



# Insightful Minds

Empowering happiness in health

*What are you doing now, that if you stopped doing it, would allow the money to flow effortlessly into your life?*

INSIGHTFUL  
MINDS

HOW TO MANIFEST MORE MONEY  
INTO YOUR LIFE

## The Personal Financial Freedom Guide



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# Dear Reader

Thank you for downloading my '**Personal Financial Freedom Guide**'. I am really grateful that you have landed on my website and decided to find out more about how to bring more happiness, abundance and love into your life by transforming your money habits.

In 1996, I had an accident at work and this led me to developing Chronic Pain Syndrome. I had two years off work and I was **on benefit** for the majority of this time. **Life was tough**. I had so **little money**. I had this illness and there was lots of therapy I could have, but I couldn't afford it. I was **lucky enough** to have my family and friends give me financial support and therefore I could pay for therapy which undoubtedly helped me to get well and happy again. **I managed to get off benefits** and into full time work again. **I had a purpose**.

18 years on, I now recognise that **I could have afforded the therapy I needed**, but I just did **not value my health**. **I did not take responsibility** for it as **I did not love myself**. I felt others should pay as they had more money than me. **I judged others** about what money they had and thought they were better than me because they had it. I was acting as the **victim**. I had **no gratitude** for the love and support that I was being given.

What I now know is that Health, Wealth and Happiness is interlinked in the mind, and the negative core belief that was being triggered in me was '**I am not good enough, I have no value, I have no worth**'. What I did not know, was that I was unconsciously comparing myself with my twin sister, so when she had something more than me or did better 'in my eyes' academically, I would put myself down and give myself no value or worth.

When I started working with individuals who are suffering from severe chronic health conditions, I had a quandary. **Do I charge my clients** who are clearly in pain and who say they have no money? Initially I didn't, but what I soon realised was that I had to charge them, as whilst they were getting happier and healthier, my debts were rising and it was affecting my health and happiness!! **It wasn't a fair energy exchange**. Also to build self worth, you have to pay the full price.

I now work with all my clients around their **money mindset**, to ensure that as well as being able to pay their own way and to feel valued, they understand how a negative view around money can be sabotaging their health and happiness. In a material world, it is not uncommon for clients to believe that money buys happiness, but it is just not true. **Wealth** comes to us in so many shapes and forms – **love, peace, joy, abundance, relaxation** etc. Money is just the **mechanism for exchange if needed**.

So, I hope you enjoy the guide and if you would like to know more about how I can help you improve your health, I currently offer a complementary consultation. Just get in touch at [liz@insightfulminds.co.uk](mailto:liz@insightfulminds.co.uk).

To your health, wealth and happiness



# How to Manifest More Money into your Life

## Financial Freedom is waiting for you....

You have found yourself here, downloading this document, because money may be a worry to you on a **conscious or subconscious basis**. You may be **struggling to earn more money**, to **pay your bills** and **your health may be suffering**. You want to do so much more in life, but **your lack or fear of money always seems to stop you**. The more you earn, the more it seems to slip through your fingers. There never seems to be enough, **there is always something to pay for and an unexpected bill here and there** which throws you off course.

The thing is, if you are **finding it hard financially**, then **in turn your health and happiness will be affected** too. If you worry too much about money and **focus on the lack of it**, the stress will affect your health and in turn **you won't be happy!** By focussing on happiness and health instead, you will get different results.....

When you recognise how **your thinking is affecting your ability to make money** and your health, amazing things will start to happen in your life:

- You will experience less stress
- You will have more energy, in fact the more energy you have, the more money you will have
- More positive things will happen in your life, naturally
- Your focus will be more about bringing happiness to others which in turn will bring you more happiness
- Your spiritual purpose will be much clearer
- Your health will improve
- You will focus on what is most important things in life, the things which make you the happiest

The problem is, when you have no money, **you tend to focus on what you don't have** and worry about not having money to pay bills, etc. The more anxious you are, the more subconsciously you are **pushing away, the very thing you are wanting!** That is the Law of Attraction... (Read The Secret by Rhonda Byrne for more info on that topic) Start thinking more positively about money and focussing on abundance and **you will become healthier, happier and wealthier.**

## So here is why:

When it comes to gaining financial freedom, the mind works from two different places - **Abundance or Scarcity.**

## So which one are you living from – Abundance or Scarcity?

**Cast your mind back to your childhood.** How were your parents when it came to their finances? Were they ever **anxious around you when it came to money** or did they regularly **review their finances, budget, save money and talk as if money was always ok?** As you grew up, did there always seem to be money to do what you wanted or was there always a struggle or shortage and this meant you could not have or do what you wanted as there was no money available.

### 1. Scarcity

If your parents were **anxious about money**, they would have been living from a **Scarcity Mindset** ie. There is never enough money and there is always a **struggle to survive** and to ensure there is enough money to pay for everything which is needed. People who live from this Mindset are also **conditioned to believe that there are limits to what can be earned** based on their money beliefs. They are **not grateful** for what they have in life.

### 2. Abundance

If however your parents **reviewed their finances and budgeted**, and saw life as a world of **opportunity to make money – sky is the limit**, they would be living from an **Abundant Mindset**. ie. They believed they would always have enough money to do whatever they wanted to do in life. They **believed that the world provided an abundance of opportunities and resources to have wealth readily available**. They believe that wealth comes to you in many forms – love, good health, peace, joy, etc. You would be much more likely not to worry about money and will have taken on their behaviours such as budgeting and saving and **not being worried about money**. They are **grateful** for everything that they have.

So, as you grew up, **you were programmed to think like your parents** (all behaviour is learned) and also other influences such as school and church would have conditioned you as to what you thought about money as our beliefs about money and lots of other things in life are set up in our neurology from the time we are born up to the age of 7-8 years old.

The good news is though.....

You have a **choice** – you can stay living from scarcity or change to live from abundance.

## How can I change my current finances?

To help discover more about how to get more money into your life, to give you the freedom, happiness and health you crave, fill in the following tasks. Be honest with yourself and you will be able to:

- Discover how you limit the amount of money in your life
- Rid yourself of your negativity about money matters
- Learn techniques to change your mindset about money to bring more into your life
- Improve your health, wealth and happiness by changing your views on financial matters
- Identify further reading and resources to help you reprogramme your mind to be more abundant

**Have you ever wondered whether you limit yourself as to what money you can earn?  
Let's find out what you are thinking.**

*Close your eyes and imagine that you are entering a bank that is familiar to you. Now a bank official is taking you through some locked doors into the area where special deposits are kept in boxes. The room is full from floor to ceiling with these boxes. You know they hold some special contents. The official hands you a key which you know will open the box belonging to you. Perhaps you see names on some of the boxes as you glance around, and then you find your own. It has your name clearly marked on it and you open it with the key in your hand. Now look inside and see what it contains. This is yours and yours alone.*

What did you find in the special deposit box: old newspaper, gold bullion, bills owed, fake jewellery? Was it full to the brim with currency and cheques, or was it empty? The answers indicate how you are thinking about money at the moment. To find out more, do the following tasks.

### Task 1

To discover how you limit yourself financially, do the following task. Finish this sentence out loud: 'Money is ...' and write out 10 sentences about how you feel about money, each time starting the statement with 'Money is.....'. Keep going until you have made up the full ten sentences. It's amazing how difficult it may seem to do this, if you do find you have a problem accepting financial support in your life.

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8

## Task 2

Reflect on the beliefs you have around money. For example, 'you can't make as much money in a recession', 'money slips through your fingers' or 'money is the root of all evil.'

List the beliefs here that you have about money. Which beliefs are positive and which are negative? (Task 1 will give you some clues)

**TIPS:** Look out for patterns that you learnt as a child e.g. 'There's never enough to go around', 'I must worry about money' or 'In one door, out the other'. Look at the statements and decide if they are positive or negative? The negative statements are the ones to focus on to change.

## Task 3

Have you ever wondered about how much responsibility you take for your life and if you ever act like the victim? When you blame the circumstances around you e.g. 'There is a recession', 'there are no jobs available', or 'it is raining which means I can't go out to look for a job', you are putting out negative vibes to the universe. Start living your life at Cause rather than from Effect. Take responsibility for the results you are getting. Take action to create the life you want rather than the one you don't.

Write down a scenario where you were a victim of circumstances and another person's actions. What happened?

Now write down how you contributed to causing what happened.

What were your thoughts or actions prior to the event? Is there anything I need to do to rectify the situation?

#### Task 4

Write down how much money you currently earn and how much you have at the end of the month?

If you have debt, is it well managed?

Are you opening your bills or letting them pile up in the corner?

Do you keep track of your expenditure?

Do you have a budget and do you stick to it?

Are you putting 10% of your income into your savings, to help support yourself in the future?

**TIPS: Bring your accounts up to date, ensure you are taking advantage of the best saving rates, notice anything missing or additional on your bank statements and take action e.g. outstanding bills/debt, if you have a deficit, earn more or spend less.**

#### Task 5

Decide how much money you would like to have in your life – get specific i.e. Per week, month, year. Write down your specific financial goals and your desired vision.

**TIPS: Ensure you share them verbally with a friend or coach. Keep them close by and re-read them everyday. Write goals in the present tense e.g. On 30th June, I am driving my new Fiat 500 car to go out to a celebration dinner with my husband, who has just secured a deal to make his first Shepherds Hut and within 6 months of this date, we have just made £50, 000 after tax.**

## Task 6

Now let's challenge those limiting beliefs and make them more positive. Use this technique for each of the limiting beliefs you have identified.

**Belief:** (Write belief here)

**What are the advantages of believing this belief and what percentage do you believe it is true?**

**What are the disadvantages of believing this belief?**

**New Belief:**

(Write a more empowering belief about what you want to believe)

**What are the advantages of believing this belief and what percentage do you believe it is true?**

**What are the disadvantages of believing this belief?**

You will notice that your beliefs become more positive, the more you challenge them.



## Task 7

Create a ceremony where you have the opportunity to let go of past limiting beliefs about money and to declare that you are a Money Magnet. Light an orange candle to signify the change in direction. Try to do this with a friend to make yourself more accountable.

Reflect on what makes you happiest in life. Discover your passion and imagine how to introduce this more into your life. Can you imagine a life where you can have it all?

**TIPS: Declutter your house. By selling, recycling and throwing out the old, you will allow the new energy in and money will be able to flow again (it is an energy). Read more about Feng Shui and apply the principles to your house. Be grateful for all money that comes in and out of your life – yes, even if you find 2p on the floor tomorrow! The more and more you do this, you strengthen your resolve to like money and to let it flow.**

## Tithing Ritual

Tithing means putting one tenth of your money earned aside. It is an ancient ritual used all around the world and is the original idea of paying a tax whether in money or in goods.

Take 10th of your take home income and set it aside in a savings account or a money box e.g. £2.50 from each client you work with. By doing this and looking at the end of the month, you remind yourself that you have actually earned 10 times this amount and this instantly makes you feel better about money, especially each time you do this ritual. It subtly reminds you of your worth and ability to bring abundance into your life.

REMEMBER.... There is one rule with Tithing – you must spend the money on yourself, it must not go to anyone else! When you are happy in spending money on yourself, then you can spend it on other things or on others.

## The Freedom Fund

1. If you don't already have one, open a high interest instant access savings account and a regular bank account.
2. From now on, arrange to have every pay cheque, commission cheque, interest cheque, BACS payment etc to go directly into your savings account.
3. Ask yourself how much money you need each month to live a 'comfortably frugal' lifestyle. This number will become your new monthly salary.
4. Once a month, pay yourself your agreed upon salary from your savings to your current account. If you want to have a separate account for taxes and other periodic expenses, you can make a payment into that account too.

### **Top Tips to Bring More Happiness and Abundance into your Life**

1. You need to have a compelling reason why you want more money e.g. What will you do when you have more money. How will you use it and use it to help others?
2. Admit to yourself that you want more money
3. Say to yourself every day with real emotion and meaning 'I am rich, I am wealthy and I deserve it, and I love it'
4. Clear your mind and meditate for just 5-10 minutes per day on abundance in your life
5. Meditate on 'What can I do to bring in more abundance into my life?' Clear the mind and allow stuff to come up, knowing that the issue will be resolved.
6. Appreciate what is abundant in your life right now. A few minutes after meditation express gratitude.
7. Become a better receiver – let someone pay for you, let others help you and be consistent in your practices.
8. You can increase the effectiveness of visualisation by more than 10 times, just by connecting with real emotions to what you are mentally imagining.
9. Visualise what you want to manifest, but attach an emotion to each image. How do you feel when you achieve it.
10. Repeat on a regular basis, positive affirmations.

According to The Secret, the 4 fundamental things to do to manifest money using the law of attraction are:

1. Think more thoughts in a day about abundance rather than lack of money
2. Be happy now, even without the money
3. Be truly grateful for everything you have now
4. Give the best of yourself to others

### **Positive Affirmations To Bring More Abundance/Wealth into your Life**

There are lots of positive affirmations (or statements) which you can say to yourself which will in turn help you to stay on track and positive about sorting out money issues. Say them every day and eventually you will reprogram your thinking to be more of abundance rather than scarcity. Say each one with feeling as if you are achieving it. Link this to a positive image in your mind.

I am a magnet to money

Prosperity of every kind is drawn to me

Where ever it is that I work I am deeply appreciated and compensated

I live in a loving and abundant universe and I am grateful

I am now ready to be open to the unlimited prosperity that exists everywhere

Life supplies my needs in great abundance

I trust life.

The law of attraction brings only good into my life

I move from poverty thinking to prosperity thinking and my finances reflect this change

I express gratitude for all the good in my life  
Each day brings wonderful new surprises  
I pay my bills with love and I rejoice as I write out each cheque  
Abundance flows freely through me  
I deserve the best and I accept the best now  
I release all resistance to money and I now allow it to flow joyously in my life  
My good comes from everywhere and everyone  
My income is constantly increasing  
I prosper wherever I turn  
My life is filled with abundance  
I am rich, I am wealthy and I deserve it and I love it!  
I am successful in everything I do  
Every cell in my body vibrates with positive energy  
I easily manifest my dreams  
I am calm and relaxed in every situation  
Money flows freely and abundantly into my life  
My potential is limitless  
My heart is a magnet that attracts more of everything I desire  
I radiate love and happiness every single day  
I live my life full of integrity and honesty  
I am an example of possibilities  
Life is a wonderful experience  
I have a supportive and uplifting circle of friends  
I inspire millions of people  
I live my life  
I travel the world  
I am positive and happy  
My life is abundant

Louise Hay – The Positive Affirmation Guru says that every day, you should put your arms wide up above your head and say out aloud ‘I am open and receptive to allow the good and abundance from the universe. Thank you life.’

When I work with clients, I embed these affirmations within hypnosis, to allow the client’s subconscious accept them more deeply, however if you don’t have access to me or another hypnotist, then just keep repeating them to yourself and eventually you will programme yourself to believe them!

If you have worked through the exercises, and you have started to make a shift towards money becoming less of your focus, you are now ready to start fixing your health. Well done!! Please do get in touch as I offer a complementary consultation and I would love to help you on your journey of recovery.

To accept this invitation and to book your complementary consultation and assessment, please email me at [liz@insightfulminds.co.uk](mailto:liz@insightfulminds.co.uk).

Speak soon!



### References

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