

Flourishing in Prosperity

Integrating the Magical Steps
to Wealth



Strategies for Growing
Wealth

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7 Essential Steps to Prosperity

Every person on this amazing planet has the right to be prosperous.

To be truly prosperous, we must be living healthy, wealthy, happy lives with wonderful loving relationships, and having success in all that we do. The following 7 steps are some of the essential ingredients necessary in achieving total prosperity.

STEP 1: Growth on the inside means prosperous results on the outside.

If you have been attempting to grow your prosperity by simply working harder, working longer hours, throwing more money into marketing, or trying to outwit your competitors, and it is still not happening... then you need to stop, do a U-turn, and look at the situation from a whole different perspective.

True on-going, sustainable prosperity happens only when you begin by growing yourself on the 'inside'. Prosperity happens when people grow a prosperity mindset! Oh yes, you may see people barrelling their way to success, but it won't be too long before it falls down around them, because they have not built a firm foundation of prosperity within their minds.

STEP 2: Understanding that every thought we think is creating our world!

So, the question to ask yourself ... am I thinking positive thoughts or am I constantly focusing on the negative? Am I constantly focusing on the lack and limitation in my life?

Your mind is extremely powerful, and, as any successful person will tell you, understanding how your mind works is of the utmost importance if you are going to grow Prosperity in your life. You have a conscious mind and an unconscious mind, and each of these has a very specific part to play in assisting you grow prosperity.

The conscious mind is the thinking part of the mind. It brings in ideas from your 5 senses and chooses whether or not to hold those ideas, or discard them. As you continually hold a particular thought or idea in the conscious mind, it is slowly impressed upon your unconscious mind.

Then, your very powerful unconscious mind (that spiritual part of you) takes that thought or idea and works on it. The Universe is called into action to bring your desire into being, and your body is moved into action to bring about a result.

STEP 3: Understanding Universal Law is essential in growing your ongoing, sustainable prosperity!

The unseen and often unknown, Universal Laws, guide the outcomes of our lives whether we know about them or not. If this is the case, then perhaps it would be worth spending time to grow in understanding of how to put them to work in our lives to create more health, more wealth, more success, more loving relationships, more happiness... and anything else you desire.

I am sure that most people these days have heard of the Law of Attraction: basically, this means, what we give out to our world, we receive back multiplied. This means that if we are constantly looking at life in a negative way, then we attract more negativity into our lives. The same goes for those who focus on positive outcomes in all that they do, for it is positive results that they receive back.

STEP 4: In order to receive we must first give!

This is the Law of all Laws! Giving precedes getting...and what does this mean in practical terms? It means asking ourselves constantly, "What can I give in order to receive?"

Farmers know that they must first give nutrients to the soil before they plant a crop, or the harvest will not be a good one. In the same way, we must first give of our gifts, or time, or money, or love...or whatever it is that we want to grow more of in our lives... in order to receive.

So, if it is a bigger bank account that we wish to have, then first we must give money freely and with love. If it is better relationships that we wish to have in our lives, then first we must give friendship and love to those around us. These are just two examples of how this law works in our lives. Maybe it is time for you to take time to think about what you need to give in order to receive, for it is giving that we grow prosperity.

STEP 5: “Not forgiving someone is like taking poison and expecting the other person to die.” Bob Proctor.

The real truth is that, if you have any form of lack in your life, then you have a need to forgive!!! Most of us don't really want to hear the truth, we just want a magic wand that we can wave in the air and have prosperity appear before our eyes.

I am sorry to be the bearer of bad news, but this is not the way it is... there is work to be done, and this work is not always what we are ready to do... particularly when it comes to having to forgive someone or something. But if you truly desire prosperity in your life, then may I suggest taking a few minutes a day to think on forgiveness.

STEP 6: Giving gratitude!

Giving gratitude for all that we have in our lives is a sure way of bringing more good things to us in abundance. Regardless of how things are looking at this present moment, even if life is challenging and depressing, there is always something for which we can be grateful. By being grateful for even the tiniest things, puts the Universe into motion to bring us more and more to be grateful for.

Make sure that each and every day, you find at least ten things for which you can give gratitude. Some like to write these in a gratitude journal, others like to just take the time to stop and speak gratitude... just make sure you do it from the heart and truly mean it.

STEP 7: Write out your desires in detail and in the present tense.

If you want the Universe to bring you prosperity, then you must first take the time to describe what it is that you want... and in detail!

All successful people write out their desires and goals regardless of whether they are in business for themselves, a sports person, a musician, a corporate business leader, or a spiritual healer, and then they work towards these desires or goals. By writing it all down, each person now has an end result that they are working towards. Without this end result, they are just groping around in the dark.

Well, if we want the Universe to assist with our desires of prosperity, then it only makes sense that we must at least write down exactly what it is that we desire. The Universe can then happily go to work knowing exactly what to bring into being.

5 Ways to Make Money Fast

1. **Have a garage sale:** You'll be amazed at the number of items, small and large, that are just sitting in your garage doing absolutely nothing except gathering dust. I bet that you've even forgotten that they exist. Well, now is decision time! As you go through each item, just ask yourself the same question over and over: does keeping this mean more than freeing myself of the worry and stress that I am currently feeling? Now set a date, paint some signs (councils will even provide them for free) to put up in heavy traffic areas, put an advertisement in the local paper and prepare for the rush ... and the money!
2. **Sell clothes and anything else you may no longer need on *eBay*:** We had no experience with *eBay*, with neither buying or selling, so we enlisted the help of our children to put on *eBay* all the items that failed to sell at our garage sale. I am still amazed at what people buy, and how much they are prepared to pay. It was just fantastic to see the money adding up as every single thing that we listed sold for far more than we ever anticipated. So, if you are not sure how to, just ask someone who does!
3. **Rent out a room or two in your house:** This may not be something that you would normally choose to do as you will have to share your space with others, but it does bring in really good money on a weekly basis, not to mention helping you pay rent or your mortgage. The best places to advertise are at Universities and TAFE Colleges, as many of these students are often looking for board type accommodation.
4. **Find casual work:** Firstly, look around your local area ... and don't be afraid to ask, as sometimes people are not actually advertising but may be thinking about taking on extra casual help. If this is not successful then go to local employment agencies. We need

to point out that this is not a time to 'pick and choose' - this is a time to take whatever you can find!!! Remember to ask yourself the same question as before: does not taking this job mean more to me than freeing myself of the stress and worry that I am currently feeling.

5. **Sell the Second Car:** There are so many households that have two or more cars. If this describes your household, then it is our very strong suggestion that you let one of them go. The sale of a car can give you much needed money (including refund on insurance) and it will cut down on all the expenses of actually keeping a car on the road. It just takes a little more organization to catch public transport, or car pool, and you will find far more money in your pocket to spend on essentials. This may be an uncomfortable step for you to take, but how badly do you want to get out of the mess you are in? Remember that it need only be for a short period of time. If you have only one car, you may consider buying a cheaper car and then using the difference to get yourself back on track.

21 Ways to Eliminate Debt

1. Take out the scissors and cut it/them up! Do it NOW!
2. Write down at least 10 consequences of not eliminating your credit card debt - remember, you decide how much of your hard-earned money is wasted on interest payments.
3. Transfer to a credit card with a lower interest rate - make sure this rate remains for the lifetime of the card.
4. Use Cash ONLY
5. If you don't want to cut it up, place it in a plastic bag, fill the bag with water and then freeze.
6. Leave your credit card at home, hidden somewhere safe, so you are not tempted to use it.
7. Stop impulse buying.
8. Take all of your small change at the end of a day, put it in a jar and then add this to your usual credit card payment at the end of the month.
9. Replace your credit card with a debit card so the money has to be in the bank before you can spend it.
10. Stop purchasing items that you can do without.
11. Always take 24 hours to think through a purchase of anything using your credit card, and 99% of the time, the urge will have passed.

12. Never use a credit card for the purchase of anything you can eat, drink or wear!
13. If you are using your credit card to top-up your monthly income, then it is time to take a long hard look at how much income you have, where your money is going and then adjust your lifestyle to make sure that the income is more than your cost of living.
14. Find a part time job and put all of this money towards paying off the credit card as well as your normal monthly payment.
15. Look at all the ways you can save on unnecessary take-away, coffees, sweets, that extra beer, etc. and put this money aside to add to your normal monthly payment.
16. Cancel subscriptions to magazines and newspapers that you're not getting time to read and add this money to your monthly credit card payment.
17. Next time you treat yourself to a meal out - tip yourself and put that money in the jar to add to the payment.
18. Take the time to create a firm budget which includes a little extra on your credit card payment.
19. Find a hobby that you can turn into earnings.
20. Stay very busy and you will have less time to spend money - money that you can put towards a bigger credit card payment.
21. Constantly think and get excited about the end result - having the debt all paid, and remembering that it brings you a step closer towards having money to invest.

Another 50 Wealth Strategies to Assist You in Growing Your Wealth

1. **Begin with a plan:** Invest time in working out a long term and short-term financial plan. The worst thing you can do is start trying to accumulate wealth without any real idea of what you want and when you want it. As with all areas of life, you need a plan in creating wealth. You can't just go through life hoping that it will somehow fall out of the sky, or a rich family member will die and leave you all his/her money, or hoping you will win Lotto! So, if you don't know how to go about creating a wealth plan, find someone qualified to assist you.
2. **Invest wisely.** Research stocks and know the amount of money you are willing to lose. High return equals high risk. Stay diversified and you should not be disappointed. Be careful and make sure you check things out. Before handing your money over to people to invest, make sure you have done your due diligence by doing your own investigating into the company, etc.
3. **Pay yourself first.** One simple word, save. Before you pay rent, and bills, pay yourself first! Take out your share before it gets shared with others.
4. **Use cash.** Using cash not only gives you bargaining power, but it also brings spending to a more tactile experience. It is much easier to impulse buy with a card, but counting out the cash is a bit harder to do.
5. **Do not depend on a credit card.** Credit cards are not bad in and of themselves, but if you are relying on a credit card to pay your rent or bills, then you have a serious problem. Get on your feet first.
6. **Pay off debt.** Get the monkey off of your back and pay off those outstanding credit card bills or your student loans. The only way to take control of your money is to get out or debt as fast as you can.

7. **Pay cash for big ticket items.** This makes you save and think about whether or not you really need that huge TV. It also gives you bargaining power at the check-out. Try it, it works.
8. **Shop around.** Prices on big ticket items vary from place to place. Know what is the going rate in a given area for a given item.
9. **Give to charities.** Read any book about people who were able to amass a ton of wealth and they will say that they gave to charities on a consistent basis. What you give out always comes back multiplied.
10. **Budget.** Take control of your money, do not let it control you. Budgeting allows you to tell your money where to go and what to do. It is the single most helpful practice to move towards becoming wealthy.
11. **Practice.** Try out a budget for a month or so. If you cannot stick to it, then toss it, regroup and start again. A budget has to work to be beneficial.
12. **Find out what you are spending your money on.** Track all your spending for a month - cash, credit cards and automatic debits included. Find out what is important to you by where you spend your money. This is pretty scary, but should be done, so you can see where it is all going.
13. **Set financial goals.** Whether it is saving \$100 a month or having \$30,000 in savings. Set the goal, write it down, and keep track of your progress. Every cent counts.
14. **Post goals in a place that can be seen.** Make a poster or computer printout of your goal and put it somewhere you can see it every day. This will keep you focused on your financial goal.

15. **Be thrifty.** Every cent counts. Scour the newspaper for sales. If you can get something for less, then do it. Reuses and recycle as well. If you do this at the beginning, once you have plenty of money, you can do as you want. You just need to plan ahead, or you will always be behind.
16. **Swallow your pride.** Pride comes before a fall. Learn that you are not perfect and that you may have to change your standard of living to a lower status to attain a higher status later on.
17. **Bargain shop.** There are tons of stores that offer great deals. Calculate the time and petrol it would take to get to these stores. Some bargains are worth the time and drive, others are not.
18. **Barter.** Do you have something or a talent that allows you to barter your time or services for something else? Tree trimming or cookie baking for a new entertainment centre?
19. **Make a deal.** Just about every store will allow for some haggling. Find the right manager and decide what you are willing to pay. The floor model may have a scratch on the back, but could save you hundreds of dollars. It never hurts to ask.
20. **Be prepared to walk away.** If you cannot come to a win-win bargain with a seller, be prepared to walk away, and then do it. If you are not willing to walk away, your bargaining power is cut by half.
21. **Know your limits.** Know how much you can afford to spend on an item before you attempt to purchase it. If the price is out of reach, then move on.
22. **Give yourself some spending money.** Allow yourself to have the freedom of being able to spend money on silly and frivolous things. A shoe string budget will do nothing but choke you. Allow for some cushion, and some fun!

23. **Think positively.** Most of the time we tend to concentrate on what we do not have or cannot have yet. Focus on your blessings and the things you do have. You will most likely discover that you are already blessed beyond reason!
24. **Be choosy – it's your money.** You are in control of your money. Do not let people guilt trip you into buying a million brownies for a particular club. You choose what to spend it on.
25. **Be patient.** Building wealth takes time. It may be slow going at first, but once building wealth becomes a snowball, you will really start seeing some differences. But be patient in the beginning.
26. **Be an expert.** Learn all you can about money markets, insurance, and products that you want to buy. Consumer reports are a great resource and well worth the subscription rate.
27. **Long haul investing.** The stock market has NEVER lost money over a thirty- year span. Long term investing is safe and has solid returns.
28. **If it sounds too good to be true, it is!** If it doesn't feel right, then don't buy it. Trust your instincts.
29. **Gauge your wealth in more than cash.** Cash is only one part of wealth. What about cars, homes, boats, and properties that you may own ... and your health and happiness?
30. **Be content.** Contentment leads to great gain. Always being hungry for more will only leave you famished in the end. Learn to accept what you have, then more will come.
31. **Set 3, 5, 10, and 20-year goals.** It is important to keep short term goals that are reachable to keep you motivated, but you also need a long-term goal to make sure you end up where you want to be.
32. **Find out what is important to you.** Is it cash in the bank? A nice home? A new car?

Discover what you really think wealthy is for you, and not what the world tells you is wealthy. You decide - not your friends or family - you take responsibility and make your rules.

33. Talk with a financial advisor. Many credit unions and some banks have these personnel on staff, and if you are a member, you can talk with them for free. You share your goals, and they do the numbers.

34. Know how your bank works. Read the small print on your bank statement. What are they charging you for? Can you get ATM fees returned by using a direct deposit? This can save you up to \$50 a month.

35. Budget to live on 70% of your income. The rest of your money should go to savings, investing, and charity.

36. Keep an attitude of gratitude. Be thankful for what you have and the opportunities that you have been given. A rancid attitude of entitlement will close the doors of opportunity very quickly.

37. Find some way to make money doing what you love. Everyone has to work to make money. Sometimes it is doing what we love, but most often we just tolerate it. Find ways to turn your passions into money. Be ever so grateful for the internet as it makes it very easy to earn extra money, with opportunities such as affiliate marketing.

38. Stay focused. The new car that comes out in the spring or that big TV sale can set your goals back months. Keep focused on the prize. If you could take a couple of hours a day to build your own On Line business you would have more choices in your life.

39. Keep the big picture in mind. Even if you blow your budget for a week or a month, keep on track. Do not through away your long-term plan. Even two steps forward and one back means progress.

40. **Keep visual reminders of your goals and dreams.** Create a vision board to keep you motivated for you goals. Images are powerful reminders of what you are working so hard to achieve.
41. **Simplify and remove clutter from your life.** Keep life simple.
42. **Make sure your investments match you.** For some people it is the thrill of the hunt that is important. For others, the goal is security, so low risk investments would then be the way to go.
43. **Make choices daily.** Do not live in the past or simply live for tomorrow. Take control of today and make the choices for today. It's time to move forward to a brighter and better life.
44. **Institute a cool off period for impulsive buys.** You see it, you want it. Write it down, take a picture of it. Then go home. Post in on your fridge and wait ten days. If you still want it at that point, then begin to plan to buy it.
45. **Don't shop hungry.** Shopping while hungry lessens your will and resolve to stick to a budget, and you also end up buying more expensive, and less healthy foods.
46. **Stay educated.** Get a subscription to consumer reports. Spend time online reading reviews of products and services. Ask around at work for advice before a purchase. Knowledge is power. No matter where you are going to invest always do your research first, and don't rely on others. You take control then you don't need to play the blame game.
47. **Stay true to yourself.** Do not get caught up in other peoples' dreams and schemes. You have your plan and what you want for your life. Do not let someone else take control of that. There is a saying, "If you are not planning your life, you are living someone else's plan!" Live your life and live your plan.
48. **Do not look the part, be the part.** Act the part, save, be thrifty, be educated and the

rest will come.

49. **Get excited and build momentum.** The more headway you make, the more momentum builds behind you. The more you can save, the more you can pay off debts. It's a snowball effect. It's really hard to stop a train at full momentum. Go and go well.

50. **Celebrate every success!**