



*3 Steps to Turn  
Your Money Pain  
Into Money Gain*

*Get relief from money drain &  
start attracting more money now*

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Congratulations on taking the first step to transform your money pain into money gain. You're ready to *finally* get this money drama handled, once and for all. Sweet! I'm so glad you're here!

Let me ask you, does it feel like there is *never enough money*?

Even if you're producing revenue, the money doesn't seem to make it to your bank account. Or it makes it into your account, but then somehow *it disappears again*, with little to show for all your effort.

*Or you have money, but it's not consistent or as much as you'd like.*

You started your own biz so you could have more money, more control over your time, and do what you love in the world, on your terms. But you ended up trading one job for another and now you slave away at your biz.

**Whatever happened to your dream of having more money and more control of your time to play life full out on your terms?**

Let me tell you, I felt this way too. I so know your pain.

It doesn't have to be this way. Your dreams are achievable!

This book is the perfect starting point for you to take the crucial first step toward creating true life abundance.

And this is just the tip of the iceberg of what is possible for you.

Here's what you'll learn from this book:

- How to begin experiencing more abundance right away
- 3 steps to effectively shift your relationship with money
- What it takes to heal your relationship with money, so you never have to deal with it again

This eBook covers the steps I took to reclaim my abundant life. They worked for me, and they will work for you too. You just have to commit to doing them.

## **You see, money and I have had a very colorful relationship.**

Had you spoken to me in 2012, I would have said that money hated me. That I would never succeed in overcoming my financial challenges and should just give up. I felt like a complete failure, because I couldn't manage to get myself off the couch and away from watching the Food Network, to face my life and what it had become.

I didn't know how to digest my money woes let alone heal them. They felt insurmountable and iron-clad.

I didn't know what to change to create a new relationship with money going forward.

I couldn't see a way out of my situation. I felt trapped. Alone and empty.

It seemed like every solution I found cost money...that I didn't have!

Can you relate?

My money pain continued to grow while I put my head in the sand (in my case, the Food Network). Eventually this led to deep depression, bankruptcy and the foreclosure of my house.

This was a place I did NOT want to be.

I needed a boost, some inner strength to help me through this. *I connected with source, God, whomever you pray to and I felt a surge of strength within me* to fight for what my two children, myself, and my unborn child needed.

I took charge. All my efforts resulted in enough income for us to just get by, and it took up a lot more time and energy than I wanted.

I wanted more.

I vowed to reach a financial level that provided stability and safety for my family. I was going to create the life I desired, regardless of what the universe threw in my path. And what I was doing so far just wasn't cutting it.

*Again, I dug deep within and found a surge of strength from within me.* I took charge. I paid my bills working 15 hours per week, sometimes less. And while this was good, I wanted great. I wanted to play life full out. We only have one, right?

*I wanted to really get ahead financially.*

I worked hard and my business grew. I started a second business, which would later become the work I do today. Things were going good.

Until things exploded in my personal life. Grrrr....

...this pattern was to be repeated many more times for me – a money mindset yo-yo that kept me stressed, in high credit card debt, not able to get ahead, to create the life I truly wanted.

I felt as though financial stability was just around the corner if I could only navigate the road to get there and miss the grenades along the way.

Can you relate?

I felt frustrated that financial struggle was still my reality.

It really, really sucked....

One day I heard a knock on the door. I opened it and asked, “Are you here to serve me?” The man looked shocked and then nodded and handed me the paperwork. You see, that was the third summons I received that day.

So now you see how I ended up sitting on the couch, glued to the Food Network, unable to comprehend a solution or even a first step toward rectifying my situation.

I did know one thing however: *The change would have to start with me.* Just as it has to start right now with you.

## **I turned my situation around, and now you can too.**

Sitting on the couch that day, I made a solid commitment to myself to do whatever it took to permanently stop this money pain cycle I was perpetually creating. I believed in myself and I believe in you too.

I began by summoning up my inner strength that had guided me so many times before. This strength was strong enough to repeatedly help me climb out of the situations I got myself into, and get me back on my feet.

But why did I keep creating the same results over and over again?

**This was the key: *I was creating the results* – they didn't just happen to me. When I could truly see this, I was able to take the next step toward jumping off this painful money roller-coaster.**

First, I had to accept that I created the situation – and that I had the ability to change it. I had to take responsibility for my choices and actions. No more blaming it on life, or the universe.

Then I had to allow a new perspective to emerge, guided by my inner wisdom, from which to create different results. We all have the ability to connect with spirit, our divine. We just have to ask and listen.

Third, I had to take inspired action. Action taken toward positive change instead of toward creating the same old results, bringing me the same pains over and over again.

I began by reading hundreds of books on the subjects I needed to understand. The library was free and full of all sorts of information. Keys toward my new destiny. I reached out to others for support. I stopped hiding and stood in my truth.

I'm not going to sugarcoat it - some of these actions were scary. But every time there was progress. Even when I took a few steps backward, I learned a valuable lesson. The more times I took a step, the better I knew the path. The more faith I had. The more I could trust myself with my next steps. I became more tuned-in to my inner wisdom. I learned how to listen.

So I decided I was done with this money yo-yo once and for all.

I wouldn't let it control me, to keep me from doing very important work in the world and living the life I truly wanted. I had no room for shame or guilt. In fact, I began to use my experience to help others avoid or overcome the same struggles I had known.

With an MBA, an accounting, insurance and sales background, and now the personal experience of financial struggle and loss, I was armed with the knowledge, experience and compassion to help anyone, no matter their circumstances, to uncover their true

abundant life. *There is truly a fire lit within my soul, burning to help others to transform their lives, to live in their total abundance.*

I have enough tenacity and compassion to have your back until you develop your own. And I have specific steps to reveal to you that brought me results and can do the same for you.

So, let's dive in and get your money drama handled once and for all!

## ***STEP 1: Accept full responsibility for your current situation. You created it AND you can change it.***

**The first step to ending money pain is to become aware of it.**

There are 4 methods by which we try to avoid and end up prolonging our money pain.

- **Poor Me:** "I can't fix this," or "I'm not strong enough, smart enough....I am not enough."
- **Panic:** "I give up, this is too much! It can't be fixed."
- **Pretending:** "There isn't a problem to fix," or "Everything is fine."
- **Procrastination:** "I'll deal with it tomorrow, next week, or next month."

Which one sounds familiar to you?

In my case, I wallowed regularly in Poor Me, Panic and moved into Pretending when I didn't know what else to do. Then I found that Procrastination became problematic when I stood at rock-bottom staring at what felt like a sheer rock wall to be scaled. You may experience just one, some or even all of these mindsets as you grapple with your current financial obstacles.

*What I want you to know is that your past choices led to your current results.*

**Now it is time to make new choices and get new results. Better results!**

This isn't about fault. This is about responsibility going forward. When I realized I had created the crap in my life, it gave me control to tackle it head-on, and do something different. Until I accepted responsibility for my situation, I couldn't fix it.

*This means all of it. Every last piece.* You don't have to like it, just accept it as your current reality, a starting point to move beyond blame, shame or guilt. And most importantly, so you can create a new reality. Your abundant reality!

**Acceptance.** First, through radical self-acceptance, we confront ourselves in our rawness. We find compassion and love for our humanness. We let go of our attachment to fault. We stop resisting and accept that which is our current reality.

**Gratitude.** By focusing on gratitude, we resonate at a higher vibration and create more things to be grateful for. Try writing down three different things each day that you are grateful for. See what this simple practice shifts within you.

This is the beginning of consciously creating new beliefs, which lead to new thoughts, actions and results.

Let me warn you, you may find yourself needing more support as you work through acceptance. If this is the case for you, don't worry. I offer a number of coaching options designed to help you find total acceptance so you can move forward.

## ***Step 2: Allow your inner wise self to provide you with solutions, ideas and inspiration.***

**Connect.** Ask your inner wise self, what do you see next for me? Brainstorm or mind map what comes to you. Ask, what can this lead to? What comes next? Specifically, what would that look like?

It's important to allow your inner wise self, spirit, God, the universe – however you see the divine – to guide you because it has the ability to show you what you cannot yet see.

Consider this: When you drive your car at night, you rely on your headlights to show you the road so you can make the trip safely. You cannot see the road beyond what the headlights illuminate, but you trust that the road is there, and you will see it when you need to with the help of the headlights.

Tap into this valuable resource within you by *establishing a mindful practice*. This could be meditation, a hot bath, taking a walk, quietly looking out the window, engaging in a creative activity like painting or cooking, journaling, or through methodical activities like cleaning.

*As a side benefit, anytime I find myself feeling blocked, my house is clean and sparkling! And there is nothing better than a clutter-free, clean environment in which to inspire greater abundance.*

If you aren't sure where to start, start with journaling. Even if you are not a writer. Don't worry, no one will ever read it, not even you if you don't want to. Just write whatever comes to mind for 30 minutes. If you can't think of anything, just write: 'I can't think of anything,' until the next thought appears.

This is an excellent way to find connection to your inner guidance. First, it clears out the mental cobwebs clouding your thoughts and creativity, allowing you to be more effective throughout your workday. Second, once you have removed the cobwebs and started to install this practice on a daily basis, you will find an easy, direct connection to your inner wise self, just waiting for you to listen.

**Ask.** Ask your divine for help. Ask for things that you don't have, don't have the time to get to, or know how to do. Include this in your journaling exercise or in a thoughtful prayer.

**Let go.** Remember that your efforts are in divine co-creative concert with the universe. Those things that you can't do, let go, and trust that the universe has your back. In fact, light a candle and symbolically release these things back to the earth. You are meant to succeed!

**Shift.** See the possibility and allow this to inform your being. Breathe in this new energy, space and expansion. Begin the process of creating new beliefs, emotions, thoughts and habits.

This shift and integration is a deep and worthwhile process. We dive into this much further in my coaching programs.

### ***Step 3: Act on it! Trust your inner guidance.***

Now take the inner work and move it into outer action. Start with baby steps. Take your longer-term goal or objective and break it down into bite-sized pieces. Then take your first baby step today. Ask yourself, what can I do today to move me toward my desired results?

In my *Get Your Money Handled, Once and For All* program, we create an Abundant Money Plan, or AMP, which breaks down your money wishes into doable chunks.

Then, in the next step we build your Support, Alignment, and Structure for Success, or SASS. We install new habits, systems and support structures to provide you with the tools, resources and footing you need so that your wishes become results.



**Detach.** Harbor no expectation or attachment to the process you will take or the result you will achieve. It takes action to achieve results. It's that simple. Ask your inner wise self, what do I most need to do today to attract abundance in my life and biz?

**Practice.** It is important to form practices, rituals and ceremonies to create the space, enhance the environment and mark the steps taken along your journey to abundance. Practices create a sustainable structure, a supportive container and framework in which to take the next step, and then the next step. For example, the mindful practice you use to cultivate your connection to the divine, or the gratitude practice of writing down three things each day you are thankful for.

**Evidence.** Through practice you develop evidence to support your new beliefs. Through your gratitude practice, you will begin to experience more gratitude. You will begin to notice more things you are thankful for. You will find yourself experiencing more joy and abundance out of the time, money and resources you already have.

This also builds greater trust and confidence in yourself, allowing you to take bigger steps at a time. You begin to develop a new set point, a new normal from which to move forward. Things that seemed very scary seem only slightly so now.

**Progress.** Rituals symbolically and physically mark small stepping stones and larger milestones on your journey to show yourself progress. They reiterate evidence of your efforts.

Take time to thank the earth, the universe and the divine for all your blessings. As you focus on gratitude for what you have, you attract more, and receive more. As you point out your progress to yourself, your doubting ego begins to trust you more, and your confidence grows even more.

**Celebrate.** Ceremonies celebrate all successes big and small, the fruition of our action and the inspired action itself. Take time to enjoy your results, especially the small ones. Savor each moment of bliss. And celebrate your actions. Celebrate that you made 30 calls today, or held 3 discovery sessions.

Celebrate the actions you did take, not the ones that fell to the wayside. Don't focus on the one person who said 'no' to working with you; instead, focus on the wins that showed up for you.

**Establish a money relationship practice.** New beliefs are best formed through both an internal and external strategy. Internally, this means a new money mindset, through acceptance of your past choices and your current money circumstances.

1. Buy a beautiful journal to record your transformation, one that is reflective of your new total abundant life.
2. Begin by recording your money story. Take the time to write down the road that led you to your current situation. What choices did you make? What events happened that were out of your control? How did you deal with them? Start this story from your first memory of money as a child, all the way through today.

This doesn't have to be completed in one sitting. It may take some time, and it could be very emotional, and at times painful, depending on your experience. Also include other facets of your life that are interwoven with your money story. Notice how money is inextricably linked to every area of our lives?

3. Next notice any beliefs that you are holding onto about money that may or may not be true any longer. Make a list of these on a separate sheet of paper. Reread your story and see what other beliefs become apparent, and add these to the list.
4. Now rewrite each belief in reverse in a way that feels light. For example if you wrote, 'I am bad with money,' write your new belief, 'I am amazing with money!'

## **Begin allowing your inner guidance system to guide you toward your soul's purpose.**

For this I suggest you do your mindful practice daily. This can take as little as 5 minutes, but I suggest you work up to 15-20 minutes each day if possible. Select from a variety of the activities listed in Step 2, such as taking a walk or meditating. Try out something new - something you don't think you're going to like. You may be pleasantly surprised, and create a shift as a result.

### **Keep journaling.**

While this can be part of your mindful practice, try to vary the experience incorporating multiple mindful practices. You will find your quiet place within you, where divine thought reaches out to you.

Remember, moments of inspiration and guidance can happen anytime, not always while practicing mindfulness. Sometimes you may get an idea during a mindful session, and

other times it might be while talking on your cell phone, or trying to keep the kids in the shopping cart and pushing your way through the checkout line at dinnertime. Whenever it happens, be prepared to stop and write it down. If this is not an option, record your thoughts with an audio recording app on your phone.

### **Act on your divine inspiration to create a new reality.**

This creates evidence that your new beliefs are true and can be trusted, as well as confidence for greater action and greater results.

Begin with baby steps that feel manageable and light. Record in your journal how it felt to take this action step, what resulted from it, and what your next steps will be.

If you face a setback, allow yourself to feel it without becoming attached. Let the feelings move through you. Search the experience for any blessings or takeaways that can guide you in the future.

Of course, there is so much more to creating a supportive, nurturing and loving relationship with money. I have provided you with three key steps to get you started.

While there is no magic pill for immediate change, the results can be quick and are very effective – as long as you are willing to draw the line in the sand and decide that *enough is enough*. Commit to it. This will work to move you forward.

Just remember:

#### **1. Accept.**

Accept full responsibility for your current situation. You created it and you can change it. Consider implementing a money practice to aid in digesting and healing old money stories and wounds.

#### **2. Allow.**

Allow your inner wise self to provide you with solutions, ideas and inspiration. A mindful practice is an excellent way to connect with your inner divine. Journal about the aha's and inspirations that occur to you through this process. Take time daily for gratitude.

#### **3. Act.**

Act with inspiration based on your divine guidance. Take baby steps to build evidence of your courage and know-how, to help further install new beliefs and thought patterns.

These will lead to bigger steps, greater results and more sustained success. Remember to celebrate even the smallest wins along the journey. In the end, it's as much about the journey as it is the destination. *Enjoy it.*

Going through these steps requires support and accountability. Make sure you have someone you can talk to as you work through them. In my coaching programs, you are surrounded by support, compassionate yet firm accountability, and given additional tools, resources and insight directly from me.

*I've been where you are and I know how hard it can be.*

***You can do this.***

You don't have to do it alone.

With me by your side, it is easier and quicker and dare I say? Fun. Yes, fun!

If you're wanting more, to know more about taking this process deeper, or information about how I can help you further, please [click here](#) to sign up to attend my next free virtual call. Or [click here](#) to schedule right now a *free money manifestation breakthrough session* with me.

Let's do this!

Melinda

