

# Become a Money Magnet!

## Part 2: *Your Money Blueprint*

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In my last article, I discussed the importance of appreciating everything in your life to start becoming a money magnet. Even though this is a very necessary and critical step everyone has a money blueprint that may still be holding them back from attracting more money.

Our blueprint begins to be formed the very day we are born from what we hear and what we observe. This information comes to us through many sources: parents, siblings, friends, the media, religious leaders, etc. The unfortunate thing is that much of the information we receive is not conducive to our financial health. We catch a phrase here and there, we embellish it with our own thoughts and feelings and soon it becomes a belief that governs our life.

Let's talk about some of the things we hear that may shape our money blueprint. How many of you have heard the saying "money doesn't grow on trees"? Physically, this may be true, but the connotation is that money is scarce. If money is scarce, why has so much wealth been created in the last hundred years—and increased dramatically in recent years? Did you know that household wealth and the number of millionaires in the U.S. has quadrupled in the last 15 years?

So even though money

doesn't physically grow on trees it does grow, and it grows abundantly. There is no limitation in the universe. It is only our own limited blueprint that restricts our money growth.

What about the saying that "money is the root of all evil"? What is the connotation in this saying? Isn't it that money will corrupt us and we better not amass great sums of it because we might turn into some evil person? So in order to keep "evilness" from creeping into our world we need to give as much money away as possible. I believe it is important to donate to causes close to your heart but make it reasonable for your situation. I had a client that was going deeper and deeper into debt because her business was not doing that well but she insisted on donating at least 10% or more of her gross income. I counseled her that this was way too much, but she insisted she had to do this. Her money blueprint was set and she was going to follow it through regardless of the circumstances. What sayings have you heard about money or rich people? Have they helped

you grow an expansive concept about money or made you feel restricted and not worthy to be rich?

Besides what we hear verbally our money blueprint is formed by observing and modeling those close to us while growing up. For most of us it was our parents or guardians. And what were they like with money? Were they savers or spenders? Were they shrewd investors or non-investors? Were they generous or stingy? Did they manage money well or mismanage it? Was money a source of joy between them or a source of bitter argument? Like it or not our money blueprint is usually much like one or both of our parents or guardians. Depending on our level of disgust or anger telling yourself, "I will never be like that," then perhaps you changed your money blueprint to be exactly the opposite of your parents. This is not to say opposite



is better financially. It was just opposite.

Another way our money blueprint is formed is through specific instances that had a bearing on your life. Let me use myself as an example to illustrate this. When I was young the awareness of money and what it could do for you didn't really sink in until my friends started buying candy and treats and I couldn't. They got something called an allowance. I remember going to my mom one day and asking why I couldn't get an allowance. She said she couldn't afford to give all us kids an allowance, me being the fourth of thirteen kids, but if I found some pop bottles I could earn enough money to buy some

candy. So I learned at a very young age that I had to work really hard for money. This incident set my blueprint for years.

The question is what is your money blueprint set for? Is it set for a high, mediocre, or low level? Is it set for success or failure? Set to manage money well or mismanage it? Set for money being consistent or inconsistent? Are you set for trusting people with money or distrust? Are you set for working really hard for your money? Maybe you're pre-set for a certain dollar amount or wage; \$20,000, \$30,000 or \$50,000 a year. How can you tell what you are set for? Look at your results. What have you manifested thus far? If you want to permanently change your

money life, your financial results, you need to change your money blueprint.

So think back through your life and try to recollect all the ways your money blueprint was formed. Does your blueprint need a complete overhaul or just some tweaking? If you come to the conclusion that some change may be in order, then stay tuned for my next article. In that article I will talk about how you can start changing your money blueprint by modeling those who have a blueprint set for a high level of success. ■

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