

SPEED Manifesting

Bonus #1.

Flow Budget

The Flow Budget is a way to look at how you currently *flow* your money once it comes to you. To get into the flow of money you will need to do a reality check on your current situation. Work out your income and your outgoings so that you can begin to allow it and release it, thereby creating the automatic circulation system. This will help you to then focus on generating and creating income and provide growing value to others, rather than being distracted in your manifesting by obligations, bills and commitments.

Changing your perspective on your money flow can give you the mental freedom to relax and enjoy your money more. Understand that this is not financial advice. How you choose to invest and spend your money is always up to you. This is a way of categorizing and channelling your outgoings to understand how to both give and receive through those three basic areas of Sharing, Spending and Saving.

To start, divide your expenses into the following areas:

<i>Fixed</i>	<i>Future</i>	<i>Forward</i>	<i>Food</i>	<i>Fun & Friendship</i>	<i>Frivolities</i>
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Fixed – This is a one-time exercise and once you complete it you will have a new perspective on how to relax about all the “unexpected” bills that come in. Start with a quick addition of all regular payments and financial commitments. To find out how much your commitments are over the next year just grab a few bank statements or previous bills. This includes rent or mortgage, insurances, rates and taxes, school fees, body corporate fees, phone costs, mobile costs, internet access payments, credit card repayments, car payments, hire purchase, and any other regular bills. Add all the weekly and monthly costs into a yearly cost. Then divide this total into a weekly or monthly amount to match the cycle of your salary, paycheck or income. Once you know this cycle amount, add 10% to cover unexpected expenses. Use only one bank account for your bill payments and create a regular automatic deposit of this specific amount.

Future – Pay yourself first. Deposit 10% into a long term savings account. You will use this to create a future income for yourself and once your *interest earns interest* it will be ready for you to live from this account. This is your commitment to long term freedom with your income.

Forward – This is as in ‘paying it forward’ in giving and tithing. Giving ten percent of your income to add to the expansion of a spiritual connection has been used for millennia to

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continue increase for all. This could be in donations to your church, spiritual centre, children's sports teams, charity or school. It could be for the purchase of new books or resources for education that you feel is helping to add to the abundance of the world. Giving ten percent of your income is a clear statement of faith to the Universe that more is coming. Most importantly, do this in a systematic way each time you receive income.

Food – Groceries, food, drink and all edible items including vitamins and supplements, medicines and anything you put in your mouth. Medical bills and prescriptions come under this. Doesn't that put things into perspective for priorities about how your money flows? Eating out, takeaways and alcohol are ***not*** part of this, as that is covered in the "Fun" category.

Fun and Friendship – This is an experience of joy for you. This includes holidays, movies, cappuccinos, restaurants, takeaways, entertainment, parties, gifts, birthdays, games, sports and group events. If you're not having fun, then what is the point? Pay your bills first and eat, but make sure you have fun along the way and you will always have the memories to draw upon.

Frivolities – This includes the stuff you collect, own and keep. Like kitchen gadgets, home furnishings, cars, trinkets, decorations, sports equipment, bicycles, tools, luggage, clothes, shoes, jewellery, linens, beds, tables, shelves, TVs, home theatre equipment, garden tools and basically 'anything you can kick'. If you have to store, fix, dust or service it then it is in this category. This is the area to slow the spending if other areas need more, since the more things you *own*, the more things own *you*.

Balance your obligations with physical needs and the need for connectedness, growth, relationships and enjoyment. You do not need to use this as a hard and fast budget, as that would be no *fun*. Personally, we saw how we were spending excessively on Frivolities (you can't take it with you) and so we started to prioritize separate cash for Fun and Friendship, as the shared experiences are the most precious in the end. We have two automatic savings accounts set up for Future and Fixed so they take care of themselves. The Frivolities are usually on our 'family wish list' so we can choose to consciously spend in this area and be aware of choosing wisely. Our Forward category works by an automatic donation payment as a systematic way of giving, which is recommended for tithing. We use cash for the weekly farmers' markets and groceries for Food. So, we got into a habit of flowing our income and making sure that we were allowing it to go out as increase to others, as well as using it for increase to ourselves, balancing our sharing, spending and saving.

The most powerful part of this Flow budget is that once you set aside your Fixed amount based on a real yearly requirement it builds up in the account and when the larger bills come in, ***the money is always there***. Your focus will be on something exciting and positive, like creating more income and enjoying spending on fun, friendships and frivolities with pleasure. This will give you so much freedom in how you relate to your obligations. What you focus on

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grows, so it makes sense to put a lot of attention on your income, doesn't it? Once you have set up your Flow budget, the next move is to understand how to create more income.

Increase Your Income from the Inside Out

Now that you can release your attention from those expenses, you are free to focus on increasing income opportunities. This book has been preparing you to begin from *within* to create abundance. "Knowledge is the key to understanding" and it begins with a wealthy mindset.

To be independently wealthy means different things to different people. Some people want to get rich, some just want to be comfortable, and some are only looking for security. I would suggest that as you achieve one state, your desires will grow and you will be ready to expand. Once you get to a place where you can pay your bills with ease, you will most likely desire to be more comfortable. Once you achieve a level of comfort, you will then be more accepting and ready to receive unlimited riches. Now that you have read this far, you will most likely be more open to a greater abundance for yourself than before. Whatever your next vision is for your life, you can work on increasing your income by awareness of a few simple principles.

One way to make income is through a job. Our entire educational structure and culture is designed to teach you how to do this, so I will move into other areas to help you understand that this is not the only way to create income. You may think I am talking about starting your own business, but if you are looking for time freedom and wealth, your time freedom is the first to go when you start your own small business. Your wealth usually comes after several, if not many years of investing your time and talent into building a secure base of loyal clients.

When you start your own business, if you become a self employed tradesman or a professional (consultant, therapist, doctor, dentist), then you are still in a *job*. A job is defined as exchanging your time for money. The only difference is that your "boss" is now your customer (and perhaps the government). To have a successful trade or service business you must be available when the customer needs your services. You also become responsible for the rents, taxes, insurances and equipment for the business. You may have some flexibility in setting your hours but you will need to first earn the business income to pay your business expenses, and also earn an income for yourself and your family.

When I considered starting my first business I was a hard working corporate manager and it seemed like it would be great to earn the money that I thought the company was earning from my efforts. Once I started it what I enjoyed most was the freedom to make decisions and

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structure the business the way I wanted, but at the cost of three years worth of 60-70 hour work weeks. Each Friday when the week's trading business was finished I began the accounting, taxation and marketing duties. I never worked so hard for so little in my life. I still had things to learn, like the concepts of leverage and passive income.

I also had a belief that said "I have to work hard for money." Finally, I learned that I can choose my belief about my income. Would you like to re-write yours? If you have found yourself working harder and harder for prolonged periods of time and you still do not get the increase in income, you probably have that belief working against you.

It is straightforward to choose another set of beliefs by just writing down your new, prosperous thoughts about income and carry it with you all the time, repeating it to yourself on a daily basis. Try these:

"Money comes easily to me NOW"

"I have plenty of income coming to me NOW easily"

"My income is increasing mightily NOW with ease"

"Every day is a Saturday"

"I earn money while I sleep"

No matter what you do to increase your income you can make it easier by releasing resistance from outdated belief systems and old beliefs.

Multiplying Time within the NOW

Remember what I said about exchanging your time for money? Now you can review your activities to find an easier way. You have a new belief about creating income now, and your new level of awareness will give you a different perspective on how you use your time.

We can talk about abundance for almost anything in the Universe, but we live in a physical world with the linear concept of time. We can only be doing one thing in the NOW. Then we do another thing in the next NOW. So we must find a way to create an abundance of activity inside of this one NOW. The way to transform NOW into many concurrent NOW's is with the concept of *Leverage*. This means using one of two ways to multiply your efforts: people at work or money at work.

You can create a business where you *leverage* your time with other people's efforts. You build a business organization where you share in the benefit of any production of effort, such as hiring employees, or contractors, like a typical larger business model. This way, you are

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multiplying your time with the efforts of others to achieve a greater income than you could achieve through your own efforts.

Passive Income

It is possible to be paid from the efforts of many and over time earn a *passive income* from an original effort, continuously paid long after the initial activity is complete. Insurance premiums and loan payments create this kind of residual income for agents. Any business that has a consumable product which the customers continue to 'consume' on a regular basis can create a regular passive income over time.

MSI's

MSI's are Multiple Sources of Income and they are also passive incomes after an initial effort. You have a primary source of income (such as a job) while you are working on adding up to 15 or more sources of income from large and small ideas such as creating books, audios, video recordings and websites to replicate yourself and your knowledge. Home based businesses, internet marketing businesses and affiliate programs all provide MSI's. You can franchise something, invent something and then sell the idea to someone else to market, look for referral fees from associated businesses, write a movie script and sell it, sell photography, write lyrics and songs or use your unlimited creativity to produce multiple applications and take a royalty on each use.

Creating these sources of residual or passive income should only take a minimal amount of time or energy and only in the initial start up phase. Imagine if you had 20 or more small MSI's, some earning \$100 each month, others earning \$1000 monthly and growing over time. That could give you a six figure yearly income from completely passive sources. You could earn as much as you are now, but in complete time freedom. Wouldn't that be the awesome life you have always dreamed of?

The whole time you are multiplying your efforts, remember that you are also putting aside (paying yourself first) 10% of all that you earn and beginning to earn interest on it. Eventually this money can grow into a self sustaining income. You can also choose to use this 'Future' income to buy into long term low risk investments. It's all about leveraging off money to earn more money so you can grow to be free to contribute to the world in the way that you choose.