
Heal Your Relationship With Money

**An Adventure In Creating
The Life You Truly Desire**

By Paula Langguth Ryan

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Introduction

It always amazes me how a book comes to be written. It's been said that we often teach what we most need to learn. My friend Carol Jordan, who has a few more years of wisdom than I, once wrote me a note responding to something profound that I'd said to her. In the letter, she asked me: "Who's the teacher and who's the student?"

At one point in my life, several years ago, I felt much more like a student of prosperity principles than a teacher of them as one financial challenge after another rose up to greet me like an old friend.

It was challenging to stay focused on the good in my life when everything around me appeared to be falling apart. I'd like to say that I was calm and serene throughout it all. But I most certainly wasn't. Anxiety welled up in me and tears came to my eyes as I pondered what I needed to "do" to "fix" the situation. I ranted, I raged, I cried, I sputtered, and I opened my mouth and asked for help.

Then I took a deep breath and stepped back to assess the wreckage. What was still salvageable? And what was all this financial chaos supposed to teach me about my relationship with money? I discovered two lessons in those events.

The first lesson was a reminder of how grateful I am for the love and support of the people in my life. Their generous gifts helped me resolve the immediate financial crises. Another reminder of my abundance came in the form of an e-mail I received from the [Chicken Soup For The Soul](#) daily message the same day the financial crises first hit.

The daily message talked about a man named Fred Lloyd Cochran who was standing outside the Chicago Art Institute, next to one of the grand stone lions that guard its entrance, when a gaggle of geese flew overhead. He

paused to watch, as did a nearby bag lady. After the geese passed by, Fred and the women made eye contact and the bag lady smiled, then turned to walk away, talking to herself as she went. Fred was amazed to hear the bag lady let out a sigh of contentment and say "God spoils me."

That simple phrase, "God spoils me," resonated with me deeply and carried me through a few tough days, even through a winter storm. I saw the treacherous ice storm as a wondrous winter painting and I could see how God spoils me, indeed, with a 30-minute spectacular crystal view. The next evening, working at a client's, I turned and breathlessly beheld the most fabulous sunset.

Regardless of your thoughts and feelings about God, I hope you'll take the time to read through this booklet. In it, you won't find any scriptures or direct references to the Bible or any other religious text. What you will find is the truth about our connection with whatever name you give the swirling energy that created a blade of grass, a snowflake, a sunrise.

God spoils me. God spoils you. Prosperity teacher Catherine Ponder is always reminding us that we are children of a rich and loving God. And what better way for us to be treated by our Divine parents than to be spoiled with abundance?

Yet we often get so caught up in the form we want our abundance to take that we don't see that our true riches are laid out before us. And when we do see them, we all too often push them away or discount their value to us because they're not taking the form we truly desire.

All the events that unfolded during my week of chaos carried untold gifts. Among these gifts were friends who tithed of their time, talents, treasures, thoughts and prayers.

How did I open myself up to receive these gifts? I started by identifying exactly how much money I needed, and when I needed it by. This set the ball in motion. Within 24 hours, one financial challenge had been dealt with even as two more rolled in. Forty-eight hours later, the

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remaining financial challenges had been resolved and I had been blessed with the reminder that my intuition or my trust in God was on course. I asked for what I needed, or didn't ask for what I needed, depending on the person I was interacting with.

I followed my intuition and my spiritual guidance where it led me, making phone calls that I was guided to make, putting my request out into the Universe/God, identifying what I was willing to give up in order to be open to receive what I needed. And the Universe/God responded.

Likewise, I followed my intuition and my spiritual guidance when it told me to hold back discussing the financial challenges with those whose energy would not contribute to my financial healing, doing so with love and compassion for myself and for the other person. The Universe/God responded again, revealing new areas that needed healing and opening my mind to the possibility that there was yet another book inside me, waiting to be borne.

The second lesson I learned was that I still had areas where I had to heal my relationship with money. As a result, I made seven commitments about money that determined I was willing to honor. These seven commitments germinated a seed of an idea that became a series of articles in my e-zine [The Art of Abundance](http://www.ArtOfAbundance.com), and then became the booklet you are holding now: **Heal Your Relationship With Money: An Adventure in Creating the Life You Desire.**

I'm in the process of expanding these articles to create a new book, however, I am currently guided to share this information with you now, so you may begin to put them into practice in your own life.

I share these seven commitments with you today to offer you insight into how you can overcome your own money worries and fears and make the commitments that will help release you from your limiting beliefs so you can heal your relationship with money. You may also find it helpful to download a copy of my **Healing Your Relationship With Money Workbook**. The workbook, used together with the free e-booklet, will help

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you get clarity on what is holding you back and how to overcome those obstacles.

The workbook has an added benefit: part of the purchase price includes having me review your workbook and provide you with a **Personalized Prosperity Success Strategy**. The price of the workbook and **Personalized Prosperity Success Strategy** review is \$69.99. (When you receive your **Personalized Prosperity Success Strategy**, you'll also find that I've enclosed a 50% off coupon good for an individual coaching session. That's a savings of \$75, which means, basically, you're getting the **Healing Your Relationship With Money Workbook** and **Personalized Prosperity Success Strategy** absolutely free!

Through these seven commitments, we can all develop a more healthy relationship with money. We can all develop a relationship where money is used for good, to better ourselves, each other, our communities and our planet as a whole. Now, let's get started on our adventure:

[COMMITMENTS ONE AND TWO](#): I am committed to healing my relationship with money I am committed to clearing up anything in the way of my ability to do so.

[COMMITMENT THREE](#): I am committed to my own complete development as a financially independent individual.

[COMMITMENT FOUR](#): In my relationship to money, I'm committed to revealing myself, to not concealing myself.

[COMMITMENT FIVE](#): I am committed to the full financial empowerment of people around me.

[COMMITMENT SIX](#): I am committed to acting out of the awareness that I am 100% responsible for, and the source of, the current state of my finances.

[COMMITMENT SEVEN](#): I am committed to having a good time in my relationship with money.

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I encourage you to join me in the unfolding of this new way of relating to money. Where are you in your healing process with money? Is there any particular commitment that made you pause? Any commitment that caused you to cringe? Or one that you willingly jumped to embrace?

Reread the commitments again and jot down anything that comes to mind immediately. Any fears, any questions, any comments, anything. Then continue on to Chapter 1 and watch your life unfold as you heal your relationship with money, once and for all.

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Chapter 1

What Stands In the Way of Healing Your Relationship With Money?

Commitments One and Two: *I am committed to healing my relationship with money AND I am committed to clearing up anything in the way of my ability to do so.*

One morning, on a day when my newsletter was due, I met my friend LuAnne for coffee at Starbucks and I came home to find a yapping puppy locked in my dog's crate and my dog locked in my bedroom.

Having spent a great deal of time and energy training my dog not to soil in the house, by using her crate as "home," I was not happy to discover that she'd been placed in a situation where she could have had an accident, through no fault of her own.

Immediately, my attention was diverted away from getting my newsletter out and toward being resentful that my dog was placed in this situation and that the puppy had soiled the crate bedding. I found myself focusing on finding a better place for the puppy (the downstairs powder room, with a warm towel). But the yapping continued and I allowed myself to get caught up in the cacophony.

I called my friend Linda, a fellow crate-training dog-owner and spiritual traveler, and asked for help re-framing what the yapping represented.

"What are you writing about this issue?" she asked.

"Commitments One and Two on the path toward healing our relationships with money," I replied. "It's about being committed to clearing up anything that stands in the way of healing our money relationships."

"Maybe the yapping dog represents all those things that we allow ourselves to be distracted by instead of staying focused on the work we're trying to do, in order to heal our relationship with money," she suggested.

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Her words helped me recognize how I gave my power over to this situation, and how I chose to divert my energy. I resolved the immediate issue, put the puppy in a safer place, and put the bedding into the washer. Then I went back to my computer, put on some relaxing music, and began seeing the yapping as a reminder.

Yes, there are always going to be things that will distract us from our goal of healing our relationships with money. It will always be easier to focus on those things instead of focusing on the places where we need healing. And we will always have good excuses for why we didn't get around to the work we "wanted" to do. We had good intentions, after all, right?

Creating Concrete Intentions For Healing

The drawback with good intentions is that they will always remain intentions. They will always be "something I meant to do, but..." The only way to [turn an intention into a goal](#) is to consciously commit to it. The only way to turn your intention to heal your relationship with money into actual healing is to concretely outline the goal.

What is it, exactly, that you want to do? Do you want to stop living paycheck to paycheck? Do you want to stop feeling like you don't have enough? Do you want to stop feeling like you can't afford the things you want to do, be or have for yourself and your loved ones? Do you want to stop feeling indebted to others? Do you want to stop arguing about how money is spent in your home? Do you want to start feeling more comfortable about giving and receiving money?

You probably have a number of these intentions floating around in your head, and they're very good intentions. Country music singer Travis Tritt has a ballad called "The Best of Intentions." Hearing the song, I visualized him making a commitment to his spouse, carrying through on that commitment throughout the years, occasionally falling short as we all do, but expressing the fact that even when he fell short his intentions were pure.

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Then one day I saw the video. The video unfolds with Travis playing a man who is in and out of jail, expressing remorse for all the times he let his wife down. He had the best of intentions, but he never took any actions toward making a commitment to stop putting himself in situations that would land him in jail.

Making the Best of Our Intentions

Many of us state our intention to [get out of debt](#). But we don't make a commitment to stop putting ourselves in situations that add to our debt. Instead, especially during the holiday season, we rationalize every time we spend more money than we truly want to. What stops us from honoring our commitment to ourselves?

Fear. It always comes back to fear. We're afraid other people will think we're cheap. Or we're afraid someone will buy us something more expensive than what we bought them. Or we're afraid our children will think poorly of us if we don't buy them what they asked for. Or we're afraid people will think we're poor, or stingy.

We use the fear to put up obstacles to our commitment. This way we can avoid facing the fear. Instead, we can point to the obstacles and say things like "I would have, but..." or "I was going to, but..."

Making the commitment to heal our relationship with money is a great first step. But it is meaningless unless we're ready to also commit to removing the obstacles that we create in order to avoid honoring that commitment.

How do we commit to clearing up the things that stand in the way of having a whole, healthy relationship with money?

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Removing Obstacles That Prevent Us From Honoring Our Commitments

A good starting point is to acknowledge what your obstacles are. Then look beyond the obstacles to identify the fear that caused you to create the obstacles.

If you owe someone money, for example, the obstacle to honoring your commitment to getting out of debt may be that your clients are slow to pay you. But that's not the reason you haven't set up a repayment plan of some sort.

You may have unexpressed anger, resentment or envy toward the person you owe money. Or you may be afraid that any repayment plan you suggest will be rejected. Or you may be afraid to look at how much debt you actually have -- and setting up a plan to repay the debt would mean acknowledging what you actually owe.

During the next two weeks, take five minutes every day to commit to healing your relationship with money and to identifying and clearing up the obstacles that stand in the way of you achieving this goal. Turn those good intentions into firm commitments and step out in faith, leaving the fear behind.

Chapter 2

What Stands Between You and Financial Independence?

Commitment Three: *I am committed to my own complete development as a financially independent individual.*

Healing our relationships with money means being open and receptive to changing the way we think and feel about money. It is our thoughts and feelings about situations that involve money which keep us from healing our relationships with money, not the situations themselves.

Being committed to our own complete development as financially independent individuals means being willing to shine a light into the dark places and look at what lurks there without running away. And it means forming a game plan of specific actions that we can each take to claim our financial independence.

You may find that it's helpful to take a few deep breaths, or take a friend or mentor with you as you explore the really scary parts of your money relationship. I assure you, however, that while every dark crevice you explore contains a scary shadow, more often than not the shadow is a reflection of a gift for you.

Recreating Your Own Financial Reality

I once knew a man who felt trapped in his job. He was an incredibly brilliant man and knew his industry inside and out, but he wasn't a savvy "corporate player." As a result his boss was paying him twice what he would have earned anywhere else, yet his job was extremely unsatisfying to him. His commute was horrid. There were no challenges and few opportunities for him to use his considerable talents as a historian and investment guru. Every suggestion he made was turned down by his boss.

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For a long time, I sensed his depression and gradually realized that he was depressed because he firmly believed he was financially dependent on his boss and his job. He had given away his power, his very spirit. In the jail he'd created in his mind, his choices were to leave and give up many of the material comforts and benefits of his six figure income or stay and face the continual erosion of his soul.

If you only see two solutions to a problem you're not looking hard enough.

Eventually, my friend found a third solution. He came to terms with his dilemma by consciously choosing to recreate his job. He started coming to work on off hours, so his commute became more bearable. He started devoting one day a week to his historical pursuits and his love of jazz. He realized that he had the unique opportunity to recreate his work situation so that the work he was doing was of interest to him.

As long as he accomplished the few tasks that his boss required of him, the rest of his time was his to create the job of his dreams. Suddenly, he was no longer financially dependent on his salary in his mind. This shift of consciousness ultimately brought him to even higher levels of prosperity -- and brought new excitement to his work.

Whether he knew it or not, he came to this shift in thinking and feeling by consciously committing to his own complete development as a financially independent individual. Eventually, this newfound shift in consciousness led to him creating the job he truly desired, writing the publication he'd always envisioned, *SmartMoney Investor's Digest*, at this very same company, which resulted in him being able to retire to his dream location, the San Juan Islands off the Washington coast.

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Releasing Others From Blame Regarding Our Finances

As long as we hold onto the belief that people in our lives -- past or our present -- are to blame for our current financial situation, we are allowing these people -- not ourselves -- to be in charge of our spirit. Likewise, as long as we hold onto the belief that we are to be thanked for the current or past financial success of another, we are assuming a place of superiority over that person's spirit. Both are equally harmful to our own complete development as financially independent people.

You need to be ready and willing to give up these limiting thoughts and feelings. What are you willing to give up in order to heal your relationship with money? My friend with the financial dependence on his job was willing to give up that part of his ego that said his salary needed to be tied to his job performance in order for him to feel successful. He accepted that it was equally valuable for his boss to pay him an exorbitant salary simply to keep him from going to the competitors.

The competitors might have put his considerable knowledge to better use, but then he would have faced the dilemma of feeling used by an employer who was paying him a fraction of what his current employer was paying while making him work harder for every dollar. See the net we get ourselves caught in?

What do you need to let go of as the first step toward committing to your complete development as a financially independent individual? It could be releasing old thought patterns, old spending patterns, or the persona of financial victimhood.

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What Are You Willing to Give Up for Financial Security?

You must ask yourself, what are you willing to give up for your financial security? Our thoughts, actions and words must align with the universal flow of prosperity. If you feel used, taken advantage of, like a sellout, or like you're prostituting yourself, take these as signals that something is out of alignment in your financial independence.

Look at every financial situation over the next two weeks as an opportunity to view the alignment of your financial independence, much as you would observe the pull of your car to the right and left, which would indicate that your car is somehow out of alignment. These close observations will give you some basic information that is key to committing to the complete development of your financial independence.

Assessing Our Interactions with Money and Other People

If you are providing financial support to another, you must be rigorously honest in your assessment of what truly motivates you to be of service to others. Are you acting from a place of unconditional love or for selfish reasons? Do you want to impress others? Are you seeking recognition, approval or love from others? Do you wish to set yourself above others?

Are you more comfortable receiving assistance than offering it? When you give of your time, treasure and talents or offer assistance do you do it grudgingly, with resentment, with strings attached? Don't berate yourself if you do, for you are not alone. On some level almost all of us act from these fear-based places in our psyches. It's time to stop denying who you are and start delighting in who you are.

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Are you afraid that if you aren't financial dependent on someone else or if someone isn't financially dependent on you that you will be alone? Your fear of "aloneness" keeps you in debt, and keeps you from fully committing to becoming financially independent.

Ask yourself: If I am financially independent, and allow others around me to be financially independent, what will happen to the people in my life I am currently financially dependent upon or who I keep dependent on me?

This could be a spouse, a family member, it could even be your employer. Once you've honestly answered this question, ask yourself: If I am no longer financially dependent on someone else, and no one else is financially dependent on me, then what will happen to me? What will change in my life?

Over the next two weeks, look at the changes you are afraid of, as well as the changes you desire. How can you minimize your fears and embrace your desires? [Share with me](#) what you learn about yourself and we'll continue this adventure in the next Commitment!

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Chapter 3

Getting Radically Honest About Your Money Matters

Commitment Four: *In my relationship to money, I am committed to revealing myself, to not concealing myself.*

How many times have you told a white lie or half-truth about your financial situation?

Ever inflated your current salary during a job interview because you were afraid you wouldn't get the salary you were asking for otherwise?

Told the panhandler you didn't have any change because you were afraid he or she would use the money for booze or because you didn't want to deal with their harsh reality?

Said "the check is in the mail" when it wasn't?

Said "we can't afford it" about something you didn't want to spend money on?

Said "you don't really want that" when you were actually concerned about how much something cost or because you secretly wanted something else but weren't able to speak up about it?

Ever tried to get a discount or something for nothing, just because you thought you shouldn't have to pay more?

Ever sidestepped someone's question about the cost of an item because you thought they were being nosy or judgmental?

Almost everyone, at one time or another, has been afraid to fully reveal themselves financially. This fear, which drives us to conceal what we're actually experiencing regarding money, is insidious. It sets us up for financial failure in ways we don't even realize.

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Making a conscious commitment to revealing ourselves financially, rather than continuing to conceal ourselves financially, means taking a long, radically honest look at our current financial situation. It means examining every bump and wrinkle and money decision dispassionately and without judgment. It means facing all those money fears head-on, even when doing so is painful, anxiety-provoking or brings up anger and fear we'd long pushed aside. It means being willing to reveal the truth about your finances and how you feel about money.

Regaining Control Over Your Money

Ask yourself: What do I need to change about myself and the way I deal with the financial situations in my life in order to feel like I have control over my finances? In order to feel like I'm not wasting money and that I DO have enough? In order to realize that the fact others have MORE than I do doesn't mean I can't have more for myself? Remember, you're making a commitment to being radically honest in all your financial dealings.

What exactly does it mean to be radically honest? It means asking before you make personal copies on the office copier, or offering to pay for them before you make them. It means not asking others to compromise themselves in order for you to get what you want. It means actively speaking up about what you do want and not making assumptions that others will (or should) know what is important to you.

Now, you might be asking yourself what the point is to this commitment. The point of radical honesty is that you're aligning your intentions with your actions. Ever been shortchanged by a person or company? How did you react? Most of us usually go out of our way to go back and set the situation right or we go out of our way not to patronize them again. Radical honesty means taking those same extra steps to correct situations where a person or company inadvertently shortchanges itself.

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Ill-Gotten Gains are Really Short-Changes

Many of us are quick to teach our children a lesson in right and wrong when we catch them pilfering a pack of gum from the store, for example, yet we see nothing wrong with pilfering a pack of legal pads from the office.

We're quick to go out of our way to let our insurance company know if they haven't paid us for a claim, but we're not so quick to let them know if they pay the same claim twice.

We rationalize our actions with practical truths. We'll be using the legal pads for business work, mostly. The insurance company can afford to pay us twice. But radical honesty calls for us to step up to the radical truth behind our actions.

I was recently in this situation and faltered. My excuse? I was short on time. As I climbed back in the car, hurrying to my next destination, I realized I had received two booklets of stamps, but had only been charged for one. I rationalized that the next time I was at that post office, I would correct the situation. Yet I didn't make it a priority to go to that post office, and every time I did get there, the windows were usually closed.

I could still set the situation right, however, by dropping a check into the postal slot, with a note addressed to the postmaster, explaining what the check was for and asking that a receipt be placed in my mailbox, which is what I ultimately did.

Overcoming the Fear of Not Having Enough

Why did I accept the stamps and not fix the situation right then and there? Why do we take the office supplies or use the office phone for personal long distance calls or use the copier to copy our personal materials without asking? Why do we look for ways to "get a better deal?"

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Fear. It always comes back to fear. Fear that we won't have or don't have enough time, energy or money to do what we want to do. And this fear often manifests as anger. "They" -- the corporation, the government, the wealthy neighbor whose borrowed tool we just broke -- can "afford" the expense. We want more and they have more, and this makes us angry and fearful. After all, we pay a lot in taxes, or sweat equity or premiums, or whatever. They "owe" us.

The only problem is, this mindset constantly keeps us indebted to others by not honoring our relationship with rigorous honesty. We displace the fear with righteous indignation.

But then our anxiety kicks in, which is a symptom of our fear. We start thinking about the copies that need to be made, for instance, and our pulse begins to race. What if someone comes in while we're making copies? What if we forget to take the originals with us?

What if the insurance company discovers it overpaid us and wants its money back? What if we've already spent the money?

This energy-draining anxiety is deflecting you from your commitment. The phrase "ask and you will receive" is no mere platitude. By asking permission to borrow a piece of office equipment or use office supplies, for example, you receive empowerment, you receive energy, you receive greater abundance. You receive all these things no matter what the answer is to your request to use the copier.

The next time an opportunity comes up that has ties to a financial issue for you, be bold and daring and reveal your radical truth. Put the truth on the table. Tell your mate you'd rather spend your money on new curtains than on a belt sander, instead of chastising your spouse for wanting to buy "something we can't afford."

The truth isn't about a fear of lack. The truth is that you have desires too, that you aren't verbalizing. You want more, too. And that's okay!

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Acknowledge Your True Fears

For the next two weeks take a bold step and speak your truth about money situations. Voice the fears. By giving them a voice you acknowledge them and that acknowledgement helps ease the fears.

Think about an argument you might have had with someone recently. Chances are that you didn't need to be perceived as right. You just needed to have your point of view understood and acknowledged. That's the true measure of winning an argument, and the true measure of how well you're revealing yourself. You'll know you're revealing yourself completely regarding your finances when you can walk away from a situation feeling proud and anxiety-free, knowing that you spoke the truth about the situation.

Whether you're avoiding creditors, sneaking materials from work, hiding purchases or not sharing your true feelings with a friend or family member, or avoiding settling matters with a person or organization who has more than you do, you are concealing yourself.

When we put ourselves in these situations, we're like children who stay home sick from school. We get all agitated and upset over having to take medicine for our ills. But once we do so, our health starts improving. Speaking the radical truth about our finances is the medicine that will help us heal our relationship with money. With this Commitment, I send you a spoonful of sugar in the form of an unconditional hug, to help the medicine go down.

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Chapter 4

Are You Choosing Financial Empowerment?

Commitment Five: *In my relationship to money, I am committed to the full financial empowerment of the people around me.*

Take a minute and think about someone you're really comfortable asking for a favor or to lend you a few bucks. Now bring to mind someone who you're not comfortable asking for money. Feel that tightness, anxiety, fear or anger?

Or maybe you instinctively shy away from asking ANYONE for money, even if it's for a "good cause." Or maybe you are wonderful at asking for money for fundraisers but get skittish asking for money in your business world when asking for the sale or for a raise.

These are all symptoms of financial victimhood. In this Commitment, we're going to explore how to convert financial victimhood into financial empowerment.

What Stands in the Way of Your Healing?

In "Why People Don't Heal," Dr. Caroline Myss encourages people to look behind the challenges they're experiencing to find the underlying issue. As with any health challenge you might be experiencing, your financial challenge is not the issue. The true issue, to paraphrase Myss, is the loss of power that the financial situation generates in you and in those around you.

In order to fully heal our relationships with money, we must make a commitment to the full financial empowerment of the people around us -- including ourselves.

We need to start by learning how to not take our financial challenges personally. We need to separate ourselves from the financial feelings and fears that we have of being a victim. And we need to learn to recognize this victimhood in others so that we don't accidentally enable others in their financial dependence. Our goal is to empower each other to recognize and support our financial strengths.

What's Your True Motivation?

How do we recognize our inner victims and how do we claim our inherent inner power? Start by asking a simple question of yourself or the person you're interacting with: "What about this situation makes me feel helpless, defeated, incapable, not in control?" Then ask: "What would make me feel powerful in this situation?"

As Caroline Myss says, "fear interferes with the mindful use of your power. When you base choices on fear, chaos comes between you and your inner Divinity."

Before you offer to help someone financially, and before you request or accept financial help from someone, stop and examine your motivations and their motivations. Be sure you are coming from a place of empowering and not from a place of enabling.

If you're extending yourself, what's motivating you? Are you seeking to rescue or comfort someone? Why do you feel the need to do that? What are you afraid of? Why do you have a need to be needed? What would happen if no one needed you?

Conversely, before you ask for or accept financial help from someone else, ask yourself: "Why do I feel compelled to ask for help? Is my request born of a desire to be rescued? Is my request a test of the other person's love, loyalty or commitment to me? What's behind my request to have my need filled? Will this financial aid empower me or make me feel like a victim?"

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Empower Rather Than Victimize

One sure way to assess whether your actions and the actions of people around you are empowering or victimizing is to actively concentrate on how you feel physically and emotionally when you consider a particular financial decision. Empower yourself to say NO to financial decisions that don't resonate with you.

Say no to well-meaning friends who offer to float you loans when you're trying to pay down debt. Say no to friends or relatives who insist on bailing you out of financial difficulties when their assistance makes you feel like you owe them something. And say no to lending money under the same circumstances when you're not sure that your intentions are pure.

If people don't respect your efforts to heal your relationship with money, you may need to consider distancing yourself from them. Imagine you're a recovering alcoholic. Sometimes you must create distance between yourself and friends and relatives who actively drink or who victimize you by absent-mindedly offering you a drink whenever they see you, or leaving booze out in the open when you come visit. You may need that same distance in your financial recovery.

Over the next two weeks, I encourage you to consciously choose to use your money ONLY in ways that empower you and the people in your life. Consciously choose to eliminate financial decisions that make you feel guilty, that make you feel like a knight in shining armor or the fairy godmother, or that elevate you above someone else.

Working through these commitments will bring many of your old money issues to the surface. Think of them as the financial vampires of your soul. Only by luring them out into the bright light of day can you hope to end their control over your life.

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Chapter 5

What's Your Cause and Effect?

Commitment Six: *In my relationship to money, I am committed to acting out of the awareness that I am 100% responsible for, and the source of, the current state of my finances.*

During the last lap of the 2001 Daytona 500, veteran race car driver Dale "The Intimidator" Earnhardt bumped or "rubbed" a competitor who was making a move to overtake him. He died instantly in the resulting crash, and many blamed his death on the failure of his waist belt harness. Some even went so far as to call the manufacturer with death threats.

Those closest to Dale, however, didn't point fingers. They were aware that Dale was 100% responsible for, and the source of, the crash that claimed his life. Dale was noted for his aggressive driving style, and for bolting out of his car after a wreck and encircling his competitors' necks with his strong hands, as if to throttle them for their contribution to the current state of his race car.

Stop Looking For Places to Lay Blame – Inside or Outside

Isn't that how we generally react regarding our finances? Something wrecks our well-laid plans and we immediately look for somewhere else to lay the blame. We look for someone else to accept responsibility for what happened.

If we get laid off or fired, it's not our fault. It's because of the economy or our boss' poor business skills, or the top brass collecting big salaries. If we can't do the things we want to do or buy the things we want to buy, or pay the bills we want to pay it's not our fault. It's because a client canceled or because our boss doesn't pay us what we're worth, or because

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our parents didn't pay for our college education, or because we just never get a break or because a more well-off friend or family member doesn't share their wealth more.

Or maybe we join the chorus that says society doesn't properly value helping professions, or teachers, or police officers, or alternative healing practitioners, and that's why we don't earn as much as we're worth. It's easy to find an outside source to lay blame on for the past and current state of our finances, because that's what we've habitually done. It's easy to assert that who we are is inferior to who we could be because of someone else. But what if who we are is inferior to who we could be because WE'RE the one holding ourselves back?

Where Are You Consenting to Feel Inferior?

The very vibrant, self-assured Eleanor Roosevelt once said "No one can make you feel inferior without your consent." Eleanor Roosevelt gave birth to this philosophical observation after growing up in a family where her mother constantly berated and belittled her, telling her that she had best develop a strong personality because she was too ugly to ever land herself a husband. Eleanor could have easily felt inferior and allowed her mother's negative words to crush her spirit and hold her back.

Instead, Eleanor chose to affirm her belief that no one, including her own mother, could make her feel inferior without her consent. She refused to consent and instead took 100% responsibility for creating a vibrant, joy-filled, soulful life. And wound up married to a man who was to become President of the United States, to boot.

She refused to be a victim. She claimed responsibility for creating the life she desired. Being committed to acting out of the awareness that we are each 100% responsible for, and the source of, the current state of our finances is an extension of the commitment to shake off all ownership of being a victim. Making this commitment is perhaps the biggest step you can

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take toward healing your relationship with money. In the act of taking responsibility, in the act of shouldering the full, unvarnished blame for where we are right now, financially -- with our jobs, our debt, our savings or lack thereof, our spending habits and our earning habits -- we empower ourselves in a way that is infinitely courageous.

Releasing Myths That No Longer Serve You

What would happen if you acted out of the awareness that you were 100% responsible for, and the source of, the current state of your finances? What myths would you have to release? Who would you have to forgive?

How much courage would it take to step forward and acknowledge the role you played in every event that happened in your life that you feel held you back?

How much courage would it take to own up to all the passive ways you engaged in keeping yourself down, so that you wouldn't have to face the unknown, wouldn't have to disappoint another, wouldn't have to risk being afraid?

Many people, as they begin taking steps to heal their relationship with money, and raise their prosperity consciousness, find themselves feeling like Al Pacino's character in one of the "Godfather" movies. Every time you take positive steps to get out of a financial mess, something happens to pull you back in. You can't seem to get a lucky break.

When you start to despair, when the pink cloud of your early prosperity successes begins to fade, when the darkness threatens to overtake you, stop and take a deep breath before you throw up your hands and quit. You're on the cusp of a major life change. Give it time to manifest in your life.

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Being Patient With Your Newfound Financial Awareness

When you toss a pebble into a pond, it sends out ripples. Those ripples keep going, and then they come back. Even if you don't drop another stone into the pond, the ripples continue, until they finally settle into a new equilibrium. That's what's you'll soon discover is going on with your finances now that you've made the commitment to heal your relationship with money.

Once you set into motion a new pattern based on these commitments, the ripples from the old financial decisions and the old financial patterns will continue to make waves in your life for a while. Stay the course and act out of the awareness that you are 100% responsible for, and the source of, the current state of your finances, based on your past actions or inactions. This includes the parts you celebrate as well as the parts you deny.

Being committed to acting out of the awareness that you are 100% responsible for, and the source of, the current state of your finances is a big commitment. Taking ownership for our lives brings up many fears, resentments and disappointments.

The Willingness to Take Action Has its Own Rewards

I once spoke with a 62-year-old woman who believed her financial situation would improve only if her step-brother shared his inheritance with her. If only he would give her a share of the proceeds from the house her father had given to her step-mother, which this woman believed she was entitled to share, then her financial situation would improve.

I asked her to imagine what her financial situation would look like if her step-brother didn't share the house with her, if she alone were responsible for her financial future.

The fear of having to take responsibility for her future financial situation made her see her fear of taking responsibility for the current state of her finances. She saw that this would require a major shift in the way she thought and felt about money – and she was open and receptive to taking the first steps toward this healing.

Another woman had let her driver's license and registration expire months ago. She kept –putting off going to the Department of Motor Vehicles because she was afraid of the fine she would have to pay. Once she decided to release that fear and become 100% responsible for the current state of her finances, even if that meant having to pay a fine, she went to the DMV, to find out how much she would owe.

She approached the counter and told the woman she needed to renew her license and registration. The woman looked at the license, commented on how long it took her to renew, stamped a piece of paper, asked for the renewal fee and told the woman to go stand in line to have her picture taken.

By becoming willing to take responsibility for her finances, it no longer became necessary for her to have to pay a fine.

Another woman wanted to take a trip to Ireland and put down a non-refundable deposit. She soon became fearful about her ability to raise the funds necessary to pay for the rest of the trip by the deadline. She also was concealing from her family the fact that she was taking the trip, because she was afraid of how they might judge her decision since she'd just spent all her money buying a new house. Eventually, she released her fear of how the money would come to her and released her attachment to going on the trip.

When the deadline came and went, and she hadn't manifested all the money for the trip, she let the travel agent know she would be unable to take the trip because of her current financial situation. Because she took

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responsibility for the state of her finances, and was honest and upfront about her situation, the agent refunded her non-refundable deposit.

I encourage you to explore the ideas in this chapter over the next two weeks. What comes up for you when I ask you to make this Commitment? What supports you or stands in your way when you think about taking this step? How would your life change if you were 100% responsible for, and the source of, the current state of your finances? Are you ready, willing and able to undergo this transformation?

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Chapter 6

Playing on Life's Abundant Playground

Commitment Seven: *I am committed to having a good time in my relationship with money.*

This is the seventh and final Commitment to healing our relationship with money. Now is the time to commit to having a good time in our relationship with money. A good first step in learning how to have a good time with money is learning to recognize the joy and the gifts that come from honoring the other six commitments to healing your relationship with money.

The woman I talked about in Commitment Six, who had let her driver's license expire, shared with me her recognition of these gifts. Committing to the awareness that she is 100% the source of her current financial situation -- as scary as that was to her -- resulted in her showing up more for things that are financially related, like getting her expired driver's license renewed.

During the next several weeks, she notice that every time she showed up and took steps to rectify situations she had avoided in the past, the Universe/God rewarded her by reducing the amounts of money she would have owed, or by removing obstacles that in the past had been financially and emotionally draining.

Simply by having the WILLINGNESS to accept responsibility, she created a healing energy force that is effortlessly healing her relationship with money. She is creating momentum and enjoying the ride.

Building Momentum With Your Prosperity

So, how can you build momentum in your prosperity consciousness?
How can you learn to "go with the flow?"

Think of the last time you pushed a child (or an adult!) on a swing. When do you push the person on the swing? Do you connect with them and push as they're coming back toward you? Or do you wait until they've reached you and are just at the turning point, just at the moment when they're about to begin going forward again?

You wait. You bide your time. And then you join in the forward momentum, without fear, without hesitation. Too often in life, we wait too long to take action on something. We hesitate out of fear of being wrong, of choosing a wrong path for ourselves. We hesitate out of fear of the unknown. Or we hesitate because we haven't clearly defined what we want.

When pushing a swing, we are present in the moment. We are committed to having a good time and what we want is clear. We want to be part of something that is going higher and higher, part of something that is giving ourselves and someone else joy, part of something that is breaking free from the limitations of gravity here on earth.

Gaining Newfound Clarity Regarding Your Heart's Desires

In other areas of our lives, what we want isn't usually as clear. For example, we may have picked a career path because it was something we knew others dreamed of for us, or it was a way out of circumstances we wished to escape, or because our parents had the same career, or because we were avoiding having the same career as our parents, or because we thought

it would bring in the right amount of income to support ourselves and our loved ones.

We deny our heart's longing because we feel that following our heart's path will leave us wanting. Such was the case for a woman I had a wonderful coaching session. In her heart, she is an artist and the Universe/God has dumped wonderful opportunities in her lap to follow her art, but she has been afraid to follow-up on them. She has been listening to the age-old voices within her that tell her she's not good enough and that she can't make enough money to support herself with her art.

By affirming that what she has to offer is not enough, and by affirming that what is being offered to her isn't enough, she was missing out on the opportunity to fulfill that longing. By stepping out in faith, by following through and staying the course, by stepping up and embracing the potential in the opportunities that have been presented to her, she's now embarking on a new journey -- a journey toward fulfilling her lifelong goal of supporting herself with her art. And she is not alone.

I know engineers who are pursuing their lifelong dreams of being musicians. Others have taken steps to pursue dreams to help women who have been battered and abused reclaim their self-esteem and their rightful place as strong, vibrant women. One by one, we're all stepping out in faith.

Time to Step Out In Faith

How will YOU know when it's time to step out in faith? When you begin to remember that everything is in divine order. When you're willing to feel the fear and do it anyway, you will be ready to commit to having a good time in your life -- no matter what the results may be.

Making the commitment to having a good time with our money, and in our lives in general, means letting go of our expectations of the outcome. Yes, we may desire a certain outcome -- but if we affirm that this outcome OR SOMETHING BETTER is in store for us, then we can step out in faith.

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A mile is walked one step at a time. A swing soars higher, one push at a time. All journeys begin this way.

How do we learn to put one foot in front of the other? How do we learn to push a swing at just the right time? Trial and error. Not every attempt is perfect. It's progress we're seeking, not perfection. Ask anyone who's jammed a finger pushing too soon, or felt their fingertips barely brush the back of the person on the swing because they've pushed too late. Ask any toddler who's taking those first tentative steps. It's all trial and error.

But what keeps us trying? What keeps us moving forward and waiting for the next opportunity to take those steps or to push the swing again? Hope. Hope, and a commitment to having a good time playing on the playground. Life is your own personal playground. And each swing represents a different relationship in your life, money being one of these relationships. For the next two weeks, I encourage you to commit to having a good time in your relationship to money. Start now with these four small steps:

1. Bless your bills every time you pay them. You will soon discover there is great joy in giving thanks for what your bills represent -- and you will soon stop dreading the arrival of your mail.

2. Incorporate simple affirmations into your day, like "THERE'S GOLD DUST IN THE AIR" (a good affirmation as springtime pollen flies everywhere!) or "EVERY DAY, IN EVERY WAY, MY INCOME GROWS AND GROWS AND GROWS, THANK YOU, GOD!" or "GOD IS THE SOURCE OF MY SUPPLY" or "I LET GO AND TRUST."

3. Make a daily game out of tithing. Tithing is the act of giving thanks for what you've been given, by giving back to people, places and organizations that nourish you spiritually. Tithing includes giving 10% of your income, when you receive it, as a way of saying thank you for what you already have, and to demonstrate that you're a good steward with your money, and to get the money into circulation so that it can continue to grow. If you're unfamiliar with the true nature of tithing, or you've had past tithing experiences that have made you uncomfortable, I encourage you to read the

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free chapters from my book, [Giving Thanks: The Art of Tithing](#), which are available on my website at www.ArtOfAbundance.com. Actively seek out people who feed your spirit and tithe to them. Look for the times you smile or chuckle to yourself over something that you see, read or hear and immediately ask yourself: who can I thank for this gift? Give of your time, give of your innate gifts, give of your possessions. Give of your words, thoughts and actions. Give freely, willingly and joyfully and with gratitude.

4. Reframe how you're approaching your relationship to money. Rather than view a budget as a restricting tool, for example, view it the way a beachcomber views a metal detector. A budget is a tool that helps you get untold and unexpected rewards. Yes, a beachcomber could find gold doubloons simply by walking around all day, waiting for a teak treasure chest to wash ashore, or stopping and sifting through handfuls of sand. But a metal detector makes finding the buried treasures much more likely. With a budget, you expand your possibilities and create the opportunity for limitless abundance to appear in your life. Simply write down where your money comes from and where it goes for the next two weeks and see what patterns emerge.

Before you know it, these baby steps will turn into giant strides, until you find yourself skipping for joy at all the abundance that has appeared, effortlessly, in all areas of your life. This does not mean that you won't have missteps, jammed fingers and missed opportunities as you deal with money issues. But I guarantee that you will keep moving forward if you have hope and make an effort to keep this Commitment to having a good time playing on the playground of life.

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Chapter 7

Keep the Momentum Going

These Seven Commitments to Healing Your Relationship With Money will give you a firm foundation for creating the life you truly desire. You may also find, like so many other readers have, that you're shedding some of the old limiting beliefs that you've clung to in the past. These old beliefs have served you well, and helped you get to this moment.

I encourage you to keep a copy of this booklet with you at all times. Take a few moments every day to read a section. Visit my website at www.ArtOfAbundance.com and subscribe to my monthly newsletter, The Art of Abundance. In this newsletter, you'll receive additional support and guidance to help you on your journey.

I also recommend taking advantage of the offer to download the **Healing Your Relationship With Money Workbook**. Fill it out, send it to me, and begin to implement the **Personalized Prosperity Success Strategy** I send you in your life. I also highly recommend that you take advantage of the 50% off coaching session. Hundreds of clients have come to me for a single coaching session and had their lives transformed. For some people, that one session is all they desire, it's all the need to go to the next level they are comfortable with. Other clients (including many of the salespeople I coach), choose to have me coach them on an on-going basis because they want to continually raise the bar in their lives, personally and professionally. Either way, I hope you'll use all the resources and tools I'm giving you to your best advantage to create the life you truly desire.

Free Resources For Continuing Your Adventure in Creating the Life You Truly Desire

In case you're reading a printed version of this booklet, I'm including a list of the resources I highlighted in the book, so you can easily access them on your own via the Internet.

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Before we get to the resources, though, I have a favor to ask. My goal this year is to have my message reach 1 million people. It's my desire to raise the prosperity consciousness of the planet and my mission is to eradicate poverty one mind at a time, if need be. Here's where I need your help. I would be most grateful if you would pass this booklet on to at least two friends. If you can't pass along the booklet itself, please send an email to a friend letting them know about this booklet so they can check it out for themselves. Thanks so much, in advance for helping me help others!

Now, as promised, here are the free resources I recommend:

To subscribe to my free monthly Art of Abundance e-zine, send an email to:

artofabundance-subscribe@yahoogroups.com

To subscribe to the Chicken Soup for the Soul daily send an email to:
cs-text-weekday-subscribe@DailyInbox.com

To supercharge your intentions and start getting the goals you set, visit my free tips for Getting the Goals You Set at:
http://www.artofabundance.com/Getting_the_Goals_You_Set.htm

To break free from the cycle of debt that keeps you from obtaining financial security, visit my free Ten Tips to Break the Debt Cycle at:
http://www.artofabundance.com/break_the_debt_cycle_for_good!.htm

To discover how to put the power of tithing to work in your life, read the free chapters of my newest book, **Giving Thanks: The Art of Tithing**.
<http://www.artofabundance.com/givingthanks.htm>

For free email prosperity coaching, visit my coaching page at:
<http://www.artofabundance.com/coaching.htm>

To recommend this booklet to a friend, visit my Send to a Friend page at

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http://www.artofabundance.com/send_to_a_friend.htm

or send them an email with this link:

<http://www.artofabundance.com/fsgift.htm>

Additional (almost free) Resources For Continuing Your Adventure in Creating the Life You Truly Desire

While there are many helpful resources available on line that are free, there are some that do have a tangible price attached to them. Here are a few that I think you might find helpful:

If you are dealing with dual problems of clutter and debt, my e-book, Effortless Freedom From Clutter and Debt might be helpful to you:

<http://www.artofabundance.com/clutteranddebt.htm>

If you are interested in creating a visual tool to help you manifest what you desire in your life, I think you'll enjoy my Feng Shui Bagua Treasure Map Playkit:

http://www.artofabundance.com/treasure_mapping.htm

If you are getting back on your feet after financial challenges, the most helpful book in the world is Bounce Back From Bankruptcy (I speak from experience, as the author!)

http://www.artofabundance.com/credit_after_bankruptcy.htm

As always, I wish you peace and prosperity,

Paula Langguth Ryan

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