



# **Smart Money Diva Training Series and Inner Circle Training Program Training Call 1**

March 27, 2012

Call Transcripts

Healing Your Family's Legacy

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Welcome to the call everyone! This is Maureen Campaiola and our call today is the first call for our Money Breakthrough Inner Circle Training Members and the first call in our Smart Money Diva Training Series.

This is going to be a really great call today with lots of content so get ready to take lots of notes. We have some handouts that will be sent to you via email by tomorrow, you may have gotten them already but if not you will get them tomorrow for sure. Inner Circle Members can find today's handouts in the Forum under Document Archive.

I ask and appreciate that you do not share this material with anyone. It's intended for you, the program participant and not for others who may need this help but haven't signed up for the program.

Our training today is **Moving Beyond Your Money Inheritance So You Can End the Cycle and Create A New Legacy.**

Before we move into the content, and there's a lot of content to cover today I want to take care of some quick announcements first. Our call schedule got a little messed up due to my site being compromised at the beginning of March. So I've had to make some adjustments to the schedule.

Our next training call is Thursday, April 5<sup>th</sup> at 7PM. Reboot Your Brain for A New Money Mindset

Our first Open Q & A call will be Tuesday, April 17<sup>th</sup> at 7PM. This call will be the first call dedicated to answering any questions on either the material we have covered to date or any other pressing money question you might have. The Q & A call is only available to Inner Circle Members. Tonight I will be opening up the phone lines to take your questions about this particular material. In the future we will have a separate call devoted to answering your questions and only to Inner Circle Members. That's a call devoted just for you folks!

Another benefit for the Inner Circle Members is the video training clips I will be sending you during the month. It will cover some additional, deeper information for you to consider as you contemplate what you've learned.

One last benefit for Inner Circle Members is a special private coaching rate that I've created just for you. If at any time you feel you would like to speak with me privately for a money breakthrough session just email my

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assistant Lisa she will set up a time to speak with you at the rate I've created just for members. You can email her at [Lisa@BreakThroughYourMoneyBS.com](mailto:Lisa@BreakThroughYourMoneyBS.com).

You've heard me say before that money isn't a set in and forget it relationship. What you will be learning here tonight is just the beginning of your money training. I want you to think about it like the layers of an onion. As you peel away each layer you go deeper and deeper with your evolution; you move closer and closer toward the core of the issue. That's what happened for me and it will happen for you too if you continue to do the work and consciously think about your money differently. The video clips and training will help you do just that - do deeper.

I also want you all to consider starting a Money Journal. During each class I am going to give you questions to answer in your journal. These questions are ones that need to be thought about carefully and thoroughly. Take your time, don't rush. No one will see your answers but you. You can share with me privately any thoughts or insights that are revealed; but you and only you will see them you will never be asked to share them with others.

Finally, you will be sent the downloadable transcript of this call along with the MP3 file for your records. This way you can refer to them whenever you feel you need a refresher or just want to look something up.

Ok, let's get started with our content!

Most people believe that the root of their money problems is that they just don't have enough money and that if they had more their financial problems would disappear. Now, not having enough is certainly a problem it's just not THE core root problem.

What is the root problem for most people is their unhealthy relationship with money.

For most of us we want money to show up when we want it and need it, to take care of us, grant us our desires and get us out of trouble too. I understand those feelings. I had those feeling once myself.

I thought my money troubles were related to the fact that I just didn't have enough money. I constantly felt deprived as a child because we didn't have a lot of money and things I desired I could never get. I felt deprived and

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empty. When I started working and landed great paying jobs I spent my money rather recklessly. I racked up major credit card debt, spent like crazy and guess what? I felt empty and deprived. So with or without money I still felt empty and deprived. This said more about my relationship with money than about how much I had.

So, what I know is that we all have a relationship with money. Good or bad or somewhere in between we have a relationship with money. And because we have one it means our parents and those people who influenced us as children had one too.

Our parent's financial circumstances and attitudes about money lay the groundwork for our first experiences with money. These messages about money were sent to us long before we ever landed our first job or opened up our first checking account. Our psyches were bombarded with arguments, facial expressions, body language and the like.

These attitudes, behaviors and beliefs were passed down to us from our parents and more than likely will be passed down to your children unless you are willing to change your attitudes, behaviors and beliefs to ones that serve you better.

To have a powerful and healthy relationship with money we must be willing to look at these old beliefs, patterns, attitudes and such and be willing to let go of them if they don't serve us well.

So I have some questions I want to ask you. Think about each question. You don't have to write them down as I you will get a handout with all the questions on them and space for you to write out your answers. The first questions:

1. What is the money story you grew up with?
  - a. We all have a story. This story comes to us from our parents or other influential care givers. What's yours?
  - b. The story I grew up with was there was never enough money. You couldn't have what you wanted despite working very hard. My father worked like a dog but we never had enough money. He didn't charge enough in his business so he was an under earner. My parents would fight about this a lot. The story I

grew up with them was “There’s never enough despite how hard you have to work.”

- c. I want you to think about your story – what is it?

The next question I want you to think about is:

2. How have you experienced that in your life?
  - a. Your story manifests itself as your experiences.
  - b. For me, I took low paying jobs early on in my work life. Worked really hard as a nurse’s assistant for very little money and never felt like I had enough. When I became self employed I made all the mistakes that so many women entrepreneurs make; under charging for my services. In the early days of my business I would give my clients three hour long coaching sessions for \$400 per month. My rates are drastically different than that now and I continue to raise my rates each year.
  - c. What about you? How has your money story shown up in your life?

The next questions I want you to think about is:

3. What’s really the message that you got from your family’s money story?
  - a. Behind the story is an underlying message.
  - b. For me the message was, “You’ll never get ahead, no matter how hard you try.”
  - c. This message primarily came from my father but my mother certainly influenced this underlying message by the way in which she would argue with my father about their financial situation.
  - d. What about you? What’s your underlying message and where did it come from? You dad, mom, grandmother or grandfather or someone other influential person?

Before we get to the next question I want to speak briefly to you about the concept of positive intentions.

Each of us, when we act, has a positive intention for ourselves. Even people who do horrible criminal acts have a positive intention for themselves. That positive intention may make no sense to us. It may be completely distorted, strange and destructive, but honestly, they have a positive intention for themselves, even if the behavior may be perverted.

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I'm speaking in a very extreme way, but I want you to really understand this philosophy. It's hugely important as we move towards the concept and importance of forgiveness. It's so easy to say, "I would never do that." How can you ever forgive or release yourself from the burden if you continue to be in a conversation with yourself saying things like, "I would never do that," or "How could they do that to me?" That's hanging on to old wounds.

I'm going to talk about forgiveness in a little bit. Even though it's hard to understand sometimes, everybody acts from a place of having a positive intention for themselves. It's not necessarily for the other people around them, but it's for themselves." (Pause)

So, the next question I want you to think about then is:

4. What do you think your father's or mother's or other family member's positive intention was for themselves?
  - a. Certainly, my father wanted us to be successful and have a good life. He thought that was what he was teaching us. That was his positive intention.

Now, some of you may be struggling right now with this. You may be having a hard time coming up with a positive intention. If you are struggling you can "pretend" for a minute by asking yourself, "If I were just to make it up and pretend I knew what their positive intention was, what do I think it would be?"

If you are still struggling ask yourself, ""What do I wish their positive intention was?"

As you contemplate the answers to these questions you're probably starting to have some compassion and understanding into how your parents or other influential people struggled with their own money story. You may not like or agree with it, but at least you have a different perspective revealed that you didn't have before. A deeper understanding.

Some of you may have had some pretty tough situations growing up. So I want to preface this next question by recognizing that some of our money stories are particularly difficult and painful. I understand this and despite these painful stories in the midst of them there is something we can love and be grateful for.

So, the next question I want you to think about is:

5. What is there to love or be grateful for?
  - a. My father had a really good work ethic. He imparted that on us and I am really grateful that he did teach me the importance of a strong work ethic.
  - b. What about you? What are you grateful for?

Finally, the last question I want you to think about is:

6. What is there to forgive?
  - a. I can forgive my father for instilling this notion that I'm not worth enough to be paid more. He really did teach me how to be an under earner and I have forgiven him for teaching me that.
  - b. Can you forgive your parents or others for whatever they taught you that hasn't served you very well?

I'd like to open up the phone lines and take some questions right now.

I want to take a couple of questions here. Let's take a comment or question. We're going to make this pretty brief before we move on. I'm going to ask you to focus your question on the material we are covering today. Then we'll go on to discussing more about forgiveness.

Janet: I have a question. So certainly I have gone through this a million times with you. I can still remember sitting in that room in Methuen talking about this. But you talk about forgiveness. How do you forgive...like, explain what forgiveness means. I didn't know it was something I had to forgive for. I know it's something I have to understand but what am I forgiving someone for?

Maureen: Great question. In this particular exercise, what you're forgiving here is you're forgiving what the person taught you. Like I shared before my father instilled this notion that I am not worthy enough to be paid more. That's what I am forgiving him for. This crazy notion around money. Because it was – it was crazy. This crazy notion that you had to work like a dog to paid and even then you wouldn't be paid your worth. Because that's what I learned from him. So, I'm forgiving and releasing that burden by forgiving him for teaching me that.

Janet: Are you going to teach us how to forgive?

Maureen: Yes, yes I am. I am going to teach you how to do just that. Yes I am.

Cheri: Hey, Maureen. It's Cheri.

Cheri: So, I am contemplating and I've been doing a lot of work around this and you have actually been instrumental in helping me. There's more than one person for me. When I look back and realize the messages that I got and how strongly there is more than just my parents and grandparents. I had a lot of role models that showed me. So do you go through this exercise for each and every one of them?

Maureen: You absolutely can. And what I am going to what were going to do next is a forgiveness exercise. We're going to go a little bit deeper with this forgiveness piece so you can do this for all the people you feel you need to do it for.

So, typically for me we talked about my father, but certainly my mother I've had to forgive for certain notions and certain beliefs and what not that she taught me around money as well. So, typically people have more than one person they need to forgive that their working on with this forgiveness piece. It's not unusual and I know your circumstances and we talked about this before in the past. So, yes there is usually more than one and yes, you can do this piece and the forgiveness exercise that were going to do now with all of them.

Cheri: Thanks



Maureen: You're welcome. Anybody else? I'm going to mute the call again and we'll continue on.

Ok, great questions everyone. Thank you!

Let's move into forgiveness.

It may seem odd to you that we are discussing the subject of forgiveness as it relates to money and your family legacy. I once read that "forgiveness releases the energy that's bound to judgment and assessment of people for what they did in the past.

Through the process of forgiveness, you take apart what you think you know about another person. You lighten up so to speak.

Forgiveness occurs when you lay aside all the conclusions you have reached about a person and the motivations for their actions. Most of us wrongly believe that we know with certainty all we need to know about others. This is especially true when we are angry or really pissed off with them. So we almost automatically attribute negative intentions to the behaviors of others, particularly when we don't like or approve of what they've done.

I really believe that forgiveness is a gift that you give to yourself. You're not approving, condoning or substantiating what people did. You are releasing the burden that you are carrying.

We all have something. Even I have something. I have a situation with somebody in my family. I'm still caring. I have not forgiven them yet. It wasn't a single action. It was multiple actions. I have not totally forgiven them. It weighs heavy on me and burdens me. It shows up in many ways in my life. We all have this. This is just part of being human.

Understand that the opposite of forgiveness is feelings of hurt, anger, upset, shame, rage, or whatever it is that we're carrying. We are carrying it, not the other person.

Forgiveness is this incredible debt of release that you can give yourself. It releases you from the burden and chains of the past. It impacts your future.

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It doesn't mean that you have to resume a relationship with somebody. It doesn't mean you have to allow them into your life or agree with them.

It doesn't have anything to do with the other person, quite truthfully. Although when you go through forgiveness about somebody, often if they're still alive your relationship can change for the positive. Maybe not dramatically, but it's the 1% rule.

It doesn't mean you have to allow them into your life. This is not about being a doormat or opening yourself up to a potentially-abusive situation or anything like that.

I remember a beautiful story someone told me a few years ago about a young girl who at the age of 15 somebody came into a school and was shooting. She was paralyzed in a wheelchair. At this point she was 18 or 19. She was not very old and not many years had passed since this incident had happened.

People asked, "How have you survived this?" Just to paraphrase, she said, "I had to forgive him because otherwise I would be permanently crippled beyond this chair."

This is from a person who wasn't even 20 years old. What a gift of wisdom this young woman had and what a blessing she gave to herself. I'm sorry I didn't cut it out. I wish I would have to know what she said exactly and to follow her story and see what happened for her. I read this about 15 years ago. If she can forgive that person, I think we all can do a little forgiving, right?

Forgiveness is not forgetting. It may not immediately completely erase all the pain or hurt, but it will ease the situation dramatically. You can forgive and still grieve or feel some pain, but the release of forgiveness is so sweet and substantial. It's not to be missed.

When you think about it, the act of not forgiving is holding on to negative emotions. What I believe is that we hold on to those emotions because in some way we want to be acknowledged and understood.

We want someone else to alleviate our suffering. We want someone else to suffer. It's something along those lines. We feel pain. We want to punish them. We want someone else to be in this with us because otherwise it feels very lonely.

Without forgiveness we will continue to recreate these experiences over and over again. It shows up in our money life. We recreate all kinds of experiences through our relationship with money. It's like having a wound. We keep activating that wound over and over and over again.

Forgiveness comes from the heart. It does not come from the mouth. It brings peace and harmony. It creates expansion. Above all, it creates freedom for you.

It's really freeing to know you can forgive others. We all want to be "right" with others. It's much easier road to travel. Less drama. To forgive is to release the regrets of what is in the past. It is to know what it is to be who you are, no longing using past hurts or misfortunes as an excuse.

Here's an exercise I want to share with you. You will also get this handout in your packet via email or if you are an Inner Circle Member you can find this handout in the forum under Document Archive.

It's the Forgiveness Letter. Let's run through the letter together. There's an example and a form you can fill out.

So writing a letter of forgiveness will help you release negative emotions you may have been carrying for years. Forgiveness is a gift you give yourself. It doesn't mean you approve or agree with what happened in the past.

Once you've written your forgiveness letter you can shred it or burn it, helping you to let go and move on with your life.

You'll find it helpful to use the information from the Transforming Your Inheritance exercise to write your forgiveness letter.

So for example, the first part of the letter states: I forgive blank for blank. I told you previously that I forgave my father for teaching me how to be an under earner. See how we are using the information from the previous exercise to help fill in the blanks here? So I using the information that I learned and putting into my forgiveness letter.

So, you're going to forgive the person for what they did.

Then you'll go to the next line and fill in: I understand that they believed blank. Then you'll list out what you think they believed at the time of what happened. So you'll list out their beliefs.

The next line is: I understand they had a positive intention for themselves of blank. And so you'll list out here what that positive intention for themselves, not for you but for themselves.

The next point is: I understand that NOW is the time for me to stand in my power. Because it is. Now is the time for you to stand in your power. Releasing and forgiving is the act of standing in your power with money and that's a place you always want to be when you're talking about money.

The next line says: I understand that the part of me that felt blank – you'll put in feelings like angry, betrayed, hurt, resentful, or deprived or whatever, whatever it is you'll fill in the blanks there - wanted to be blank – what did you want? Maybe you wanted to be listened to or respected or loved and I am choosing to give that to myself now. So, you're choosing to give yourself those things now, the love, respect and so forth.

The next part states: I love myself enough to let go of those old feelings so that I can give myself all of the blank – love, compassion, caring, attention – that you need.

By forgiving you I am regaining my power and I am free to be blank – loving, generous, prosperous. Whatever you want to put in there.

We end with I forgive you.

This emotional debt between us has now been settled.

I forgive myself and I joyous that I am now free.

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Then sign your name.

And you can do this for each person that you have had that you feel like you need to forgive that has been part of your past money story, part of your money legacy, part of your old money legacy. Because the first part of this course tonight is helping you see what part of your old money legacy was. But you're going to create a new one by the end of the call. This is just the first step to getting rid of that.

If you feel you would like to share this letter with me you can send it to me directly at [Maureen@BreakThroughYourMoneyBS.com](mailto:Maureen@BreakThroughYourMoneyBS.com).

When I coach someone privately I do a much longer even more in-depth Forgiveness Exercise. If you feel like this is an area where you are really stuck and would like some personal and private coaching on this you can schedule some time with me at that special rate by setting up a time with my assistant Lisa. Just email her at [Lisa@BreakThroughYourMoneyBS.com](mailto:Lisa@BreakThroughYourMoneyBS.com)

The next training piece to today's call has to do with creating your new legacy and it begins with the concept of permission.

I have a two part form for you to help with this exercise that you can find in the forum if you are an Inner Circle Member or will be sent via email to you.

Ok, we have a volunteer on the call to help me demonstrate this for you all. Thank you Cheri for being on the call and helping me demonstrate this for everyone.

This exercise that we are demonstrating will be with Cheri and then if you have questions at the end we'll open up the call for them.

I want you to think about how much money you made last year, whatever that is, as close to accuracy as you can remember.

Cheri: Can I ask you are you asking you just my business money, money with my spouse or what?

Maureen: Just money that came to you only.

Now I want you to think about doubling that. If doubling causes you to think, "That's not that big of a deal," then I want you to double it again. I want you to have a reaction and a little bit of the holy crap factor. I want you to think, "Oh my gosh!" If you need to double it again, please do so.

Hold that number. Hold that number in your mind's eye for just a moment.

Cheri, who is someone in your life, they could be alive or passed away, whose feelings you are concerned about? If you were to make that doubled number, who is someone whose feelings you would be concerned about?

Cheri: Um, there's a couple.

Maureen: Pick the first person who comes to mind. The first is usually the best. You may have to do this exercise more than once. But for now?

Cheri: My father

What is the underlying need behind that concern?

Love     Security     Recognition     Value     Status

Cheri: Recognition

What is the belief or statement that is driving that need?

Cheri: Um, my father no matter what I did as an adult, no matter what I accomplished or achieved was always, "I could have done that." It would have been nice if just once – for him to just, I've done enough work but it keeps showing up for me, but it would have been nice, but he couldn't. It wouldn't have been nice to be recognized - me for just once not all about him.

Who did you make this agreement with?

Cheri: My father, a long time ago that it would always be about him.

Can you forgive yourself for that agreement?

Cheri: I'd like to think I can. I'd like to let it go?

Maureen: Is that a yes or I don't know?

Cheri: Yes, yes.

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Will you forgive yourself for that agreement?

Cheri: Yes, I will because I made this agreement as a very young child when I didn't know any better.

Yes, sure. It's time to create a new money power statement. What is your new money power statement?

Cheri: I can earn and make and bring in as much money as I want to without feeling any sense of guilt for doing that.

So, as a women who can earn and make as much money as you want without any sense of guilt for doing that what is the action you'll take?

Cheri: Um, ha ha – you're really holding me to the fire!

Maureen: Yes I am

Cheri: That action that I will take is that I will absolutely commit to myself to focus my attention and energies on activities that will absolutely make a difference in me bringing in more money

By when?

Cheri: Realistically, Monday.

Great, Cheri!

Do you see how this exercise opens up the door to give you permission to make more money?

Does anyone have any questions at this point?

Janet: Can I ask a question? Thank you Cheri for being so brave for all of us. Maureen, why doesn't it take so much courage for us to do this?

Maureen: Really great question. I think that what this reveals – and hopefully I am going to answer your question but if I don't ask it again. What I think is that what these exercises reveal is that no matter what – what we look like on the outside as individuals, we all struggle – I mean I love when someone says to me, "I don't have a problem with money." And I think to myself, "the heck you don't."

We all, we've been trained in our society just where we are growing up when we grew up and the environments that most of us grew up in products of the 70's and 80's and some of us the 60's – we're bound to have a problem with money because none of us were taught how to handle money correctly.

I've met one person in all the people that I have talked to about money all the hundreds of thousands of women I have listened to – one that had a healthy relationship with money. One! And I dug, I dug around for a long time to see if I could hear or sense anything off about her relationship with money. And I can pretty much hear it right away when I speak with someone.

And so it takes a lot of courage because none of us want to think that we have this problem but that courageous act of being willing to look at your money situation and to peel it away – you know as I talked about the onion at the beginning of this call – this is what this process is all about. It's like you just keep going a layer and a layer at a time, over and over, you just keep digging deeper and deeper and every time you do that you get a new revelation. You begin to heal yourself deeper and deeper the healing goes deeper and deeper each time.

I've been doing this work on myself or 10 plus years and I still have revelations and healings around money. I'm not cured. I don't know if anyone of us is every "cured". It's an active process creating a healthy relationship with money. It's not something you do like coming to this call tonight and poof you're healed. I wish it was that great and that I was that powerful that I could wave a magic wand and poof you'd all be cured of your money woes. But that's not the way it works.

It's that process of uncovering and going deeper and understanding and saying, "wow, I just had another ah-ha moment." And that's the real learning and that's courage. That's courage to know that you have to go that deep and that you're willing and that's what it's all about.

Any growth requires a level of discomfort. And Cheri demonstrated, you could hear Cheri's discomfort at some level as she was talking about and going through this forgiveness exercise. Everybody goes through that. In that is where you grow. In that place. I don't know if I answered it but I hope I did.

Cheri: Some of the fear you don't know, I mean you have to the courage to be ok with whatever you discover. And some of that, that takes a lot of courage to go into the unknown. And in many cases when we do this work we are going into the unknown.

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Maureen: Yes, it's not necessarily - I had a couple of ah-ha moments myself when I was putting this material together for this call. I went a little bit deeper in my own relationship with money and my father. I was like, "oh, wait a minute." And I started thinking about other things he had taught me over the years.

So, yes, sometimes it's not what's right in front of your face.

You may do one of these exercises and call me up and we may talk about something and you may know at some level some of the stuff that's there. But as you continue to think about this stuff - this is why it's really great you get the recording and the transcriptions because you can pull out these exercises again and again any time you want to take it to the next level. And uncover that stuff that's not necessarily right there on the surface but is much deeper.

Ok, next we are all going to establish some action steps everyone can take and must start taking if they want to start creating a new legacy for themselves.

The second part of the worksheet is The Permission To Make More Action Steps. After you fill out this form I highly suggest you post it in your office where you can look at it and keep it in the forefront of your mind so you are always consciously working towards your goals.

The first step is creating a NO BS Money Income Goal. This is a one year goal you will create.

Next establish a 6 month NO BS Money Income Goal.

Next create a one year and 6 month NO BS Savings Goal.

Creating these two tiers of goals will help you see the short term and longer term plan for creating more wealth and a new legacy for yourself.

I realize that the word "savings" has become a dirty word in a lot of cultures. Nobody does it. I do it. I'm here to tell you it's a great habit and action. We're going to talk more about this in a future class but for now I have some simple and quick actions you need to take as it relates to savings.

The next action is you need a savings account.

You have to have a savings account to put the money into. Most people don't do this. They say, "I don't have any money to save, so I'm going to

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wait. I don't need to open a savings account because I don't have anything to put into it."

Let me tell you something. You will never have anything to put into it if you don't open the account. Money loves to know what it's intended for.

My philosophy has not always been to have a savings account, but it is now. Open up an account and you'll have a place to put the money. This is how I save a lot of money. I've haven't always been a saver, but I am now. When I found myself unemployed I didn't have a savings account and it's part of the reason I was in so much financial trouble. I vow never to let that happen again and that's why I have a savings account and deposit regularly, it's actually scheduled. It automatically is taken from my checking account and moved to my ING account. I don't have to do a thing about it except to watch the balance grow.

Unfortunately, our banks in the US are just terrible. A lot of them charge fees on a savings account if there's less than a certain balance. I think that is just insane. It sends totally the wrong message.

Go to a credit union or community bank. There's no reason not open up a savings account. You need one. Go to a different banking institution. Do whatever you need to do.

I actually love ING. The site is [www.ING.com](http://www.ING.com). They're very easy to use. They're based in the US. They have great support. That's who I use for my savings account. That's a great place. I don't believe they charge you fees if you don't have much money in an account. When you call, their message says, "How can we help you save today?" They are so oriented to my way of thinking. That's why I love them so much!

The amount of money you put into the account right now, or even for your 60-day and one-year NO BS money savings goal doesn't really matter. It can be low. It might \$5 or \$10 in the next 60 days. Your overall savings goal might be \$200 or \$500 for the year. That's fine. Right now the amount doesn't matter. It's the action that counts. As you use these methods you will see the amount you save start to increase over time. You will get there!

What I really want you to strive towards if you currently have nothing in savings is to work on saving \$2000. Most emergency's can be handled with that amount of cash. I want you to be able to have enough emergency cash on hand so that you don't ever have to use credit to fix your car, buy a washing machine, pay for ticket or any other emergency situation that might come up.

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That's the goal.

I really believe when there's a will there's a way. If you are serious about changing your legacy saving even \$5 a month is a start and a good habit and wonderful effort.

Ok, the final piece to this section is to track your income daily. Making the commit to track your income is going to shift the energy for you. It's really incredible when people start tracking their income how much their income increases. I've seen it time and time again.

Tracking is really simple. You can do it with paper and pen but I have a handy tracking form you can fill out.

Each day put in the number next to the corresponding day for the total money received for that day. Include everything and money from all sources. If you're married or live with a domestic partner include their income or money as well. Include money that comes in from rebates, birthday's, wages, business income. It all counts.

Our final exercise today is to create your new family legacy.

Even if you're a family of one it doesn't matter. I'm going to help you with this in the document that I give you. You're going to create a series of seven statements that are your legacy that you now live by.

The way the exercise works is this. On the form entitled Create Your New Family Money Legacy there are 25 different statements and a place where you can pencil in some additional ones of your own. If you have ones you want us to add to the form, we'll be happy to do that for you.

You're going to check off or circle five that you really resonate with. Then you're going to check off or circle two that you resonate with the least.

Of those seven, you're going to prioritize them and say, "Of these seven, which one is the most important? Which one is the second most important?"

They're all going to be important to you, but which one is the most, second most and third most important? You're going to rank them in order. There's a place on the document to do that. This is your new money legacy.

Why do I have you circle two that you resonate with the least? The reason is because those two that you resonate with the least hold a huge breakthrough for you.

It's something you're avoiding that you need to look at and embrace. That's why I have you do that. There's a lot of power in those. You think, "I don't resonate with them."

Trust me. There's a huge breakthrough and opportunity for you in there because they're already present for you in your life. You just haven't been aware of them. They are already present for you and working against you. By circling and prioritizing them, they're actually going to start to work for you.

Ok, that's all our content for tonight.

Well, thank you all for joining me tonight! We'll see you on April 5, 2012 for our next training call

Bye, bye!