



Module Two

Welcome everyone, this is Sonia Ricotti and this is Manifesting Money Master Class. Today what we'll be discussing is your financial situation, where you are currently and where you're going.

What kind of financial results are you currently experiencing?

Are you experiencing good results, very good, excellent, average, or poor? I think that's relative as well, depending on what one thinks good is, but generally speaking most people would not be crossing off that check box where it says excellent, so I want you to look at that and ask yourself where you fit on that spectrum.

Our goal for you in this program is to get you to check off that box at the top that says excellent. One thing that is super important is that you know your current financial results are a direct reflection of what's going on inside of you. So, if you look at the picture, the gentleman in the suit is looking at the mirror, see what he's seeing. The truth is that what happens is reflected outside and vice versa. What's happening outside is a reflection of what's going on inside.

So, in order to change your current financial results you have to change what's going on inside of you and we'll be doing that, which is the exciting part.

Your current ability to attract money is directly correlated to your mindset. You might be making excuses saying, I just haven't had the right opportunity. I try things, and make up reasons as to why things haven't been working the way you want them to financially, if that's the case with you. The truth is, as soon as you shift your mindset to a mindset where you're actually able to attract phenomenal things into your life and having the mindset of someone who is wealthy, than you will attract great things into your life.

The bottom line is, what you think, believe and feel about money will determine your ability to attract it. This is important information and I know some of you have heard this before, but I can't stress this enough. For me, I know as soon as I was able to completely shift the way I interact and think about money my entire mindset has completely shifted. Money now flows from everywhere and I don't say this to brag, it truly is so sometimes I just scratch my head and say wow!

That's a key component is your mindset, so what you think, believe and feel about money will determine your ability to attract it. If you look at the next picture, one guy has a magnet with lots of money and one has a magnet with a little money. There is a difference between their mindsets, there's no question. In order to achieve great wealth and abundance you must have a wealthy and abundance mindset and that's what we'll be working on today.

So right now it's time to stop and evaluate. It's time to really think about your mindset around money.

What are your beliefs around money? Some of them might pop into your mind right off the bat and for some you may be saying I don't understand, all I know is I don't have enough of it. The thing is this. Any time there's an area of your life that's not working the way you want it to, any area, could be relationship, career, family, finances there are limiting beliefs around that area. The reason is, when you have limiting beliefs and often they're on a subconscious level so they're even more difficult to figure out what they are.

When you have a limiting belief around that area, the universe is really listening to your subconscious and listening to that limiting belief. Let me give you an example. Let's say you were saying, "I want to make a million dollars this year" and as you're saying that, deep in your subconscious mind you're thinking, "yeah, but rich people, everyone hates them and everyone is jealous of them. Most of them are jerks".

That's your subconscious mind coming up with that usually. Sometimes it's conscious and people actually verbalize it, but often that is at a subconscious level and your subconscious mind is way more powerful than your conscious mind, so if that is what you're really thinking, the universe is saying your wish is my command. In other words, you don't want to be a jerk. You don't want to be one of those rich people, based on what your thoughts are about them, and therefore you don't attract money into your life.

Anyone who's having difficulty with finances have limiting beliefs and it's really incredible, because as we're doing this exercise today, you'll start to come up and notice and realize just what you really think. That's great news, because once you know and understand it you'll be able to shift it and that shift from a negative belief to positive one will dramatically affect your finances in a positive way.

It's interesting because I get emails from people all the time and I have a support team normally that review them and every once in a while I go in there and I can easily find out who has limiting beliefs around money, based on some of the wording they use. If it's a complaint about something I can tell by the way they're complaining and what they're complaining about, and things like that. It's really fascinating and I also know they haven't done my work.

Once we're finished this module you'll see things differently, because you'll realize the words you use are so powerful. Words are power and anytime you're using negative words you're generating negative energy, so you want to be very conscious of the words you use. By the way,

anytime you say I can't afford it. I have no money I'm broke. Stop using those words now. You have to stop using those words, because those are the words you're sending to the universe and what you put out there is what you get back, the law of attraction.

The more you say I am broke, the more you say I am in debt, the more the universe is throwing it back at you and giving you more debt and less money, so it's important to stop that, as well as using the word 'I am'. Any time you use the words "I am", it is a very powerful statement. You are stepping into that statement. I am broke. You are saying this is who I am. You don't want to be that, so you need to really be careful of the wording you use, especially when you say I am.

I am fat.

I am ugly.

I am broke.

Whatever the words are, be careful. You want to say words like...

I am rich.

I am happy.

I am joyful.

I am peaceful.

These are all positive words and it takes time and practice to recognize that. I catch myself still, every once in a while, I say to myself did I just say that? Stop it. Cancel!

What are your limiting beliefs around money?

Let's discuss it now. What are some negative beliefs many people have around money? You'll be doing an exercise at the end of this module where you'll work on your limiting beliefs to try and figure out what it is that's stopping you, what your limiting beliefs are so that you can actually shift those.

Here are some common money beliefs.

- Making money is hard.

Does that feel right to you? Do you feel like making money is hard? I'll tell you that making money isn't hard for me and remember I'm the person who was broke and \$124k in debt. Today is, believing 100% that making money is easy. You have to think about something. You look at people who are rich and people who are poor and what is the difference between those two?

Do the rich people have more hours in a day? No. The difference is what these rich people are doing during those hours in the day. They have the same eight hour work day and might work an extra hour or two if they need to, that kind of stuff. They have the same amount of hours as you, the only difference is that they're doing something different during those hours and that's

what you'll be doing as well. So recognize that if you, in your mind, continue saying to yourself, making money is so hard and right now as I say that you may be saying, but it is hard. I'm having difficulty attracting great money into my life.

You need to stop thinking that, shift it and change that limiting belief to, making money is easy. Money flows easily my way. I know you're thinking, yeah I can say that but I don't really believe it. Say it anyway, because if you say it enough you'll start believing it, especially when the money really does start to flow. Just stop saying negative stuff.

- I'll never be a millionaire.

Really, why not? There are other millionaires why shouldn't you be one? You might say yes but that's a really small percentage of the population. Yes, but someone is so why can't you be? If you think like a millionaire you'll become a millionaire, it's just that easy. People are not millionaires because they're not thinking like a millionaire. Their mindset is not there. It's not a millionaire mindset, because they're not doing and taking the action or behaving like a millionaire.

- I don't have enough education to be successful or maybe, I'm not smart enough to be successful.

Let me tell you, there are a lot of people out there that really aren't that smart and are still doing very well. You might want to go back to your high school days for instance, think of people who were there and all of a sudden became successful, leaving you scratching your head saying really, they became successful, how is that even possible? So it's really not about education and it's not about intelligence, it's about mindset.

- I'll never make money in this economy.

Do you know that most millionaires are made during a really bad economy? I made seven figures in a really bad economy. If I can so can you. Again, it's mindset.

- I'm too young or too old to be successful.

That's just a huge limiting belief. You can be a millionaire anytime. You can make money at any age; age has nothing to do with it. Often I say, whatever the "obstacle" is in your mind turn that into an opportunity. I remember a young guy, 21 years old, at some event I attended and he's a financial whiz kid. He wanted to go into that arena and be able to help people with their investments. He said to me, the problem is that I'm young so who is going to trust or believe me? I told him because you're young that's your marketing strategy. You're the financial whiz kid and if you could prove to them that you know what you're talking about than that's your platform. That's why you're different. You're a kid and you know everything out there, so you can make them millions.

It's the same thing if you're older. You could be 85-90 years old and decide that you now want to write a book. I want to now become a motivational speaker, whatever it is you want to do and then you think, I'm too old but no, because you're old is the reason you should be doing it. You're more advanced in age which means not that many other people are doing it and that will be your marketing platform. How exciting is that? You'll be on every talk show on the planet.

It's interesting how often we look at the obstacles and that's what's stopping us, when in reality we could turn them into opportunities for ourselves.

- If I make a lot of money I'll be less spiritual.

That isn't true. A lot of people who are spiritual, especially healers, people I know are having a lot of financial difficulty and it's all because of mindset. They really do believe that money is not congruent with spirituality. Money is evil. Money is negative. Now, they may not believe on a conscious level, but they believe it at a subconscious level, which is why there's a lot of people out there, heart-centered people, especially in the healing arts and all that who are suffering financially. There's no reason for that.

You can be very spiritual and very rich at the same time. In fact, you can be even more spiritual when you're rich because you can do so much more out there in the world in sharing your message and being able to make a difference out there, connect to source and do everything you want to do as a spiritual person, that you can't do when you don't have money.

- To make a lot of money I have to work hard.

You know what, I don't know about you but we all have X amount of hours in a day and I remember when I used to make \$30k a year working for the insurance industry. I've had seven careers, believe it or not. I've done a lot from the travel industry, insurance, fitness, banking and more. When I was making \$30k, \$45k, \$60k and \$120k a year, now that I'm doing what I'm doing now which is seven figures, I can assure you I have always worked hard because that's who I am. There's an old expression, *how you do anything is how you do everything*.

I always worked hard. Many years ago when I worked in a pharmacy during school, I made \$75 a week working 20 hours. I worked my butt off, because that's just what I do, so if I'm going to be working my butt off I might as well make seven figures doing it rather than \$75 a week or \$45k a year. It doesn't mean you have to work super hard in order to be successful, but often you do have to put in that extra effort to get the ball rolling in the direction you want and once you achieve it then you can relax.

The reason I say that is because I worked hard, I'm not going to say I sat on my butt and things just landed in my lap, although a lot of things did. A lot of things happened because I worked hard at it. I committed to it and took action. It's amazing because I'm reaping the benefits now, not just because I have money coming into my life and my world, but I can take months off during the year and still have a lot of money coming in even while I'm taking time off.

I took January, February and March off, returning April 4th and that means all I did was send out a few emails to my mailing community, no interviews or new projects, nothing, yet somehow I still made a lot of money in those three months. It's called passive income, so sometimes you have to work hard, at least at the beginning in order to get you to where you need to go. If you think you're going to be a bestselling author, that you're just going to sit there and a book is going to land in your lap with your name on it, that won't happen. You have to actually write the book or get a ghost writer, something. You have to take action.

- If I make a lot of money I'll have to work more hours and I'll never see my family.

That's not true either, there are a lot of people that make a lot of money and don't work that many hours.

Once you figure out what your limiting beliefs are you need to shift that into a positive belief, so if this is one of your limiting beliefs, your new belief will be, when I make a lot of money, not only will I be making a lot of money but I'll be working fewer hours and will get to see my family more. Doesn't that feel good? It can be so true. There are many people who only work 4-5 hours a day and yet they make more money than the average person.

- If I make a lot of money I'll have to take on more responsibilities and I'll be so stressed.

I have to say that was my limiting belief for a long time. It took me forever to figure it out, but this is what happens when you become aware of your thoughts and listening to what you are telling yourself. You know what's amazing is that once you start paying attention to what you tell yourself and what you say to yourself, sometimes it's really bad. If you had a friend who talked to you the way you talk to yourself, you would never be friends with that person.

Pay attention to what you tell yourself. For me, what happened was I was on my way to the dog park driving my car with my dog in the passenger seat. I was stopped at a red light and I remember thinking to myself, I have no problems making six figures, and when I say that I mean low six figures like \$100-\$200k, which for many of you that's a lot and it is don't get me wrong, but it's all relative. Now to me that isn't a lot, but at the time it was and I remember thinking I don't understand why I've hit this block where I can't make seven figures.

I know people are making seven figures. I know people who do what I do making seven figures. For some reason, no matter how hard I work I can't even put anymore hours in because I was working hard on several projects and they say, I just don't understand why I can't hit that seven figure barrier. In the next thought no lie this is what I said to myself.

Yeah, but Sonia remember, if you make seven figures you'll have to hire way more staff and you don't want to do that. Don't you remember when you worked in the fitness industry and you had so much staff, how stressful and painful that was with hiring and firing, people not showing up or performing and things not going the way they're supposed to, which leaves you short staffed and you had to work extra hours to cover someone else's shift?

The light bulb went on and that was my limiting belief. If I make seven figures I will be totally stressed out because I'll have a lot of staff, which isn't what I want. What's exciting about it is that I realized what it was and I was smiling behind the wheel, because I realized how ridiculous it was.

1. First of all, I'm not in the fitness industry anymore.
2. Secondly, I know that I can make seven figures with small staff it doesn't have to be a lot of staff, and not only that I'm going to have my dream team of staff.

So my new saying to myself, my new belief is, I will make seven figures with a small number of staff, a small dream team and them along with myself will achieve greatness with ease and flow and peace. That's exactly what ended up happening. I still work from home and love it. I refuse to have an office. Everyone says I should have an office because I'll have much better productivity from the team, but I don't care. Maybe I'll have 20% less productivity but I'm getting my lifestyle and freedom.

If I want to take a nap at 3:00 in the afternoon I will. If I want to sit with the computer on my lap and watch Dr. Phil in the afternoon I will. The whole world doesn't need to know about it. Just recognize and start thinking about the things you're saying to yourself around certain areas of your life, in this case it's money.

- Rich people are unhappy or money doesn't bring you happiness.

Let me tell you chances are, if you're rich and unhappy you were probably poor and unhappy too. Often, people who are happy when they're poor will be happy when they're rich, so they're totally unrelated.

- Rich people are jerks and think they're better than everyone else.

There are poor people that are jerks too. A jerk is a jerk, whether you're rich or poor you're a jerk. If you're going to be a jerk it doesn't matter whether you're rich or poor it's not like all of a sudden you have money and you become a jerk, whereas, before you were heart centered, loving, making a difference and helping people and now you're rich and now you're a jerk. That's not how it works.

Everyone, all of you with me right now, I know you're heart-centered, because you would not be following my work if you weren't. You never have to worry about being a rich jerk. However, if that's what you believe, that rich people are jerks than you will have lots of difficulty in attracting money into your life, because that's what you're telling the universe. I want a million dollars, but rich people are jerks and they'll say obviously you don't want to be a jerk so I won't send you that money.

Do you see where I'm going with all this? You really need to get clear about what you believe about money, rich people and successful people. If you envy or get upset when you meet people who are successful or let's say you meet someone who isn't that smart, yet they're making so much money and you don't understand why they're rich and you aren't. That isn't fair. You need to shift that mindset.

It will be hard because that's all negative energy, so what you should be saying is wow, this person isn't as smart as I am and look how successful they are. If they're successful I can certainly be successful, I'm super excited.

Do you want to know what my personal new mantra about money is? I have this poster on my wall in my office and I say it all the time. I say it all the time in interviews, if you've seen my webinar and other stuff. You will have a copy of the poster too, which you will find inside the program under the bonus section. *Money flows easily, freely and from everywhere.* It's true.

We'll be talking about that in future modules on how to make that happen. That is what I say to myself all the time now. I have let go of those limiting beliefs and if I ever catch myself I shift it immediately. If I'm at a restaurant and I just spent \$200 for a meal and I look at the bill and have a heart attack and can't believe I'm spending that kind of money on a meal, it's crazy. I immediately realize that's negative energy around money and I shift it.

I look up at all my friends and say that's okay, because 'I am' rich. That sounds totally ridiculous and my friends laugh at me, but they know what I mean, because I'm stepping into the 'I am' and letting go of all that negativity. It's not because I'm bragging that I have money. Even if I didn't have money I would say that because you're stepping into that. You're stepping into wealth and that's important.

Now, I have exercises for you so you can get ready.

The first is about shifting your money beliefs.

Obviously you need to uncover what they are. Some of you know what some of them are, but it would be ideal if you could really shift your money beliefs by finding out what all your money beliefs are, especially any negative ones. That will help you change your mindset. Here are some questions I want you to write down and answer. As soon as we're finished here I want you to take the time to write out the answers to these questions, because you'll start noticing what your language is, what you're saying and what your beliefs are.

Once you do that you can say that's interesting, okay, not conducive to attracting money into my life, I'm going to shift that and then immediately shift that thought, because once you know that you'll start noticing as you walk around and you have a thought, which is a limiting belief around money that you will be aware of it, so you will shift it and laugh at it. Don't judge it just say that's okay I just caught that, and you'll be able to change what you're thinking in that moment.

1. Can you earn a million dollars?
2. When you meet rich successful people what do you think?
3. What are your thoughts around the fact that they're successful?

Dig deep and be honest with yourself, you have to. You have to be honest if you want to shift your mindset. Sometimes things will come up and go wow, I can't believe I really think that, but that's okay it's exciting and now you can shift it.

4. When you visualize yourself financially free and able to buy and do whatever you want, what comes up for you?

The reason I'm asking these questions is so you know what to look for. If I ask you if you can earn a million dollars and your response is... I guess I can but I don't know how. I'd have to do a lot of stuff and be really lucky or you might say no, I have no idea how to make a million dollars. I asked you if you could earn a million dollars and your response should have been yes. If the answer is no and you start coming up with reasons and excuses. Those are obstacles that are in your way and are limiting beliefs.

You can overcome any obstacles, but you need to find out what they are in order to shift them.

When you meet rich successful people what do you think? Do you feel intimidated or not as smart as they are? Are you thinking wow, I can't believe that person is rich and successful, give me a break. I'm smarter than that person... what comes up for you? It's like oh yeah Mr. Successful, look at his \$2000 suit or if someone drives by in a Ferrari and you're like look at Mr. Rich Man, going around showing off that he's rich. Give me a break I'm not even going to look at him.

Do you see how all those are limiting beliefs around money? Start becoming aware of that. Instead of hating people that are rich, which I'm not saying you do, but having those negative feelings if you do have them, you need to shift that to where you're now looking at them as well. I can have that too and I can't wait to be in that place where I can do where I want.

When you visualize yourself financially free and able to buy and do whatever you want, what comes up for you? Many of you will answer saying excitement, bliss, freedom and all those wonderful words, but I want you to dig deeper. What are your friends going to think of you? What about your family or spouse or community? What is your relationship with them? Often, we fear success because we might lose the people we love in our lives, because they aren't successful.

They might look at you differently and that may or may not be your situation, but think about it. What comes up for you? What is your life like? Are you fearful of losing people close to you? **Let's face it; we usually hang out with people who make the same amount of money as we do? If we aren't making a lot of money than we're usually in a group where we're gossiping, struggling and all that. Can you imagine if you made a million dollars and all your friends that are broke**

now see you as a millionaire are they still going to like you or talk behind your back? Are they going to want money from you? Is that what's coming up for you? You need to release all that stuff and remember, you can be a millionaire and still have all your family.

Nothing has to change, so it's really up to you to decide, those are just limiting beliefs that are coming up for you that's all that is, so I'm asking you to do this exercise and answer these three questions. Write and write and write and write and go deep, go deep and deep. Visualize it in your mind, what comes up for you? You will find your limiting beliefs inside there.

Once you find what they are then you have to remember that every time you think that you need to shift that to a positive belief, like I did about the seven figures and having too much staff. I had a new declaration, which was that I will make seven figures and have a small number of staff that is my dream team, and that we will make the money with ease, flow and peace. Those were my exact words and that's exactly what happened.

Exercise two is to listen to the AM and PM activations for financial abundance. Listen to it in the morning and the evening. The whole purpose of these activations is because they do elevate your vibration and they knock down all the obstacles in your way that's stopping financial wealth to come into your life. It allows you to open up to receive, vibrationally speaking. So, you want to be at a vibrational frequency where you are receiving money into your life.

Often money is being sent to you but something at a subconscious level is blocking the limiting beliefs and this is helping you to release that, so make sure to do the AM and PM activations. Continue using them repeatedly, maybe a month or two even more, while money is flowing into your life still listen to this, because they're that powerful. They have binaural beats so you need to listen with earphones or headphones.

Make sure your right speakers if in your right ear and vice versa with the left. There are special frequencies going in to put you in a specific and deep meditative state so you can integrate everything that's being said inside the meditation.

That's it for this module. Again, do your exercises and become keenly aware of what your limiting beliefs are around money and make sure you shift those. Turn every limiting belief into a positive affirmation, positive belief.

Thank you. I'll see you in the next module.