

# Unity Center for YOUniversal Prosperity™

*Walking the spiritual path on practical, positive, prosperous feet*

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## Money Hors d'Oeuvres Handout



*The Money Matters teachings we share are based on how well we manage our relationship with material wealth, status, money, and power so we can achieve the lifelong financial independence and security we seek through healthy savings, investments, and philanthropic pursuits.*

- ☯ MONEY is an acronym! It stands for: **My Own Nirvanic Energy Yield.**
- ☯ Many people ask: “If money were no object, what would I do?” The thing is – money IS an object! It’s one of the chief currencies in skin school. There’s a need to make money – a certain amount of money to live comfortably and prosperously! So, a better question to ask yourself might be: “Knowing I need to attract a certain amount of income to maintain the lifestyle I want, what can I do to accomplish that?”
- ☯ Thoughts and feelings held in mind produce similar thoughts and feelings in your thought universe. So, put positive and practical thoughts in your mental bank.
- ☯ Realize that you are rich in direct proportion to that which you can do without.
- ☯ Opt for unlimited YOUniversal Prosperity™ and limit/eliminate as much credit card debt as possible.
- ☯ Remind yourself that wealth isn’t the same thing as income. Here’s the thing: if you make a good income and spend it all, you aren’t getting wealthier! You’re just living like you’re wealthy. Monetary wealth is what you accumulate, not what you spend.
- ☯ The economics of prosperity means you have ready access to the omnipresent supply of Universal Substance. You have access to unlimited prosperity through YOUniversal Harmony. The only deposits you have to make are faith, positive affirmations, and belief in your ability to manifest.
- ☯ Get the concept of ‘seeing is believing’ out of your thought universe. ‘Believing financial security is seeing financial security’ is a better perspective.



- ☯ Spend no more than a third of your take-home pay on housing to leave room for other financial goals, such as paying down debt, saving and investing.
- ☯ The whole concept behind abundance and prosperity is that our universal spiritual substance never runs dry. It's always funded. We're constantly capitalized. There's no limitation – only a consciousness of limitation.
- ☯ Hyperfocusing on making money, getting money, keeping money, spending money, investing money and hoarding money may make you financially wealthy, but could very well contribute to your mental, emotional, physical and spiritual bankruptcy.
- ☯ People's issues with money is really a consciousness of scarcity, the belief in lack, that everything is in limited supply. And it isn't just about money, but material things, fulfilling work, the perfect relationship, friends you can trust, etc. This faulty mindset affects both rich and poor, and leads to mistrust, exploitation, manipulation, envy, stinginess, and a host of other negative reactions, including the perspective that ceaseless acquisition is the best way to live.
- ☯ Prosperity follows the lines of least resistance. So, stop resisting financial leverage by doubting your innate ability to manifest your financial security by right of consciousness.
- ☯ Avoid taking cash advances on one credit card to pay off another one.
- ☯ You're pre-wired for abundance. Abundance is very definitely part of your spiritual DNA. Have faith in your Divine connection. Have faith that your financial liquidity is only one thought, one affirmation, one divinely-inspired action away.
- ☯ Never make an assertion, no matter how true it may look on the surface, that you don't want to see manifest in your life. Re-read that sentence! It forces you to be really aware of what you're thinking, saying and doing. Even something as simple as "I'm not good with money." Or "I'm broke." You don't want to see those financial pitfalls to manifest, so don't say them! Become aware of what you're thinking and saying to yourself.
- ☯ When discouragement besets you and your deepest longing about prosperity feels in vain, affirm: Every day in every way, I'm growing more prosperous in health matters, happiness matters, inner peace matters, and money matters.
- ☯ Dare to be serious about money matters, if you want prosperous monetary dividends to seriously manifest for you.
- ☯ The best way to make money is to let your money make money for you. That means being able to live off the money your money makes, rather than off the sweat of your brow.



- ☯ Enduring financial fitness means saving 10% of your annual income every year.
- ☯ Don't make extra payments on your home mortgage. Put that extra money in a savings account, invest it, and/or put it in a self-funded retirement fund.

- ☯ There's a hydraulic relationship between lack consciousness and lack of opportunities. The greater our lack consciousness the fewer opportunities we'll have to create the prosperity we seek. You'll be surprised how people never miss an opportunity to miss an opportunity. The truth is opportunities don't come *to* us – they come *through* us!



- ☯ We're going to toss two questions at you as attention getters in terms of money matters: Is your consciousness filled with pockets of resistance or pockets of plenty when it comes to money? Is it lined with *self-interest* or *interest* in philanthropy?
- ☯ Steer clear of the so called 'hottest stocks' everyone is touting mindlessly, the ones whose companies are diversifying into areas that aren't connected to their core business strengths, and those who supply most of their products and services to one or a very limited customer base.

- ☯ In the midst of experiencing an "ebb" rather than a "flow," continue to believe in your future prosperity. Focus on abundance rather than lack. Pay gladly to reduce your credit card debt. Forgive yourself if you feel badly about the debt you've incurred. Give thanks for your worthiness to manifest your Greater Good — and **never, ever confuse your net worth with your self-worth!**



- ☯ Look for a certified fee-only financial planner who is professionally affiliated with one or more of these financial organizations: The National Association of Personal Financial Advisors, Garrett Financial Network, and The Alliance of Cambridge Advisors. They are all alliances of fee-only financial advisors.
- ☯ Grow your disposable income by pulling the weeds of over-consumptive spending and pruning unhealthy lifestyle spending habits.'
- ☯ We believe possessing material possessions is okay as long as they don't possess us. Money and possessions are fine. We have a nice house and a nice car. I'm attached to Cher, golf, Y☯Universal Harmony, and writing. Cher's attached to me, coffee, ballroom dancing, Candy Crush, her Apple computers, and Y☯Universal Harmony as well. The important thing is not to allow material *things* to hold you hostage. They're fine as long as they don't hold your Y☯Universal Prosperity as collateral.



- ☯ Economize your thoughts. Fill your mental bank with positive, prosperity-oriented thoughts and affirmations. Delete negative, error-prone thinking from your thought ledger. As you build your financial abundance consciousness, there are things you need to let go of, attitudes you need to grow out of, beliefs about money you need to compost, assumptions you need to re-cycle.
- ☯ Declare as often as necessary: “I purge all thoughts of lack and insufficiency from my consciousness, and veto any and all notions of my unworthiness and inability to manifest my financial security.
- ☯ Recognize that abundance is the energy of permission. The more you permit yourself to honestly desire what you want and express gratitude for what you have, the more you’ll find joy in manifesting whatever you want.
- ☯ Budgeting your monetary and material abundance is a prosperity plan for living below your yearnings.
- ☯ Build a basic emergency fund. Having a small savings buffer in place is crucial for protecting yourself against emergency setbacks, such as necessary car repairs or medical expenses. An emergency fund of 3-6 months will keep you prosperous.
- ☯ Know that filling your consciousness with more affirmative prayer, meditation, mindfulness, positive affirmations and thoughts about financial security is prosperity shaping. It’ll get you past the ‘LULL’ of attraction. It’ll take you past the ‘LULL’ between manifesting something and waiting for what you want to manifest.
- ☯ The lack of money is the root of all upheaval.
- ☯ Spiritual ECHOnomics is a phrase we use to describe that what we send out comes back to us, multiplied! So, we invite you to create echoes in your financial management plan that are positive, prosperous, and congruent with both the spiritual principles and sound money management principles you know.
- ☯ Understand that you’ll attract awesome financial prosperity when you confidently and consistently “practice the Presence” of funding your Divine Nature with thoughts of generosity and altruism.
- ☯ Constantly affirm: “I’m one with my Divine Nature, and I live joyfully, faithfully, philanthropically, and lovingly at the speed of my Y☯Universal Consciousness.
- ☯ Banish toxic money thoughts. This is important because it’s based on a self-fulfilling prophecy! If you psych yourself out by affirming such things as - “I’ll never pay off debt!” – “I’m not very good at managing money.” - you’re setting yourself up to fail. So don’t be a fiduciary fatalist.





- ☉ Don't be vague, apologetic, or hesitant about money unless you want money to be vague, apologetic, and hesitant about coming to you. Money is only one of the channels in which abundance flows through you. Once you align yourself with your YOUniversal Nature, all financial channels will be open to you and money will flow to you freely so that you'll have plenty to share and plenty to spare.

## Spiritual Practice:

### 30-Day YOUniversal Prosperity Challenge

**You can realize and demonstrate abundant prosperity in your life, by practicing the YOUniversal Prosperity Principles. Take time to review them!**

YOUniversal Prosperity: the soul growth we attain when we align our Human Nature with our Divine Nature, so we experience Health, Happiness, Inner Peace, and Financial Security. The secret to mastering the art of living prosperously is to make your life a Spiritual Practice which expands your Prosperity Consciousness, and provides an opportunity to put the Principles into action!

This 30-day Prosperity Plan is designed to help you experience success! Research supports the fact that it takes about 30 days for your consciousness to realize higher Truths at the conscious level of mind. Therefore, we recommend a commitment to faithfully follow this program for 30 days.

#### **This Prosperity Plan combines two areas of focus:**

- Strengthening your awareness of the incredible number of ways prosperity flows into your life;
- Creating a Spiritual Practice of consciously setting aside a portion of everything that flows in, committing to return it to Source through channels which have blessed your spiritual growth, thus claiming your status as one who believes in the Giving & Receiving Cycle.

#### **Here what you need to do to get started:**

- **Prepare a special calendar, marking the day you begin your 30-day Prosperity Plan.** Count out 30 days from that start date, to signify the end of your first 30-days. (We believe you will be so amazed with the results that you will want to continue with this practice!) Remember, if you need to start over, just identify your next 30-day period. (No guilt!)
- **Decide on a percentage of your income to use for this 30-day plan.** We recommend a percentage that feels like a bit of a stretch for you, but not unrealistic. Most people feel comfortable choosing something between 3% and 10% — but if you are already regularly giving 10% or more of your income to channels of your spiritual enrichment, then we suggest you up it by at least 3%.
- **Prepare a business-size or larger envelope.** On the front write these words:  
*This is my Spiritual Prosperity Practice Envelope. Every day I will deposit \_\_\_\_\_% of all my income for the day, both expected and unexpected.*
- **Create a Prosperity Journal.** Set aside some kind of notebook or journal strictly to use with this Prosperity Plan. Divide it into three sections:
  - Part 1: Notes from my Daily Meditation Practice
  - Part 2: Recognition of Expected and Unexpected Income
  - Part 3: Recording of Daily Spiritual Giving Practice, and notes to track any surprises, life changes, and serendipities!

## The 30-Day Prosperity Challenge Process:

- Set aside **30 minutes each day** to commit to the Prosperity Consciousness Expansion Process.
- Spend 5 minutes allowing yourself to get centered and peaceful. Release all worries, fears, and concerns and focus on your breath, becoming very aware of your inhalation (thinking the words “I am one...”) and exhalation (“with the One.”)
- Focus your attention on the affirmation of the day (listed below). Repeat it aloud a minimum of three times, and write it three times in your journal. Then close your eyes and meditate on the affirmation for 10 minutes or longer.
- Once you come out of your meditation, capture any thoughts you have in your Prosperity Journal. Thoughts might include people to forgive, things or beliefs to release, fears to face and act through, service for you to provide, and Divine ideas to attract prosperity.
- At the end of each day, determine the appropriate amount for your Spiritual Giving Practice, based on income (both expected and unexpected), applying the percentage you selected. Using your Spiritual Prosperity Practice Envelope, prayerfully and joyfully deposit the appropriate amount into the envelope, saying again the affirmation for the day. Record your deposit in your Journal, and check off the day on your calendar to celebrate your successful accomplishment of the Prosperity Plan.
- At the end of each week, choose one or more channels contributing to your spiritual enrichment and make donations to sources of your spiritual enrichment (using the money you have placed in your envelope) as your **Prosperity Celebration** for the week. Repeat all the affirmations you have used throughout the week, with enthusiasm and joy. Honor your generosity of spirit as you give.
- **Share your experiences with a “Prosperity Partner” (someone willing to go through this challenge with you).** This reinforces your commitment to continue with the Challenge — and it contributes to your Prosperity Experience. (One big secret of Prosperity consciousness is a Consciousness of Giving, and by sharing your experiences and giving feedback to others, you are priming the Prosperity Pump!) If you can’t find a partner, consider us as supporting you — and email us to keep us posted on your progress!

### Affirmations:

Below you will see five different affirmations. Use one each day, going through each of them six times during the 30-day process. Feel free to adapt these slightly to include whatever term resonates with you, such as Divine Spirit, Field of Infinite Potential, The One, God, etc.

- #1:** My Consciousness is greater than any fear I feel! I am one with the instant, constant, inexhaustible Source of my abundant, manifested supply. (Days 1, 6, 11, 16, 21, 26)
- #2:** I release everyone who has injured or harmed me in any way, and affirm the highest and best for each person. I also forgive myself for any choices I have made that were not for my highest good. My way is now clear and free for abundant flow in unexpected and amazing ways. (Days 2, 7, 12, 17, 22, 27)
- #3:** I let go of anything that is no longer serving me, and open sacred space for my abundant good to manifest. I give and receive joyfully, knowing there is always plenty! I am meant to prosper! I am rich, healthy, happy, and at peace in all areas of my life. (Days 3, 8, 13, 18, 23, 28)
- #4:** Only thoughts of health, plenty, and joy fill my mind. I step forward in faith, knowing the Infinite Field of Potential is open to me, and I am richly blessed. I deserve to be prosperous, and money flows to me easily and effortlessly! (Days 4, 9, 14, 19, 24, 29)
- #5:** Nothing stands in my way of Divine Abundance! I sizzle with zeal and enthusiasm, living in a spirit of generosity and love, knowing that abundant resources are manifesting with speed, ease, comfort, and joy! I am grateful! (Days 5, 10, 15, 20, 25, 30)

\* For a comprehensive look at the rest of our prosperity teachings see our book entitled *YOUniversal Prosperity: How to Achieve the Health, Happiness, Inner Peace and Financial Independence You Seek in Less Time Than You Might Think*

