



Prosper In a Down Economy

By Joan Sotkin



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The Basics

Do you sometimes feel as if everything that you know is falling apart? If you listen to the news or read the papers, it does seem that way. Certainly the financial system as we've known it is not working and big changes have to be made in order for our system to thrive and flourish.

The system is sick and those who function within the system are feeling the discomforts of this sickness. Heavy debt, rising prices, falling home values, and job losses all contribute to this discomfort. But given the right nutrients, cells within the system -- and that would include you -- can reach new levels of wellness. If you sit still and do nothing and expect the system to fix itself and make you comfortable, your chances for thriving are much lower than if you decide to be proactive and take some action. By healing yourself, you can become one of the cells within the system that helps the entire system heal.

My goal here is to offer you a few practical suggestions that will help you prosper no matter what is going on in the world. The advantage of the current downturn is that it forces people who wish to succeed to really pay attention to their relationship with money and themselves and to make adjustments to the thoughts, beliefs, emotions, and behaviors that might be keeping them in an outdated financial mode.

The purpose of this book is to help move you in a new direction, one characterized by a realistic expectation for a positive future and a solid financial base from which you can grow.

I have been helping people improve their financial position for a long time, and one thing is very clear to me: it takes focused attention over an extended period of time to make lasting financial changes. There is no quick fix for a difficult financial position that has taken years to develop.

But there are things that you can do today --- easy things --- that can help you overcome whatever fear you were feeling because of the current economy. The result: you will feel more secure about your ability to support yourself now and in the future.

Two Sets of Actions

I'm going to divide my suggestions into two categories. The first have to do with your internal world, the second with real-world actions you can take.

The Internal

You create your reality with your thoughts, beliefs, and emotions. I call these TBEs. And your TBEs stimulate your behaviors which lead to the outcomes of your life stories. By changing your TBEs, you change your behaviors and thus the results of your actions.

Here is how I think it works: Your beliefs stimulate thoughts that stimulate emotions that serve as the bridge between your internal and external worlds because your emotions stimulate your behaviors. Some teachers suggest that to change your life that you alter your beliefs, which would seem like a practical idea. However, beliefs are difficult to isolate. It is easier to examine habitual thoughts and emotional responses in order to get different results.

The External

Your behaviors form the foundation for the results you achieve in life. Obviously, if you want to change your life outcomes, you have to alter your behaviors. And just as changing your thoughts and emotions will alter your behaviors, changing your behaviors can alter your thoughts and emotions.

For example, one of my suggestions involves tracking your spending and earning in order to eliminate what I call *financial vagueness syndrome*. Every person I have ever spoken to who has done this feels empowered and engages in positive self-talk—a clear case of a change in behavior leading to healthier thoughts and emotions.

In this down economy, external actions that worked in the past often do not lead to desired results. People who thrive during challenging times are flexible enough to alter their goals and behaviors, even though the outcomes hold no assurances for success. They are willing to take a chance and try something new.

Altering Your Internal Environment

You can thrive during tough economic times if you develop the TBEs that support your success. Fear, co-dependency, taking the victim position, and pessimism won't do it. Hope, optimism, faith in yourself and life, and gratitude will.

I'm going to suggest some simple actions that will move you into a more comfortable position today. You can find more complete information in my book *Build Your Money Muscles* and in the [Build Your Money Muscles for Financial Strength & Security program](#), which includes the book.

Connecting to Your Feelings

The first step in the process of change is to develop an awareness of what needs changing. So let's start by finding out how your current economic situation is affecting you emotionally. I'm going to show you how you can do this without having an extensive feeling vocabulary.

The fact is that feelings are not all in your mind. Biochemical substances called neuropeptides attach themselves to cellular receptors that are found throughout your physical body, and this is what actually causes you to experience an emotion. So your emotion happens in your body as well as in your brain.

To help you experience this, I'd like you to think about something that has to do with your money or your current financial position that normally makes you uncomfortable. Perhaps it is opening or paying a bill, reading a bank statement, using a credit card when you know you are overspending, or a concern for your future income.

Take a moment to close your eyes and get a clear picture in your mind of the event or action that usually makes you uncomfortable. Now imagine that you are traveling through your body with your mind and as you think about the action or event, become aware of the kinesthetic experience of the emotion in your body. Find the place in your body where you are feeling the feeling.

You might experience a tightness or heaviness in your chest or solar plexus, tension in your shoulders, or an overall feeling of anxiety. Become totally aware of this feeling.

Once you are familiar with this feeling ask yourself, "When have I felt this feeling before?" Let your mind go back into your memory bank and find the times when this feeling was present for you. You might want to write down what you remember in your journal, if you have one, or just on a piece of paper.

Let me explain why this is important. Whatever feelings you are having today about your financial situation or in regard to your thoughts about your financial future are not new feelings. These are habitual feelings that have been with you for a long time that have nothing to do with money and are being expressed through your finances.

In effect, you need your current situation in order to express feelings that have remained repressed inside of you. Emotions, by their nature, need to be expressed. If they aren't, perhaps you can imagine that the extra molecules of those neuropeptides are floating around your system waiting for an avenue of expression. So your subconscious mind keeps creating dramas through which you can express those feelings. Once they are

expressed, the emotion is neutralized and you no longer need to create dramas through which you are expressing that feeling or a group of feelings.

Most likely you have a built-up reserve of those uncomfortable feelings that have been with you for many years and not expressed. Emotions such as shame, anger, deprivation, aloneness, and a sense of being trapped will strive to find avenues of expression. So when you look at your bank balance, you may feel shame; when you see someone enjoying material riches, there's a chance you will feel deprived; or perhaps you feel trapped by your current situation. In each case, the situation is neutral. You bring to it your habitual feelings that are trying to find an avenue of expression.

You may think that your feelings are the result of your life dramas, when in fact, your dramas are the result of the habitual unexpressed feelings trying to find an avenue of expression. The low bank balance doesn't cause the shame, the shame is the creative force behind the bank balance. Once you recognize the feeling or group of feelings expressing themselves through your finances or other life stories, you can do something to release the emotions.

Releasing the Feelings

As I said, feelings by their nature want to be expressed. Once you express them they are out of your system and you no longer need to keep creating life dramas in order to express those feelings.

Here's what I'd like to suggest that you do:

1. Close your eyes and, as you did before, think of the financially related incident or action that normally makes you uncomfortable.

2. Scan your body and become aware of the kinesthetic experience of that feeling in your body.
3. If the feeling is localized, place your open palm on top of the area of your body where you are experiencing the emotion. If it is a general feeling, such as anxiety, then just be aware of the feeling in your body. After you have the awareness of the feeling, take a deep breath in and as you exhale, make the sound of the feeling.

At first, you may make a very weak little sound. That's okay. Make the sound a few more times and each time allow the sound to get louder and longer. If you are concerned about other people hearing your sounds, you can either do this in your car or into what I call a "yelling towel." Towels and pillows are good for muffling the sound.

4. Ask yourself the following question: instead of my habitual feeling what might I be feeling instead in this financial situation? For example, if looking at your bank balance stimulates feelings of shame and deprivation, you might decide that an appropriate feeling might be hopeful anticipation of earning more. Or you might decide to feel proud of yourself for managing to get by with so little. There is always another way of looking at the situation and you get to choose how you want to feel. You will probably have to practice the new feelings and allow yourself to let go of the old ones in order to create new pathways in your brain that will stimulate new emotional responses to familiar stimuli. Remember, the situation is neutral—you bring the feelings to the situation.

For habitual feelings, such as shame, anger, and deprivation, multiple repetitions of this release process most likely will be needed, but with

each release you can lessen your need to create life dramas that allow you to express those old feelings.

How does this relate to the current economic climate and your ability to prosper? During difficult times, people are forced to look at their lives in ways that they can avoid when everything is moving along smoothly. The greater your struggle, the greater your need to find solutions. If you understand that your current situation is caused by habitual feelings and that developing new emotional responses to familiar stimuli can move you in a new direction, then during these challenging times you have the opportunity to create healthier thoughts and emotional habits that can help you draw in what you need in order to prosper. And because you may be up against a wall, so to speak, you may be more willing to take action than during less challenging times.

By releasing your habitual emotions using the technique I just described, you open up a space for new emotional responses to form. If your habit is to worry or to be in fear, as you let go of those feelings you make way for new feelings of gratitude, self-confidence and self-trust.

To recap, here is this technique in a nutshell:

1. Become aware of the kinesthetic experience of the emotion in your body.
2. Make the sound of the feeling.
3. Decide what you would like to feel instead and practice that feeling.

I suggest that you combine this sound releases with the Power Word Technique, described below.

The Power Word Technique

Another effective method for altering your internal environment is something I call the Power Word Technique. This is a simplified version of the energy psychology method called Be Set Free Fast developed by clinical psychologist Larry Nims, for which I wrote the official manual.

The theory behind the technique is that the subconscious mind accepts what it is told and uses these “commands” to bring forth outcomes. If you tell your subconscious mind that life provides opportunities, you will have opportunities; tell it that you never get what you want and disappointment will prevail. Contradictory thoughts and beliefs, however, can cause interference, as can resistance to change.

For example, if I tell my subconscious mind that I am experiencing an easy cash flow yet I harbor the conflicting belief that it is difficult for me to make money, no matter how often I reinforce my perception of an easy cash flow, it will be obstructed. Likewise, fear or any other uncomfortable emotion I might have about the effects of an easy cash flow could also hinder a positive outcome.

Fortunately, because the subconscious mind believes and acts on what it is told, it can also be taught to release old beliefs and unhealthy emotions and move through resistance.

To harness the participation of your subconscious mind, first choose what I call a "power word," which can be any word or short phrase that, unlike the word money, perhaps, does not have a strong emotional charge for you. My power word is terrific. Examples of terms my coaching clients have used include Shazam, Freedom, Peace, Do it, and Go, girl.

Next, read the following statement aloud to alert your subconscious mind to the outcomes you would like it to present.

Subconscious mind, every time I notice a problem, discomfort, belief, or behavior I intend to release, you will employ the following power word to eliminate all the roots of the problem, emotional discomfort, belief, or behavior. You will also apply this power word to install any statement of intention, affirmation, or new belief that I make. The power word I am going to use is _____.

If you later decide to change your power word, say to yourself, "Subconscious mind, I am now going to use the power word _____."

This method calls upon the power word to cue in the subconscious mind for purposes of releasing dysfunctional habits and installing functional ones. A release statement, to be followed by your power word, might include any one of these: "I release the belief that I can't change," "I release my expectations of failure," "I release my fear of change," "I release my need to criticize myself," or "I release my need to procrastinate."

The installation of an intention, affirmation, or new belief, also to be followed by your power word, articulates your willingness and desire to adopt a more functional habit. A statement of intention might be as follows: "I am willing to release my fear of the future," "I give myself permission to release my fear of the future," or "I want to release my fear of the future."

A statement of affirmation, which presents a condition or state of being as if it were already in existence, would be voiced as an "I am" statement, such as "I am comfortable with change." A statement of new belief, on the other hand, would be expressed as an outcome you are capable of achieving, such as "I can improve my financial position." It is also possible to combine a hoped-for installation with a release by using your power word after a release-and-manifest statement, as in "I give up being stuck and manifest freedom."

You can also use the power word to treat a specific feeling, such as shame. When you become aware of the feeling, focus on it in your body, then repeat your power word until you feel a shift in your emotional state. If you can identify the feeling by name, you can make a "I feel" statement followed by your power word. Examples are "I feel so ashamed. Power word." Or "I am afraid. Power word."

TIP:

Any sequence you develop to release one habit and install another should be easy to perform and will make its effects known inwardly. Simply repeat each statement and your power word, adding more statements as necessary, until you note a distinct lessening of tension or overall sense of well-being. When using your power word to release a recurring uncomfortable emotion, merely focus on the emotion and repeat your power word until the feeling dissipates.

These are the simple basics of this technique. Now let's put it into practice to help you overcome some of your fears about your financial future and to help you establish new TBEs.

Power Word Treatments

I am going to outline a number of Power Word sessions that you can use, right now, to help shift some of the thoughts, beliefs and emotions that may be interfering with your prosperity during these tough economic times. Say each statement aloud or silently, followed by your Power Word. You can follow these statements with any statements that come to mind and you can repeat each statement as many times as you think necessary.

Fear of the Future

- I acknowledge my fear of the future. Power word.
- I release my need to hold on to fear of the future. Power word.
- I am willing to let go of fear of the future. Power word.
- I give myself permission to let go of the fear. Power word.
- I want to let go of my fear of the future. Power word.
- I am willing to imagine a positive future for myself. Power word.
- I give myself permission to imagine a positive future for myself. Power word.
- I want to imagine a positive future for myself. Power word.
- If I imagine a positive future, that's what I'll have. Power word.
- I release all doubt about my future safety and success. Power word.
- I have the ability to create a positive future for myself. Power word.
- I release any thoughts, beliefs, emotions, attitudes, or judgments that would make me keep or take back fear of the future. Power word.
- I release right now any thoughts, beliefs, emotions, attitudes, judgments or behaviors that would keep me from creating a positive future for myself. Power word.
- I can imagine a positive future. Power word.

Feeling Vulnerable

- I feel so vulnerable. Power word.
- I'm afraid that I'm in danger. Power word.
- I'm afraid that I won't ever have enough to support myself. Power word.
- I release my need for feeling vulnerable. Power word.
- I am willing to release habitual feelings of vulnerability. Power word.
- I give myself permission to release habitual feelings of vulnerability. Power word.
- I'm afraid that if I no longer feel vulnerable I'll make mistakes. Power word.
- I want to stop feeling vulnerable. Power word.
- I'm afraid to stop feeling vulnerable. Power word.
- I'm willing to replace feeling vulnerable with feeling self-confident and assured. Power word.
- I have the ability to feel self-confident and assured. Power word.
- I deserve to feel self-confident and assured. Power word.
- I have the ability to protect myself. Power word.
- I am willing to build up a support network that helps me feel safe and self-confident. Power word.
- I allow myself to expand into a self-confident, self-assured person. Power word.
- I am now releasing any thoughts, beliefs, emotions, attitudes, judgments, or behaviors that would make me keep or take back feelings of vulnerability. Powell word.
- I am now releasing any thoughts, beliefs, emotions, attitudes, judgments, or behaviors that would keep me from feeling safe, self-confident, and self-assured. Power word.

Shame about My Financial Situation

- I feel so ashamed of my financial situation. Power word.
- I'm so ashamed of how I've handled money. Power word.
- I'm so ashamed because my income is so low. Power word.
- I'm so ashamed because I have so much debt. Power word.
- I'm so ashamed because no matter how hard I try I never earned more than I have earned in the past. Power word.
- I'm willing to recognize that my feelings of shame come from a long time ago. Power word.
- I'm willing to let go of my habitual feelings of shame that have been with me for a long time. Power word.
- I'm willing to stop creating financial dramas that allow me to feel my shame. Power word.
- I give myself permission to let go of habitual feelings of shame and the financial dramas that allow me to feel my shame. Power word.
- I give myself permission to forgive myself for anything I have done with my money in the past. Power word.
- I want to forgive myself for anything I have done with my money in the past. Power word.
- I forgive myself for anything I have done with my money in the past. Power word.
- I have the ability to meet my financial needs and create a stable financial situation. Power word.
- I'm willing to learn the skills I need to manage money wisely. Power word.
- I am now releasing any thoughts, beliefs, emotions, attitudes, judgments, or behaviors that would make me keep or take back feelings of shame about my finances. Powell word.

- I am now releasing any thoughts, beliefs, emotions, attitudes, judgments, or behaviors that would keep me from feeling confident and proud of myself for how I handle money. Power word.

Now I hope you will spend some time creating power word treatments for yourself.

Get In Touch with Your Inner Voice

Before we move on to actions you can take in your external world, I want to spend a few moments discussing something that can greatly impact your ability to feel safe and secure, no matter what the financial conditions in the world might be. This involves your ability to get in touch with and trust the direction that comes from your inner voice.

Just about everyone I have ever spoken to about hearing an inner voice has said that at some point in their life, they got a “message,” in one form or another to do something that seemed out of the ordinary. It might have been to take a particular turn off a road, change flights, go into a store without knowing why or call someone they had a strong feeling about.

At other times, they had a strong knowing such as who was calling when the phone rang or that something had happened to a loved one or acquaintance. Or, there can be a gut feeling that taking a particular action will be beneficial.

All of these are examples of intuitive thoughts or feelings. People with various beliefs will attribute the messages to different sources such as God, angels, The Universe, guides, Spirit, etc. For our purposes here, I'm going to refer to it as your Inner Voice.

Your inner voice is not the critical parent, compulsive spender, addictive personality or angry perpetrator inside of your head. Your Inner Voice comes from the part of you that can see the bigger picture and helps guide you towards your true life expression. Your Inner Voice understands its connection to the All That Is and feels the oneness of all creation.

The inner voice does not shout, it speaks from a point of silence deep within you. It sometimes speaks through signs and symbols. Its purpose is to gently guide you through your life.

Because it is a subtle voice, you have to be still in order to hear it. A head that is cluttered with extraneous thoughts, worry, fear, resentment, longing, desire, or ongoing grief won't hear it through the noise. If somehow it does filter through, you probably won't recognize it or follow its direction.

The Advantage of Listening to The Voice

Although it takes some practice to hear your Inner Voice on a regular basis, there are great advantages in doing so. Here are a few:

- You will save a lot of time and energy by not pursuing ego-driven ideas and desires.
- Because you have to be still in order to hear your Inner Voice, you will greatly reduce your stress levels and improve your health.
- Your trust levels will increase, which leads to improved relationships with yourself and others.
- You will open yourself to having what you need seem to just show up. You can stop pushing your life forward and let it unfold, leaving more time and energy for pure enjoyment.

- If you are an investor or trader, you will make much wiser investment and/or trading decisions.
- You can increase your money flow by getting in touch with your true creative Self.

There's more. But these would seem to be reason enough to look further into methods of improving your Inner Voice listening skills.

Developing Your Inner Voice Listening Skills

If you don't hear your benevolent inner voice, it is not because it isn't there. It's part of your basic human equipment. Everyone has one. It is a valuable resource and works best for those who cultivate a relationship with it.

In this short piece, I can only outline some steps you can take to begin to develop your listening skills. Each of these steps could probably be a chapter in a book. But, hopefully, you'll be pointed in the right direction.

- 1. Spend quiet time with yourself every day.** Even a 10-minute session can have great benefit. If you are new to meditation, just sit quietly with your back straight, fold your hands gently in your lap and close your eyes. Take a few deep breaths. Then just sit. If you have never meditated before, you will probably feel as if your mind is just a jumble of thoughts. Don't try to stop the thoughts, just watch them. Imagine that you are on the bank of a river and that your thoughts are the river going by. Don't try to stop the river, just watch it. Within a week, you will see the river begin to slow down. You may become impatient, or even bored. That's okay. If you find yourself complaining, just watch the thoughts pass by.

2. Create a system for communicating with your inner voice. Some people use a pendulum or muscle testing. These don't work for me. Here's a suggestion: Hold something up to your abdomen that you are quite sure is something that your body will like, such as an apple or some fresh green lettuce. Tune into yourself and see if you can feel a lightness. For me, my head goes back, indicating something favorable.

Then, hold something that you know is not good for your body such as a candy bar or soda pop. As you hold it against your abdomen, see if you can sense a different feeling—one that is heavier than the first experience. For me, my head falls forward.

Now, hold something up to your abdomen that you aren't sure about, such as a particular supplement or an herb or salt. See what kind of feeling you get. Do this with a number of different items.

As you become more attuned to this inner part of you, you can develop a more sophisticated system. I find that if I ask a question or am trying to figure something out, I'll often get a direct answer, usually during my quiet time, or someone will show up or something will happen so I have my answer.

3. Find out who is talking in your head. If you hear a lot of negative feedback, complaining, or criticism, think about where those thoughts are coming from. Is a critical parent still living in your head supporting negative beliefs about who you are and what you can accomplish? Do you often hear the words should, ought must and can't?

4. Create a benevolent supporter in your head. When you do something, no matter how trivial, say to yourself, "You're doing a great

job!" When you look in the mirror, tell yourself that you are fine, just the way you are. If there is something that you really want to do but the critical parent in your head won't allow it, do it. This opens the way for positive feedback and constructive "instructions" from your Inner Voice.

- 5. Take a chance.** When you get a positive message from deep inside, take a chance and trust it. If you are feeling guided to do something that can't hurt you in any way but can only help if you have the courage to follow the directions, do it. You have nothing to lose and everything to gain.

- 6. Be willing to change.** Even if your inner voice was shouting instructions, if you aren't willing to change and move your life in a positive direction -- one step at a time -- nothing it says will mean anything. You have to be willing to let go of all of the baggage you are carrying around and move towards a positive, prosperity consciousness.

If you are serious about moving in a new direction and gradually letting go of some of your baggage, I strongly suggest the [Build Your Money Muscles for Financial Strength & Security](http://www.BuildYourMoneyMuscles.com) program. It's easy-to-follow, affordable, and has lots of helpful resources including audios, workbooks, a weekly group call, a discussion group, and much more. The second three months of the program has a lot of information about developing your intuition. You can read about the program at www.BuildYourMoneyMuscles.com.

Resistance to Change

Humans resist change. That's a fact of life. In order to think, feel, and behave differently, you have to be willing to go through a certain amount of discomfort. If you have ever moved from one house to another, you have experienced the discomfort of change. I call it *the moving stupids*. Even though you want to be in the new house, you don't know where anything is, you drop things, walk into walls, lose your keys or wallet—you feel stupid and disoriented.

The same thing happens when you make any kind of major internal changes because as you make those changes the world is going to respond to you in an unfamiliar way. You know how to be who you have been, but you have to learn how to be who you are becoming. It is much easier to keep on doing what you've been doing, but as you know, you'll get the same results.

During challenging economic times people who succeed are those who can rapidly adapt to a changing financial environment. People who succeed come up with new ways of making money, working with other people, and providing desirable goods and services. Old ways of behaving often no longer serve those who are willing to adapt. Successful people willingly go through the discomforts of change and put up with the moving stupids until they disappear.

In order to help you overcome your resistance to change, here are some power word statements you can use.

- I am afraid of change and resist it. Power word.
- I release my need for resistance. Power word.
- I release my fear of financial change. Power word.

- I am willing to deal with the consequences of moving forward.
Power word.
- I give myself permission to enjoy changing my financial position.
Power word.
- I can make these changes and still be safe. Power word.
- I can make these changes and not be alone. Power word.
- I am comfortable with change. Power word.
- I release my resistance and manifest change. Power word

Altering Your External Environment

Money is a form of energy, and increasing your cash flow requires creating channels through which new energy can flow. In this section I'm going to make some simple practical suggestions that can open up your money flow.

Clean up your clutter

Perhaps you have found an effective use for a lot of extra stuff. I haven't. People rarely have positive feelings about their clutter or themselves for perpetrating clutter. And clutter certainly interferes with healthy energy flow.

If you have a lot of clutter, start with a corner of a room or one drawer—like the catch-all drawer in your kitchen. If your desk is a real mess, clean off one corner just to get the process started. Is your clutter mostly paper waiting to be filed? Then put it all in banker boxes and stash in a closet. If you don't need papers for a year, you don't need the papers.

Make room in your closets for new energy to come into your life. Get rid of things you don't use and clothing you don't wear. Give away or sell items that remind you of people you don't like or unhappy times in your life. If you're surrounded by drab colors, brighten things up a bit with a touch of yellow, bright blue, red, or green.

And while you're at it, give your office and dwelling a good cleaning. If necessary hire someone to help you.

Clutter often represents emotional issues that haven't been dealt with. If you resist cleaning up your clutter or become uncomfortable even

thinking about it, then deal with the feelings using the sound release technique I described previously along with the following power word treatment.

- I release my need for clutter. Power word.
- I am willing to deal with the emotions connected to my clutter. Power word.
- I give myself permission to discover the underlying emotions that have stimulated my clutter behavior. Power word.
- I release my fear of giving up my clutter. Power word.
- I release my fear of finding out what I really feel. Power word.
- I give myself permission to clean up my clutter a little bit at a time. Power word.
- I am willing to clean up my clutter a little bit of time. Power word.
- I want to clean up my clutter a little bit at the time. Power word.
- If I give up my clutter, I won't know who I am. Power word.
- I'm willing to deal with the disorientation I will feel if I give up my clutter. Power word
- I am pleased with myself for dealing with my clutter. Power word.

Keep track of your money

Money by itself, has no discipline or boundaries. It needs to be managed to keep it from getting out of control. And like people, money goes to those who love and take care of it, and what money likes best is to be counted. If you want your money to grow and expand, a container is needed in which it can be nurtured. A good container to use is software such as Quicken.

For many people, writing down their spending and earnings brings up all sorts of feelings such as shame, inadequacy, aloneness, and anger, so the

activity is avoided. Making a commitment to manage your finances and work through your fear of facing your financial truth is empowering as well as an aid to building wealth.

During tough economic times, when your money supply might contract, keeping track of your money takes on special importance. The more aware you are of your actual situation, the easier it is to make rational decisions about which bills to pay and when and exactly how much you have available for purchases. If you are managing credit card debt, knowing exactly where you are will help keep you out of trouble.

Increase Your Financial Literacy

Many people I talk to admit that if they had a lot more money than they have now they wouldn't know what to do with it. This lack of knowledge often blocks people from increasing their cash flow. Knowing about the world of money can give you the confidence you need in order to build wealth.

If you are at beginning level of financial literacy, take small steps. Go to some financial sites, such as those listed in the resources section below, and just read the headlines. If you find a story that peaks your interest read it. As you are reading the headlines or the story, be aware of your feelings and whether or not you are taking the information personally. This exercise will not only help you learn about money, it will also help you get in touch with the feelings that are blocking you from moving forward financially.

If you are at a more advanced level, then spend time learning about specific companies to evaluate their potential for investments. Or learn about various markets, such as the bond market, international markets,

and commodities. An economic downturn provides ample opportunity for doing research without acting. Spend this time learning and when the economy turns around, you'll be able to make wise investments.

Examine Ways to Bring in New Streams of Income.

The world is changing very rapidly and it may take some time for the job market to rebound. So this is a good time for you to look at ways that you can develop either full-time or part-time opportunities for bringing in new monies.

Solo entrepreneurs and practitioners are actually in a better position during tough economic times than large companies or those who find themselves in a shrinking job market. These micro-business owners are more flexible than large companies and can adjust their product and services mix to meet the needs of changing market conditions.

The Internet provides many opportunities for developing new sources of income. You need to examine what you have of value that you can bring to the marketplace. This can include goods that you have to sell or services that you offer. Selling either products or services either on or offline requires a skill set that you may have to develop. There is lots of free or inexpensive information online to help you do this. You can also check out some of the resources listed below.

Your attitude as you approach the task of finding new income streams will affect the outcome of your efforts. If you approach this with hope and expectation of a positive outcome you are far more apt to get it than if you're skeptical and have little faith in your ability to succeed. This is why it's so important to be in touch with the feelings that this kind of activity can bring up. Those feelings come from your past, not your present and

by dealing with them, you can remove the blocks keeping you from a prosperous future.

Reach out to others

Money doesn't just fly into your life by itself. It comes from people. If you need more money, you probably need more people. One of the main feelings behind a fear of running out of money is the feeling of aloneness. The more connected you feel to yourself and others the greater your chance of increasing your cash flow. You can connect to yourself by using the techniques suggested in the section about listening to your inner voice. Connecting to others often requires stepping out of your comfort zone and making a concerted effort to develop relationships.

In this day and age, connecting to others is much easier than it has ever been before. Through social networking sites like Facebook and Twitter, you can reach out to others and develop meaningful business and personal relationships. Although using social networking sites takes some time and a short learning curve, the energy you put into this has the potential of coming back to you many times over.

No matter what your situation or where you live, there are most likely groups of like-minded people that you can find to connect to. Chambers of Commerce, professional organizations, social groups, church groups, and even 12-Step programs provide many opportunities for joining together with others with whom you share common interests. If you tend to isolate, you will have to go through a period of slight discomfort—the moving stupids—as you venture into unfamiliar territory. Staying in touch with your feelings and using release techniques can help you move forward.

Resources

Financial Portal Sites

[Yahoo Finance](#)

[CNN Money](#)

[CNBC](#)

[Motley Fool](#)

For those transitioning from a job to self-employment

[Escape from Cubicle Nation](#) : Pamela Slim's excellent site

[Changing Course](#): Valerie Young's site.

Business Building

[Small Business Administration](#): Lot's of free information.

Resources on ProsperityPlace.com

- [Build Your Money Muscles](#) – Nine Simple Exercises for Improving Your Relationship with Money
- [Starting Your Own Business](#): An Easy-to-Follow Guide for the New Entrepreneur
- [Be Set Free Fast \(BSFF\)](#) – The Official Manual. Rapidly release emotional blocks.

Audios:

- [Healing Your Financial Shame](#)
- [Let Go of the Aloneness Blocking Your Prosperity](#)
- [Is Your Inner Child Keeping You Broke?](#)
- [Marketing Your MicroBusiness](#)