



# *PZ*'s Money Makeover 2.0: 5 Steps to Financial Well-being in Today's Economy

# PZ's Money Makeover 2.0: 5 Steps to Financial Well-being in Today's Economy

## COPYWRITE

© Copyright 2008 by Paul Zelizer. All rights reserved.

## DISCLAIMER

The Money Mindfulness 2.0 program is based on new approaches like EFT and other energy psychology tools, Appreciative Inquiry, Mindfulness Based Stress Reduction, and others. While these techniques produce some amazing results, they are still considered experimental. Money Makeover 2.0 is not meant to replace treatment for mental health conditions. If you have any questions or concerns about the appropriateness of using the Money Mindfulness Program 2.0 in your situation, please consult with a doctor or a mental health professional.

Paul Zelizer offers this material as a money coach and is expressly **not** serving as a licensed counselor to any user of the Money Makeover 2.0 Program. By continuing to read this document and utilizing these techniques, you agree to all of the above.

## DEDICATION

I want to thank everyone who helped me shape a new money world, especially Linda and Sheldon Zelizer, Marylyn Rosenberg, Soren Gordhammer, Carlos Arguello, Francesca Shrady, Joanie Kirk, Alison Zelizer, Gary Craig, Harry Palmer, and Eckhart Tolle. I'd also like to offer a special blessing for my daughter, Rachel Zelizer. May these tools bring more peace and well-being to your money world.



*Paul Zelizer, MA, LPC, EFTCert-I*

## TABLE OF CONTENTS

TABLE OF CONTENTS	3
INTRODUCTION	4
THE FIVE STEPS	9
STEP I: NOTICE WHERE YOU ARE	10
STEP II: DECREASE THE CHARGE	14
STEP III: DEVELOP CLEAR INTENTIONS	21
STEP IV: TAKE INSPIRED ACTION	28
STEP V: APPRECIATE YOUR SUCCESSES	35
CONCLUSION	38
APPENDIX A: EFT FOR MONEY ISSUES	41

## *Introduction: Why Money Makeover?*

**Money is on your mind these days.** You know that the economy is changing and that the price of basics like food and gas are going up. When you're at a party and you hear the word "money", you notice. You know that you and I are likely to work at a number of different jobs in our lifetime and that, compared to previous generations, fewer of us will be able to count on our "golden years" being financed by a secure pension.

**Money is on your mind these days.** You want to feel relaxed, able to trust that you will be OK, and that you will always have enough. But how do you do that in this economy? How do you create a feeling of financial well-being given the changes that are happening?

**Money is on your mind these days.** If you have kids, you wonder how it's all going to get paid for – from diapers to school clothes to college, raising kids is expensive. If you work for a big company, part of you wonders how your firm is going to weather the changes. If you own your own business, you find yourself driving along in the car or lying in bed at night trying to figure out how to keep your business healthy in these times.

If you have plenty of money and need to know how to invest it, there are thousands of books for you. Today, most of us have a different set of questions that we walk around asking.

## *The Hard Part of Money*

In her book, For Richer, Not Poorer: The Money Book for Couples, financial educator Ruth Hayden wrote:

*"At least 80% of money is about self-management, about emotions, and 20% is about quantifying and computing," she says. "The counting part is easy; it's the emotional part that's hard."*

Most money programs usually come from middle aged men writing about different ways of quantifying, computing and growing money. They usually contain three unstated assumptions.

### The Three Unstated Assumptions of Most Money Programs:

1. That you already have a stable source of more than enough money to live on.
2. That you know how to deal with your emotions around money.
3. That you need help knowing how to most effectively decrease impulse spending and harness the power of the surplus.

In over twenty years of working as a counselor and therapist with people in a variety of situations, I know that these assumptions are not true for many people. In fact, as the economy changes, these assumptions are becoming increasingly less relevant.

I wrote Money Makeover 2.0 after a period of deep investigation brought on by painful money struggles in my own life. While I won't bore you with the details, I will say this period included divorce, the collapse of my chosen livelihood, and the prospect of many years of doing work that I did not believe in just for a paycheck. To experience this much pain in such a condensed time, I realized that something was off in my money world.

When I want to know something, I'm a determined soul. I spent over two years looking deeply at money and my relationship with it. I went to workshops, read books, participated in online forums, got a "prosperity buddy", etc.

Things started to change for me. The phone rang with unexpected opportunities. **In about 20 months, I more than tripled my income.** This felt like just the start.

Where in the past I felt like money was a language I didn't understand, suddenly I felt I was becoming fluent. I could see and create opportunities to make money doing work I enjoyed and that helped to make the world a better place.

As this change solidified in my life, I started to share my excitement with the people around me: friends and family, colleagues at a professional organization, neighbors, etc.

People wanted to know more. They wanted to know how they too could create well-paying, enjoyable work that contributed to making the world a better place. Being a generous guy, I tried to tell them.

*“You see, I do this exercise from workshop A and combine it with this technique from energy psychology and ...”*

Their eyes glazed over. It didn't work.

### ***Creating Money Makeover 2.0***

People didn't have the attention for bits and pieces and months of experimenting. In today's economy, people are busy and need to feel palpable change immediately.

Insight: When it comes to money in these times, people need an easy to follow system that leads to results that can be felt immediately. Otherwise, they continue on with the program of feeling overwhelmed and disheartened.

To learn how to do this, I started to coach people on a volunteer basis with the intention of creating an easy to learn system that would lead to a money makeover for anyone who honestly gave it a try. It also had to factor in the realities of today's economy. The result is the Money Makeover 2.0 Program.

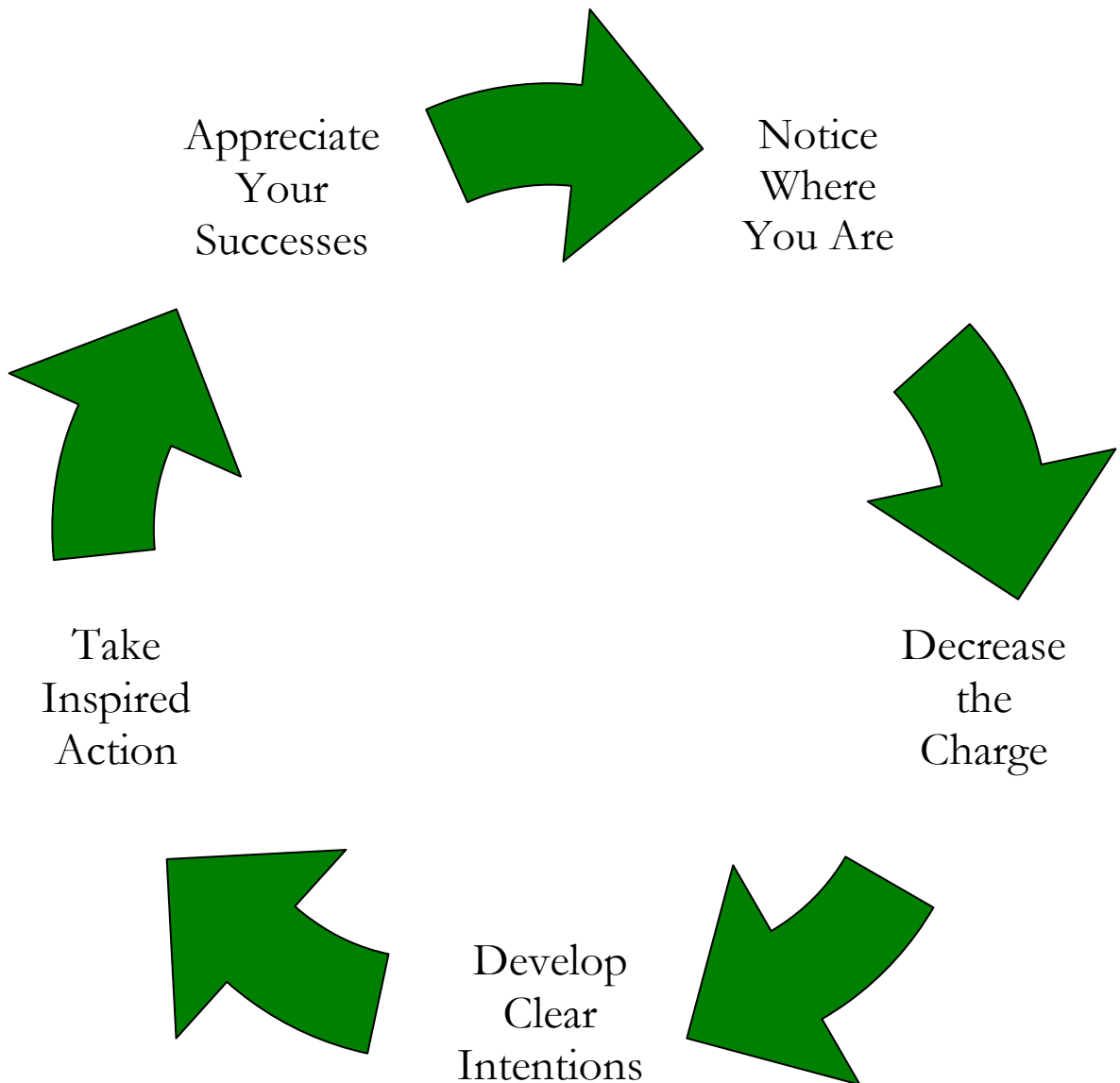
Money Makeover 2.0 has three assumptions and they are stated explicitly:

**The Three Assumptions of the Money Makeover 2.0 Program:**

1. That there is a gap between where you are financially right now and where you would like to be.
2. That you are not sure what to do about this gap.
3. That financial change is possible as long as you are moderately sane and persistent. Having a bit of courage is helpful too.

In other words, you are a good Money Makeover 2.0 candidate. So, without further explanation, let me introduce you to the system.

# The Five Steps of the Money Makeover 2.0 Program



## *Step 1: Notice Where You Are.*

I live in Santa Fe, New Mexico. Let's say you called me and asked for directions because you wanted to visit the city. What is the first thing I need to know to give you directions?

The first thing I need to know is *where you are right now*. The directions I'd give to someone coming from Albuquerque are completely different from those I'd give to a person in Denver.

As I write this ebook, one of the most popular things in the media is the collaboration between Eckhart Tolle and Oprah Winfrey. On their "New Earth" Series, Oprah read a poem called Lost by David Waggoner. It is based on Native American wisdom teachings from the Pacific Northwest. The first three lines of the poem are:

*Stand still. The trees ahead and bushes beside you  
Are not lost. Wherever you are is called Here,  
And you must treat it as a powerful stranger*

When Eckhart Tolle first came to North America, he went through a time of feeling lost. He didn't have a job. He hardly knew anyone. He wasn't sure what he was doing here.

Tolle realized that the only way he could change his circumstances was through the doorway of the time called "now". Wishing for a different tomorrow or regretting past choices wasn't going to help.

Tolle made friends with what the poem calls “the powerful stranger”. From that place, he wrote the book that began his extraordinary success. He called it, The Power of Now.

In most money programs, noticing where you are now is treated as a quantifying and computing process. They have you do a personal balance sheet where you list income sources, expenses, assets, and liabilities.

### ***What Makes Money Makeover 2.0 Different?***

While I believe this can be helpful, it ignores the wisdom quoted in the introduction of this ebook. Remember that Ruth Hayden told us that 80% of money is about self-management and emotions. A personal balance sheet would not have been much help to the Eckhart Tolle sitting on a park bench feeling overwhelmed and lost.

So, before you get too deep into the numbers, take out a pen and do some writing on the following questions:

1. If your current money situation could talk, what would it say?

---

---

---

---

---

2. If you drew a picture of your current money situation, what would it look like?

---

---

---

---

---

3. Where in your body do your feelings about money live? If you had a camera that could show those areas, what would you see?

---

---

---

---

---

Money is connected with powerful emotions. The mistake many of us make is trying to act for change while our bodies and our brains are in a stress response. The result is usually less than satisfying.

Insight: It is useful to shift out of the stress response before trying to act for changes in your money world.

What Oprah Winfrey, Eckhart Tolle, and the native people in the Pacific Northwest share is the wisdom of noticing where you are now as the first step in making positive changes. For once you know where you are, you can find accurate directions for where you want to get to.

## *Step 2: Decrease the Charge.*

Have you ever walked into in a room and felt the emotion even though nobody told you what was going on? Maybe you noticed somebody off in a corner sulking or someone who was so angry that he or she effected everyone in the house. In English, we even have a saying that acknowledges this: “The tension was so thick you could cut it with a knife.”

Emotions are powerful. In Chinese medicine, they say that emotional energy is like electricity that flows through the body. Strong emotions often get stuck, the Chinese say, affecting all aspects of your health and well-being.

Imagine sitting in your car with one foot pressing on the gas and one pressing on the brake. This would waste energy, wear down your car, and stop you from being able to get anywhere efficiently. This is the kind of relationship that many people have with money.

In this chapter, we are going to look at some of the ways that having a charge around money issues gets in the way of your financial well-being. And, we will look at how to decrease negative charge. Just like many of us are re-evaluating how we use gasoline in this economy, in today’s economy smart people will get very deliberate about how they use their internal resources.

## The Top Three Ways Negative Charge Effects Your Financial Health:

1. Having a charge decreases your ability to notice and create opportunities to improve your financial well-being.
2. Having a charge negatively effects your relationships with clients, customers, supervisors and co-workers.
3. Having a charge increases the likelihood of conflict in your personal relationships which will negatively impact your livelihood.

These days, it is fairly easy to take pictures of the brain. We can see how your brain operates differently when you are under stress.

What this means is that when you are stressing about money, you can't interact with the world effectively. You miss opportunities. You don't make the kind of connections you need with your department head or the important person at a party to open money doors. Scientists call this brain state "the stress response."

### ***Money and Social Engagement***

To succeed in this economy, you need to be in what scientists call "social engagement mode". Social engagement mode means you have attention to notice and interact with others.

Money comes to us through our relationships with other people. When you are carrying a negative charge about money, people notice. If they have another choice, they won't choose you. And, in this economy, people almost always have other choices.

When you are in social engagement mode, you know just what to say to help people relax and engage. It's obvious when to offer a compliment, a joke or listen deeply. Because you can do this, people are naturally drawn to you and your work. You become the employee that people want on their team or the business owner that people want to do business with.

Suppose you were going to choose someone to buy a car from. You go to two different dealers and find they have the same car. The dealerships are about the same distance from your home.

The salesperson at dealership A seemed anxious and awkward. He didn't make eye contact, looked at his watch frequently, and asked you about buying the car before you had the information you needed to make a decision.

The salesperson at dealership B made you feel comfortable. She remembered your name, complimented you on your favorite sweater, and seemed to enjoy spending time with you. She made sure you had the necessary information before asking if you were interested in the car.

The price for the car turns out to be about the same at both dealerships. Who would you buy from?

Scientists tell us that the natural human way of being in the world is to be socially engaged. For hundreds of thousands of years, human survival depended on interacting socially with others. Though the forms have changed, *this is still the key to success.*

### ***What We Get Taught About Money***

When we learn our professions, we get taught technical skills and told that the world of work and money is about intense competition. As a result, most of us wind up struggling and trying to control, feeling stressed out and alone. Few of us know how to stay socially engaged in today's money world.

Insight: Your learned beliefs about competition and the need to struggle to survive underlie many of your money issues.

The good news is that, with the right tools, reducing your money charge is easy. And, since most people these days are in a stress response around work and money, there is a lot of room for you to stand out. Reduce your charge, start operating as a socially engaged member of a community (online or off) and continue on with the other steps in this program. I think you're going to like the results.

## Emotional Charge Exercise

Directions: In the space below, write down your top three emotions about money. Then, using a 10 point scale with 1 being "almost no charge" and 10 being "very high charge", rate how much emotional intensity each has for you.

1) Emotion about Money: \_\_\_\_\_

Rate the Intensity on 10 point Scale: \_\_\_\_\_

2) Emotion about Money: \_\_\_\_\_

Rate the Intensity on 10 point Scale: \_\_\_\_\_

3) Emotion about Money: \_\_\_\_\_

Rate the Intensity on 10 point Scale: \_\_\_\_\_

## *How to Reduce Charge*

By now you understand how having negative charge about money gets in the way of your financial goals. And, you know your top three money emotions and the level of charge for each. Now, the question is, “How do I reduce my charge?”

There are many ways to reduce negative charge. Joan Sotkin, author of *Build Your Money Muscles*, uses a technique called *Be Set Free Fast*. Millions of people from Gen X and Gen Y have turned to yoga to reduce their stress levels. If you are one of them, you can use your yoga practice to increase your money stillness. Dr. James Pennebaker, author of *Write to Heal*, has documented the healing power of writing about emotional and traumatic events. There are many other methods.

**The tool I have found to be most helpful to my clients is EFT – Emotional Freedom Technique.** EFT is sometimes called emotional acupuncture because it combines traditional Chinese knowledge about how energy moves in the body with modern coaching and counseling tools.

You can find instructions about how to use EFT in this way in Appendix A of this ebook (see page 41). You can also find free tools at the Money Makeover 2.0 website, [www.moneymake2.com](http://www.moneymake2.com) and in my newsletter called *Engaging Money* (part of the Money Makeover 2.0 Startup Kit). Gary Craig’s EFT website at [www.emofree.com](http://www.emofree.com) has a forum dedicated to using EFT for abundance.

Our issues with money are often long standing patterns involving many layers. David Riklan, an online marketing coach, says “Even Tiger Woods needs a coach.” When it comes to this step, a few pointers from someone experienced can help you quickly reorganize your money world.

## *Step 3: Develop Clear Intentions*

Imagine you are trying to have an important conversation in the middle of a loud stadium concert. Suddenly, the power goes out. After the initial buzz of excitement in the crowd, it gets much quieter. Having a productive conversation just got a whole lot easier.

By now, you have some idea where you are. You have created a quieter money space. Now, it's time to get clear about where you want to go. It's time to clarify your intentions.

When it comes to money, it's easy to be confused. The messages about money from our families, teachers and the media start when we are young and continue throughout our lives. Finding our own clear intentions can be challenging.

The following exercise is a quick way to start clarifying your intentions.

### Backing Into Clarity Exercise – Part I

Directions: In the space below, write down three things you know that you don't want around work and money. For instance, "I don't want to work long hours in a high stress job." Write your answer in the space provided.

1) What is one thing that you don't want?

---

2) What is another thing that you don't want?

---

3) What is something else that you don't want?

---

Most people are already pretty clear about what they don't want when it comes to money. For instance, when I first did this exercise, I came up with "*I don't want to be broke.*" Look over each statement you wrote down in the exercise. Make sure that it feels clear and true for you.

Now that you are clear on what you don't want, you can use these to develop clear intentions. This next exercise was adapted from the work of Ester and Jerry Hicks. They have a process called "Wouldn't It Be Nice If ...?" in their book, *Ask and It Is Given.*

What you ultimately want is a clear intention held in a relaxed way. In this state, change can happen quickly and without struggle. This process helps you get there.

You do this by turning each "I don't want" statement into something that you would prefer. For instance, for me "*I don't want to be broke*" became "*Wouldn't it be nice if I made really good money*".

## Backing Into Clarity Exercise – Part II

Directions: In the space below, revise each “I don’t want \_\_\_” statement into a “Wouldn’t it be nice if...” statement. For instance, “I don’t want to be broke” can become “Wouldn’t it be nice if I made good money.”

1) Wouldn’t it be nice if \_\_\_\_\_

2) Wouldn’t it be nice if \_\_\_\_\_

3) Wouldn’t it be nice if \_\_\_\_\_

Congratulations! Now you have an idea of what you are working towards.

Here is one of my latest intentions: “Wouldn’t it be nice if you (the reader) told two people about the Money Makeover 2.0 Program.” Our world could sure use more people who are acting from clarity and inspiration around money.

### ***Seeing Opportunities Everywhere***

I remember hearing the story of a European traveler who visited a village in the rainforest. When he first got to the village, he had no idea what the people ate. He didn’t see any domestic animals or any cultivated fields.

Not speaking the language, the man didn't know what to do. Sensing his willingness to help, the villagers put him to work. He picked unknown fruit from trees, carried supplies for a hunting party and dug up tubers.

After a few days, the man had a realization. He realized that the villagers lived surrounded by a food forest. Most of the trees and plants for several miles around the village were used in some way for food, medicine, game habitat or clothing.

When you are stuck around money, you can't see the opportunities. We are wandering around hungry in the midst of a forest of unfamiliar foods. The opportunities that exist for you in this economy may or may not be similar to what you have done for money in the past.

### Writing Exercise

For this exercise, you will need a notebook or several pieces of paper. You'll also need 10 minutes of alone time where you won't be interrupted. Start by saying out loud to yourself:

*"Everywhere I look I see opportunities to be of service and to make good money."*

1) Write or draw what goes on for you when you say this statement. *"Everywhere I see opportunities to be of service and to make good money."* Try to write without judgment, just like

you were reporting the facts at a sporting event. After a few minutes, stop and notice what you feel.

2) Now imagine that you are a person who doesn't believe this statement one bit. *"Everywhere I look I see opportunities to be of service and to make good money."*

*"Yeah, right, what a load of manure!"* Have fun with it. Write or draw what goes on internally when you view the world this way. After a few minutes, stop and notice what you feel.

3) Now imagine that you are a person who fully believes this statement. *"Everywhere I look, I see opportunities to be of service and to make good money."* Imagine that every cell in your body knows that this statement is true.

Write or draw what goes on when you view the world this way. After a few minutes, stop and notice what you feel.

As I started to believe that there were opportunities for me to be of service and make good money, I began to see them. At first, I noticed that certain areas of town could use a good mechanic shop or nice place to do laundry. If someone opened such a business, I could see that they would do well regardless of the economic changes.

Insight: When you begin to believe that there are opportunities to be of service and make good money, you start to see these opportunities.

Then a friend approached me about a book he was writing. I helped him choose a title that would grab people's attention. He got a nice advance from a major publisher in a time when this was becoming increasingly rare.

During the time I was working on my ability to see opportunities, a colleague called me and said, "I have an opportunity I'd like to discuss with you."

After some investigation, I saw how I could bring my skills to help to a social service program that had stalled. I proposed an innovative approach to servicing a population that is not usually served well. It turned out that I was able to negotiate a contract to do innovative service work at double the rate I was making at the time and was more than three times what I had been making less than 20 months before.

The clients who were helping me develop the Money Makeover 2.0 system started to notice changes as well. One client went from having little business in her holistic health practice to having a full schedule in just two months. Another client got a new job doing interesting service work. They paid him thousands more than had been discussed in

the interview. Others reported moving forward with business ideas that had been stuck for years.

### *The power of the Internet*

In terms of opportunities, I'd like to put in a word for the power of the Internet. According to internetworldstats.com, as of July 2008, about 21% of the global population regularly uses the internet – almost 1.5 billion people. That number continues to grow.

Though I was skeptical initially, I now can see that many of today's opportunities to make good money involve the net in one way or another. That's the 2.0 part of the Money Makeover 2.0 program.

It's beyond the scope of this ebook to go into the details of these online opportunities. I am constantly offering tools to help people learn how to use the Internet to increase their financial well-being even if they don't currently have a business or know much about the world of online business. Stay tuned to the Money Makeover 2.0 newsletter for more information.

## *Step 4: Take Inspired Action*

*Inspire, American Heritage Dictionary*

1. To affect, guide, or arouse by divine influence.
2. To fill with enlivening or exalting emotion.
3. To stimulate to action; motivate.
4. To breathe life into.

To see results, you have to take action. You can't just lie on the couch wishing for money. What I am asking you to do next is to find ideas that inspire you and *act on them*.

When it comes to money, our actions are usually motivated by fear and control. *"If I don't go to work, they will fire me."* This is a low order of human consciousness. Actions motivated from fear and competition rarely have big positive effects in the world.

Insight: Efforts motivated by fear and competition tend to yield low returns compared to inputs. Efforts motivated by inspiration and the desire to be of service tend to yield high returns compared to inputs.

Actions motivated by inspiration are different. True inspiration changes reality, often in profound ways. Even

extremely busy people notice true inspiration. In fact, often the only thing that will slow down a busy and stressed out person is an act of true inspiration.

This is your pathway to success.

Examples of Inspiration

Directions: Write down three examples of an action taken by someone who you believe was motivated by true inspiration.

1) \_\_\_\_\_

2) \_\_\_\_\_

3) \_\_\_\_\_

What were the results?

1) \_\_\_\_\_

2) \_\_\_\_\_

3) \_\_\_\_\_

*The Difference Between Fear-Based, Inspiration-Based and Wishful Thinking.*

Keep those pens out.

1. In your situation, if a person were to act from fear, what might he or she do?

---

---

---

---

---

2. In your situation, if a person were to act from wishful thinking, what might she or he do?

---

---

---

---

---

3. In your situation, if a person were to act from inspiration, what might he or she do?

---

---

---

---

---

### ***Doable Steps***

Look for small, doable steps. Ask the question: *What is a small inspired act I can take?*

Don't get fixated on making lots of money immediately. The point is to practice what it feels like to take inspired action. Once you have this skill down, you can figure out how to make lots of money with it.

For instance, when I first felt inspired to come up with a system to help people create financial well-being in today's economy, I came up against lots of resistances. *"There so many people selling programs on how to make money on the Internet, no one will ever find me."* *"There are already dozens of people using energy psychology tools for prosperity issues."* I hit a wall and got stuck.

Then I realized I didn't have to make money from my inspired action right away. I decided to practice taking

inspired action without worrying about making money. I researched online marketing strategies, worked with dozens of clients on a voluntary basis, wrote this ebook, and created the [www.moneymake2.com](http://www.moneymake2.com) website.

Even though I didn't make any money at first, this was a time of great joy. I was fascinated by what I was learning. Clients were so grateful that they gave me big hugs, wrote glowing testimonials, and referred their friends and family. I felt a deep sense of gratitude and purpose.

### ***Traffic Before Monetization***

In the online world, there is a saying: “traffic before monetization.” In other words, people need to know you and value your offering before you can make good money.

Google spent the first several years of their existence working on creating the best search engine ever and getting people to use it. Only then did they start to find strategies to make money – to “monetize”. Today, they are one of the most profitable businesses on earth.

Fortunately, there are strategies for the smart micro-business (one or two person business) owner so that it doesn't have to take 3-5 years to build up adequate traffic to have a healthy income from your online business. And, I can show you how to start your own online business for as little as \$10 per month.

I believe it is helpful to do the inner work, shifting into social engagement mode and being able to see the opportunities to

be of service, before you get into the nuts of bolts of online business and marketing. Otherwise, you're going to become just another noisy, self-centered internet marketer.

Once you've started operating from a new money place, you'll be ready to learn the specifics of effective internet marketing. You'll see helpful information about this in the Engaging Money enewsletter.

### ***BE Beta***

Perfectionism kills inspiration. In fact, perfectionism is biggest obstacle to success in this part of the program. Those voices that say, "It's gotta be perfect" are success busters.

Fortunately, in the Web 2.0 world, there is another way. My friend Soren Gordhammer is the author of the book, Wisdom 2.0: Ancient Wisdom Secrets for the Creative and Constantly Connected. My favorite lesson from that book is the one titled, BE Beta.

In the online world, things move very quickly. Companies don't have the luxury of years of testing and development to make sure a product is perfect.

Instead, if the decision makers like the idea for a product or service, they move ahead with building a prototype. Everyone understands that this prototype is going to have lots of bugs. The point is to get it to work enough that people can get the feel and give feedback.

If the company gets good feedback on the idea, then they spend some time working out the biggest bugs. After this round of revision, the company then launches the “beta version” of their product. Everyone in the Internet world knows that there are going to be some more bugs to iron out in a beta version, but it doesn’t stop the product from being useful. People pay good money for beta versions of products all the time.

As you get ready to take inspired action, see how you might be able to relax any perfectionism that’s lurking around. If beta is good enough for Microsoft, it’s good enough for the rest of us in the Web 2.0 world.

Letting go of your perfectionism and learning how to “be beta” helps you take inspired action. After all, you will be learning, patching and upgrading the rest of your life.

***My Inspired Action***

The inspired action(s) I have taken or will take is:
_____
_____
_____
_____
_____

## *Step 5: Appreciate your Successes.*

In the worlds of management and organizational development, there is a growing approach called Appreciative Inquiry (AI). Appreciative Inquiry is sometimes called the discipline of positive change. One executive in a company using the approach says, “It is about creating a positive revolution in change.”

Wouldn't you like a positive revolution of change in your money world? After you take inspired action, you are going to ask the two foundational appreciative questions. These two questions are what set the positive revolution in motion.

**First, I'd like to say a word to those of you who are reading this ebook without doing the exercises.** I'm glad you're finding this intellectually interesting. And, any smart person can see that you're not going to get more flexible by reading about stretching. Similarly, you're not going to experience a money makeover without doing the exercises. So, if you've read up to here without doing the exercises, I'd suggest going back. Or, sign up for one of the Money Makeover 2.0 Coaching Programs if you'd rather work with a live person.

Ok, back to our regular programming ...

*Appreciative Questions:*

1. What inspired action(s) did you take?

---

---

---

---

---

2. What is going well?

---

---

---

---

---

3. What would you like to do more of?

---

---

---

---

---

Appreciative Inquiry is the opposite of problem solving. When you problem solve, you tend to use a small part of your creative resources. In this economy, you need all of your resources - there are lots of smart, hardworking people out there.

These two questions, “What is going well?” and “What would you like to do more of?” fan the sparks of your inspiration. They lead to more excitement and start new possibilities in motion.

Insight: Appreciative states of mind tend to reduce fear, promote cooperation, stimulate creativity and attract other appreciative people. Appreciative states can be intentionally created and lead to new possibilities.

Big organizations like United Airlines, BMW, The United Religious Initiative, The US Navy, Roadway Express, the Environmental Protection Agency and others have experienced the power of the appreciative approach. Harness the power of appreciation by training yourself to keep asking these two questions:

- *What is going well?*
- *What do I want to do more of?*

## ***Conclusion: The Way to Good \$***

You've just worked through your first cycle around the Money Makeover 2.0 Program. That's something to celebrate. And, celebrations are much more fun with company.

Now is a good time to connect with a friend. Share with your friend a little about what you've done and the steps you have taken towards remodeling your money world. Ask for their help to celebrate.

It's especially helpful to share your answers to the appreciative questions. Tell your friend what you see going well and what you would like to do more of.

At first, the changes may seem small and you may feel a desire to minimize them. *"It's not that big a deal. It's only a small change."* Try not to go there. This is a celebration of change in your money world that you want to snowball.

### ***Let me Celebrate with You***

As I said in the introduction, I am very familiar with a fearful and constricted money world. I lived there for many years. When someone takes a step towards a more expansive financial future, I love to celebrate. I know how important those first steps are and where they can lead.

I would appreciate it if you would email me at pzelizer@gmail.com and let me know about what is going well in your money makeover and what you plan to do more of. I'd like to offer my personal congratulations.

### ***What Next?***

The Money Makeover Program is drawn as a circle. Once you complete your first cycle through the steps and celebrate, you continue on by Noticing Where You Are Now. This will be different, even if only a little, than when you first started.

The real money makeover happens when you continue to work through the steps. In today's world, money is like food. As long as we are alive, we need some everyday. And just like changing your relationship with food doesn't happen overnight, changing your money world is an ongoing process.

Though it's drawn as a circle for simplicity, really the steps of the Money Makeover 2.0 Program are more like a spiral. If you practice the program, each time you do one of the steps you climb a little higher on a spiral staircase of positive change.

### ***Pay it Forward***

Some of my clients ask how they can thank me. The Money Makeover 2.0 Program is my gift to you. It's my way of "paying forward" the gifts I received.

If you've gained something from this program, what I would appreciate is if you would tell your friends and family about

the program. Fear based thinking is destroying this beautiful planet we live on. Money Makeover 2.0 helps people shift into a more service oriented way of being. As someone who has tasted this shift, you have the ability to take inspired action.

Thank you for being willing to consider the possibility that life can be different. I appreciate your attention and hope that there have been some useful tools for you in this ebook.

With much love,

Paul Zelizer

Founder of the Money Makeover 2.0 Program

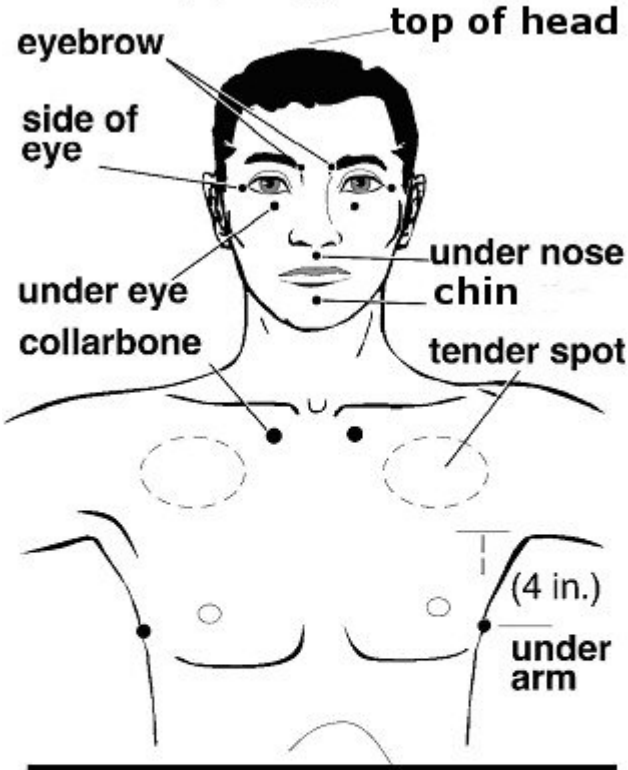
## *Appendix A: EFT for Money Issues*

I remember commercials from my childhood for the board game Othello. The last line was “Minutes to learn, a lifetime to master.” EFT is similar.

The instructions in this ebook are to get you started. These are very basic – in a short ebook, it’s impossible to share the depth of possibilities for using EFT for Money Issues.

You will be using two or three fingertips to tap on important acupuncture points. While tapping on the points, you say aloud a statement about the emotional charge that you would like to reduce. To get started, look at the chart below and find each point on your body.

# Tapping Points



Refer back to the Emotional Charge Exercise on Page 18.  
Start with the emotion that has the biggest charge for you.

Tapping on the **Karate Chop Point**, say each statement out loud inserting your feeling into the blank spot:

*Even though I have this \_\_\_\_\_ feeling about money, I am willing to treat myself with kindness and compassion.*

*Even though my relationship with money isn't as relaxed as I would like it to be, I am willing to accept myself as best as I can.*

*Even though I've been carrying around this \_\_\_\_\_ feeling about money for a long time, I am willing to be a little gentler with myself.*

Next, we move to the top of the head and then we'll work down the body, making the points easy to remember.

The **eyebrow** points are located at the beginning of the eyebrow, nearest the center of the face. Tap about seven times and say: *"Money is a charged issue for me"*.

The **side of the eye** points are located on the bone at the side of the eye. Tap about seven times and say: *"I have been carrying around this charge about money for awhile."*

The **under the eye** points are on the bone located under the eye about even with the pupils. Tap about seven times and say: *"I am tired of feeling stressed about money."*

Now tap **under the nose**, halfway between the bottom of the nose and the top of the lip. Tap about seven times and say: *“All these emotions I have about money.”* “

The **chin** point is halfway between the bottom of the lower lip and the chin. Tap about seven times and say: *“Part of me is curious if EFT could help me with my money issues”*.

The **collarbone** spots are located about one inch down and over towards the outside of where a man would tie his tie. I like to use the flat of one hand to tap the whole area. Tap about seven times and say: *“I wonder what it would be like to have a different kind of relationship with money.”*

The **under the arm** point is located about 4 inches below the armpit. If you are right handed, most people lift the left arm and use the fingers of right hand to tap. Tap about seven times and say: *“The remaining feelings about money.”*

Now take **a deep breath**.

Go back to the feeling you started with. Notice how the intensity feels now. Most people report some shift. If some intensity remains, run through the process again.

This is only the most basic form of EFT, what founder Gary Craig, the founder of EFT, calls “mechanical EFT”. Don’t give up on EFT if you don’t get immediate results.

There are three things to try if you’re not seeing results: 1) be more specific, 2) be persistent and 3) consult with someone who has more experience.

# 5 Steps of the Money Makeover 2.0 Process

