



Cash Rich Handbook

Week 3

by Asara Lovejoy

Money Beliefs

Money management is the number one issue that causes fights and often leads to divorce in marriages and partnerships.

Why is that so? Because of unconsciously – and consciously held ideas that see scarcity of money and loss of money as the prevailing beliefs.

Negative Money Beliefs

Some of the most commonly held beliefs are:

- It is hard to earn a living.
- I don't get any breaks.
- The world is against me.
- I lack education therefore I can't get a decent job.
- I am not worthy to be rich.
- It's egotistical to talk about being rich.
- I am not deserving.
- Money is a sin.
- It is more noble to be poor, then to be rich.
- The rich are mean.
- I work hard and get nowhere.
- My family will be jealous.
- Money is too much of a responsibility.
- Rich people lack feeling.
- Rich people are stingy and greedy.
- Hoarding -I have to keep what is mine.
- It is hard to get money.
- Others want to take mine from me.

Fearful Money Beliefs

There are some overwhelming general ideas about your money and keeping information about your money a secret that runs through all our money beliefs such as:

- Others will take it if they know how much you have.
- Others will reject you because you are rich or want to be your friend because of your money not who you are.

- The rich are superior over everyone else and if you are poor you are inferior.
- Often people are afraid to be rich because will they would be put into a separate category.

Fearful Partnership Money Beliefs

#1 Fear – You'll take what is mine.

#2 Fear - I pay more – you won't contribute your fair share.

#3 Fear - I have to control our money or it won't be safe.

#4 Fear - I have to keep what I have secret from you – or I have to spend in secret.

#5 Fear - I'll let you do it – that way we won't fight – It is better if you handle the finances.

Telling the Truth About Your Money

What if it were just as true that others will like you when you are rich – for who you are?

That you can be open and speak easily about your money. That you feel good about yourself when you are rich.

Telling the Truth

Face your habits and fears about money and Command for what you want instead.

Be neutral about your finances – sharing or not sharing about your money – be at choice.

Be empowered to work towards common financial goals in partnerships and relationships.

You have to know what you have and what you owe, to tell the truth.

Ratio of the Golden Mean: Three to One

In Sacred Geometry the ratio of the Golden Mean of three to one is seen as a pyramid with a large base foundation, going up to the top of the pyramid in decreasing size. This ratio is of such a solid structure that it creates intense integrity in everything that is done from this ratio.

You are being asked to use this model as a new Inner Model for financial security and a rich Commanding Wealth[®] life. According to the Golden Mean, your income should be three times your expenses, and your assets should be three times your liabilities or more.

Your subconscious and creative Source Mind will begin to bring you experiences that create this ratio in your life once you fully understand how you need to adjust the out of balance, and upside down pyramid created by less income than expenses. This is a process, and to begin the process **you must tell the truth about how you unconsciously deal with money now**. It is the place to begin.

The following exercise is for your personal finances – not your business finances. This is for your personal profit and loss. If you are a business owner then include only the income from your business that you take as your draw as your personal money, or if you put your personal money into your business to keep it going, then that is your personal debt.

Tell the Truth about Your Bills - Tell the truth – The more clarity that you have the greater ability your subconscious and Source mind will have to provide and assist you to have it be different.

What are Your Income and Your Debts

Personal Income (See Exercise sheets).

- List all of your joint (if in partnership) or single income. If you are a business owner only list what you take home or pay yourself.

Personal Debt

- (If you put money back into your business then that will be a debt).
- List the payments you make (not the total amount due – that goes into liabilities).

Monthly Income

Job _____

Side job _____

If you own your own 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 it is less, then the negative amount is how much more you should earn (or reduce your bills) to begin to live the life of a Commanding Wealth[®] Master!

If your income is already 3 times greater than your monthly bills, then you are living in the comfort zone of Cash Rich Success by Your Command[®].

Ultimately We Want To Live Debt Free!

Monthly Bills

Exercise: Monthly Personal Bills

Rent / Mortgage 1 & 2	_____
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	_____

What are your assets and liabilities?

- Assets (See next pages)
- List all of the value of what you own including money in the bank and investments.
- Liabilities
- List all of what you owe, mortgage, car loan, etc.
- The total amount due on credit cards.

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 and 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 Success by Your Command® Master!

Ultimately We Want To Live Debt Free!

Debts

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 =

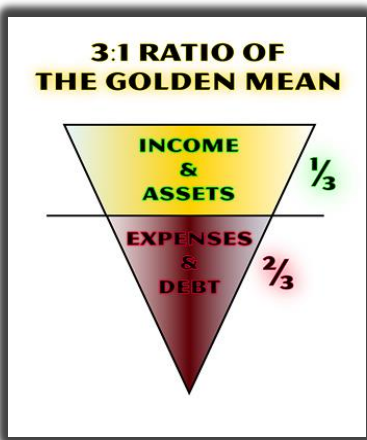
The Ratio of the Golden Mean

The greatest secret to your cash rich success is about to be revealed.

Most people, most of the time say I only need (xyz) amount to make it this month. And generally they make that or a little more if they are living above the line.

But often your personal economy is simply teeter-tottering.

This means that you are always struggling to hold up an unbalanced personal economy.



To be really rich then there is a 3:1 ratio of The Golden Mean that we ask you to implement.



Strong Secure Cash Rich

When you elevate your thoughts as to what you want to create in your cash in the 3 to 1 ration something clicks in you and your subconscious mind.

When you command it then it is so.

Finish your financial exercise by Commanding a 3:1 ratio of your income over your debts and assets over your liabilities.

Benefits of Living Rich

Remember the three reasons Wallace D. Wattles says you want to be rich:

- Because you have to have the resources to express all of who you are.
- The universe is abundantly rich with an open potential that is yours.
- It is your birthright.