MASTERY OF MONEY AND R MANCE



SECRETS FOR ATTRACTING GREATER WEALTH AND ROMANCE INTO YOUR LIFE

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Dear Reader,

Congratulations on this decision to master two of the most important areas of your life: your finances and your romantic engagements. The fact that you're actively seeking solutions to change these aspects of your life probably means that you've realized something . . .

In spite of how important money and romance are to your personal happiness, the majority of people who you meet are totally clueless about both of these subjects. Just think about how few people you know who are in romantic relationships that are working out, empowering them to become better people.

And think about how few people have even enough money to live comfortably...let alone to buy things that they want and to travel to the places that they want. These are people who will come and go from this world and experience so little of what it has to offer them.

What a shame that so few take the time to do what you're doing right now: proactively searching for answers that are beyond the scope of common knowledge. The fact that you're reading this book proves that you want more and that you refuse to settle.

What will you gain from reading this book?

Well, that's going to depend on two things:

- 1) Your desire for change
- 2) Your willingness to take action

Change is not easy for anyone, and most of us resist it at all costs – until something comes along to make us desperate for something different. That's normally when we become open and humble enough to accept input that can help us to change the ways of thinking and of believing that have kept us stuck.

The second thing is of course your willingness to *use* what you learn in this book. Regardless of how powerful this advice is, it's worthless without actually putting it into action.

But, if you make a lifetime practice of just the principles in this short eBook and refuse to give up, your entire life will change before your very eyes. So let's get started by taking a look at the position most people are in when they seek to change: financial health.

Part I: Master Your Money

How to Squash Money Worries

How much time and energy do you spend worrying about money? If you're like most people, it probably consumes your thoughts. It probably impacts your relationships, your self-confidence and your sense of inner peace. No matter what your dreams are in life, one thing is for sure: worries about money will rob you of your opportunity to get what you really want.

So how can you eliminate money worries from your life?

It starts with understanding the source of financial worries: uncertainty.

Think about it. If you *know* that you're not going to have enough money to pay your expenses, you normally aren't as afraid. Instead, you begin to focus your energy and attention on a plan of action for changing your situation. You start thinking about what you're going to give up, how you're going to get by with less, and how you're going to deal with the fact that certain bills will just have to wait to get paid.

In other words, once the thing that you fear becomes a certainty, most of the fear disappears as you're *forced* to get things in gear and start working on a plan for change. And most of the time, you pull through and find a way to deal with what's coming – because you had certainty of what needed to be done.

If you doubt this to be true, just think about a time in your life when you were faced with a financial crisis and you *had* to come up with money that you didn't have. Did you come up with the money to pay rent or buy groceries? Chances are that you did, but how did you do it?

You had absolute 100% certainty that you had no other choice. Surrender was not an option. It was fight or flight, and when most people are faced with such a situation, they have no room for worry. Instead, they tap into a source of confidence, motivation and resourcefulness that they never use under ordinary circumstances.

But, here's something to think about: that source of confidence, motivation and resourcefulness is available to you at *all* times. The problem is that most people only call upon it when they are certain that they have no other option. Instead, they allow themselves to be overcome with uncertainty, and this is when money worries become paralyzing and thus build a greater sense of terror and helplessness.

Think about it: When you're uncertain about your financial future, you're uncertain of what you need to do to change things. You're unsure about whether you're going to need a new plan of action or not. There's very little or nothing that you can with it but drive yourself into anxiety with worry and doubt.

Uncertainty causes worry, worry causes anxiety, and anxiety becomes fear. And when fear is running rampant in your psyche, it shuts down your creativity (which is required to solve problems) and your confidence (which is required to take action). Now, think about what you just read, and see if you can figure out what the key is to squashing your financial worries forever.

Let's look at the two things you're going to need to master uncertainty and how you can start using them to get rid of financial worries.

1. Creative Problem Solving

Using your problem-solving skills to overcome financial problems can turn your financial life around faster than anything. The problem is that most of us spend more of our energy worrying about money problems than we spend on being creative in solving them. The only time that we use our creative problem-solving skills is when faced with an unavoidable upcoming crisis.

So why not use this sense of certainty to create a *must have* financial goal in your future? In other words, if you *want* to make \$5,000 to take a vacation with your family (without having to go into debt), why not pretend that you *must* have it? Treat it the same way that you would a certain financial crisis, and don't entertain the option of surrender.

Just as you did when you were faced with the certainty of an upcoming financial crises, your creative problem-solving skills will awaken, and you'll be able to use them to create a solid plan of action for getting the money by the time that you need it.

This will empower you to take the second step towards squashing your financial worries.

2. Commitment to Action

Most of us underestimate our capacity to make things happen, and so we sit by and worry instead of taking action. We think about what *might* happen if we do xyz and what might go wrong or right or somewhere in between. As a result, we waste a lot of time that could have been invested in taking action, learning from the results of those actions, correcting course and achieving what we want.

Try this: The next time you're worried about money that you *might* not have to do something in the future (such as pay your bills, start a new business, handle a financial crisis, take a vacation, etc.) just pretend that you *certainly won't* have the money and get right to work on a plan of action for earning it or saving it.

If you do this, there are two things that could happen: You end up earning the extra money that you need, and/or find that you have more than you need as a result of assuming you wouldn't have enough.

This is a pretty good deal! It means you have a surplus and you can save the extra money towards financial emergencies which *might* occur in the future. This will take the edge off of future financial worries and give you more confidence that you have the self-reliance to handle emergencies when they do happen.

The other possibility is that you'll have either just enough money to cover the expense of that you'll fall a bit short of it. Either way, you'll certainly have more than you would have if you had just sat there and worried and done nothing.

In other words, you're using the *assumption* of something negative happening to inspire definite positive action for dealing with that negative circumstance. You can do this every time that you have any suspicion that you might need more money in the future that you normally wouldn't have.

Just assume that you're going to need the money, and get to work. This "expecting the worst" is the approach which Robert Ringer (self-made millionaire and author of the bestseller *Winning Through Intimidation*) used to create his stupendous financial success.

World-renowned financial coach Robert Kiyosaki also supports this by claiming that if you plan ahead for bad times and take action accordingly, you'll never know hard times.

The other two options are to either worry while doing nothing or assume that everything will be fine and do nothing. While one of these is considered to be a pessimistic point of view and the other is considered to be optimistic, they have one thing in common: Neither of them inspire the focus of creativity towards solving a problem, and neither of them lead to action.

Better to assume that you need to do something to take proactive control of your financial future and to get to work. And if hard times never come again, then you have the assurance of a surplus of capital to deal with them. As you might guess, this surplus gives you an immense sense of inner peace, which further promotes creative thinking and confidence to take action.

TIP: Set a long-term goal to save at least three months of expenses for a "just in case" fund. Set a deadline and just pretend that you have to have the money no matter what. Conduct yourself just as you would if you were facing a certain financial crisis. This is normally more than enough to motivate you to positive action and build your confidence and self-reliance.

How to Attract Money into Your Life

Have you ever looked at someone driving a nice car or driven through a neighborhood full of nice houses and wondered how those people got all that money? If so, you're about to learn the secret to attracting more money into your life, and as you'll soon realize, it's not something you can learn in school.

But first, let's look at some popular myths about wealth that will help anyone with having more of it in their life.

Myth #1: Making a Lot of Money is Hard

Believe it or not, making a lot of money isn't hard. It's just different. Just think about how hard you're working in your life to make money right now. Are you using all of the time and energy and resources you have available to you? If so, you're already working as hard as you need to in order to become wealthy.

So why aren't you attracting dollars into your life by the millions?

Because of the strategy you're applying to earn money, and once you change this, you have a whole new world of options. You have just as many hours in the day as anyone else does, and you probably have about as much energy to spend. But what really makes a difference is how you're spending your time and energy.

Most people are using the model of trading hours for dollars in order to earn income. The obvious problem with this is saturation; you only have so many hours in a day. Therefore, no matter how hard you're working, the method that you are applying towards earning income has a cap on it.

The key is developing a new strategy that does not limit you to earning a limited amount per hour, per day, per week or per year (more on this later).

Myth #2: Money is the Root of All Evil

The belief that money is evil is a certain way to ensure that you'll never have a lot of it. After all, who would want to willingly acquire more of something in their life that they considered to be evil? Even worse is the belief that having money causes you to become an evil greedy person.

Who would ever want to see themselves as evil or greedy? This alone is probably one of the leading causes of mediocrity and even poverty. Let's just put this into perspective for a moment . . .

Evil is not a term that can applied to inanimate objects such as money. The intention to do evil requires the power of choice, and money cannot make choices. It is only subject to the choices which are being made by the person who possesses it. Therefore, if it has any moral characteristics at all, those are simply the characteristics of the person who has it.

This means that as long as you know in your heart that you are a moral person, money is not evil, and it's perfectly okay for you to want more of it.

Myth #3: You Can Attract Money by the Power of Your Thoughts

There's a lot of talk about how you can attract more financial prosperity into your life by changing the way that you think. While your thoughts certainly do influence your beliefs and your actions, thoughts alone cannot attract more money into your life. They must be accompanied by specific plans of action, which are executed with wisdom and persistence.

In his best-selling book *Think and Grow Rich*, the author Napoleon Hill said:

"Riches do not respond to wishes. They respond to definite plans, backed by definite actions through constant persistence."

And this quote provides the clue as to how you can actually attract more money into your life . . .

Principle #1: Wealth Only Happens on Purpose

Other than believing in the above myths about money, there's one principle thing that makes the difference between poverty and wealth: taking proactive control of your financial destiny as opposed to leaving it to chance.

You've probably noticed that everywhere you go there are multiple opportunities for you to spend your money in order to build someone else's dreams instead of building your own. We call these opportunities advertisements, and those who are lured in by them are people who have no definite plan of action for their money.

An interesting thing about money is that it moves in one direction and one direction only: toward those who are proactively forming plans of action for attracting it. This means that it HAS to be flowing away from the people who are not proactively forming plans of action for attracting it.

This is never going to change. But what you can change is which end of the currency flow you're going to be on. The first step towards proactively managing the flow of financial assets in your life is keeping record of four things:

- 1) Where your money is coming from
- 2) How much money is coming in
- 3) Where your money is going
- 4) How much is going out

As simple as this sounds, it's impossible to form a plan of action for attracting wealth before you have a clear picture of what's happening to the wealth that's already in your possession.

TIP: The only way to do this is by writing down all of your financial transactions so that you can have a clear picture of what needs to change in order for you to manage the flow of your financial resources.

Principle #2: Wealth Only Stays with Those Who Know How to Build It

If you've never followed the statistics about lottery and Powerball winners, it'll interest you to know that the jackpot doesn't guarantee financial stability for life. The majority of winners spend it all within a few years. Why is this? In their eyes, the money that they win doesn't have a value equal to money they had earned.

The reality is that the same principles by which a person acquires wealth are the same principles required to maintain wealth. If you're completely clueless about how to build wealth, you won't be able to keep it in your life for very long.

You probably know at least one person who is making a reasonable amount of money but is always broke and has nothing to show for their healthy salary. This is because they don't fully understand the value of money and how to build wealth out of what they have.

No matter how much they make, they will always end up in the same place: broke. On the other hand, you have people like Donald Trump who have lost almost everything they had at least once in their life but have built it all back up from basically nothing.

How is this possible? Because wealth has more to do with the person who has the money than how much money they actually have. Give \$100,000 to someone who is irresponsible with money, and it won't be long before all of that money has flowed out of their bank account and toward someone who had a proactive plan of action for acquiring it.

On the other hand, take that same \$100,000, but give it to someone who is financially responsible in that they understand how to build wealth, and they'll have more and more until they've built a fortune out of it.

So before you think about what you're going to do to attract more money into your life, work on building the characteristics that will empower you to make the most of the money that you already have. We will be covering 10 of these in the next chapter, but first we'll review the most important . . .

Principle #3: Wealth Is Not Only Measured in Dollars and Cents

Have you ever heard the saying "time is money"? If so, you've had at least a small glimpse into how wealthy people think. The rich measure the value of their time and their energy at all times, not just when they're earning money.

They don't sit on the phone for a half hour and squabble over a one dollar charge on their electric bill. They would rather spend that time working on proactive plans for acquiring more wealth in their life: starting their own business, investing, etc. They also don't waste their time chasing after income opportunities simply because they can make a lot of money.

Instead, they focus on doing things to earn income that fill them with a sense of passion, purpose and motivation. They understand that the value of this passion and motivation is that it will help them to become truly excellent at what they do and open doors for them to earn more.

On the other hand, millions of people choose careers that make them unhappy just because they can "make more money." But most of the extra money gets spent buying things in order to make up for the missing happiness and sense of purpose in their life.

If you want to have wealth in your life, you need to start measuring the financial value of the other things in your life. Valuing the non-financial aspects of life will help you to refocus your energy and resources in a way that will allow you to attract more money in the long run.

For example, how valuable is your time, your passion and your natural sense of purpose and motivation? How much more value could you add as a business owner, an entrepreneur or an employee if you could commit all of these things toward your trade? How much more money could you potentially earn as a result?

As you might guess, this is simply not possible if you're doing something only because you can earn a bigger paycheck, but which provides you with no sense of excitement. No matter how impractical something might seem on the surface, it's important to remember that in every field you can find at least a handful of experts who are making a LOT more money than the average person in their line of work.

TIP: Sit down right now and ask yourself what one thing you're most passionate about, most skilled at and which inspires you with the greatest sense of purpose. Then, get to work on a practical plan of action that will position you to earn an income doing it.

These are the people who love what they do and who are working at it with all their heart. If you want to attract the kind of money that they're attracting, you must be able to do the same. This, along with the tips in the next chapter, will empower you to change your strategy for earning money to one that can help you acquire more wealth and financial security.

The Top 10 Secrets of the Wealthy

In this chapter, we'll be covering 10 specific approaches that create the major differences between the wealthy and the poor. For each one of these, check your lifestyle, your financial habits and your current strategy for earning income, and identify what habits you need to change right away:

Warning: some of what you're about to read may be difficult to accept, but if you receive it with an open mind, it'll change your life forever.

Wealth Principle #1: Stop Working for Money, and Get Money Working for You

Working for money is a certain way to keep yourself working for money – and working and working for it – only to watch it go in one hand and out the other. Wealthy people know how to leverage money so that it multiplies. They don't work for money as much as they know how to get money working for them.

How do they do this? Through the way that they spend their money. They spend it on things that add value to their lives instead of things that will help other people build their dreams. Wealthy people don't ask, "How much will this cost me?" as much as, "How much value will this add to my life?"

As long as you're willing to work for money, there will always be someone who's willing to invest in paying you so that you can help them build their dreams. This is what your employer is doing. They're getting more value out of you than they're investing *because* they're paying you less than what you're helping *them* to earn.

If they weren't making money off of your efforts in this way, they wouldn't keep you on staff long. So they are leveraging their money (the money that they're paying you) to build wealth for themselves.

Wealth Principle #2: Stop Loving to Buy, Start Loving to Sell and Promote

This could very well be the key difference between wealthy people and people who are broke: the rich love to sell, and the broke love to buy. Just think about the attitude which most people have towards salespeople . . . not too good, right? Yet, ask the same average person *why* they want to get rich, and they'll rattle off a list of things that they would buy.

This is exactly the reason most people never get wealthy: They love to buy but hate to sell! Some of them even hate people who sell and market as an extension of this backward attitude.

Consider this: No money is made *until* something is sold, and that means someone has to buy. So in life, you're either the seller or the buyer.

So, is it any wonder why the small majority of the population controls almost all of the wealth? This general commodities exchange is the cornerstone of every organization in the world – even churches and non-profits have to earn money through promotion of some kind in order to stay in operation.

So if you want to attract wealth, know that it's your choice to love selling and promoting more than you love buying. Either that, or you can continue to help others get wealthy instead of helping yourself.

Wealth Principle #3: Start Investing in Assets Instead of Saving

Saving money is no longer the smart thing to do when it comes to building wealth. Taxes and inflation have made it impossible to build wealth by merely putting money away. These days, saving money is losing money. So once you have a few thousand dollars saved to help with potential emergencies, the next step is to invest.

But isn't investing risky? Yes. You *could* lose money if you aren't smart with the investments that you make. The only guard against this is to commit yourself to a wise investment plan starting right now.

On the other hand, saved money is *certain* to lose value because of taxes and inflation. Again, the only guard against this is to commit yourself to a wise investment plan starting right now.

As a good rule of thumb, invest in assets that will help you to increase your positive cash flow so that you can build your net worth. The best way to do this is by running your own business. Often, you can write business investments off on your taxes, but you're still paying yourself because you're building your own money-making asset.

Wealth Principle #4: Decide How Much You Want and Why

If you don't determine how much wealth you want and have a specific plan for how to spend it, you'll either never make it or end up spending it frivolously when it does come. This is so important that you need to get started right now by writing down two things:

- 1) How much money you want to make
- 2) Why you want the money

The second of these is the most important because people always work harder when they know exactly *why* they're putting in the effort. Too many people say, "I want to be rich," or, "I wish I could just win the lottery."

But without having a specific number in mind, your creative imagination and your willpower have *nothing* to grasp onto. Since they have no standard by which to determine a specific plan of action, no action can be taken . . . and of course sitting still equals no results.

Again, wealth can only happen on purpose, and having a specific amount to aim for and a specific plan for the money when you make it will enable you to make it happen on purpose instead of leaving things to chance.

Wealth Principle #5: Start Learning, and Never Stop

Knowledge may not be power, but it certainly is potential power. And power is required to earn money. If you're not wealthy right now, there can only be two reasons: You either lack the specific knowledge of how to acquire wealth, or you have the knowledge and you just haven't used it.

Either way, learning is something that you must start right now, and there are two crucial dimensions to learning:

- 1) Acquiring knowledge
- 2) Using knowledge by taking action, learning from both your successes and your failures, and taking more action.

Everyone knows that there are some things you can know in your head without knowing by experience. This is why learning will always require action in order to be complete. For example, you can read a book about owning a business, but you will never know what it's like to be a business owner until you become one.

You can know about parenting by studying, reading and observing. But until you actually raise a child, you don't really know parenting. You can even read about a person, but you don't *know* them until you meet them in the flesh and speak face-to-face.

This has always been true, but with the growing abundance of knowledge available because of the information age, knowledge through action is becoming more important.

Eric Hoffer said:

"In times of drastic change, the learners will survive while the learned find themselves well equipped to deal with a world that no longer exists."

In other words, if you want to survive and thrive, enjoy financial security and even wealth, you must devote yourself to constant learning and action.

Wealth Principle #6: Get out of Debt and Stop Borrowing . . . for Good

According to Forbes Magazine, nearly 75% of the 400 wealthiest people in North America claim that getting and staying out of debt is one of the first keys to building wealth. The purpose of debt is to earn money. Debt is a product, and those who are buying it (the borrowers) are always going to be helping those selling it (the lenders) to make more money.

It has to work this way, or else no one would be selling debt. Again, you will either be the seller who is making money or the buyer who is helping the seller make money.

Wealth Principle #7: All Relationships are Business Relationships

One of the leading causes of financial troubles in North America is divorce. Couples who marry and split up lose handfuls of money (from thousands to hundreds of thousands) over divorce disputes. This could all be avoided by making decisions in your relationships that take financial matters into account from the beginning.

When looking for a mate (or sometimes even when choosing friends), make financial responsibility one of the standards by which you determine who to associate with. This alone could be the difference between being broke and being financially secure.

Wealth Principle #8: Start Taking Care of Your Body

Considering the rising cost of health care and the fact that the leading cause of personal bankruptcy is medical bills, it only makes sense to start taking care of your body. Not to mention that a low energy level due to poor health can seriously impact your earning potential! So, getting your health in order is just as much a financial decision as it is a medical decision.

This is simple; yet so many people neglect it. Your body is mortal, and neglecting to take care of it through proper diet, exercise, rest and stress management will take its toll financially.

Wealth Principle #9: Know Where Your Money is Going

Broke people don't know where their money is going until it's already gone. If you're wondering about this, just ask yourself the last time that you looked at your bank account and thought:

"I thought I had more than that . . . where did it all go?"

Remember that wealth can ONLY happen on purpose. If you don't have a plan for your money, you'll spend your life losing it to someone who does have a plan for your money. If you aren't keeping track of where your money is going, you aren't managing your money on purpose.

And this is where the last principle comes in . . .

Wealth Principle #10: Get Started Right Now

As you're reading this book, you've probably seen at least a few things that have made you say:

"Yeah, I need to do that to take my life to the next level."

Start right now! Seriously, stop reading (for now) and get started.

Write down your plan of action, and set a time to take the first action: to write your business plan, to exercise, to make a budget, to make a meal plan, to pay off your credit cards, to decide how much you want to make and why.

Think about this: if not now, then when?

Never! And you know this is true.

Wealthy people don't procrastinate; they make things happen. They do it on purpose, and they don't make excuses. So before you continue to the second part of this eBook, take the first step toward changing your financial life

Part 2: Master Your Love Life

How to Attract Your Ideal Partner

How important would it be for you to attract your ideal partner in life? If you've been thinking about this, you might be wondering when you'll find that person, and your mind might be filled with uncertainty, hope, fear, excitement worry, and a whole mess of mixed-up emotions.

No matter what you're thinking or feeling, one thing is for sure: The time has come for making something happen in your love life.

But before you do, it's important that you have answered three primary questions:

Who is Your Ideal Partner?

What do you *really* want in a partner? What characteristics do you require in order to be happy and fulfilled in a relationship? Most people, when asked this question, will either tell you one of two things:

1. What They Don't Want

The characteristics of your ideal partner need to be a list of positive things that you want instead of negative things that you *don't* want. For example, have you ever heard someone say:

"No one who lies, cheats, complains too much, no financially irresponsible people..."

Okay, first of all, who DOES want these things in a partner? The more focused you are on what you don't want, the less awareness you'll have of what you do want and the less energy you can commit toward looking for what you do want. Not to mention that if you focus only on the negatives that your nitpicky list is likely to grow as your life experience grows.

Focus instead on what you do want, but make sure that you don't make the second mistake . . .

2. Generic Standards

Is your ideal partner someone honest, who treats you well, who is responsible and faithful, a great lover and a good potential parent? If so, I'm sorry but you still have no idea what you really want out of a partner. Instead, you've simply agreed with over 90% of people out there who are also looking for someone.

If you want to attract your ideal partner, you need to know what you're looking for, and that means getting into specifics. Of course, you do want to make sure that your list of

must-haves doesn't run the risk of excluding the right person. But without standards, you run the risk of settling for something that seems right in the moment but doesn't really fit for you long-term.

TIP: Relationships that work are based on the fulfillment of the needs for certainty, variety, significance, growth and contribution. Ask yourself what kind of partner will help you meet these needs, and write down your answers.

Are You Ready for Them to Arrive?

Okay, so there's never a perfect time to do anything. But it's also true that lack of preparation is one of the primary reasons why people miss out on wonderful opportunities in life. So how can you determine if you're ready for your ideal partner to arrive into your life?

Luckily this part is easy. Look at the characteristics you're looking for (you wrote those down, right?) and ask yourself:

"Am I the kind of person I need to be to attract my ideal partner and build a meaningful relationship with them?"

Be honest about this, and don't cheat yourself – or your future significant other . . . wherever he or she is right now. It's unfair to expect your ideal partner to fall for you just because you want someone like them in your life. You also have to commit yourself to becoming the kind of person who they will want to be with.

This is where the next question comes in . . .

What Are You Willing to Give?

There's no such thing as something for nothing. This is true for your financial life, your health and your relationships. You can know exactly what kind of partner you want, and you can have your life together and be 100% confident that you're the kind of person they would want to be with – but you still have to get out there and find them.

The level of success you have in your life will always be equivalent to the level of commitment you have to achieving that success through planning, action and persistence. If you want to meet and attract your ideal partner, it's time to ask yourself what you're willing to give in order to have them.

In other words: do you need to set your pride aside and join an online dating site? Do you need to start getting out more and going where single people are? Do you need to start talking to more people . . . those who you don't yet know? Do you need to learn to be a better listener?

Do you need to be more responsible? More compassionate? Have better manners? Have more confidence? No matter what it is, go back to your list about the ideal partner, and start being real with yourself about what you're willing to give to get what you want.

Sure, it might be easy to say:

"But they'll show up eventually. They have to! After all, I deserve to be happy."

Yes, you may deserve it. But you probably also know that it's VERY easy to deserve something and still never get it. If you want to get something you really want, you almost always have to work for it . . . deserving or not.

Let Go of Past Hurts, and Awaken Your Passion

As you were reading the last chapter, chances are you felt some fear or apprehension about whether or not you were ready for your ideal relationship. Most likely, the cause of this apprehension was pain of past hurts or a lack of self-confidence, and these two things are directly or indirectly linked.

Let's face it: You need passion, confidence and happiness within yourself when you're alone as well as when you're in a relationship. Otherwise, you run the risk of depending on your partner to give you what you're lacking, which is an unfair burden for the other person.

A partner is an equal, a person with whom you accomplish a completeness which is greater than the sum of two people. In a strong relationship, one and one is more than just two. A strong partnership can generate enough love, compassion, excitement and inspiration to support an entire household.

This requires each partner to be giving their all as a whole person, full of passion and life and love that they can give freely to one another and that allows them to receive in full as well.

In unhealthy relationships, each person is attempting to feel complete by filling the voids in their own character. In such cases, one and one is 1.5 at best because there are too many sacrifices made and necessities overlooked. In psychology, this is called a merger wish, and it can drain a relationship of passion and life FAST. This is the results of two incomplete people coming together in order to fill in for what is missing in themselves.

As you might guess, whole people have the tendency to be attracted by means of mutual strengths, while un-whole people are likely to be drawn to one another out of mutual weaknesses.

So how can you awaken your own sense of passion and let go of past hurts to make sure that you're giving yourself as a whole person?

Here are five things you can do today to see a dramatic increase in your sense of personal passion and emotional health:

1) Choose to Forgive

No matter how badly someone else has hurt you, that residual bitterness can only hurt one person: you. The day to forgive them is today, whether you're really ready to or not. It can take time, but you can make the choice now to take the first step. Bitterness

causes you to see every relationship in your life through the lens of an old wound. This makes trusting other people VERY hard.

Trust is something that benefits you more than the person who you're trusting. After all, the more you trust someone, the more you're able to receive from them.

Mistrust, on the other hand, keeps you from openly receiving someone else's love and compassion because you're always wondering what they're up to.

Before you can be in a relationship as a whole person, you have to forgive; otherwise, trust will always be a struggle, and the people in your present and future will always be paying for the offenses of those in your past.

Whether the person you need to forgive is a parent, a sibling, a friend, someone you hate or even yourself, remember that forgiveness is a choice, and it's something you must do to unleash your passion and take the next step.

2) Choose to Look Forward

The best cure for hurts of the past is hopes of the future. Likewise, the biggest hindrance to the hopes of your future will always be the hurts of your past. Even if you've forgiven those who have hurt you, looking forward is the only way to actually heal.

In psychology, there is something called the law of reverse effect, which states that what you focus on in your imagination will always overwhelm your willpower. This is because you feel what you focus on, and your feelings influence your thoughts and your actions. Considering this, it's easy to imagine how important it is for you to make a choice to look forward and to stop looking back.

3) Follow Your Passion

Find what you're passionate about, and make a commitment that you're going to follow it as your mission in life. In fact, as you might have realized from the first three chapters of this book, this is something you *must* do to have a chance at true wealth. If you're working in a job that causes you to feel empty, passionless or even unhappy, the time to start working on an exit strategy is today.

No matter how much willpower you have, there's no one who can live a life full of passion and purpose if they dislike what they're doing with the majority of their waking hours. Yes, it might take some time, but the sooner you get started in pursuing a means of following your passion, the sooner you'll get where you want to be.

4) Set Higher Standards

The higher your standards are, the higher your rewards will be in life. Most people who aren't happy have settled for the very things that have become the source of their unhappiness: poor health, an unfulfilling career, unhealthy relationships, financial uncertainty, and so on.

The first step towards escaping this fate is setting high standards for yourself in all the areas of your life and committing yourself to working towards them no matter what. Even if you never reach them, you'll get a LOT closer than you would have if you'd never set those standards in the first place.

Of course, this must also be balanced out with the first principle of awakening your passion and becoming whole.

5) Be Present in the Here and Now

The past and the future both have one thing in common: They're both products of your imagination. Sure, one of them has already happened, and one of them has not happened (and may never happen). But focusing too much on either of them will cause you to miss out on the present.

The present is all that you have when it comes to living a life of passion and happiness. Anything else is either a dream or a memory. As inspiring as dreams can be, and as wonderful as memories can be, the present is and always will be the very substance of your life.

If you master the skill of being present and in the moment, you'll have more good times to remember and more hope for the future.

TIP: Being present is something that takes practice, and you won't be great at it just because you've read this book. But a good way to start is by developing the habit of asking yourself: "Am I giving all that I am to this moment?"

The 10 Crucial Areas of Any Relationship

As a close to this book, we're going to cover the most crucial areas of your relationships. These are things which, if managed right, can be the best parts of your relationship. But they can also be the worst if they aren't managed well. As you're reading these, check yourself in ALL of your relationships (not just your romantic one), and be honest about where you need to take action:

#1 Graceful Listening

Most people know that being a good listener is crucial to success in a relationship. But few people know how to listen gracefully. This means not just hearing the words, but being 100% committed to hearing a person and understanding them. The need to be heard is rooted in the need to be understood because the feeling of being understood validates a person.

#2 Courtship

For most relationships, courtship ends within the first year or two, which for some couples coincides with marriage. This is also normally the time that the newness wears off of a relationship. But committing to consistent courtship (date nights, etc.) with your partner can keep the magic alive for a lifetime.

#3 Standards

Many times, people get into a committed relationship and let themselves go. As a result, their partner gets only a fraction of the person who they originally fell for, which often causes the relationship to get stale. But having high standards for yourself will keep this from happening and will likely inspire the same motivation in your partner.

#4 Sexual Openness

Sexuality is one of the most exciting and enjoyable things about a partnership between two people. Be honest; think about how high of a motivation this is when you're looking for a partner. So what causes this to become one of the most boring parts of a long-term relationship? Lack of sexual openness. Both partners have to communicate what they like to the other, listen openly to one another and make a selfless commitment to pleasing their love (something which almost always encourages reciprocation).

TIP: Like many worthwhile parts of life, this takes practice, and the best place to start is by talking about things like kissing and massaging. Talking about foreplay will make it easier to progress into discussing more intimate acts of sexuality.

#5 Transparency

Honesty is so important in a relationship – a relationship without trust is almost certain to fail. And as hard as it might seem, the beginning of trustworthiness is being transparent with one another. This means sharing what's in your heart and on your mind, whether it is "good" or "bad."

When something's out in the open, it can be dealt with openly. But when things are denied or hidden, they usually manifest themselves in a more indirect manner, making for confusion and awkward interactions that can hurt the relationship.

#6 Respect

When the respect goes in a relationship, everything else becomes VERY hard to hold together. Just think about the relationships in your life (friendships, courtships, etc.) that have gone bad. Chances are that respect was one of the first things to go, and everything else was quick to follow. This is because as soon as the name calling, yelling, throwing of emotional daggers, and criticizing starts, a line gets crossed.

Suddenly, things that weren't acceptable or permissible have become a reality in the relationship. The standards for how you speak to your partner fall, and disrespect starts to seep into the relationship.

TIP: No matter how angry or upset you are, make a commitment that you're always going to speak to your partner as you would want someone to speak to you and that you speak about them in their absence as you would in their presence. This will help you to protect your relationship from the poison of disrespect.

#7 Playfulness

Life needs to be fun, and so the person you share your time with must be someone you can have fun with. Laughter has a mysterious power to transcend emotions and circumstances, and some even claim it has healing power. Nevertheless, laughter is one of the greatest gifts life offers, and playfulness with your partner is a commitment that offers rich rewards.

#8 Financial Planning

Money is such a vital resource for acquiring the things that you want and need. Any relationship which lacks good financial planning is open to all kinds of problems. The majority of marriages end either partially or fully because of fights over money: how much you should have, who's spending what and why you feel you don't have what you need.

No matter how in love you are with your partner, coming into agreement about your financial resources is something you can't afford not to do *before* you decide to get serious.

#9 Child Rearing

If you hope to have children one day, finding someone who you can parent in agreement with is of untold value to the entire family. Parents who don't agree about how their children are going to be raised *before* the children are born end up either fighting about it or playing it by ear. This provides a tension and chaos that can bring out the worst in both the parents and the children.

However, parenting in agreement can do more than build a healthy courtship and family; it can create a legacy which will benefit your children and the world for generations to come.

#10 Growth

People need to grow in order to be emotionally healthy and happy, and the same is true for a relationship. If you and your partner aren't growing together, it's only a matter of time before you start growing apart. By challenging yourself and your partner by committing to ongoing courtship, graceful listening, respect and all the other principles above, you'll build a bond that will be next-to-impossible to break.

Change Today, Enjoy Tomorrow

Growth has to start with you, and that means the future you want starts with the decisions you make today.

No matter what has happened to you in your past regarding relationships and finances, you now have the tools to get started in mastering the most important aspects of your life . . . one moment at a time.

Starting right now.

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