

Cash Rich Success by Your Command

Week 3 – Ratio of the Golden Mean

These exercises are for your personal growth and development only. You do not submit them to us for review, but use them to take yourself ever deeper into what is blocking your success and command for what you want instead.

Exercise 1: Beliefs about Money and the Rich

In this exercise find a friend or partner who can ask you these questions. You can also do the same for them as well.

By focusing on certain patterns in your early childhood you can identify unconscious negative money beliefs.

First partner: Report what mom, dad, friends, relationships, etc. taught you about money and the rich.

Second partner: listen and write down as many concepts as possible. Shorten the story your partner is telling you to a concept such as: Money is bad, there isn't enough money, it is hard to get or have money.

Continue on to the next subject, answering each one until you go through the complete list. When you are done, share and then reverse roles.

What Dad told me about money through his words and actions?

What Mom told me about money through her words and actions?

What Relatives told me about money through their words and actions?

What Friends told me about money through their words and actions?

What Religion made me think about money?

What I decided about money and rich people?

What Relationships or marriage taught me about money and the rich?

Anything else I think about money and rich people?

Exercise 2: Clearing Beliefs about Money and the Rich

The next step is to take the beliefs that you discovered and form commands for what you want instead.

Layout the six steps on the ground and have your partner read the text for each step as you go through the process.

Write out the commands and when you step on #4 Command – have your partner read the commands while your eyes are up in theta.

Then change roles and read for your friend.

For Example:

If I am rich I will be mean or (rich people are mean).

Change with The One Command to:

I don't know how I am rich and loving. I only know it is so now and I am fulfilled!

Or

Having money means no fun and all work.

Change with The One Command to:

I don't know how I am playful and rich and I have fun. I only know that I it is so now and I am fulfilled.

Go through changing the most important beliefs and then change roles.

You'll be surprised at how powerful this exercise is in creating cash rich change for yourself!

When you tell the truth about your money you are liberated. You can know where you are – without guilt or shame or negative judgment against yourself and or your partner – you simply know where you are and that means you can then change it.

You can command three times more cash according to the Ratio of the Golden Mean.

I suggest that you QUICKLY go through your income & bills and assets & liabilities. Then command for the new ratio.

I included a fun “Karmic” money debt section too. Sometime it shows you that you actually owe to others as much as you have lost to others.

Here are examples of what you can list.

You may have less then what we list or you may have more.

GO FOR IT!

Monthly Income: For Example:

Job	_____
Side job	_____
If you own your Business	_____
(Monthly income from the business)	_____
Multi-marketing	_____
Investments	_____
CD's IRA, Mutual's	_____
Other	_____
Total Income	_____
Subtract 3x Bills	_____
Positive or (Negative) Amount	_____

For Example:

Income	\$4,000.00
Bills – (assume \$2,000.00) x 3 =	<u>\$6,000.00</u>
Amount (negative)	(\$2,000.00)

Ratio of the Golden Mean: Income is 3 times your monthly bills.

If your income is already 3 times greater than your monthly bills, then you are living in the comfort zone of COMMANDING YOUR WEALTH.

If it is less, than the negative amount is how much more you should earn (or reduce your bills) to begin to live the life of Cash Rich Success!

Ultimately We Want To Live Debt Free!

Cash Rich Success by Your Command© by Asara Lovejoy

Monthly Personal Bills; for Example:

Rent / Mortgage 1st & 2nd	_____
Personal loans that you repay monthly	_____
Property Taxes (calculate per month)	_____
Home Insurance (calculate per month)	_____
Phone/DSL	_____
TV/Cable	_____
Cell phone	_____
Gas/Electric/Garbage	_____
Yard Services	_____
Cleaning Services	_____
Credit Cards	_____
Personal Care	_____
Health Insurance (per month)	_____
Hair	_____
Massage	_____
Gym	_____
Auto Expense	
(Duplicate for each car, RV/Boat, Motorcycle, etc.)	
Payment	_____
Car Insurance (per month)	_____
Maintenance	_____
Clothes	_____
Food (estimate expenditure per month)	_____
Books/Magazines	_____
Travel	_____
Family gifts	_____
Donations	_____
Other	_____
 Add Total Bills	 _____
 Ratio of the Golden Mean	
3X BILLS = INCOME TO HAVE	_____

ASSETS

EXAMPLE:

Cash on Hand	_____
Checking Account(s)	_____
Savings account(s)	_____
Home Value	_____
Auto Value	_____
Boat Value	_____
RV Value	_____
Furniture Value	_____
Jewelry Value	_____
Value of your own Business (positive)	_____
Investments Amount	_____
CD's IRA, Mutual's	_____
Company retirement	_____
Other	_____
Total Assets	_____

Subtract 3x Debts & Liabilities _____

Positive or <Negative> Amount = _____

For Example:

Assets		\$1,000,000.00
Debts & Liabilities	500,000.00 x 3 =	<u>1,500,000.00</u>
Amount <negative>		<\$500,000.00>

\$500,000.00 more assets are required
or reduce debts & liabilities to 133,000.00

Do you have 3 times the assets more than your debt & liabilities?

If not, the negative amount is what you need to increase in great measure as assets, or reduce your debts & liabilities to live as a Money Master.

If your assets are already 3 times or more than your liabilities then you are financially living as a Cash Rich Master! Ultimately We Want To Live Debt Free!

DEBTS & LIABILITIES

WHO I OWE, FOR EXAMPLE: (Make your own list).

This is the total amount owed.

Credit cards _____

Student loans _____

Personal loans _____

First, second Mortgages _____

Auto _____

Boat _____

RV _____

Furniture _____

Jewelry _____

Value of your own business (if a loss) _____

Other major purchase /debt _____

TOTAL DEBTS & LIABILITIES _____

Ratio of Golden Mean for ASSETS is
3 X debt & liabilities = _____

What Is The Ratio Of Your Money Karma?

Debts I Have Never Paid:

To Friends, Relatives, Strangers, Parents, Children, School teachers, etc.

Money I Have Stolen:

Candy bars, money out of mom's purse, anything else

Who Owes Me And Hasn't Paid:

From Friends, Relatives, Strangers, Parents, Children, School teachers, etc.

Money I Have Received For Free As Gifts:

Lottery, friends, relatives, relationships

***According to the Golden Mean my income should be three times my expenses
and my assets should be three times my liabilities.***

Affirmation of the

Golden Mean

**I don't know how my income is _____
I only know that it is so
And I am fulfilled!**

**I don't know how my assets are _____
I only know that it is so
And I am fulfilled.**