



KAREN MONROY
EXPANDING YOUR MONEY IQ

Dear Friend,

Naturally, I am very excited about my new book--not just because it is my book (okay, that is one reason) but because I have "tested" what is in the book for years, and in many forms. **I KNOW IT WORKS!**

I have dedicated this month's ezine to a excerpt from my new book: [30 Day Money Master Mind Make Over](#). Each day is a lesson. The practice of each lesson will move you to a better and better place with your money. Marrying hard money skills with emotional and spiritual money skills is an essential practice if we want *SUSTAINABLE PROSPERITY*.



Prosperity is a choice--one you make each minute.

If you are geared up and want to move as fast as possible, do one lesson a day. If you need to take things slower, then do a lesson every three days. Either way, you will balance the energy of money in your life and be free of worry, doubt and guilt.

Overall, the **Day 11 Lesson** will "ring true" for you; however you will be missing the full impact of the concert of lessons form the previous days. (There are links to additional excerpts at the end of this article.)

I invite you to sit back, breathe, and expand your money IQ.



Day 11

We each have the choice in any setting to step back and let go of the mind-set of scarcity. Once we let go of scarcity, we discover the surprising truth of sufficiency. By sufficiency, I don't mean a quantity of anything. Sufficiency isn't two steps up from poverty or one step short of abundance. It isn't a measure of barely enough or more than enough. Sufficiency isn't an amount at all. It is an experience, a context we generate, a declaration, a knowing that there is enough, and that we are enough.

~Lynne Twist

Exchanging the energy of money is "spending dollars either to receive a good or service that will bring well being and maintain balance to both parties of the exchange or to initiate an act of service or gift that will bring well being to all parties in the exchange."

As of today, you are no longer spending money. You are exchanging energy. Repeat out loud 100 times: "I am a prosperous being who exchanges energy."

As you move through your "cash-out challenge" practice, become aware of the language you use and express during the experience of exchanging the energy of money. With this awareness you will be able to eliminate the language reflecting lack and scarcity, which is one purpose of this practice.

"I don't have enough money to buy that" is a statement of belief in lack.

"I wonder how I can exchange energy for that" is reflecting a belief that energy is in motion all of the time and a willingness to dance with the energy of money.

"I am committed to staying balanced with the energy of money" is also reflecting sustainability.

"That item is not on my list today" reflects the motion of energy.

"I am purchasing _____ (name some items in your basket), 'X' item is not on my list" reflects having and using the power of choice.

Each one of the above statements is far more truthful than the ego's lament: "I can't afford that."

Ego minds say, "but really I can't afford _____ (fill in the blank)" and then offer proof--lots and lots of proof. While it may be true at this moment you do not have the cash to pay for something, how you language this becomes key to this state either being temporary or staying with you a while.

Where are you putting your attention or focus: on what you do have or on what you don't have?

Did you do your resource practice? (**Day 5**) Did you make a list of everything in one day that sustained you in some way? You were asked to share this list with someone who supports you. Did you wonder about that instruction?

Sharing your homework is for your benefit--not the other person. It is demonstration that your eyes can see what you do have. If you do not have the ability to recognize what you do have, you are not the container for "more." A very simple part of the Law of Attraction is "counting your blessings."

Looking at the landscape of your life and being able to see the waste is critical. Recognizing what is already there is also critical.

So when ego mind says, "I can't afford that"--whatever "that" is--Spirit knows Source Energy sustains and there is plenty of proof for that as well.



Practice:

Continue your "cash-out challenge": exchanging the energy of money, recognize what you do have. Avoid thoughts of "lack."

Re-balance where it is needed. Release and move out all those things that no longer serve you. Use e-bay, garage sale, give-away, or free-cycle. Free up space to receive.

Start making piles and getting organized. What will go and what will stay? Only that which blesses you gets to stay! Remind yourself that money is energy in motion. You do not want to plug up or inhibit the energy of money coming your way.

Continue:

- Quiet Mind.
- Map and Cars
- Prosperity Recitations.
- Cash-out challenge (See **Day 10** for instructions.)

[To view the introduction to Dr. Monroy's new book, click here.](#)



[To view the lesson for **Day 15**, click here.](#)



[To order 30 Day Money Master Mind Make-Over, click here.](#)



The illustrations in [30 Day Master Mind Make-Over](#) are by Caren Frost Olmsted. The artwork in this month's ezine is taken from the book.



Note: Dr. Monroy has new phone numbers, which are:

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Dr. Monroy teaches Sustainable Prosperity, and is a pioneer in the field of neuro-economics and behavioral economics. Sustainable Prosperity allows us to move through life with ease and grace. We achieve Sustainable Prosperity by Expanding our Money IQ to include:

1. Hard Money Skills (financing, credit, taxes, and investments)
2. Emotional Money Skills (our learned, conscious and unconscious thinking and feelings around money)
3. Spiritual Money Skills (working with the essence of who we are, our purpose in life and the energy of money)

Dr. Monroy is also the author of [Expanding Your Money IQ: Emotional and Spiritual Intelligence for Earth School](#), the companion workbook: [30 Day Money Master Mind Make-over](#) and a children's book: [Mommy, What is Rich?](#)

Meet
Karen
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