

## Introduction - Believe Me, Money Is Not That Bad

*Go, my friend (money); come with your family. Arigato!*

*- Neelam Himthani*

I had a strong positive feeling toward money during my early school days. I was always puzzled why some people are wealthy while others don't even get one-time food for their survival or shelter to live in!

- Why is so much imbalance there in this universe?
- If this is something that can be solved or understood, why are people failing to do so?
- Why every one of us doesn't have the same feelings about money?
- Why do some people think it is easy to earn, and others believe it doesn't come easily?
- Why do you think you can't grow rich, or why are you afraid of losing money?
- Why does someone hesitate to talk about one's financial condition?

And many such questions, but, unfortunately, I had no answers!

Over time, when I grew young, I got several opportunities to closely understand the **money game**. As I went deeper into the concept, I could find answers to most of my questions. During my webinars, open talks, and workshops, I talk about money, money-mindset, wealth-abundance, money-energy, and its deep connection with human beings. It gives me immense pleasure to satisfy my clients by providing them the results and values they are looking for. It's always the feeling of fulfillment when people truly understand how easy it is to make money, **our best friend**. The most immense happiness for me is when, after attending my webinar, people have a smile on their faces and enough confidence that they also deserve money. They feel content no matter how much money they earn; it's not about the number they see in their bank account but their feelings about money.

I long wanted to write a book on wealth and abundance. I wanted to tell people how easy it is to establish a bond between yourself and money. I also wanted to break various false beliefs people have about money, e.g., money is the devil, having the desire for money is bad, money is the root

of all our problems, money creates dis-harmony between relationships, rich people are not good, how hard I try I always lose money, making money is a struggle, etc. I wanted to make people realize that money is not as bad as they think.

My special thanks to **Ken Honda & Wahei Takeda** (I'll talk more about them soon). Their teachings and lifestyle inspired me to write and influence people about the importance of money energy and its relationship with us. I finished Ken's ***Happy Millionaire Mentality Abundance Course***, and finally, the day came, and I decided to write down all my experiences, knowledge, learnings, and case studies. The result is right in front of you, in your hands! I am sure that if you understand and apply the teachings as you read this book, you will see success blossom in your life.

**NOTE:** Before opening the secret gates of money and talking about the *money game*, I would like to inform you again that this is not just a book to read for amusement only, but a tool to enhance your wealth frequency and attract wealth in abundance as you read. I will encourage you to do hands-on as you read to get more clarity and understand the concept. So, I request you to carry a diary or notebook whenever you read this book.

Go and get your notebook and pen before reading further.

Hope you are ready now. Open your notebook and write down the answers of below questions as per your current understanding:

- What is money for you?
- Do you think there are differences between money and wealth? If yes, what are those?
- Write down your feelings for money, e.g., hatred, loving, insecure, effortless, difficulty in earning, devil, divine, etc.
- Are you comfortable enough talking to your friends about your financial condition?
- Are you comfortable talking about your salary numbers with your family members?
- Do you jealous of someone who has more money than you?
- How do you feel when you don't want to pay, but there is no other option than to pay, e.g., unexpected tax, broker fees, rent, late fees, accumulated credit card bills, unexpected medical emergency, etc.

Keep your answers safe, as we'll use them to understand and change your perspectives (if required) about money as you read this book. My aim is to make money as your *happy and smiling friend* so that you live a comfortable life with it. After finishing this book, you must have developed

an abundant mindset to attract as much money as you want. At the same time, you should be able to respect and honor the money (in-flow and out-flow both) you encounter during your entire day. Finally, you'll realize that it's all about your feelings about money, not the numbers you talk or think about.

### **THE MONEY GAME**

You intend to win the game whenever you play a game, right? Who wants to lose the game? Nobody.

Also, you want to perform well in the game and become the man of the match, right? At least, these are the signs of a true sportsman like me.

I remember my school days when I was the captain of my cricket team and always played to win and scored more in all the matches. In one of the final matches, I scored 182 runs and was still not out till the end of our inning. That absolutely filled all of us with confidence and delightfulness. It almost ensured that we would win the match as it was the highest score ever against the opponent team. And, of course, as expected, we won that match and received the big shiny trophy.

So, what do you think about how we could win that match? Is it possible to win any game if you don't know its rules or how to play it well? Is it possible to perform well in the game if you don't know how to make the right strategies at the right time for the next step? Chances are you may win one or two games without knowing the rules and strategies, but certainly, it will not work for your future wins. This is what I call a '*fragile win.*'

The same is true for the *money game*. You may initially see money coming to you in abundance, but eventually, you realize that you don't have enough. If you don't know the rules, don't know how to treat your money well, or have no idea how to make strategies to **make your money feel comfortable with you**, you may not be able to consistently win it. So, what is this *money game* all about? Let's deep dive and understand this in detail.

Check your notebook and observe your answer to the question - **What is money for you?**

The answer could be different for different people. For a kid, money could mean just a few papers and coins or a means to buy cookies and candies. For young adults, it could mean a way to fulfill their desires. For investors, bankers, and business owners, it could mean a way to invest more and grow their business worldwide and earn name and fame. It could be a peace of mind for some, but for others, it could be the reason to destroy their relationships and peace of mind!

Most of us are brought up in such an environment where we keep hearing from our elders - "*money doesn't grow on trees and is therefore extremely difficult to acquire,*" "*you will come to*

*know how hard it is to earn money when you start earning," and "money comes to those who work hard," etc. This is how exactly we have been defining money since our childhood. We've conditioned our minds and put a barrier between ourselves and the money by listening to our elders, neighbors, and family members. And this *unseen barrier* doesn't permit us to welcome and embrace money in our life.*

In reality, money is way different than we know about it. In addition to the meanings described above or what you wrote in your notebook, it is defined as *energy*. You are energy, I'm energy, and everything around us is energy. We influence each other when we come in contact. We engage in a value exchange and transformation cycle when we earn or use money. Value has energy.

**Sir Isaac Newton** (*great physicist and mathematician*) explained that every action has an equal and opposite reaction. This is a simple yet profound law of energy. In frustration, anger, sadness, or despair, you radiate the same feelings outward and, in return, attract similar energy from the universe. It becomes essential for us to learn how this principle is applied to the *money game*.

Of course, money is energy and brings many emotions - more than you can imagine. All of us are influenced and impacted by these emotions.

Let's do a little exercise to understand it better. Write down your answers to the below questions in your notebook in YES or NO only:

- Have you ever felt powerless when you see there are no savings for the future?
- Did you feel irritated while talking about your financial conditions?
- Are you ashamed of showing your salary slip to your family or close ones?
- Do you feel jealous and resentful when you see others having more money than you?

If any of your answers to the above questions is YES, you are living with negative feelings toward money! The energy you are attracting is sorrow, resentment, sadness, and insecurities. As a result, you start believing more negative things about money. In such cases, people get so depressed that they start doubting themselves. They start thinking they are not good enough and there isn't much they can do about it.

Now, let's look at the other side of it. Don't you feel secure when you see enough bank balance? Are you not delighted when you win a lottery out of the blue? Don't you feel relaxed when, one fine day, your old friend returns the money he had borrowed from you years back? Now, check your answers. I believe, for most of you, the answers are YES. If feelings like love, happiness, satisfaction, or contentment are wrapped up in your money, you start receiving the same. And as

you receive those beautiful emotions or feelings, you reciprocate the same outside. You start feeling *there is enough money in the universe, and you deserve to own all of that.*

## **DO YOU KNOW WHETHER YOUR MONEY IS SMILING OR CRYING?**

The key point, for now, is to understand that - *there is so much money in the universe spreading love, happiness, and contentment. But so much is also spreading hatred, sadness, and fear.* This defines two kinds of money: **Smiling Money** and **Crying Money**.

Whenever you spend or receive money with positive emotions or energy, it becomes **Smiling Money**. Smiling Money is the money you give or receive out of love, care, and pure intentions. When others receive Smiling Money, they feel the love and care along with that money. And in return, they give you blessings filled with love and care, and eventually, your wallet receives back the Smiling Money. In life, money can often help others in a way that nothing else can. For example, when someone is going through a very tough time, like losing their job but having responsibilities for their family, "blessings and prayers," "good intentions," and "motivational speech" might console them, but money can show them a ray of hope and bring smile on their face. This is Smiling Money!

Conversely, when you spend or receive money with negative emotions or energy, it becomes **Crying Money**. Crying Money is the money you give out of anger, despair, frustration, sadness, and impure intentions. When people receive your Crying Money, they feel those negative emotions you have wrapped up in that money. They become sad, unhappy, stressed, depressed, and sometimes violent. And eventually, your own wallet attracts the same negativity, and money keeps crying there.

This is what I call *the money energy game. It doesn't matter how much you earn or have in your banks. The only thing that matters is the intention or energy with which you give or receive your money. It's all about Smiling Money and Crying Money.* Now, go back and check your wallet - *whether your money is smiling or crying out there.* The best part is that only you can experience this on your own. No one else can do it on your behalf!

## **IS YOUR MONEY NUMBER CONTROLLING YOUR CURRENT STATE OF MIND?**

Apart from *the money energy game*, I would like to tell you about the second game of money; I call it *the money number game.*

Most of us are worried about our bank balance. We feel insecure, ungrateful, and sad when we look at the numbers in our bank statements. We avoid paying bills when we see high numbers

there. We know we have to face reality at some point, but still, we keep running away from it; WE DON'T WANT TO FACE IT AT ANY COST! As a result, we spend much of our time worrying about those numbers and resenting money. This creates an unhealthy relationship with money. We avoid talking about money and feel ashamed of discussing our financial status with other family members. This increases our chances of attracting resentful, ungrateful, and joyless money in our lives. So, why does this happen?

The biggest mistake we make here is focusing on the number we see in our bank statements. And that number keeps bothering us. What if I say the money you think you have in your banks is not really there! Got scared? But yes, it's the truth. The money you deposit in the bank goes somewhere in the market; it's like traveling in the air. Nobody knows where but definitely somewhere. So physically, your money is no longer there. All that remains are those numbers you keep seeing in your bank statements or smartphones. You think you have a certain amount of money by seeing those numbers. What if it's all an illusion?

Let's make it a little scarier. Suppose you check your bank statement one day and find that the balance is ZERO! You did not spend it anywhere; it's just disappeared. You call the bank and ask about your money, but they say - *"sorry, sir, your bank balance is zero."* They ask about the transaction history, and you provide them all. But they again say - *"sorry, sir, we still don't have any proof, and you don't have any money in your account."*

How will you prove the amount you deposited, the interest you earned, and the salary you received? Everything seems lost in just one minute!

So always remain happy, satisfied, and contented with the money you have in your pocket. Never let the bank balance down your current state of mind. Never feel low, disheartened, or ashamed of your bank balance. Embrace the money you currently have, smell it, love it, kiss it and say thank you to it! It will do wonders in your life.

The moral of the above teachings is to develop the habit of expressing positivity towards your money. Always feel positive, happy, wealthy, grateful, joyful, and satisfied while spending money. Pay all your bills and debts in a happy mood. Donate money with pure and happy hearts. Help someone and feel thankful. Rejoice when you receive money, regardless of how small or big. Feel rich no matter how much you earn. Remember, it's not about the number; it's about the emotions and energy you attach to money.

This is all about *the money game*. It can make a great *money magician* who can make any amount of money just by moving his magic wand. Keep reading it and start doing the magic as you read! In the forthcoming chapters, you'll learn more aspects of money and how you can earn it in abundance.

## **EXERCISE TIME**

It's time for some exercise now. Are you ready? It will make you calm, relaxed, and optimistic about your money. This exercise will help remove any negative energy associated with your money. Please follow the below steps:

1. Hold your wallet, purse, box, or anything with money in your hands.
2. Close your eyes and take a deep breath.
3. Rub your wallet gently and feel the money it has; feel the touch of your money.
4. Now say - **I AM SORRY, MONEY... PLEASE FORGIVE ME MONEY... THANK YOU, MONEY... I LOVE YOU, MONEY...**
5. Repeat step #4 two more times.
6. Pause for 10 seconds and experience the profoundness and positivity you just created around you.
7. Now say - **GO, MY FRIEND... COME WITH YOUR FAMILY... ARIGATO!**
8. Pause for 10 seconds and feel a big warm hug from Smiling Money.
9. Now say - **MAY I BE THE CHANNEL OF MONEY-BLESSINGS FOR SOMEONE TODAY!**
10. Gently open your eyes, kiss your money and say - **I LOVE YOU & I DESERVE YOU!**

Do share your experiences after doing this wonderful meditation for money. I am reachable at: [ravinimbus@gmail.com](mailto:ravinimbus@gmail.com)

## **WEALTHY POINTS TO REMEMBER**

- ❖ You are energy, I'm energy, and everything around us is energy. We influence each other when we come in contact. We engage in a value exchange and transformation cycle when we earn or use money. Value has energy.
- ❖ All of us are influenced and impacted by the emotions money carries.
- ❖ There is enough money in the universe, and you deserve to own all of that.
- ❖ There is so much money in the universe spreading love, happiness, and contentment. But so much is also spreading hatred, sadness, and fear. This defines two kinds of money: **Smiling Money** and **Crying Money**.

❖ Smiling Money is the money you give out of love, care, and pure intentions. Crying Money is the money you give out of anger, despair, frustration, sadness, and impure intentions.

❖ It doesn't matter how much you earn or have in your banks. The only thing that matters is the intention or energy with which you give or receive your money.

❖ Be thankful for all the money you have. Be grateful for all the opportunities you get to make more money. No matter how much or how little money you are currently making, an attitude of gratitude is essential if you want in abundance.

*I'm grateful for your learnings from this chapter and wish you receive in abundance. Thank you, universe. Arigato!*



## Is Your Wealth Frequency Down?

*Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this.*

- Dave Ramsey

**The Pearl** - *Buy from your friends who need your little support.*

Would you like to be a part of someone's dream? Would you like to be a part of someone's success story? Would you like to help someone to make them happy and feel special?

If yes, why not start with someone you already know and who needs your support as well? If your friend owns a business or starts a new venture, support them by buying their products... not by asking for something for free. Remember, **they won't ask for your support; they might not even show that they need your help. But, still, you move ahead and raise your hands to support them. Believe me, they really need you!**

*Yesterday night, my wife, Neelam, messaged one of our students who has just started her handmade jewelry business and asked her to send pictures of all the jewelry she has so that we could buy some of them. Even though Neelam is not a jewelry lover, nor does she buy them frequently, she intended to support our student's new dream. We wanted to make her feel happy, special, and confident about herself. When she received our message, we were utterly overwhelmed by her reaction. After receiving our order, she was so happy that we could see the tears of joy in her eyes from a distance apart. We cannot explain the divine blessings and satisfaction we got after this! This is what I call the magic of Smiling Money.*

I remember one famous quote from **Steve Jobs** - "You want to know who your real friends are? Start your own business and ask for their support."

When you buy something from your friends, even though you know you can get a better price somewhere else, you contribute to the success of someone you know personally. When you support their small business, you support their dreams and ambitions. It creates a positive aura around us and helps to attract abundance in life.



Congratulations on reading this chapter and taking a big step towards improving your wealth frequency! Welcome to the world of abundance!

### **3 PROMISES TO MAKE**

Before we begin, I would like you to make the below 3 promises with yourself and note them down in your notepad for future reference. Believe me, these will change your wealth frequency completely:

***Promise #1: I promise not to work on my money problems during my entire wealth & abundance journey. I will work on my wealth frequency.***

This is important because as you focus on your money problems, you keep questioning yourself - "Why am I not able to earn more?" "Why am I not able to save money?" "Why is money not working for me but working for others?" etc.

I call all these *blackhole questions*, i.e., *never-ending questions*. The more you think about those, the more you fall into their traps. If the answers to those questions were so simple, you could have solved your money problems long back. But your money problems did not change because your wealth frequency did not change! Right? So, during our wealth & abundance journey, we will focus on upgrading our wealth frequency.

***Promise #2: I promise to start my day with 10 random gratitude points after waking up every morning.***

As soon as you get up in the morning, you need to immediately say "thank you" for any 10 random things that come to your mind. Thank you is a sign of respect and gratitude to the person, place, or anything in your surroundings that has helped you or given you something. It signifies that you have not taken their help for granted and acknowledge that they matter. No better word than thank you can show your appreciation and convey your gratitude.

***Promise #3: I promise to develop the habit of chanting below four sentences whenever anything negative happens in my life or whenever I need to cleanse any negative energy from my surroundings:***

1. I AM SORRY
2. PLEASE FORGIVE ME
3. THANK YOU
4. I LOVE YOU

These are the four profound statements of the **Ho'oponopono**, a *Hawaiian prayer* that can give you complete control over your life. These 4 powerful statements hold a lot of healing energy when enchanted with emotions and feelings. It helps you let go of all the negative feelings and brings peace of mind.

## **MONEY FREQUENCY VS. WEALTH FREQUENCY**

It is essential to understand the difference between **money-making frequency** vs. **wealth frequency**. Most people in this world have money-making frequency; they don't have wealth frequency. So, what is the difference between these two?

If you are working for money, you continue to work for money almost till the end of your life. That means, as far as you are working for money, money will come to you. The day you stop working, money stops coming to you. In this case, making money is directly proportional to the amount of work you do every day to earn that. In short, it is the **money-making frequency** if you work for money.

Technically, if you are working for the money, who is the master here? Money! Right? But to attract wealth and abundance in our life, we should be the master.

Conversely, if money works for you without your active participation, that is the **wealth frequency**. It doesn't matter whether you are working or not; money keeps coming to you.

Imagine -

- You are sunbathing near *Bal Harbour Beach*, enjoying your day, and money is coming to your bank account without effort!
- You are sleeping at night, lost in your dreams, and money is credited to your account without doing anything extra!

This is the wealth frequency! Now, you are the master!

Many of us have made our lives so busy earning money that we can't even take leave or a break and spend time with our family. Think - *Is there any use of such money if you don't have time to spend that?* Have you ever wondered why you work *so hard every day from 10 AM to 5 PM?* *Why are you putting your heart and soul into your work?* At the end of the day, you want to achieve freedom, time, relief, happiness, satisfaction, time for your family, etc., right? What's the point if you can't have peace of mind while working hard and earning all the time? It doesn't matter whether you make \$10,000/- per month, \$100,000/- per month, or \$10,000,000/- per month if you don't have time to enjoy that money. 90% of the people are stuck in this frequency; i.e., *I work*

*for money, and money comes to me!* Are you also in the same category, i.e., having money frequency? Think about it!

## **MONEY GOALS VS. WEALTH GOALS**

Do you have goals like making \$10,000/- per month, \$10,000,000/- per month, or even more? If yes, then you have the money goals, not wealth goals! This means that even when you achieve your desired number, who is the master? Money or you? Of course, money! Right?

Conversely, wealth goals are - *You choose **to live your minimum luxurious life by choice without diligent work for the rest of your life.***

Many people have only and only money goals; they don't have wealth goals. Money goals have the money frequency while the wealth goals have wealth frequency. To manifest wealth, peace, and happiness in abundance, you must have wealth goals vibrating at wealth frequency.

## **HOW TO MAKE YOUR WEALTH GOALS?**

Who doesn't want to always live a luxurious life? We all want that, right? But, did you ever think about what a luxurious life means to you? What would that be if you got an opportunity to define 'your luxurious lifestyle' which you would like to spend every day?

Let's understand this in detail and find out how we can identify or make our wealth goals. For this, you need to take out your notebook and follow what I explain below.

**Step #1:** Note down the *minimum luxurious lifestyle* you want to live every month *by choice*. Here you should underline the word **minimum**; it's **not the maximum!** You may be wondering why not the maximum? The answer lies here - *Can you define or confine 'maximum'? Is there any maximum in spending money?* No! Right? So, you must choose the *minimum luxurious lifestyle* considering all the aspects like your holidays, eating outside, shopping, hobbies, etc.

**E.g.,** For my *minimum luxurious lifestyle* - I want to live in a 4-BHK flat; I don't want any loans; I want to drive Mercedes-Benz; I want to explore different countries every year; I want to eat in a five-star hotel at least once in a month without looking at the price of the items; when I go to a shopping mall, I should buy what I need without looking at the price tag; whenever I contribute, I should not feel like losing money; I want to gift my family and friends on their birthdays and festivals without thinking about the expenses.

**Note:** Do not add crazy things as part of your luxurious lifestyle, e.g., traveling by private jet every day, spending millions in gambling every day, dinner at 5-star hotels every night, etc. Will you be really living this kind of lifestyle every day? Will you be dining out in a 5-star hotel every

single night? No! Right? Here I'm talking about the '*lifestyle*' - *that we can do every single day of our life*.

I hope, now, you must be getting an idea about how to choose your *minimum luxurious lifestyle*. Do you think this kind of lifestyle requires millions of millions of dollars? The good news is - **not really!**

**Tip:** It is good to involve your family members in this exercise as they are also part of your luxurious lifestyle.

**Step #2:** Calculate the monthly amount required (approximately) for your *minimum luxurious lifestyle*. When I calculated mine, it comes to around half a million dollars per month, not more than that! You see, it doesn't require millions of dollars for a *minimum luxurious lifestyle*. So, what comes as your monthly number? Note that down in your notebook. That number is your ***wealth frequency number*** or, simply, the ***wealth number***.

**Step #3:** Decide to save or make **double** your *wealth number*, which needs to become your *passive income*. E.g., in my case, my wealth number was half a million; that means I need to save or make  $2 * 0.5 \text{ million} = 1 \text{ million}$  dollars per month. So, calculate '*your final wealth number*' that you need to save or make monthly.

Are you thinking about why I asked you to double your *wealth number*? Here is why - **The wealth number you calculate today, practically, it will take approx. 5-10 years to achieve that. As we know, the inflation rate causes an increase in the level of prices of goods and services every year, so our wealth number also needs to be increased by the same amount. Hence, we decided to double the wealth number to arrive at our final wealth number to be safer.**

It is critical to finish all the above 3 steps before proceeding because the goal must be clear first. Until you know your *final wealth number*, you won't be able to manifest it! Right? It's like saying to the universe, "*make me financially free,*" without knowing what that means to you in the first place!

After calculating your *final wealth number*, you must understand how to achieve that. One of my mentors always encourages me to have at least 10 **multiple sources of income (MSI)** to achieve my *final wealth number*. And here is the strategy that works the best. You should have:

- 1) **8 sources of passive income**, i.e., you don't need to work anymore to get money from these sources. It means - money will automatically come to you from these passive income sources.
- 2) **2 sources of active income**, i.e., you still work to get money from these sources. It means - if you work, then only money will come to you from these active income sources. Active sources