside your own head.

Action Step: Make a list of the projects you've completed in volunteer and paid positions you've held. What intellectual capital are you sitting on now that you can package into a revolutionary new product or service? Brainstorm here:

Now check what you find most exciting. Be honest. If you don't get excited by it, don't mark it.

Mission Accomplished, Or At Least In Motion

It amazes me how many people lack a mission statement. Most people are just living life in survival mode, getting things done, but for what?

Do you know your WHY? Why are you here? What mission is yours and yours alone?

I bet you're wondering what this has to do with prosperity. I mean, prosperity is about money, about wealth, right?

Let me tell you something. The root of the word "wealth" is "weal," which means "wealth, well-being, and welfare." Wealth is about harmony and wholeness, about finding your place on the planet and filling it with grace and enthusiasm!



To do that, you've *got* to have a mission statement. Now this, my friends, is the subject for my *next* information product, but for now, I'd just like to get you started thinking about your mission.

Here are some questions to ask yourself:

- What do I love doing that I would do for people and myself even if I wasn't paid to do it or recognized for it in any way?
- What am I known for in my community? For example, am I a great cook, an animal lover, a horse-woman, a wordsmith, what?
- How do you prefer to spend your spare time, and with whom?
- Which organizations do you volunteer for and why?
- If you were serving on a committee to complete a project, what role would you be assigned? Would you be the organizer, the secretary, the facilitator, the liaison to other committees, or the historian, etc.?
- What do you yearn to do that will be a regret if you haven't done it by the end of your life?
- If you were Aladdin and could make just three wishes pertaining only to your individual life, what would they be?
- What are the top five values that make up your recipe for a happy life? Here are a few to get you started: Honesty, fun, freedom, creativity, harmony, health, spirituality, family unity, self expression, self awareness, etc. etc. etc.

Now why think about all this? Again, I want to get back to the point I made earlier: *prosperity is about aligning how you spend your resources with your values*. You can be a billionaire but not prosperous when how you spend your time, energy, and money does not line up with what you value.



And you can have a modest amount of money and still be wealthy when what you value and how you spend your resources do align.

This is the great secret of prosperity—It's not about the amount of money you have, it's about your well-being and harmony plus the allocation of your resources (time, energy, and money) to what you care about most deeply.

When you think this way, you will never be “broke” again. Your wholeness and happiness is as simple as taking inventory of those things, people, and activities that are draining your resources and **CUTTING THEM OFF** so you can do, be, and have what you love!

Action Step: Answer the last question above about your top five values and then take inventory. How can you better use your resources to satisfy and strengthen these values in your life? What are you spending your time, energy, and resources on that does *not* support these values? _____

Cut that out now! (And volunteer someone else you *don't* like to take over whatever it was...)

Why Your Old Baggage Has Got to Go

Have you ever tried to go to Hawaii and enjoy a swell time—with fifty bags? You've got to lug them around, load them in and out of vehicles, check them at the station and airport, keep up with them, unpack and repack them, and make sure they don't get lost.

Well, I'm here to tell you, it's time to take a carry-on only. Your old baggage has got to go, hon! (Now you *know* you're not going to look glamorous with those



fifty bags, so ditch them already, would you? I refuse to be seen on the Riviera with you and all those horrid bags, even if they are Gucci!)

What do I mean by old baggage? Several things:

1) All those old negative beliefs about yourself and your ability to be happy, healthy, wealthy, and wise. Where do these come from? Parents, siblings, grandparents, other family members, teachers (and as an ex-teacher it pains me to say that teachers can be some of the worst offenders!), tutors, coaches, ministers, youth group leaders, babysitters, friends, neighbors, dentists, doctors, basically anyone who has had a formative role in your development. (And watch out, you may be under the influence, so to speak, of some of these folks still! It's time to sober up, cut the cords, and get on with your life, hon! You're not a teenager anymore.) Have any doubt about what these beliefs are? Just challenge yourself to do something big and then listen to all the voices in your head that try to convince you that you can't do it.

2) The tons of old programming about how you *should* do things in order to be successful—i.e. you *should* work at least forty hours a week, you *should* have a nine to five job, you *should* stay in your spirit-crushing occupation because of the “benefits” (now “benefits” are a topic we shall address later), you *should* have both a family and a career, you *should* (if you're a woman) marry an affluent man, you *should* finish your college or graduate degree, you *should* lose thirty pounds, you *should* tweeze your eyebrows into a perfect arch (no Brooke Shields bushies) and floss your teeth daily, blah blah blah. This list of shoulds is so long that it could be a book in itself. Let's not waste time. Stop “should-ing” on yourself! Life is too short and you've got to get on with yours, right?

3) All the stuff on your to-do list that is holding you back—i.e. the activities that are sucking your life force and taking all your time and focus. Some examples of activities you need to stop are: cleaning your own house (yes, my dear, get someone else to do this—even if it's your teenager who you pay for the work!), being your own record keeper and tax accountant, doing your own yard work, staying chronically disorganized and refusing to hire a personal organizer to set up systems to keep you organized, *not* hiring an assistant and/or intern for your business, cooking everything from scratch, *not* resting and enjoying re-creation time, doing your own laundry and everyone else's too, packing your kids' lunches



every day instead of letting them eat at school some days, altering your own clothes and your entire family's, getting the volunteer-of-the-year award in any organization (this means you are spending way too much time on other people's needs and not enough on your own!), always being the carpool driver and the back-up babysitter for your friends, going to church every single Sunday even when you desperately need a little extra sleep, making yourself work out an hour every day, baking cupcakes for all the bake sales known to man, and on and on! Yes, some of these activities are positive *in moderation* but most folks—especially women, especially mothers—have no inkling of what moderation is. No wonder a recent study by the American Psychological Association revealed that nearly a third of Americans feel they are living in a state of “extreme” stress. The scary thing is, living this way is becoming *normal*! Get off the hamster wheel, girl, you've got better things to do!

4) Finally, there's the “stuff stuff,” i.e. the THINGS that are consuming your energy. These can include: an old computer that's as slow as an arthritic dog, a dial-up internet connection instead of high-speed, a car that breaks down all the time, anything that is broken or works off and on, a Jacuzzi or other luxury item that requires constant maintenance, too many clothes or shoes which make it time-consuming to choose outfits and look good, too many pets, too many papers scattered all over your house, too much junk on the desk where you're supposed to be able to concentrate, too many books, too many plants you need to take care of, too many toys for your kids, too many electronic gadgets you never use, too many calendars (so you never seem to know where you're going next and end up missing lots of things), too much old food in your refrigerator and cupboard, too many tools and old bikes in the shed, okay, you get the idea! It's time to clean up and clean out! (I have to let you know, my hubby and I just had a huge yard sale and made over \$850 in a few hours...And it was a fun, social event!) Take charge of your environment and clean it out! You can't focus with all these distractions and too much stuff will drain your energy faster than an athlete guzzling Gatorade.

As Dr. Catherine Ponder affirms in her incredible book, *The Dynamic Laws of Prosperity*:

You have heard it said that Nature abhors a vacuum. It is particularly true in the realm of prosperity. . . The vacuum law of prosperity is this: if you want greater good, greater prosperity in your life, start forming a vacuum to receive it! In other

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words, *get rid of what you don't want to make room for what you do want.* If there are clothes in your closet or furniture in your home or office that no longer seem right for you; if there are people among your acquaintances and friends that no longer seem congenial—begin moving the tangibles and intangibles out of your life, in the faith that you can have what you really want and desire. (pp. 41-42)

Notice that Dr. Ponder (don't you just love that name?) says "begin to move." The last thing I want you to do, doll, is to put your life on hold because you've got to do this and that and the other! Just *begin* to move things, as you run across them, steadily, slowly even, and you'll begin to see results.

There's a tremendous power in momentum. Take a beginning step and then another, and pretty soon you'll push the boulder of your "stuckness" over the side of the cliff. Then it will keep rolling along with or without your intervention.

Oh, and by the way, as Dr. Ponder notes, Nature does abhor a vacuum, which is why you've got to get someone else to clean your house.

Action Step: Write down three negative beliefs about yourself and your prosperity that you must banish, and turn them into affirmations. For example, if you frequently think, "I never have or make enough money," turn that into "I have and make plentiful money and enjoy abundant prosperity in every area of my life!" So, what is your inner bully trying to make you believe? Write it here:

Negative belief #1 _____

Affirmation to dissolve it _____

Negative belief #2 _____

Affirmation to dissolve it _____

Negative belief #3 _____

Affirmation to dissolve it _____

P.S. Check out the bonus section for other fantastic prosperity affirmations!



Jesus Got It Right About This

No, I'm not going to try to convert you or preach to you, and we will do absolutely *no* snake handling in this section. What I do want to point out is that Jesus got it right about forgiveness. I don't think he was exaggerating when he said to forgive seventy times seven times. (Hang on, let me get a calculator, that's 490 specific acts of forgiveness—for each person you need to forgive!)

It's also no coincidence that the word “give” is in forgive since forgiving is the best gift you can give yourself, others, and even your Higher Power. (Many times we unconsciously hold things against HP thinking they should have worked out differently or believing we didn't get a chance we should have had.) Goodness me, there we go, “shoulding” all over everything and everyone again!

The opposite of forgiveness is judgment. The opposite of forgiveness is hatred. The opposite of forgiveness is anger, resentment, rancor, bitterness, jealousy, meanness, and *keeping score*.

Why would we want to be unforgiving? Why would we want to dwell on all those negativities and keep ourselves imprisoned?

Yet that is what we do most of the time. We hold grudges (another antonym for forgiveness) that block the flow of our own prosperity. We subject ourselves and others to harsh judgments and keep track—painstakingly—of all the “ills” they have done to us.

WHAT A WASTE OF ENERGY! How on earth can you expect to let love, wealth, health, and goodness flow in your life if you are spending your time mulling over everything everyone ever did to hurt you or make your life difficult? How can you expect to be happy and prosperous when your energy is consumed by unforgiving thoughts and feelings towards yourself and others?

If you want to be prosperous, really prosperous, you've got a lot of work to do to LET GO of feeling like a victim! You've got to stop blaming other people, your Higher Power, global warming, whatever or whoever you'd like to believe has



made your life less than desirable today. (As a side point, have you ever noticed we have no problem taking credit for what goes *well* in our lives? So why don't we take full responsibility for *everything* in our lives? This is such a more empowering position though it requires honesty and humility.)

Stop being a victim, stop it now! You are a *victor*, you are a *benefactor*, someone who spreads goodwill wherever they go (hence the root word, "bene," meaning GOOD!) You *cannot* be unforgiving and opulent! You cannot be weighed down with one hundred extra pounds (of unforgiveness) and be a fitness trainer!

Think of all the weight you'll lose when you forgive! Yes, I'm talking about the proverbial "weight of the world" but you may find, as I have, that forgiveness can help you slim down a bit too. Suddenly all your energy isn't going into storing pain but is instead focused on GOOD. This affects the hormone levels in your body making your body environment a more *beneficial* place for you to live. (There's that prefix again—Must be important!)

Friend, none of us are exempt from needing to forgive and to ask for forgiveness. When you want to fill your life with all the *bene* words you can stand (benevolence, beneficence, benediction, benefaction, benefit, and beneficiary, just to name a few) then you've got to buckle down and eat some humble pie. We've got to make some amends to ourselves and others. The beauty is that when we do this, we become VICTORIOUS!

Being a victim will restrict the flow of prosperity in your life. It's exhausting. Put that cross down now, would you? It's heavy and besides, you don't want to lug that thing down to the Riviera, do you?

Action Step: Write down the names of three or more people you feel have harmed you: _____

Close your eyes, visualize the face of one of them, and tell them you forgive them completely for any harm they caused you. Wait until you feel a peace come over you and then give them a blessing ("Sue, I bless you with peace and prosperity" or whatever positive affirmation comes to your mind). Then go on to the next person until you finish your list. Take as much time as you need with each person.

Now write down the names of three or more people you have harmed in some way:



Close your eyes, visualize the face of one of them, and ask them to forgive you for any harm you caused them. Wait until you feel a peace come over you, send a blessing of prosperity to that person (“John, I bless you with abundance and joy,” etc.) and move on to the next person. Keep going until you finish your list. Finally, burn the list (a cast iron frying pan is ideal for this—yes, I’m serious—I use my great grandmother’s pan myself) and release the ashes into nature. This procedure is a powerful, powerful forgiveness ritual you can perform over and over. You will feel absolutely lighter when you finish, and lots of *bene* will start coming your way immediately. Don’t just think about doing this, **DO IT!**

Back to Basics

No book on prosperity would be complete without a section on budgeting, now would it? I bet you thought I had forgotten this, didn’t you?

No, hon, it’s just that we had a lot of slime to wipe of the windshield of your life before we could get down to more nitty gritty stuff. I also have to admit that I’m hoping that by putting these really practical-to-the-core chapters at the end of the book, you will be more likely to actually fill in the blanks and take action.

Have you been tracking your expenses like we discussed at the beginning? If not, pop yourself on the knuckles (just once will do, especially since we just finished our forgiveness section). Don’t “should” on yourself but kindly **DO** get your notebook now and get started!

I know written budgets are not fun which is why I’m not a fan of them. *BUT I am* a fan of knowing exactly how much you are spending, making sure it is in alignment with what you value most, and having funds on hand for whatever surprises (good and bad!) may come your way.

This is why I suggest that you keep two accounts other than your checking account. One is a “Freedom Account,” and in that one, you put all the money you are saving from the nasty habits you gave up in the “Get Off Fantasy Island”

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chapter. Yes, anytime you don't go out drinking with your pals or smoke that nasty cigarette or eat that 21-scoop sundae at Ben and Jerry's, you put what you would have spent in this account!

This is your fund for what you want that you don't have—for travel, for a neat technological gadget you dream of owning, for liposuction, whatever. You decide what that Freedom Fund is for and you make deposits as you give up or forgo what is not in alignment with your core values.

The other account is a "Ready for Everything Account." This is where you put aside a sum of money to be used in the case of emergencies—an unforeseen illness, a car repair, or a layoff, to name a few.

Right now, you may not feel you have any extra to contribute to that account. May I suggest that you arrange an *automatic* draft of \$50 or more that transfers to your Ready for Everything Account at the beginning of each month (or right after you get your paycheck so you don't spend it first.)

You can also do what my husband and I do when we sell something we no longer want—We put those funds into our Ready for Everything Fund and let them gain interest. (You could also opt to split those funds into your Ready Fund *and* your Freedom Fund, a great incentive to get rid of what you don't use!)

What sort of investment vehicle do you get for your Ready Fund? Obviously something with the highest interest rate you can find but that will let you withdraw your money without penalty.

Ours is in a fantastic checking account we found in a local credit union that earns 4.1 % interest! Yes, more than a certificate of deposit these days! Check around in your local banks and credit unions and on-line and find something similar. A short-term (six-month or less) c.d. might also work but make sure there is no penalty for early withdrawal. The point of your Ready Account is that you've got to be able to access the money when you have an emergency expense.

The other point is that you *don't* use your Ready Fund for ordinary, ongoing expenses, except when you are laid off or lose your job! Even then, I suggest that you do everything in your power *not* to touch that money. Why?



Because most people start to have financial problems when those unforeseen expenses arise. Most people do not factor extra or emergency expenses into their budget (they only factor in actual ongoing expenses and “contributions”) and so when you are hit with something, you end up tapping out the money for your normal expenses and using credit, a BIG NO NO!

When you start tapping credit or drawing on the equity in your home to pay your ongoing expenses, you end up putting your financial health in jeopardy.

How do you stop this downward spiral? You act like a big girl (or big boy) and get your accounts in order. When you were a kid, it was okay to crack the piggy bank open and buy that Barbie or Ken luxury camper—Your parents took care of the other stuff. Now it’s time to grow up.

Action Step: Research options offline and online and start a Freedom Fund and Ready for Everything Fund as specified. Arrange for automatic monthly transfers to your Ready Fund. Also find a special box or jar (or piggy bank) and start putting in it the sum of each impulsive (or compulsive) purchase you give up or choose not to buy. Then deposit what’s in that jar into your Freedom Account once a month at least. Feel how empowering it is to make buying decisions based on what you value most, and watch your moo-lah GROW!



The Ins and Outs of a Solid Spending Strategy

Do you hate the word “budget” as much as I do? Does the expression, “spending plan” also make you want to run out in rush hour traffic?

Okay, hold your horses, kiddo. Don’t do anything rash.

What if we call it your “spending strategy” instead? Doesn’t that sound better than having to keep to a budget or having to plan out every single penny?

Really, to change your attitudes, we’ve got to frame things positively. And it *is* positive to align your spending—strategically—with what you care about most!

Hey, you can even call this a “contribution strategy” if you like that better.

Whatever we call it, it’s time for us to map out a strategy that puts first things first in your life and enables you to honor and enjoy the values you are passionate about.

Yes, this involves some nuts and bolts of writing things down. That’s necessary. You’ve been tracking your expenses and that’s important. Now we need to create a spending strategy based on these so that your resources will take you where you want to go.

So let’s get started. Now this will be a personal spending strategy, mind you.

What do you need? A pencil with an eraser, your contributions, your checkbook record, and a quiet place to spend about an hour on this. Believe me, the hour you invest now will save you TONS of misery and regret in the future.

Okay, I know this can seem overwhelming, but really, it should take you only about an hour. Here’s what you do:

1) For all the monthly expenses that vary, such as utilities, just call the company and ask them for the average monthly amount of your contribution (yes, you can



call it a *bill* so they don't think you're nuts!) for the last twelve months. That saves you from having to dig up all the papers and do the math.

2) You may think of items with an asterisk (*) as one-time only expenses, but your life will be much easier if you'll take the yearly amount of these (or last year's amount) and divide it by twelve. That way, you figure a monthly amount into your strategy and you won't get so hard hit at tax time or when you've got to pay for unexpected repairs, etc. You will have planned for these expenditures all along.

3) Cross out anything that doesn't apply to you and add anything else that does at the end of the list. Don't leave out *anything* that you spend on a regular basis. (Yes, that means you must write cigarettes or those other bad habits into your strategy. When you give them up—and I hope seeing how much they cost you in writing will help you make that choice—you will know exactly how much you can deposit into your Freedom Account. Riviera, here you come! Whoopee!)

4) Of course, if you are filling this template out for your entire family, include the expenses of each family member in your category totals. Yes, your pets are part of the family too, so there is a separate category included just for them.

5) Finally, don't belly ache if you don't have an exact figure for each entry under "Actual Investment." Just get as close as you can. Then when you have to estimate an amount, just keep in mind that inflation will affect most of your expenditures. Figure a little extra in to your "Estimated Investment" and you will secure a soft little cushion upon which you can sit your lovely little tush.

So are you ready to get started? Here's your template in the next chapter. Ready—set—GO!

Action Step: Gather the following things you will need to fill out your personal monthly spending template: your contributions from the last year, checkbook, your receipts, donation forms, last year's tax return, any other records of spending, a sharp pencil or erasable pen, calculator or adding machine, a nice hot mug of cappuccino (no alcohol till later!), gourmet dark chocolate (the antioxidants will do you good)



Your Personal Monthly Spending Template

Here you go, hon. Now fill this template out while it's on your mind, would you? If you wait, I'll bet my favorite feather boa that you'll never get back to it. So get on it gal, and think of all the fun we'll have on the Riviera...

<u>Contributions</u>	<u>Actual Investment</u>	<u>Estimated Investment</u>
Mortgage or Rent		
Homeowner's or Renter's Insurance		
* Home Repairs, Renovations, & Upkeep		
Security System		
Doctor Visits and Prescriptions		
Health Expenses (supplements, massage therapy, etc.)		
Health Insurance		
Life Insurance		
Other Insurance (disability, long-term care, etc.)		
* Legal Fees		
Car Payment		
Car Insurance		
Gasoline		
* State and Federal Taxes		
* Record Keeping and Tax Prep		
Additional Loans (educational, etc.)		
Natural Gas		
Electric		
Water		
Cleaning Service		
Trash and Sewer		
Landscaping and Yard Work		
Cable		
Internet		
Landline		
Cell Phone		



Gym
 Other Memberships
 Groceries
 Eating Out
 Toiletries and Personal Hygiene
 Entertainment
 Clothes
 School Supplies
 Office Supplies
 Postage
 Pet Supplies and Vet Visits
 * Travel and Vacations
 Toys and Books
 Childcare and Babysitting
 * Classes and Seminars
 Holiday and Birthday Gifts
 Entertaining and Parties
 Interior Decoration and Furnishings
 Computer/Electronic Repairs & Purchases
 Hobbies and Recreation
 Church Contributions
 Other Tithes (as discussed
 earlier)
 Charity Donations
 Other _____
 Other _____
 Other _____

MONTHLY GRAND TOTAL Actual \$ _____ Estimated \$ _____

* *see #2 of previous chapter*

Action Step: Wow, you've done it! Now treat yourself to a glass of Dom Perignon in your favorite Waterford crystal goblet. Don't have any Waterford? Get yourself to your nearest fa-fa bridal store and *get* some! It's an investment for your hope chest of *opulence!*

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You've Been a Fabulous Audience

I'm serious—You rock! It has been my pleasure to spend this time with you sharing how you can get out of debt and get on with your life!

You can think of this book like your helmet for the motorcycle ride of your life—or the spokes to your opulence wheel—or the wings beneath your feet. (Yes, go ahead and get sappy, I don't mind. By the way, that's you on the motorcycle on the cover, girl! I'm visualizing you, speeding along, wind in your hair, getting out of debt and getting on with your life!)

Really, everything that is in this book I have done myself and it has worked in my life. Your results will not be the same as mine—we lead different lives—but I can assure you that you will NOT have results unless you get off that supple derrière of yours and TAKE ACTION!

No one will do it for you. No one will come to your door and say, “Hon, I'm your very own prosperity angel sent your way to save you from the depths of debt and deliver you into the temples of opulence.” (But it really sounds good, doesn't it?)

The thing about getting out of debt is you have to chip away at it, perseveringly, with faith and courage that you can get back to a state of equilibrium in which you arrange and live your life according to your highest values.

And on a serious note, when you live your life according to your highest values, all that you need is provided and you are blessed with abundance of mind, body, and spirit. Remember, “Seek ye first the kingdom of God and all his righteousness and all these things will be given to you as well.” (Matthew 6:34)

This, my friend, is the state of wealth, of well-being, of harmony in which you know deep in your heart and spirit that all your needs are being met and will continue to be met. This, my friend, is the state from which you will begin to understand and claim the purpose and mission that is yours and yours alone to perform in this world.



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And this is the state, my friend, when all the abundance of the kingdom of heaven will be right there, at your feet. (Make sure you've had a pedicure, would you? You'll want to be a glamour puss when that time comes, and come it will if you persist, doll!)

So, get ready, get out of debt, and get on with your life! It's time, isn't it? Vrrrrroooooooooommm! Off you go!

Dr. Barnsley

P.S. If you haven't already, sign up now for our fantastic free ezine, *Spirited Solutions for Success* at www.spirited-solutions.com (that's a dash in the middle). We'll be sending you lots of fabulous, inspiring, and prospering ideas and offers just for you, so get your complimentary subscription now! Don't get left behind in the dust on a lonely back road—Grab your freebies now and keep on truckin'!

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Power Affirmations to Jumpstart Your Prosperity

The most important mental action you've got to take is reprogramming your mind to believe that prosperity is not only within your reach but also your birthright; it's your natural state of being! To that end, I've gathered here some of my favorite prosperity affirmations.

How do you use these? I recommend purchasing a jazzy notebook you love (leather bound ones always feel opulent) and writing at least one prosperity affirmation in that notebook twenty times each day.

Twenty times? Yes! Your mind has been filled with thoughts of lack for years and we've got to take drastic measures to snap your brain into shape!

Handwriting an affirmation twenty times on a daily basis only takes five or ten minutes and retrains your conscious and subconscious mind to accept and create prosperity.

And no, don't just type your affirmation into the computer. The very act of writing them out helps you integrate them into who you are. (Come to think of it, maybe your mean old second grade teacher was right to punish you by making you write out sentences on the blackboard...)

So, read through these, choose the one that pops out at you, and start there. The practice of using affirmations is a potent magnet for your wealth, health, and happiness!

Oh, and try to always include your first name in your affirmations.

With repetition, you'll give up your negative thoughts of lack and reprogram your mind to attract and receive abundance.

Your life can become a celebration of prosperity. Affirmations are your party invitation to your subconscious mind, your conscious mind, and the Universe. Make them count!



Here we go:

I, _____, am prosperous in every way right now and always.

Through the Creative Spirit within me, I, _____, prosper in every area of my life.

I, _____, give thanks to God for all the abundance in my life!

With Divine help, I, _____, release all negativity and open to receive God's bounty in my life.

With God, I, _____, prosper, thrive, and enjoy my life in every way.

All that I, _____, give returns to me multiplied and I am grateful.

Everything that I, _____, need is provided for me in abundance and I am grateful.

I, _____, am enough, do enough, and have enough, right now!

I, _____, let go and let Divine Spirit prosper me in every area of my life, now and always!

I, _____, let go of worry and stress and easily and effortlessly receive all the resources and help I need to be successful and happy.

God is my Source and I, _____, am free of fear.

My life is happy, healthy, prosperous, and fulfilling in every way. Thank you God!



I'm sure you're getting the hang of this by now. Create your own affirmations, and do them daily until you look around and see that all the attitudinal changes you are making and all the concrete action steps you are taking have transformed your world.

Rev up your engine and stay on that motorcycle girl! If you get discouraged, imagine me there as your sidekick, telling really corny jokes that might tempt you to dump me on the side of the road. But (and this is a very vital "but"), I'd also be celebrating the fact that you are getting out of debt and getting on with your life!

Onwards, to your success and prosperity!

Dr. Barnsley

P.S. Hey, want some really cool freebies? Go right now to www.spirited-solutions.com (that's a dash in the middle) and sign up for your complimentary subscription to our ezine, *Spirited Solutions for Success!* Don't miss out on the ongoing support, inspiration, motivation, and information that will make your journey more fun, fulfilling, balanced, and prosperous. See you there! www.spirited-solutions.com (remember the dash)