



Money Mindset Makeover

7 Steps to Make The Science of Getting Rich
Work for You

By Jeannette L. Koczela

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Money Mindset Makeover

7 Steps to Make The Science of Getting Rich Work for You

INTRODUCTION

The principles in this book taught me how to overcome my financial struggles, manifest my desires, and create a prosperous lifestyle. I wrote this book to share my insights and experiences with you so you can do the same.

This book is based on the wisdom from Wallace Wattles' classic book, The Science of Getting Rich. Wallace Wattles is a popular financial success mentor, and he's known today as the original wealth attraction mentor for authors such as Napoleon Hill, Earl Nightingale, Bob Proctor, and the makers of the DVD movie, "*The Secret*," to name a few.

Wattles proved his theories by applying them to his own life. He rose above poverty and failure and died rich and successful in 1911, at the age of 51. His book is his success formula on how ANYONE can acquire wealth.

Here is Wattles' own summary:

"There is a science of getting rich. It is an exact science, like algebra or arithmetic. There are certain laws which govern the process of acquiring riches. Once a person learns and obeys these laws, he will get rich with mathematical certainty..."

The ownership of money and property comes as a result of doing things in a certain way. Those who do things in this certain way, whether on purpose or accidentally, get rich. Those who do not do things in this certain way, no matter how hard they work or how able they are, remain poor." - Wallace Wattles

The main law that he is talking about is the Law of Attraction. It says that you attract whatever you focus your attention on. Throughout this book we will discuss this principle of the Law of Attraction and how you can use it to create your own Money Mindset Makeover.

Do you want to be rich?

Many of us were brought up to believe that there was something wrong in wanting to get rich. When I voiced that desire my parents told me it was selfish, unrealistic, and wrong. Wattles says the opposite. He says there is nothing wrong in wanting to be rich.

I remember once I told my mother I wanted to be rich when I grew up and although I don't remember exactly what she told me, she made it very clear that she did not approve of that aspiration. It made me feel like I was wrong to want to be rich, as though that desire was too superficial.

I think my mother resented rich people because her two best friends stopped socializing with her when their husbands started to make serious money with their businesses. She passed on that feeling to me. The result was that I suppressed my desire to get rich for decades and struggled with money because of it. Many people struggle with money because of the money legacy they inherit from their parents.

Wattles goes on to say that anyone who “does not desire enough money to buy all that he wants, may not be living up to his full potential.” Wanting to be rich is merely the desire to reach one's full potential.

Of course you need money to buy things to use and enjoy, but I'm sure you can think of many other ways that you can use money, e.g. to buy experiences and situations that can further your goals in life and contribute to worthy causes.

I once heard Mark Victor Hansen (coauthor of Chicken Soup for the Soul and One Minute Millionaire) speak to hopeful entrepreneurs in my hometown. It was a thrill to hear him since One Minute Millionaire was one of my favorite books on success. Hansen gave us a wonderful presentation on why you should want to be rich.

He said, “There are five motivations for being rich.”

- 1- The power to say “yes.” With money you can afford to make your desires come true, and to purchase things that bring ease and comfort to your life.
- 2- The power to say “no.” You can do things that you are passionate about and say no to activities you don't want to do.
- 3- Enjoy comfortable physical environments. The quality of your environment affects your success level. Hansen gave the example of the difference between flying economy class in a crowded, stress-filled airplane, versus flying business or first class on a spacious flight with a relaxed atmosphere and arriving refreshed instead of stressed-out.
- 4- Buy quality experiences. He gave the example of taking his kids on a high quality vacation where they could swim with dolphins, see famous foreign vistas, and other high quality experiences.
- 5- Help others. Giving to charity opens the floodgates of wealth for yourself and others. And it is very satisfying to know that your money is making the world a better place.

Hansen's emphasis was on “quality of life.” Quality can protect you against stress and enhance your health. Improved quality of life is another benefit of living your full potential.

*“To become really rich is the noblest aim you can have
in life because it includes everything else.”
-Wallace Wattles*

By “everything else” Wattles means physical health, moral and spiritual greatness, and flourishing love---one’s full potential. It’s not just about *getting rich*. It’s about the person you become and the lifestyle you acquire.

Wattles maintains that **anyone** can get rich by applying certain laws. This means YOU! You can attract all the wealth you desire, and you have everything you need right now to do so.

No matter what your current situation is, you can start attracting wealth by doing things in the “Certain Way.” We’ll analyze and discuss this certain way throughout this book so that by the end, you’ll know exactly what to do and how to do it. And you’ll be on your way to a MONEY MINDSET MAKEOVER.



For extra support get the complementary Money Mindset Makeover Action Kit at:

<http://empoweredspiritcoaching.com/worksheets>

The Action Kit includes the Action Guide for the exercises, an Affirmation Sheet, and the Excel spreadsheets, “Tracking Your Spending” and “Monthly Spending Plan.”

Step 1

Create a New Self-Image:

What are you thinking about yourself?

“You can make the most of yourself only by getting rich, so it is right and praiseworthy that you should give your first and best thought to the work of acquiring wealth.”

– Wallace Wattles

The last line from the movie “*Being There*” was: “*Life is a state of mind.*” Over the years I’ve always remembered that line because it seemed so true. Your life is created from your state of mind, or mindset. That means that your current situation has occurred because of your past state of mind.

The good news is that you can change your future by changing your current mindset. You can use your mind to create either poverty or wealth. And you can start right now.

Are you creating wealth?

You have probably heard of the Law of Attraction. Simply stated, the Law of Attraction, is this:

**Your thoughts create whatever you focus
the majority of your attention on.**

Therefore, according to this law, you’re the creator of everything that occurs in your life. This is because your mind projects a **vibration or energy field**, like a radio wave projected by an antenna. And that vibration attracts things that have the same vibration or frequency.

Many authors have written about this law, created programs, tapes and seminars for using it, and it’s the subject of the best-selling DVD movie, “*The Secret.*”

In working with the attraction of wealth, I’ve found that there are a few crucial areas that many books, tapes, and programs fail to address. This book is a practical guide that directly addresses these shortfalls so that the Law of Attraction will work every time in your favor.

According to a recent survey conducted by Bob Proctor, long-time teacher of the Law of Attraction, and teacher in “*The Secret,*” 51% of people who tried to apply the Law of Attraction, had trouble making it work consistently. Another 43% felt that using the Law of Attraction was not enough and that they needed more guidance.

After reading this book, you'll be able to understand and apply the Law of Attraction successfully and consistently to attract the wealth you desire.

First, we need to step back and get an overview of how the mind works and how your thoughts affect your life.

Are you creating your life by design or by default?

Every time you have a thought you're creating something in your outer life. But most people are creating by accident instead of on purpose. How is this possible?

Because, most people have no idea how powerful their thoughts are and how their thoughts need to be changed in order to get what they want. And since they don't know this, their future creates itself by default. The creative forces of nature are just following those people's thoughts, whether positive or negative.

For example, here's what usually happens with desiring: say you desire a new car, so nature starts getting things in motion for you to have a new car.

Then a few days later, you worry about the new car and say to yourself, "But how can I afford a new car?" Now nature stops the motion for the new car and starts the motion for you to not be able to afford the car.

Then a few days later you see a friend with a new car, and you think again that you really want that new car. And nature starts things in motion again for you to have the new car.

Then a few days later one of your appliances breaks down, and you have to buy a new one. So now you lament to yourself, "Now I'll never be able to get a new car!" And then nature stops the motion for the new car again, and starts bringing you the state of "never being able to afford the new car."

This kind of scenario is why people believe that they can't manifest their desires. Actually they are manifesting them, but they keep changing their mind (their vibration) and consequently, their desire is too unstable to manifest. So they get nothing and lament about it. They are using the Law of Attraction---but they are attracting what they don't want, instead of what they do want.

How is it possible to change your life from one of lack to one of abundance and wealth? It begins with your thoughts, and it can be explained in scientific terms.

How Quantum Physics validates Wattles' "Certain Way"

Quantum Physics says that the entire universe is made up of subatomic particles or quanta (plural of quantum). Quantum physics is the study of these particles.

A quantum is a wave fluctuation (frequency) until it manifests into a solid particle (object). A wave fluctuation has no fixed location. It can be anywhere, because it's a frequency or vibration, just like radio waves.

A wave fluctuation in its raw state is pure potentiality. The field in which it resides is called in quantum physics the Unified Field or the field of all possibilities. (Wattles called it "formless substance," "universal substance," and "Supreme Power.")

The only time a wave fluctuation manifests as a solid particle is when it is observed. Therefore, a wave fluctuation exists only as potentiality, until an observer puts attention on it. Then it manifests its potential as a solid particle.

Quantum physics experiments have shown that the observer of the wave fluctuation influences the qualities of the resulting solid particle. And, since everything in the Universe is made up of these quantum particles, you influence the quality of everything that you observe.

Because the brain's interaction with these quantum vibrations actually determines HOW the vibrations manifest, you're not just observing or influencing reality---you're actually creating it! And because quantum vibrations reside in the Unified Field, which is a field of all possibilities, your ability to create your reality is **unlimited**.

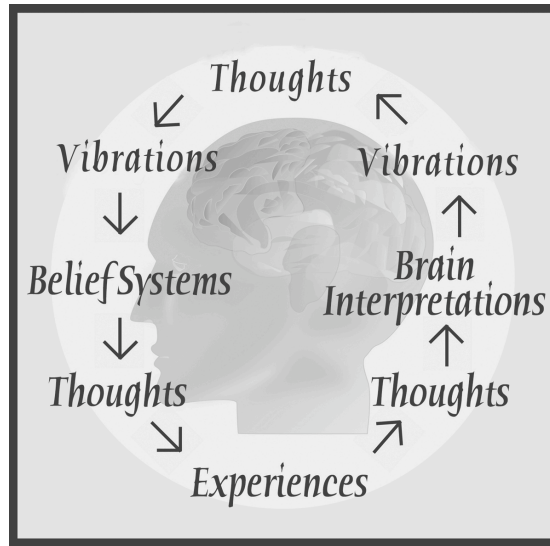
That is why Wattles' method for the scientific use of thought, works. His scientific use of thought is to think about what you want and believe that the universe will bring it to you.

Your thought or attention changes the behavior of matter at the most refined level. By using the tools in this book, you can impress your thought of what you want onto this Unified Field, and it will create your desire for you.

Whether you understand Quantum Physics or not, the bottom line is: **Your current situation is not an accident**. It's a direct result of your thoughts. Your reality is the result of a cycle.

In this cycle, your thoughts create your vibration. And in turn your vibration collects thought groups together, which become your belief systems.

Your belief systems give rise to more thoughts, which in turn attract certain experiences. You have thoughts about the experiences, which are interpreted by your brain. These interpretations create new vibrations again, which form new thoughts, and the vibrations of them re-form your beliefs, which then attract more experiences, and so on. It's a self-generating cycle.



The process in this diagram will become clearer as you read on. The important thing to understand is that if your predominant thoughts are negative, this sequence becomes a negative cycle of lack and results in a life of struggle. But if your predominant thoughts are positive, then you can create a life of fulfilled desires.

The Missing First Step

There are many books, tapes, and programs on the market that talk about the Law of Attraction and how to manifest riches. Many of them get you to say affirmations, create visualizations, or release past emotions. These are all very good things to do, and we will talk more about how to use some of them in later steps of this book. But for a lot of people these things simply are not enough.

WHY is that? **Because these techniques skip an important step.** What is that important step? Before you do these things, you must take a closer look at what you're thinking about yourself.

The important missing step is SELF-ESTEEM!

The first step in attracting wealth is inside you. The vibration of your self-image must be brought into the same vibration as what you want to attract.

The journey to wealth begins by improving your self-worth and self-esteem. It's of utmost importance that you feel deserving. The only way you can feel worthy of the riches you want, is to think highly enough of yourself to feel that you deserve them.

When you work on upgrading your self-esteem, and thus improving your self-image, you'll be able to attract the wealth you want. It takes time and focus, but accomplishing it can be your most rewarding activity, because it's the basis for all other lasting achievements.

When you have healthy self-esteem, you like yourself. When you like yourself, you accept yourself as you are, with all of your flaws and all of your virtues. When you accept yourself, you feel worthy of the goals you set.

If you can feel that worthiness, you have a better chance of attracting wealth to you. Let's start by finding out what you believe about yourself. This is the first belief system we need to expose and improve on.

Your self-image

How do you feel about yourself? Do you feel like you deserve to be rich? If you do, why aren't you rich? If you don't, why don't you? Do you want to enjoy your life? Wouldn't you like to live prosperously? Wouldn't you like to not have to worry about money or the future?

There are two areas that need to be examined. The first part is what you are thinking about yourself and the second part is how you treat yourself.

Part 1) Your thoughts and beliefs: How you think about yourself

What beliefs do you have about yourself that reflect your current level of self-esteem?

Do you have a set of values that guide your actions?

Do you have qualities that you fully appreciate and enjoy sharing with others?

What would you like to believe about yourself in order to raise your self-esteem level?

Take a few minutes to write down your answers.

Part 2) Your behavior: How you treat yourself

Do you take care of your health on a regular basis?

Do you exercise regularly?

Are you choosing foods that optimize your health?

Do you make friends easily and have lasting supportive relationships?

Do you take time to rejuvenate your body, mind, and soul?

Do you balance your work time with family and play time?

Do you participate in an activity that brings you joy?

Are you actively participating in some kind of self-development work?

Are you in touch with and actively pursuing your life-purpose?

Take a few minutes to reflect on these questions and write down your answers.

Now that you know how you are treating and thinking about yourself, you can get a better picture of the level that your self-esteem is at. But you can also get a clear picture from knowing your self-esteem quotient and then using it as a gauge for your improvement.

Your self-esteem quotient

Let's see where you stand. On the following chart you'll find a scale showing the levels of self-esteem from one to ten. Read the chart, and pick the number that best describes how YOU think about YOU.

What is your Self-Esteem Quotient?	
10	I love myself unconditionally and am attracting my highest good.
9	I am very close to being the person I want to be.
8	There are some things I want to change in myself.
7	I am still in the process of transforming myself.
6	There is a lot of room for improvement in myself.
5	I think I can change but I'm not sure.
4	I've tried to change but it hasn't helped any.
3	I'm not sure I can change my life.
2	I am unwilling to change my life.
1	I am an utter failure in every area of my life.

OK. Now that you have that number, we can proceed to look at how you can improve your self-esteem and raise your self-esteem quotient.

Note: *Throughout the process of self-improvement it's important to accept yourself. There are things you may want to change, but remember, you are an evolving being and never static. As things move along make sure to accept yourself as evolving, and the improvements will come much easier.*



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