Money a Wellness Issue

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Money a Wellness Issue

Three goals today:
1. Examine your inner dialogue about wealth
2. Think in a new way about finances
3. Identify new approaches to wealth creation.

Money a Wellness Issue

You are invited to:
• Learn the truth about money and cash flow that no one ever told you
• Discover 4 proven ways to increase your wealth
• Uncover the most common myths about women and money — and bust them!
• Delve into today’s financial reality and discover how you can be an exception to the statistics
• Find out how to create optimal wealth and health simultaneously
Women’s Finances Today

Pay discrimination still exists for women. Women still get about $.77 to a man’s dollar.

Women in the workforce will receive $8000 less annually in retirement income than men.

Percent of women who expect to work past retirement age - 52%.

Percent of women who have no money left after paying bills - 14%.

A staggering 67% of the poverty-stricken are elderly women.

FEAR of ending up old and poor is actually a very rational one for a high percentage of women.

“Have enough money to last for the rest of my life, unless I buy something.” - Jackie Mason

Are money worries a wellness issue?

The top three causes of stress are financially driven, according to the American Psychological Association’s most recent poll. They are:

Money – 69% worry about this.

Work – 65%.

The economy – 61%.

Think Back!

What is your earliest memory of money?

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It matters what we tell ourselves

- “Save for a rainy day”
- “Rich bitch”
- “Work hard to make money”
- “Money doesn’t grow on trees”
- “Nice girls marry rich”
- “Dad’s got all the money”

- “Money and being spiritual don’t go together”
- “Rich get richer and poor get poorer”
- “There’s not enough money”
- “We can’t afford it”
- “Wealthy people are greedy”
- “Money is the root of all evil”

*These are forms of verbal conditioning.*

How can we change this conditioning?

“How does one become a butterfly?” she asked pensively. “You must want to fly so much that you are willing to give up being a caterpillar.” Trina Paulus

An abundance of valuable possessions or money?

The state of being rich; material prosperity?

How do YOU define wealth?
Redefining Wealth

“You are truly prosperous to the degree that you’re experiencing health, freedom, happiness and plenty in your life.”

— Christiane Northrup, M.D.

Understanding Sources of Cash Flow

Cash Flow Quadrants
Robert Kiyosaki (Rich Dad Poor Dad)
**E – Employee**  
(You have a job)

- 10 units of energy = 1 unit of reward
- Highest taxes
- Work and earn for taxes and spending
- No control - slave to job – no free time
- No assets – many liabilities
- No job security today

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**S – Self Employed**  
(You own a job)

- 10 units of energy = 5 units of reward
- Some tax deductions
- You do all the work yourself
- Still working for money – long hours
- Can’t quit - you stop, money stops
- If market changes, you’re done

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**B – Business Owner**  
(You own a system – people work for you)

- 1 unit of energy = 10 units of reward
- Put systems/processes in place to make more money thru others
- Many tax deductions – time freedom
- Ex: Traditional Business, Franchise, Network Marketing
I – Investor
(Money works for you)

• 1 unit of energy = unlimited units of reward
• Many tax deductions
• Purchase investment property using equity - Passive income from rentals/leases
• Assets outweigh liabilities
• Time freedom – Financial freedom

Strategies to Increase Cash Flow

- Ask for a raise
- Take a part-time job
- Seek higher-paying opportunities

- Identify new business lines and client types
- Reduce expenses
- Raise your rates
- Invest in cash-producing assets

Assets vs Liabilities

• Asset:
  Something that puts money in your pocket

• Liability:
  Something that takes money out of your pocket
Asset Quadrants -
Ways to Create “Passive Income”
and Become Wealthy

I - Paper Assets (stocks, bonds)
I - Real Estate (rentals, leases)
B - Businesses
  Traditional business
  Franchise
  Network Marketing

How do you get out of the “Rat Race”? 

Passive Income  Expenses

$ $$  >  

Assessing Businesses

Four basic business principles to evaluate any company:
• Does it have a unique and consumable product?
• Will it get you in front of a growing trend?
• Does it have excellent credentials and credibility?
• Does it use leverage to increase your income?
Conscious Network Marketing

“A network marketing business is the perfect business for people who like helping other people.”

Robert Kiyosaki, Author of Rich Dad, Poor Dad

“I’d rather have 1% of the efforts of 100 men than 100% of my own effort.”

J. Paul Getty, American Industrialist, Founder of Getty Oil

Team Northrup

“Team Northrup is a specific and practical business and personal growth opportunity for individuals who believe in the power of the mind/body/spirit connection, who are highly motivated, who want to attract prosperity in their lives, and who seek an exciting new path of discovery.”

Dr. Christiane Northrup
New York Times Best-selling author of Women’s Bodies, Women’s Wisdom and The Wisdom of Menopause

Is it time to make a change?
What is your next step?
Questions?

Thank you for your time today!

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Money – A Wellness Issue
Shifting from Scarcity Thinking and Worry to Prosperity Consciousness and Wellness

Description for Brochure

Ready to take the time to look at you and your money – or lack of it? With money worries topping the list for most people and ultimately affecting their state of well-being (yes it will!), isn’t it about time to shift into a new gear? This is not a financial planning session! If you need that, contact a financial planner. This session is about you and what might be stopping you from being healthier with your money. We will help you explore the root of your money attitudes, examine the detrimental effects on your health, and give you tools to move in a new and positive direction toward a lifestyle of abundance and prosperity.

Description for Review Committee

Is money a wellness issue? Just pay attention to your body when you are either talking about money, or feeling tension in your body when you pay the bills and don’t have enough money, or have to say NO to doing the things you want to do because you can’t afford it. I could go on and on! The elephant in the room today is money – or lack thereof – and we don’t address it as a wellness issue. Here is what we know.


If you stress about money, you’re not alone: a significant amount of Americans are deeply in debt, living beyond their means, don’t have a clear plan to solve their financial problems, and stress about it quite a bit. The fear, stress and conflict associated with money issues can also impact your personal happiness. http://stress.about.com/od/moneyandemotions/qt/money.htm

The top three causes of stress are financially driven, according to the American Psychological Association’s most recent poll. They are:
Money -- 69% worry about this.
Work -- 65%.
The economy -- 61%.
Stress can cause many physical symptoms such as headaches and back pain. Those ailments can lead to loss of work hours and more money spent on doctoring. http://money.msn.com/saving-money-tips/post--why-you-stress-over-money-and-how-to-stop

"One of the bigger things that activates the flight-or-flight stress response is when people see trouble in their finances. If people don’t know how to deal with this higher adrenaline level, then the levels of stress can build and build. This can cause real physical and physiologic
changes in the body that can account for people feeling poorly. 

It’s time to bring this issue out of the closet (Some are even calling it Money Anxiety Disorder (MAD) the latest American epidemic) and position it as a major source of stress in our lives that is taking its toll on our health. This session will address the issue at a deeper level to determine the seeds that were planted early on that lead to how we deal with money today and then how to reshape that pattern.

Objectives:  Participants will be able to

- Discover the power of money and how it affects your health
- Uncover personal roadblocks that affect your relationship with money
- Experience simple strategies that reshape your thinking around money
- Create a plan of financial practices that lead to pleasure instead of stress

Why I am qualified to present on this topic.

Early on in my Nursing career I realized that I was not suited to be at the bedside caring for patients with health conditions that could have been prevented. I had this fire in my belly to do more in the area of prevention and wellness and 30+ years later I am still carrying the banner and my extensive resume’ speaks to that. In addition I have extensive training in stress management as well as financial awareness.

I have personal experience as well. Now that I have my own independent wellness business, I am keenly aware of the effect of money on my health based on several reasons. Being in charge of finding my own money without relying on a steady paycheck is definitely and ongoing challenge and can create a great deal of stress. To add to that is the internal struggles of not feeling worthy enough to ask people for the amount of money I am worth. Plus the early programming that occurs when parents drill into us that money is the root of all evil or money doesn’t grow on trees, or whatever subtle and not so subtle messages frame how we deal with money. All of this takes its toll on our psychological well-being and affects how successful we are regarding our ability to flourish with our finances.

As a health educator I frequently work-in the issue of money into all my stress management programs as well as other programs that speak to the issue of blocked energy that might be holding you back from living up to your potential.

Outline

Connecting Money to Health Issues

- Effect on Emotions
- Effect on Health
- Effect on Relationships
Anti-prosperity Programming

Impoverishing Beliefs
Childhood Lessons

Breaking Through Roadblocks

Determining Your Ideal Financial Situation
What's your desire?
Clarity through Contrast

Giving Attention, Energy, Focus to Your Desire
Practice Abundant Thinking
Keep Abundance Log

Identifying Sources of Abundance
Abundance Wheel

Understanding Sources of Cash Flow
Cash Flow Quadrants
Assets vs. Liabilities

Reducing the Stress Response Around Money
Prosperity Check Book Game
Money Meditations

I. Universal Laws of Prosperity
   A. Law of Circulation
   B. Law of Giving
   C. Law of Attraction

II. Steps to Success
   A. De-clutter
   B. Language Changes
   C. Creative Workshop Time

III. Commitment to Change

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