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## Module One

Welcome everybody, this is Sonia Ricotti and this is Manifesting MONEY Master class. This is an introductory module for you, so please don't pass up on this one because this is an important one which will help you really manage any stress or any kind of negative energy you might be projecting right now as you're trying to achieve financial freedom.

I know many of you have financial problems, are having difficulty paying bills or are in debt, so this module is important for you so you can get started right now to begin manifesting money into your life, which has much to do with vibration. This is the first step to get you to start that manifestation process.

I'm really excited and happy that you're here now, because I can assure you that you are in the top percentile of the planet, when it comes to achieving financial abundance.

Most people complain about not having money.

Most people complain about debt.

Most people complain about their jobs.

Most people complain about their lives, along with other negative stuff.

However, you chose to actually take action and do something about it, so I'm excited for you that you're here. Make this commitment to actually finish the entire program. It's not that long, but it will have a huge impact on your life as well as your current and future financial wealth.

It's your time now. This is it. You have arrived. It is your time to achieve financial abundance and when I say financial abundance I'm talking serious abundance. I'm talking about making that first million and I know some of you may have already made millions I'm not sure and just want to make more, but some of you, just the thought of making a million seems like the most outlandish idea on the planet and that it's just not possible.

We're going to begin with that by putting the brakes on that thinking, because it is possible. There are people that have done it, including myself and there are many just like you who have done it, so all you need to learn is what they did. That is what this is all about is helping you get on the right track on that path to achieve great financial wealth.

When I say I have achieved great financial wealth, most of you already know this but I used to be in deep debt, I'm talking \$124k. I'm talking about every credit card maxed out. I'm talking about every credit line maxed out. I'm talking about cashing in my 401k, which we call RRSPs in Canada, I cashed all those out. I borrowed money. I remember I had no idea how I was going to turn it around and right now, when you see these words that say first million, you're probably thinking, I have no idea how that's even possible.

It doesn't matter if you know the how because you don't need to know the how yet, you just need to know the what and the what is, I want to make my first million. The what is, I want to achieve financial freedom, whatever that looks like for you. It could be six figures, half a million, whatever it is. I'm just saying you can achieve a million because if I can do it you can do it. I'm not any different than you.

My parents were very poor. They came from Italy as immigrants. They moved to Canada without a penny. They were definitely working class up till now as they retire, so we didn't have much growing up. We had a lot of love, which was great, and they did everything possible to give the shirt off their backs to their kids, my brother and I, but overall there was a lot of scarcity. I've had the ups and downs financially and finally I figured out the true formula to achieving financial success and I'm holding onto that forever.

I can assure you I know the difference between living a life of being poor and broke and living the life of financial freedom, and I can assure you it's way more fun, way more exciting and more peaceful to live a life of financial freedom. We'll talk about limiting beliefs and getting rid of those in future modules, but I wanted to congratulate you for being here. So get ready, because it's your time finally achieve that phenomenal financial abundance.

The bottom line is, if I did it, so can you. I'm no different than you are. You might have different life circumstances, different parents, different country it doesn't matter, because we're all made the same. It's interesting, if you take a group of people who are broke and take a group of people who are millionaires and you try to figure out what goes through each of their minds, you'll notice the broke people have very similar mindsets and the millionaires have similar mindsets.

So, if you're broke or in deep financial debt or you're having difficulty and struggling financially, definitely begin thinking like a millionaire, acting like a millionaire, doing what millionaires do and think and take action and all that, which we'll be talking about in these sessions. So that's it, that's all you have to do. Do exactly what successful people do and you'll be successful, which is what I always say, not just do what successful people do but do EXACTLY what successful people do.

The bottom line is yes, you can achieve it and not only can you but YOU WILL achieve it, because you're here.

## What are the consequences of experiencing financial struggles?

There are many and I think it's important to recognize that and how that can have a deep impact on your life, in general.

- It's a dream crusher.

When you don't have money, when you're in debt and you always have to tighten the belt, when you "can't" afford something, which if you are saying those words you need to stop that, because that's negative talk. It's a dream crusher and you live a more restrictive life when you're suffering financially.

- It makes you focus solely on your own survival, rather than going out and making a difference in others lives.

It's really interesting, when you're in debt or having difficulty paying your bills or just difficulty bringing money in, who are you thinking about? You're thinking about you. You're self-centered and self-focused because you're in survival mode, and I know for many of you that doesn't feel good, because many of you are very heart-centered and want to go out there and make a difference on the planet, it's just a little hard to do that when you need to survive for yourself and try to pay the bills, the rent, buy food and all those things.

Those are negative things and they are consequences when you have financial difficulty. So anyone who says that having money is not important is wrong, because the bottom line is, I mean it's just a belief it's not right or wrong when you really think about it, it's just not the best way to live your life. If you're saying money is not important then that's what you're telling the universe and God.

Of course, your wish is my command is what they're going to say and you're not going to have any money. Then you're in a constant state of struggle. It doesn't feel good, it's stressful and of course it's mentally draining to constantly have to worry about, think about or figure out how you're going to pay your next bill, rent and all that. In the end what happens is you're generating negative energy, that's the bottom line and you don't want to do that.

For those of you who are familiar with the law of attraction you know this already. The bottom line is the law of attraction states, like attracts like, that everything is made from energy and when I say everything I mean the computer you're on, your hair, your clothes, your thoughts, your table/chairs, pens, paper, everything is made out of energy and scientists have found that like energy attracts like energy.

If you were to look into a very powerful microscope you would see that. So, if you're generating negative energy you will attract the same back to you and you don't want that. If you're generating negative energy you're going to attract negative things, people and situations into

your life and you definitely don't want that, which is why it's important to get out of any financial struggles that you're in right now. If you want to turn your life around in a big way, a great way to begin is by turning your finances around.

### **What are the consequences of experiencing financial freedom?**

- You believe in yourself and your self confidence is super high.

If you have financial freedom you're on top of the world. You're able to dream bigger dreams. Why? Because you can actually act on those dreams and make them happen. If you want to go to Italy, for instance, you can. If you want to take a one week spa retreat where you'll meditate and connect to source in Sedona in a phenomenal energy vortex, which I love to do, you can. So you're able to dream bigger dreams.

- You experience what true freedom feels like.

Freedom and when I say that I'm talking of not having to worry about bills or paying the rent or buying the clothes you want. Imagine having the freedom where if your kids say I would like to buy those rollerblades, you can. If they ask to go to Disney World, you can. It's not oh well, we don't have money maybe next year. You can when you have financial freedom. Can you imagine what that feels like?

- You can also do more for others.

When you have financial freedom, when you're heart centered you're always heart centered, so you could be broke and not heart centered and then you'll be rich and then you won't be heart centered. It's really all about you and you buying material things and that's fine if that's you, but if your heart's in it and you truly want to help people out there, which I know a lot of you listening do, when you have financial freedom you can do more of that in a much bigger way and you can follow your passions in a super big way, not worrying about money.

That way you can do more for others, more for your family and your community making a difference at a much bigger level. That equals positive energy and that's what you want to do is generate positive energy, because when you're generating positive energy that has a positive impact on all areas of your life. It's interesting how, if you're having financial problems all of a sudden all other areas start falling apart too, in your life like your marriage, maybe you're cranky at work, maybe your kids are acting up because that's the energy you're projecting where it's not positive energy and that's affecting them.

Just remember that negative energy is very toxic and contagious, so if you're generating that it will definitely affect the people around you. It could be your co-workers, your family, even your kids which means you're lowering their vibration level too. It's important to get the energy level

up so you project great things out there so you could attract great people, things and situations into your life.

This is what I want to talk to you about right now. It's interesting how this is very common amongst all of us, where we have goals and they could be a million things. Many people who do life coaching will say to put down your bucket list...

What do you want to achieve?  
How much money do you want to make this year?  
What do you want to buy?  
What is it that will make you happy?

Write out your list... I'll be happy when...

I make \$100k a year.  
I buy my new home.  
I meet my soul mate.

You write this long list of all these things you want to achieve and the sad part is many people are miserable right now because they don't have those things right now, so they're happiness is focused on the future, but they aren't happy today. What's important to recognize is this, is that you need to be happy today in order to be able to attract great things into your life in the future.

So, if you have all these great goals that you want to achieve and you're going down this path just understand that that path is really your journey of life. That path is your life and if you're saying I'll be happy only when you achieve these things then you're living miserably right now and right now is all we have.

So, for instance, if you're saying I'll be happy when...

I achieve all my goals.  
I get a better job and make more money.  
I start my own business.  
I get married or meet my soul mate.  
I'm out of debt \*  
I lose weight.  
I don't have to worry about money anymore.  
I have financial freedom!

The truth is this, you can actually experience true abundance right now and I'm insisting that you begin experiencing true abundance right now, because that's going to be a fast track to financial wealth for the future. It's true you can experience true abundance right now.

## What is true abundance?

That's the question. Really, the answer to that is that true abundance is living in the now. That's where true abundance resides because often we're living in the past or in the future. For instance, I'll be happy when...

I have a new job.

I leave this job.

I'm out of debt.

That is saying that I'll be happy in the future, so you aren't living in the present at all and that's also saying that you're not happy today, because I'll only be happy in the future. Often, we focus on the past as well, so we're constantly living in either the past or the future and not actually understanding or realizing that all we have is right now. The past doesn't exist. The future doesn't exist. I know you're saying to yourself, what is she talking about? The past only exists in your mind.

You can't touch the past, it's gone. It does not exist, yet we're living in the past as if it's still happening, so if things happen, if you lost your job which caused you to have financial difficulty all those things, you're still living in the past, which is ridiculous, because it's all in your mind. Sometimes we focus a lot on the future... I'll be happy when I'm out of debt. That's ridiculous too because again you're living in your head, because the future doesn't even exist.

The only thing that exists right now is this present moment, right now as you're doing this course, right now as you're listening to me right now or reading this transcript and in reality this is your life. You don't have any problems right now as you're listening to this presentation. You don't have any problems. Problems occur in the past and in the future. The only time you have problems in the present moment is if something is actually happening in present moment, so if someone is beating you up or something then you have a problem in the present moment.

Generally speaking, in the present, we're happy there are no problems, yet we're feeling unhappy because we're focusing on the past or the future. If you're in debt you're worried about the future... what am I going to do? How am I going to pay my rent? Don't get me wrong I'm not saying you shouldn't plan for the future, but also respect the present because the present is where true abundance and happiness is.

It's difficult to be unhappy in the present. If you are present in the present and not thinking about the past or worrying about the future you will be happy. I know that sounds crazy but it's true. In fact, Eckhart Tolle said it beautifully when he said, '*Suffering needs time, it cannot survive in the now.*' When he says suffering needs time he means time of the past or time of the future, not present time. So suffering occurs when you're thinking about the past and what has happened or you're worrying about the future of what is or isn't going to happen.

It's certainly not suffering if you're focused on the now. I know some of you are thinking yeah, but right now I have a lot of debt. No, right now you have no problems. Right now you're just listening to me speaking. You're listening to this course. You have no problems right now. You *could* think about the problems that you have, think about what's going to happen in the future. What am I going to do? How am I going to get out of debt? Well, if you're \$10k or \$20k in debt that's not even a problem as far as I'm concerned, because you can turn that around quickly and I'm going to tell you how.

However, in reality, if you are truly present in the present you will be happy. Basically, it's important to understand that happiness is in the now and when you're happy you're generating positive energy. If you're trying to get out of any difficult situation you want to elevate your vibration and your energetic frequency.

For me, when I was going through my difficult times, I was always bringing myself back to the present. Any time I wasn't feeling good about something or worried or stressed out it was always because I was worrying about what could possibly happen in the future. Like, "oh my gosh how am I going to pay off this debt? What am I going to do? Where am I going to live?" In order to get out of it and shift my vibration I would immediately say to myself, "right now as you're driving your car going to the grocery store, what problems do you have right now? Actually I don't have any problems right now so can you just let it go for now?"

You don't have to figure out the world's problems right this moment as you're driving to the grocery store, just be present in the present. It will release all the negative energy and it makes you feel much better.

The bottom line is your life is now. It's not yesterday and it's not even tomorrow and the reason I'm saying it's not tomorrow is because let's face it when the future finally arrives what is it? It's the present, there's nothing but the present that's all it is. We can think about the future and the past but our life is right now. So it's important to recognize that. There really is no other time but the present.

So basically suffering, unhappiness, stress and worry are the result of living in the past or living in the future. Think about it. It's not because you're living in the present moment, so here's a question I have for you. The only reason I'm mentioning this to you is, even though you may be having financial problems right now or you're having trouble manifesting the money that you want, that might be consuming you mentally. Recognize that your life is right now.

If you can shift your energetic frequency and vibration that way you can be at a place of peace and happiness in the present right now, as you have no problems at this very moment, and be able to shift it. That won't mean you're unable to manifest money you're still going to manifest and plan for the future, but any time you're feeling that negative feeling bring yourself back to the present. Tell yourself, ask yourself, what problems do I have right this second?

I'm going to give myself a break from all that worrying and I'm just going to take it easy and enjoy the moment. You might be walking in the park, shopping in a grocery store or at work and you just let it all go.

Let's switch gears here. Now I have a question for you.

**Why do you want more money?** I know that sounds crazy and you're probably wondering what kind of question is that. I want you to grab a pad of paper and pen right now and write this down. Why I want more money is... or, I want more money because... and write it out. Do that now, because I know it's going to flow at the top of your mind. I want more money because... write it out. What comes up for you?

I know a lot of people, when I ask that question, and I've been doing this for a while now, but most people say I want more money because...

I want to pay my bills.  
I want to reduce stress.  
I want freedom.  
I want to live debt free.  
I want to travel the world.  
I want to make a difference.  
I want to enjoy life more.

All these things come up and some of those might have been yours. There is a long list of things as to why you want more money, so hopefully you wrote down a few points and you can even pause if you want and write out why you want more money. It's important to do this work, because you need to get really great clarity and order to shift things to manifest money.

So basically now, the next question is this.

**What is the emotion behind your reason for wanting more money?** This is a different question. You just wrote the answer to why you want more money. I want to have more money because...

I want to get out of debt.  
I want to have financial freedom.  
I want to be able to do what I want when I want.  
I want to be able to pay my kid's school or university.  
I want to travel.  
I want enough for retirement.

Now I'm asking you, what is the reason behind your reason for wanting more money? What is the state that happens when you have achieved those things you want? So if you're debt free and that's what you put is that you want more money so you can be debt free. Imagine yourself being

debt free. What's the emotion you feel? What state are you in when you are debt free? Or, what is the state that you're in when you can buy anything you want whenever you want?

What is the state or emotion that's behind being able to do great things for other people, whether it's your family, your community or around the world? What is that emotion if that's one of the reasons why you want more money? Think about whatever it is you wrote down. What is the emotion behind your reason for wanting more money? Pause and think about it. What is the emotion behind your reason for wanting more money? This is very important.

The bottom line is this. Having done this before with many people, usually the answers I get are, the emotion I feel when I think about having achieved those things is, I experience inner peace, joy, freedom, bliss, security, confidence, love, excitement, passion. They are all things that are actual states. They are states and emotions behind why you want this money. So, if you're saying I want more money because I want to be debt free and to be debt free what that will bring you is inner peace, for instance or to bring you more money will bring you more joy. By making more money it will bring you more freedom.

Think about it. Most people want more money in the end because they want happiness, peace and freedom, which is why this exercise is so important. Often we forget the fact that the reason we want money, because we usually focus on the physical things we want money for. It could be I want a new home, a new car, to travel, to have all my bills paid and be out of debt, and then I say when that happens how do you feel? What's the emotion behind that? They always say I will be happy and peaceful and have a sense of freedom.

What's phenomenal and crazy about it all is that you can be happy, peaceful and experience freedom without having any money. That's the joke. Think about it. You can have this even if you don't have any money. You can have tons of debt and be happy and you could be peaceful and experience freedom. So, if the real reason as to why you want money is because you want to be happy, peaceful and experience freedom, just recognize that you can have that now without having any money.

I recommend you have that right now, even if you aren't where you want to be financially because those are high vibration states and that will accelerate the manifestation process. Isn't it funny that that's what we're chasing, but in reality we can have all that anyway, even without money? So it's really important to know that if you do have money or if you don't right now, you can still be happy and be peaceful right now, as well as experience freedom right now. You can!

Remember, when you're in the present and not living in the future or in the past, that's where true happiness, peacefulness and freedom reside is living in the present and reminding yourself that life is short, this is the journey. This too shall pass, whatever it is you're going through right now and not only is it going to pass, but it's going to be so phenomenal. I wish you had a crystal ball like I wish I had way back when, so you can see what your life is going to be like in the future.

You don't have that crystal ball so you need to believe it in every cell of your body. Things are going to be phenomenal. You will achieve the financial freedom you want, just look at what you're doing right now. You're seeking the knowledge and you're taking action on it. Recognize that you can be happy, peaceful and achieve freedom right now, anytime. Anytime you aren't feeling those states and all those others that come along when you manifest money into your life, that means you're living in the past or you're living in the future. You cannot be living in the now if you're experiencing negative emotions.

I want you to sit with that for now, before we get into module two where we get into the nitty-gritty stuff. Recognize and make sure you're not on the treadmill that says I will be happy when... You want to be happy now. There are a lot of people now on this planet that are going through some serious stuff. There are people starving, in the middle of war, so many things. There are people who have lost children and are going through some horrible stuff.

Maybe you think your financial situation is bad right now, but there are people who are way worse off than you and if money is the only thing that's not in your favor right now, whoopee do. You can turn that around in an instant and you will, so let it go.

I want you to experience true joy, happiness and freedom in the now, right now, as we move forward in manifesting great things, like financial wealth into your life.

Right now I have two exercises for you.

1. One is to create a declaration.

That means you're going to write down the words... I am so happy and grateful that... you're going to describe whatever it is you're trying to achieve as if it has arrived already. So, if financial abundance, which is what this is about... let's say you want to achieve \$100k in the next three months. You will say I'm so grateful and happy and grateful that I have made \$100k as of, and provide the date for three months from now.

If you want to achieve a million then you would say I'm so happy and grateful that I have achieved a million dollars by June 2016, whatever the dates are that feel right to you. The declaration is important and I know that Bob Proctor, who is a legendary teacher, not only does he teach this and tell people to make sure you put it down in writing, on a card, carry it with you in your pocket and read it every day because what you think about comes about.

He actually walks around with that in his pocket. I was at an event recently and he pulled it out of his pocket and his said, I'm so happy and grateful that my company made \$100 million dollars as of June 1, 2015. Pretty crazy. It was in his pocket and his son does the same thing. I was with him one day and he pulled out a card that said something to the effect of... I am so happy and

grateful that I finally got the house in Florida that I've always wanted so I can go fishing anytime I want. Guess what? He has his house in Florida so he can go fishing anytime he wants.

They walk the walk. So the bottom line is to create your declaration. I am so happy and grateful that... (Write it down). Put it on a card and carry it with you wherever you go and read it everyday so it's a constant reminder. You can have two or three of those, just make sure you do it because that sets the wheels in motion by telling the universe and God, I am ready to receive this.

## 2. Listen to the AM and PM activations for financial abundance.

That's an important part of this course, because we need to elevate your vibration and you'll notice when you do the activations what I'm talking about. It helps you remove the obstacles and whatever it is that's been sabotaging your success around achieving the financial abundance you really want. It removes those obstacles and opens you up to receive the financial abundance you want.

Again, the bottom line is it has already arrived. Often it's right there but we're putting up blocks everywhere and not allowing it to come in. Often, we are in a state of stress and worry, negative emotions which cause us to not see clearly. There could be a huge opportunity right in front of us and we won't see it because we're in this mental fog worrying about a bunch of other things, but when you're living in the now and you have that peace, happiness and freedom, all those states that are super high vibration, all of a sudden you'll notice the opportunities that are right there and waiting for you to take action on, which will bring you the financial abundance you want.

Do these AM and PM activations for financial abundance. It's in the course. You'll notice a great feeling. You have to listen to them with headphones because they have binaural beats, which puts you in a deep meditative state so you can integrate what's being said on the meditation to help you elevate your vibration to that super high level and allow yourself to receive financial abundance.

Make sure to do that.

That's all for module one. Make sure you do those first before moving to module two. I will see you in module two.

