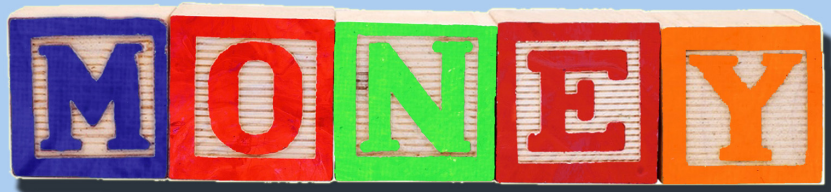




Transform **YOUR** **Relationship**

with



Bill Austin's Money Healing Program

William M. Austin, III

I created this Money Healing Program and wrote "Transform YOUR Relationship with Money" to encourage and empower YOU **to take control of YOUR finances**. I wish that I could prescribe for you a small, cobalt blue pill that you could take that would instantly heal and transform your relationship with money. But I've been searching for this pill myself for years and I have not found it yet... What I have discovered, instead, is that we each have a personal relationship with money... AND there are many things that each of us can do to help heal and transform our relationship with money...

How can this manual help me?

This manual is more **practical in nature** than theoretical. Over 15 worksheets or financial snapshots were created to help **you apply these ideas to your specific financial situation and to:**

- Clear your negative money beliefs
- Figure out **where you stand financially**
- Find a job that is **aligned with who you are**
- **Slash your credit card debts**
- Help you save lots of money on things you purchase every day
- Learn powerful ways to save money to propel you to financial freedom
- Walk you through setting goals and creating a Vision Plan for yourself
- **Help you create the financial life you want and deserve**

What does the book discuss?

Chapter 1: Heal YOUR Personal Relationship with Money Explore your family and personal beliefs about money, and how they impact your life. Learn 2 powerful visualization exercises you can use to clear negative beliefs, feelings, and experiences to open the flow of positive \$\$ energy.

Chapter 2: 10 Underlying Principles of Financial Management This is an introduction to key insights and understandings about financial planning and management. This chapter summarizes some of the major points in the guide, which are discussed in greater depth later on in the guide.

Chapter 3: Determine YOUR Current Financial Status Gain clarity about your current financial status. Learn tips on organizing your financial records. This chapter gently walks you through the process of determining your net worth and monthly cash flow. It helps you understand where your money goes.

Chapter 4: How to Handle YOUR Creditors When You are in a Bind Here's direct, solid advice on how to work with your creditors when you are undergoing a financial challenge, and important things you should know about declaring bankruptcy. There's even a sample letter that you can send to creditors to negotiate a payment plan.

Chapter 5: Enhance YOUR Income Here are many ways in which you may increase your income, and plans of action if you become unemployed. It also has some play-sheets to help you determine what marketable skills you received from prior jobs and a way to look at your interests to brainstorm what types of jobs you may be happier doing.

Chapter 6: Reduce YOUR Expenses This chapter gives you many instant cash-flow enhancers: 3 powerful ways that you can slash your credit card debts, easy ways to reduce

Transform Your Relationship with Money

your expenditures for housing, food, clothing, insurance, student loans and entertainment, plus money-smart approaches to buying a car.

Chapter 7: Build YOUR Savings Here I'll show you how to pay yourself first and use your savings as the fuel to wealth creation. You'll learn an easy-to-apply method of saving money, and learn how to set some of your goals and create an action plan to implement them.

Chapter 8: Create a Brighter Financial Future for YOURSELF Where do YOU want to go with your financial life? Here's the step-by-step technique for creating a Vision Statement for yourself as well as a financial plan for six months, one year and three years. You learn an extremely powerful way to shift your awareness from focusing on financial problems to creating financial abundance, plus fun techniques that can help you stay focused and calm when you are feeling down-and-out about money. You'll also explore retirement planning and investing.

Chapter 9: Repair YOUR Credit Record The importance of maintaining as clean a credit record as possible can't be overstated – so this chapter helps you navigate the credit scoring scene. It also has a draft letter to present your side of a credit dispute to the credit agencies for resolution.

List of money healing images in the book

1. Blasting Through the Ten Most Common Money Blocks, Patterns and Programs
2. Master Healing Image for the Book and Money Healing Program
3. Blasting Financial Neediness, Stress, Worries, Obsessions and Fears
4. Clearing, Healing and Transforming Your Relationship with Money
5. Clearing Family Programming Around Money, Success and Abundance
6. Clearing Religious Programming Around Money, Success and Abundance
7. Clearing Societal/Cultural Programming on Money, Success and Abundance
8. Clearing, Transmuting and Healing the Beliefs, Self Sabotage and Limitations that Block You From Being Able To Receive/Accept Money, Abundance, Success And Prosperity Into Your Life.
9. Clearing, Transmuting and Healing Feeling Unworthy, Unable And Undeserving To Become Wealthy, Abundant, Prosperous And Successful.
10. Embodying the Divine Ideal Principles Of Financial Planning And Money Management
11. Clearing Blocks To Aligning With The Law Of Attraction and ALL of the Spiritual, Universal Laws and Principles Governing Abundance and Manifestation.
12. Taking Responsibility 100% for Your Money, Career and Personal Finances
13. Organizing Your Finances
14. Financial Clarity and Detachment
15. Getting out of Debt and Staying Out of Debt
16. Healing Your Relationship to Your Debt and Creditors
17. Enhancing Your Income
18. Finding and Creating Your Divine Ideal Job and Career
19. Becoming a Savvy Consumer and Money Manager
20. Financial Street Smarts
21. Embodying the Divine Ideal Principles of Saving and Investing
22. Paying Yourself First
23. Shifting from Lack and Scarcity Consciousness to Abundance and Prosperity Consciousness
24. Tapping Into the Power of Gratitude
25. Creating a Bigger, Better and Brighter Financial Future for Yourself

TABLE OF CONTENTS

Subject	Page
1. Heal YOUR Personal Relationship with Money	8
• How Do YOU Heal & Transform Your Relationship with Money	8
• What Happens When YOU Heal Your Relationship with Money	9
• What Was Your Parent's Relationship with Money Like	9
• How Your Money Beliefs Influence Your Current Situation	10
○ Identify Your Parents' Money Beliefs	11
○ Identify Your Money Beliefs	12
○ What I Would Like to Believe About Money	13
• Time-Line Visualization Exercise	15
• Recycle Bin Visualization Exercise	16
• Home-Play	17
• Most Common Money Blocks	18
• How the Vibrationally Encoded and Master Healing Images Work	19
• Money Healing Images for Chapter 1	20
2. Ten Underlying Principles of Financial Management	29
• Money Healing Images for Chapter 2	30
3. Determine YOUR Current Financial Status	32
• Where Are You Now?	32
• Organize Your Financial Records	33
○ Financial Snapshot 1: My Net Worth	34
○ Financial Snapshot 2: My Monthly Cash Flow	36
○ Where Does My Money Go	37
• Money Healing Images for Chapter 3	39
4. How to Handle YOUR Creditors When You Are in a Bind	42
• Should I Declare Bankruptcy?	44
• Sample Letter to Creditors	45
• Money Healing Images for Chapter 4	46
5. Enhance YOUR Income	48
• What to Do If You Become Unemployed	49
• Steps to Take if You Become Unemployed	50
○ Financial Snapshot 3: Job Inventory	51
○ Financial Snapshot 4: Interests Inventory	52
• Money Healing Images for Chapter 5	53

Subject	Page
6. Reduce YOUR Expenses	55
• Housing: The Great American Nightmare	55
• Ways to Reduce Credit Card Debts	56
• 18 Ways to Eat Into Your Grocery Bill	60
• 12 Ways to Lower Your Clothing Expenses	61
• Insurance	62
• Student Loans & Entertainment	63
• Buying a Car	64
• Money Healing Images for Chapter 6	65
7. Build YOUR Savings	67
• Pay Yourself First or Else You Won't Get Paid	67
• How to Painlessly Pay Yourself First	67
• Six Month Reserve Fund	68
• Bonuses and Windfalls: The Painless Way to Save	68
• How Much Should I Save?	68
o Financial Snapshot 5: Translating My Dreams into Reality	70
o Financial Snapshot 6: Creating an Action Plan for 3 of My Goals	71
• Money Healing Images for Chapter 7	72
8. Create a Brighter Financial Future for YOURSELF	74
• Where Do You Want To Go?	74
• Retirement Planning	75
• Investing	77
o Financial Snapshots: 6 Month, 1 Year and 3 Year Financial Plans	79
• Drafting YOUR Personal Vision Statement	83
• Shift from Scarcity to Prosperity	84
• Fun Things to Enhance YOUR Abundance	85
• Connect with YOUR Empowered Future Self	87
• Money Healing Images for Chapter 8	88
9. Repair YOUR Credit Record	91
• Why Bother? Because	91
• Sample Letter to Credit Bureaus	92
10. Conclusion and Appendices	93
• Abundance Affirmations	94
• How to Play with the Law of Attraction to Create a Life that Works	97

Chapter 1: Heal YOUR Personal Relationship with Money

The amount of money you have in your life is determined by your relationship with money. People who have healed and transformed their relationship with money attract more money and abundance into their lives than people who have not done this.

How do YOU Heal YOUR Relationship with Money?

- People who have healed and transformed their relationship with money are aware of the power of their beliefs and they have cleared many of the negative beliefs around money that come to us through our family and society. **They have established a good relationship with money within themselves** which creates an abundant external lifestyle for them and their loved ones.
- People who have healed and transformed their relationship with money **know where they stand financially** at all times. They know what their net worth and cash flow is and where their money goes.
- People who have healed and transformed their relationship with money know what their skills and talents and interests are and they use them - **often for companies that they own**. People who have healed and transformed their relationship with money are savvy consumers who recognize the value of money.
- People who have healed and transformed their relationship with money often are debt free and have expenses well below their income. They use their excess cash flow to invest in themselves and their dreams. **They make their money work for them so that they don't have to work for money.**
- People who have healed and transformed their relationship with money have a vision for what they want to accomplish financially, they set goals, make action plans and go for it. **They tap into, harness and apply the power of their mind to make their dreams come true.**
- People who have healed and transformed their relationship with money are aware of the power of their beliefs and they have cleared many of the negative beliefs around money that come to us through our family and society. **They have established a good relationship with money within themselves** which creates an abundant external lifestyle for them and their loved ones.

What Happens when YOU Heal YOUR Relationship with Money?

People who have not healed their relationship with money:

VS.

People who have healed their relationship with money:

Believe that life is hard and that there is not enough money to go around for all.

Believe that they have no control over the amount of money in their lives.

Worry about money and focus a lot of their awareness and mental energy on their financial problems.

Sabotage themselves and repel money right and left from them.

Believe that life can be easy and that there is plenty of abundance available for all.

Believe that they create every aspect of their lives - including the amount of money they have.

Create goals and focus most of their mental energy on going for it and making their dreams come true.

Attract money and beneficial circumstances into their life.

What Type of Relationship Did YOUR Parents Have with Money?

You inherited from your parents most of the beliefs that you now have about money, success and abundance. Whatever your parents believed about money affects not only what they achieved financially over time, but also what YOU have achieved financially to date. To a large extent your current relationship with money is largely determined by what your parents believed and felt was true for them about money.

Describe what type of relationship your parents had with money:

How YOUR Money Beliefs Influence YOUR Current Financial Situation:

- If you believe that there are not enough good things to go around, then you are less likely to receive good things yourself.
- If you think that life is hard or that it takes a lot of hard work to succeed, then it will be very difficult for you to get ahead financially.
- If you feel that money is evil, you will not be inspired to have lots of money in your life.
- If you believe that you need a good job or a good education or both to succeed, then you will not fare well if you lack these traits.
- If you think that your finances will vary with the national economy, then you will only prosper when the economy is doing well.
- If you think that wealth is a matter of luck or is out of your control, I hope that you feel lucky most of the time.

**YOU CAN ALWAYS CHANGE YOUR INTERNAL
BELIEFS ABOUT MONEY;
AND
WHEN YOU DO SO - YOUR EXTERNAL FINANCIAL
SITUATION WILL ALSO CHANGE.**

The next three play-sheets help you to record your parents' beliefs about money, your beliefs about money, and what you would like to believe about money in the future.

My Parents' Money Beliefs

Describe your parents' financial history and background and the stories you grew up with around money:

Record three of your parents' beliefs about money:

1. My parents believed that _____

_____.

As a result of this belief, my parents experienced _____

_____.

2. My parents believed that _____

_____.

As a result of this belief, my parents experienced _____

_____.

3. My parents believed that _____

_____.

As a result of this belief, my parents experienced _____

_____.

The purpose of this play-sheet is to help you to become more aware of the financial beliefs, patterns and programming that you inherited from your family and how it impacted them financially. The next play-sheet explores some of your beliefs.

My Money Beliefs

Record your financial history and background:

Record three of your beliefs about money:

1. I believe that _____

_____.

As a result of this belief, I have experienced _____

_____.

2. I believe that _____

_____.

As a result of this belief, I have experienced _____

_____.

3. I believe that _____

_____.

As a result of this belief, I have experienced _____

_____.

What I Would Like to Believe About Money

Take a moment and think about what your current beliefs about money are, and then ask yourself: What would I like to believe about money?

1. I would like to believe that:

If I believed this, I would experience:

2. I would like to believe that :

If I believed this, I would experience:

3. I would like to believe that:

If I believed this, I would experience:

Take a few minutes and describe what your current relationship with money is. When you think about money and its role in your life how do you feel?

**PUT THIS SHEET IN YOUR PURSE OR WALLET AND
READ IT SEVERAL TIMES THROUGHOUT THE DAY.**

Hopefully as you worked with those play-sheets, you began to realize the relationship between what you believe in and what you experience in life. I encourage you to play a game over the next week. Listen closely to what your co-workers, friends and family say about money. What are their stories and beliefs and assumptions about money? This will begin to train your consciousness to become an observer of dysfunctional belief systems rather than buying into them unconsciously. It usually is much easier to observe other people's beliefs than it is our own.

Your words and beliefs have power and you want to utilize this power to propel you to success rather than to drag you down into the muck of mass consciousness. To transform your relationship with power you need to be very conscious of what requests you are sending to the Universe via your thoughts, words and deeds.

Harness the Power of Your Mind to Transform YOUR Relationship with Money

As you completed the last three play-sheets, something very interesting was going on in your mind. Our subconscious mind functions very much like a personal computer – in that it has a very complex sorting mechanism that operates ALL of the time. As you were thinking about your personal and your family's financial beliefs, your mind was gathering up all of the beliefs, feelings, experiences, memories you hold in your consciousness around money. **Fabulously successful people tap into, harness, focus and direct the power of their minds to achieve their goals.**

Now that you have energetically gathered all of this old, negative programming up, you have given yourself the opportunity to clear them. The next two exercises are very simple visualization exercises that you can do any time you want to clear negative beliefs or old programming from your consciousness.

These simple and easy visualization techniques work because your mind really is that powerful. I specialize in helping people clear negative beliefs and I know from personal experience that these techniques do work. **The great thing is that you do not even need to believe in these exercises to benefit from them.**

Timeline Visualization Exercise

Read this first before doing the visualization exercise.

1. Begin by taking several deep long breaths into your belly.
2. Close your eyes and begin connecting with your higher self or soul or Spirit or the angels. If you don't believe in any of those things, just pretend you do for this exercise.
3. Ask to see or feel or just connect with the energy of a magic timeline.
4. The timeline begins at the moment you were conceived.
5. Begin by visualizing the timeline from the moment of conception from the moment of birth.
6. When you feel connected energetically with this time period, ask your higher self or soul or Spirit or the angels to show you all of the negative beliefs, memories, experiences, feelings you absorbed from your parents, ancestors and mass consciousness around money.
7. Ask your higher self or soul or Spirit or the angels to show you the magic eraser that can erase these negative beliefs, memories, experiences, feelings around money out of your timeline so that you are given a fresh start.
8. Ask your higher self or soul or Spirit or the angels to show you the magic wand that can fill in your timeline with positive beliefs, memories, experiences, feelings around money.
9. Go back to steps 5 through 8 and go through this process for the first five years of life.
10. Go back to steps 5 through 8 and go through this process for year five to ten.
11. Go back to steps 5 through 8 and go through this process for year ten to twenty.
12. Go back to steps 5 through 8 and go through this process for year twenty to thirty.
13. Continue doing this until you have cleared your entire life. At the end of this exercise, take a few deep breaths and come back gently to your conscious awareness. You may want to take down some notes about your experience. Journaling helps many people to process and clear.

Recycle Bin and Upgrade Visualization Exercise

Read this first before doing the visualization exercise.

1. Begin by taking several deep long breaths into your belly.
2. Close your eyes and begin connecting with your higher self or soul or Spirit or the angels. If you don't believe in any of those things, just pretend you do for this exercise.
3. Ask to see or feel or just connect with the energy of a magic recycle bin – just like you have on your computer.
4. Ask your higher self or soul or Spirit or the angels to sort through your consciousness for any corrupted programs or files or records or memories or experience in your consciousness around money.
5. After this process is complete, see the command “FILE: Empty Recycle Bin” and click on it. Watch as all of the items stored in your recycle bin are wiped off.
6. Visualize a blinking button that says “Are you ready to upgrade your programming now with the best possible programs, files, records, memories or experiences.”
7. As soon as you say or think “YES,” a new button comes up saying “Upgrade Now.”
8. When you feel complete with the upgrade, begin to come back to the room you are in, being fully in your body.

Check in now and see what shifts, if any, have occurred in your relationship with money. When you think about money NOW, how do you feel?

Homeplay:

For at least a week and preferably a month, I encourage you to do the following homework each day:

Experiment with Your Timeline and Recycle Bin/Upgrade Program:

Please note that these two tools can be used to clear all types of negative beliefs, feelings, attitudes, memories and programming NOT JUST the money ones. When people come to me asking for assistance with abundance, I usually ask them to clear some other things first before abundance. The biggies here are lack of self love; beliefs around not deserving; victim consciousness; self sabotage; fear around being successful; fear around change; etc. So each day, take one of these and go through both the timeline and recycle bin/upgrade program. After using these two tools consistently for a while, you can train your consciousness so that when you want to clear something you can say – Erase Timeline or Empty Recycle Bin. It can be that simple. I do this all the time and it works!

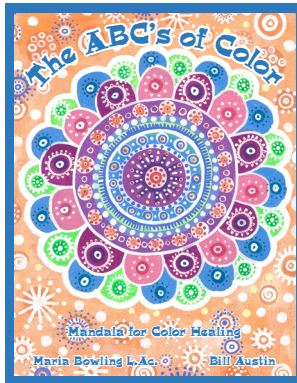
Buy A Notebook to Record What You Say, Think or Hear About Money:

The notebook should be small enough to fit in your purse or a pants pocket so that you can carry it around with you everywhere you will go. Every time you or someone you are with says or thinks or writes down about money, record this in your notebook. Don't look at it until after a week, just jot down the things that pop up throughout the day. At the end of a week, go through your notebook and look at what you have written down. This is training you to become more aware of the programming and beliefs and feelings you have about money. The more conscious you are about what your programming is, the more effective you can be in shifting the programming.

Using Breathing to Shift Your Consciousness:

One of the best ways I know to do break the downward spiral of negative thinking about money is to use your breathing to shift your consciousness. As soon as you notice that you are stressed out or tense or anxious about money, put one hand on your belly and one hand on your chest and begin taking deep even breaths into the belly. When you breathe deeply, your belly should rise first as you inhale and then your chest. If this is not happening you are not breathing deeply. After you breathe deeply for a few minutes, you can literally feel the tension and anxiety seeping out of your body. You are creating a new pattern for yourself so be kind to yourself. Try not to beat yourself up or stress about this because this will create a barrier to breathing more deeply – just return to the deep breathing as soon as you realize you are no longer doing it. The great thing about deep breathing is that you can do this anywhere and usually you will experience an immediate shift.

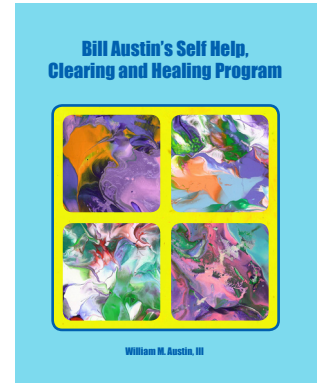
Other Books Authored or Co-Authored by Bill Austin:



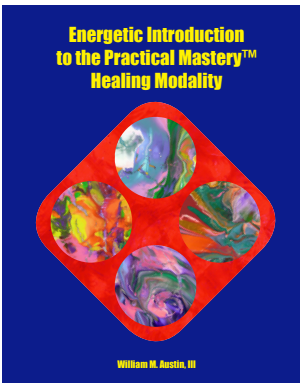
The ABC's of Color (by Maria Bowling and Bill Austin)



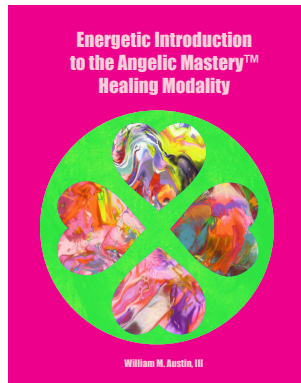
Transform YOUR Relationship with Money



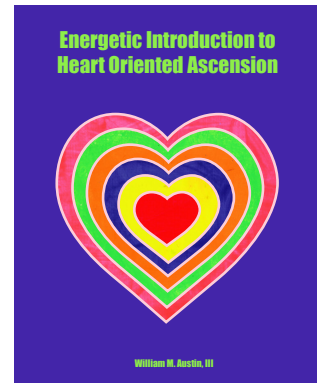
Bill Austin's Self Help, Clearing and Healing Program



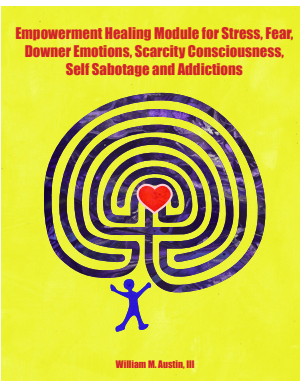
Energetic Introduction to the Practical Mastery™ Healing Modality



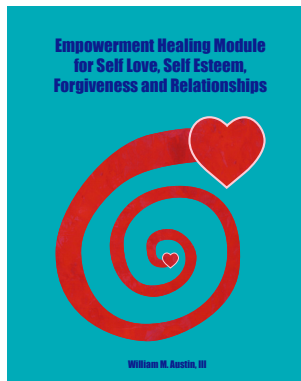
Energetic Introduction to the Angelic Mastery™ Healing Modality



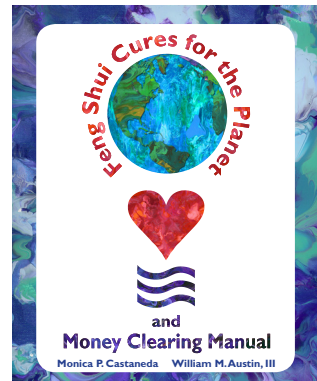
Energetic Introduction to Heart Oriented Ascension



Empowerment Healing Module for Stress, Fear, Downer Emotions, Scarcity Consciousness, Self Sabotage and Addictions



Empowerment Healing Module for Self Love, Self Esteem, Forgiveness and Relationships



Feng Shui Cures for the Planet and Money Clearing Manual (by Monica P. Castaneda and Bill Austin)



To check out the complete line of healing books by Bill Austin or to order more, go to:

www.EnergyHealingBooks.com