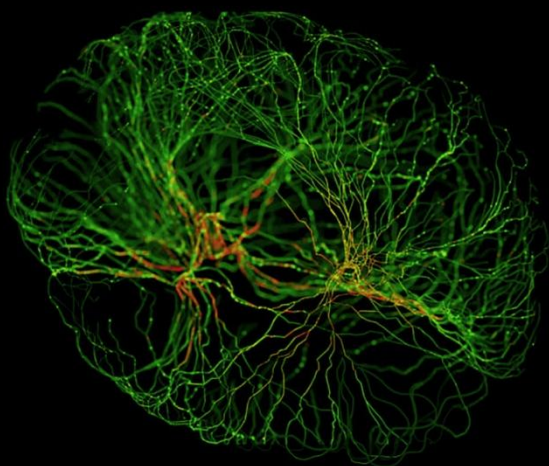


YOUR KEY TO **FINANCIAL FREEDOM**

A Proven 3-Part System for Professionals Who Want
to Clear Deep Money Beliefs So They Can Finally Know
Their Worth and Get Paid Accordingly



MIA DOUCET

YOUR KEY TO FINANCIAL FREEDOM

A Simple 3-Part System for Professionals
Who Want to Clear Deep Money Beliefs So
They Can Finally Know Their Worth and Get
Paid Accordingly

Mia Doucet

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FOREWORD

If you are a service-based business owner setting your own fees, your education level has a limited influence on your earning potential. Instead, your ability to earn is more closely tied to deep-rooted money patterns from your early years.

Selling your services means selling your sense of personal value. For most people, deciding what to charge and standing behind it stirs up significant internal challenges.

Too many professionals underestimate their value, leading to income that falls far below their potential.

The ideas we absorbed about money as children were instilled long before we had the ability to question or evaluate them. Now, those patterns are hidden in our subconscious, silently shaping our financial decisions and actions. Without realizing it, we follow them automatically, even when they limit our success.

To break free and achieve the income you deserve, you need to uncover and rewrite these internal scripts.

Mia shares a proven process to do just that.

If you don't shift your internal perspective about money, your external results will remain the same.

This book is your roadmap to transforming your money mindset and unlocking greater financial success.

John Chancellor, Mentor/Coach at Strategic Growth Mentors

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WHY THIS BOOK?

There is an alarmingly high number of consultants, coaches and other professionals who are earning far below their potential. They are not being paid based on their experience and level of expertise but are settling for pennies on the dollar.

The many reasons for this all fall under one big umbrella: misguided beliefs about money that are keeping them nearly broke.

It does not have to be this way. There is a solution. The problem can be solved. But it will require a different approach.

If you are one of those professionals, then this book is for you.

And I am here to guide you through a method that will change your beliefs around money and give you the financial freedom you deserve.

This book is not about managing budgets, debts, assets or investments. It's not about financial literacy. And it's not just about the psychology of money.

And it isn't just about mindset. Although, if you never change your mindset around money, you will never change your financial results.

This book outlines a system specifically designed for coaches, consultants, and other business owners who set their own fees and are not charging what their expertise deserves.

It goes beyond surface-level solutions. And its purpose is to clear deep-seated subconscious beliefs from childhood about money and self-worth that limit financial success.

In the end, this book is about more than financial freedom. (Because money connects to everything.) It's about time freedom. Dignity. Stronger relationships.

It's about being happy that you make enough to live life on your own terms.

Time to stop playing small to create the life you yearn for. It's in your power.

Read this book only if you are open to discover and change your limiting money beliefs.

Given the deep, subconscious work this book addresses, you may want to have a journal handy as you read. Writing down your thoughts can bring hidden money beliefs to the surface, helping you spot patterns and process emotions. Journaling can also clarify your insights and deepen your self-awareness as you explore your relationship with money.

Before we dive in, let's take a moment to first understand how our deepest money beliefs betray us. And why conventional strategies and approaches to wealth creation so often fall short.

PART I

PRINCIPLES

Your Key to Financial Freedom

CHAPTER 1

HOW MONEY BELIEFS BETRAY US

IF YOU DON'T VALUE YOUR TIME, NEITHER WILL OTHERS. STOP
GIVING AWAY YOUR TIME AND TALENTS. VALUE WHAT YOU KNOW
& START CHARGING FOR IT.

--KIM GARST, AUTHOR AND MARKETING STRATEGIST

You're an intelligent, ambitious business owner. You believe in yourself. But the issue of money is a constant concern.

Time for a bit of honest self-reflection.

If you're up for a bit of tough love, let's reflect for a moment on how dysfunctional money beliefs show up in our lives and keep us from manifesting our brilliance.

(I know each of these. Intimately.)

Have you ever avoided a tough conversation about money because it felt uncomfortable or awkward? Maybe it was with a client, a partner, or even yourself. You knew the topic needed to be addressed, but instead, you pushed it aside, hoping it would resolve itself. Or worse, you convinced yourself it wasn't *that* important. Deep down, though, you felt the weight of avoiding it.

Your Key to Financial Freedom

Do you find yourself feeling more concerned about your clients' financial situations than your own? You work so hard to empathize with them that you forget to prioritize your own needs. Maybe you lower your rates because "they can't afford it" or overdeliver without charging for the extra work. But where does that leave you?

Do you secretly believe that if people truly understood your genius, they'd seek you out and throw money at you? It's easy to fall into this trap, thinking your talent should speak for itself. Yet, you feel frustrated when opportunities don't magically appear. Does it ever cross your mind that hiding behind this belief might be holding you back?

Are you waiting for something—a perfect moment, a new skill, or just the "right time"—to start marketing yourself? You tell yourself, "Once I finish this project" or "Once I have a bit more confidence," but that time never comes. Waiting feels safe, but it's keeping you stuck.

Do you ever catch yourself thinking, *If I just had one more certification, everything would fall into place*? You believe that extra credential will unlock a flood of clients and success. But if you're honest, hasn't that thought already crossed your mind after the last course, training, or workshop you completed? What if the real issue isn't a lack of credentials, but something deeper?

Or maybe you're a high achiever who feels, *If I just had my MBA or PhD, clients would flock to me*. That advanced degree feels like

How Money Beliefs Betray Us

the magic ticket to success. You imagine the respect, credibility, and flood of clients it will bring. But what if you're using this as an excuse to delay stepping into your expertise right now?

Do you avoid marketing or selling your services because you feel it's beneath you? Maybe you think, "I didn't go through years of education and training to play the role of a salesperson." But without putting yourself out there, how will people know the value you offer?

Are you spending too much time on tasks that aren't moving the needle? You work hard, but your focus is scattered. Instead of zeroing in on what truly drives results, you spend your time and energy on the 80% of activities that make you feel busy but aren't bringing in the clients or income you deserve.

Do you hide behind your computer screen, convincing yourself that "being visible" isn't necessary? Maybe you're tweaking your website for the hundredth time, writing endless social media posts, or reading up on marketing strategies—but you never actually put yourself *out there*. It feels safer to stay behind the scenes, but deep down, you know it's not moving the needle.

If you feel that marketing/selling is beneath your professional standing, you may well have a fear of self-promotion. And that is a fear that underscores many of the issues listed here.

Your Key to Financial Freedom

Are you experiencing cycles of feast & famine, one money crisis after another because, when times are good, you take the easy route, thinking that the good times will go on forever?

Are you afraid to open your bank statements or credit card bills? You might feel a sense of dread every time the envelope arrives or the notification pings. Instead of facing the numbers head-on, you avoid them, hoping they'll somehow sort themselves out. But that fear is just another way money has power over you.

Do you find it easy to make money, but almost impossible to hold onto it? The money comes in, but it slips through your fingers just as quickly. Maybe it's unexpected expenses, impulsive spending, or a pattern of overextending yourself. Whatever it is, you feel fixed in a cycle that you can't seem to break.

Are you waiting until you get something just right to start marketing or podcasting or writing your book? And, if so, might you be guilty of procrastination disguised as perfectionism?

Do you feel guilty about charging high fees because you think money is "bad" or expecting more is "greedy?" Or because you think your clients won't pay that much?

Are you poorly paid for your expertise because you believe that lower prices will attract more customers? When you quote your fee and someone hesitates, do you lower your prices instead of standing by your value? Afraid they won't pay that much?

How Money Beliefs Betray Us

To make ends meet, do you sometimes take on work that is not in your zone of genius? Or do you take on clients at a low rate who don't appreciate the full value of your work, so that you feel undervalued and underpaid?

Are you sick and tired of feeling undervalued and underpaid? Do you feel like no matter how hard you work, you're still stuck in the same financial rut? Are you frustrated and desperate for a change? Maybe you've hit an income ceiling, and despite trying meditation, affirmations, and other positive approaches, nothing has worked.

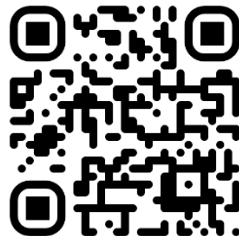
You *can* break through your income barriers, finally feel valued, and be well-compensated for your hard work.

Consider this book your transformational journey to financial freedom. It starts now.

ACCESS YOUR FREE TOOLS

To assist in your journey, you now have exclusive access to powerful tools that expand on the work in this book. These include self-assessments and case studies to help you uncover and clear the subconscious patterns driving your financial results.

Scan the QR code or visit:
miadoucet.com/resources



Your Key to Financial Freedom

CHAPTER 2

WHAT 99% OF MONEY BOOKS AND PROGRAMS GET WRONG

SCREW IT. LET'S DO IT!

~ SIR RICHARD BRANSON

Here, I am sure to offend a few interesting people who have opinions that differ from mine.

However . . .

My argument with most wealth creation books and programs is that they have several fundamental flaws or failings. In brief, they are not addressing the deeper issues.

FLAW #1: FOCUS ON SURFACE FACTORS

Most wealth creation programs that make big promises emphasize practical strategies like budgeting, investing, or income generation techniques. While these are important, for sure, they are surface factors.

Your Key to Financial Freedom

They often neglect the deep-rooted psychological and emotional blocks that prevent us from benefiting from their strategies and techniques.

Without addressing these underlying issues, people may struggle to implement strategies effectively. Or they revert to old patterns.

What if I told you that the reason your business isn't bringing in the money you deserve has nothing to do with processes or systems, marketing strategy, better lead generation, making more calls, sales techniques, or closing more sales? (How much of that are you really doing anyway because something is holding you back?)

Financial freedom doesn't come from surface-level strategies and tactics. It comes from within.

When most people are feeling dissatisfied with their financial results they try to change their outer world in the hope that their inner world feelings will disappear.

But in fact, it's only when we change our inner world that the outer reality changes.

Stop trying to solve an internal problem with external solutions. Resolve the money problem at the deepest level of the mind. *Then* these money-making strategies will work.

FLAW #2: A ONE-SIZE-FITS-ALL APPROACH

Most programs use a generic standardized approach, assuming that what works for one person with a millionaire mindset will work for everyone. This fails to take into account the unique psychological programming and subconscious beliefs each one of us has about money.

Personal problems have a much greater impact on financial results than anyone thinks. Research backs this up.

As you know by now, most beliefs are formed in childhood. Any program that doesn't tailor its approach to address deeply personal issues simply cannot cause deep, lasting change.

Changing the unseen, unacknowledged beliefs about money that were formed in childhood is critical.

Since any negative emotion, subconscious belief or early life programming can affect financial mindset, it is essential to address each person's particular situation.

And this brings me to . . .

FLAW #3: BIG PROMISES WITH LITTLE SUBSTANCE

I'm not sure why we fall for promises such as one I received this week.

It was an "invitation to a 5-day internet intensive" that guarantees you will create "A Million Dollars + in Revenue Being Authentically You." For "ONLY \$97!"

Your Key to Financial Freedom

Yeah. That's going to happen in five days of absorbing information all right! Doesn't matter the roster of speakers.

If people could be transformed for \$97, they wouldn't have to be advertising now, would they?

I don't doubt that these entrepreneurs have reached their million-dollar goal. But you can believe it didn't happen in five days.

Another invitation in my inbox guarantees you will be a millionaire in the next six months and a multi-millionaire over the next year.

And it will all happen when you step into "a secret 5-step manifesting" process?

How much money?

By when?

Who are they kidding?

You know what they say about if it sounds too good to be true.

Joining their Facebook group is not going to do it. (In fact, you can spend a lot of time chatting with people whose situation is the same as yours. To what avail?)

Just today, I received an invitation to an "exclusive virtual summit: FOURTEEN of the world's top entrepreneurs will share their most profitable tactics and strategies driving massive results in their business right now . . .

What 99% of Money Books and Programs Get Wrong

These experts charge thousands of dollars PER HOUR for their advice and expertise...

But right now, you can “steal” all their winning strategies... all their tips, tactics, and tools... for two whole days and pay absolutely nothing.

But why do we keep falling for it?

Perhaps it's excellent copyrighting. Every one of them assures you that “it's not your fault” that you're not wealthy.

Fine.

But who are they kidding?

No amount of pretty phrases will alter the fact that it's an inside job.

Don't believe the folks who say, “It's Not Your Fault.” Because only once you accept responsibility can you end the money struggle.

FLAW #4: RELIANCE ON SPIRITUAL PRACTICES ALONE

As wonderful as meditation, positive affirmations, journaling and the like may be, they fall short in resolving our money problems when our subconscious mind patterns subvert our best intentions.

These well-intentioned approaches leave you feeling soothed and relaxed for the moment. But ultimately unchanged. There's a reason. According to the National Science

Your Key to Financial Freedom

Foundation, 80% of the 60,000 thoughts we have every day are negative, and 95% of those negative thoughts are recurring.

What does that mean?

That means we have to root out our thoughts and beliefs at the subconscious level.

I'm not saying that meditation, affirmations and goal-setting don't work. They do. I'm saying they don't work when your subconscious mind patterns are in contradiction to what you are affirming. And to what you deserve.

Meditation, yoga and Pilates are great. But, as a client who has been devoted to these approaches for years recently put it: *"It's a little bit of a band-aid when it's bleeding. But the wound is still there."*

Once you change your self-limiting beliefs, then visualizing and consciously thinking positive thoughts will work and you can get paid what you're worth.

There is a way to engage profound meditative states to change your deepest subconscious beliefs. In a later chapter I will show you how.

FLAW #5: EMPHASIS ON SCALE OVER INDIVIDUAL NEEDS

You and I are being told that we need to transition from a time-for-money model to a value-based model. So, the emphasis today is on increasing income by scaling.

What 99% of Money Books and Programs Get Wrong

This has meant a proliferation of group sessions, programs and webinars.

The problem with this?

When you think about it, no matter how high the price tag, these programs are just selling Information + Self-Study + Q & A. And, if you go for the VIP version you may get a one-on-session with the master.

The thing is . . .

If subconscious brakes are holding you back, more information is not the answer.

And my years of experience tell me that group settings simply can't provide the deep, individualized work necessary for true transformation of any sort.

What's even more shocking is that they're telling people they can have the same results in a group setting.

They quote superb testimonials . . . from their VIP one-on-one clients who are paying them VIP fees.

Do you see the problem with this?

I do.

I also understand that the emphasis on scale for coaches comes down to a few key factors: expectation of increased income, recognition and authority in their niche. The ability to help people at a fraction of their hourly fee in a group session.

Your Key to Financial Freedom

Listen, I have no problem with any coach, consultant or service provider looking to increase their income and reach through scaling.

I'm just saying that if your issue is money, the solution is not a group program or summit on the topic of money. (Did you know that the statistics on completion of online courses is only three percent?)

Replacing old money beliefs and patterns with new, empowering beliefs requires a personalized, one-on-one approach.

But let's not promise the same results unless you're prepared to pay for the VIP option.

You do not need another informational program.

Insights and surface-level tactics will not change your financial results.

So, when you're assessing the value of any program, ask yourself:

- What are they selling? Is it information? Or is it transformation?
- Does it change my core money story?
- Will I get the results I'm hoping for?

FLAW #6: FOCUS ON SYMPTOMS

Most wealth creation programs focus on the symptoms rather than the underlying patterns which are the unseen causes of our financial discomfort.

What 99% of Money Books and Programs Get Wrong

They're chopping leaves off trees rather than yanking them out by their roots.

On top of that, they often focus on short-term results, like hitting financial goals or increasing income within a set time frame.

The result is, we might experience temporary success but eventually we fall back into old habits and financial struggles.

Attacking the symptoms and not the root cause, over and over again? It's the root to crazy.

This is not the return you're looking for.

So . . .

You see...

An effective wealth creation program isn't just there to *give temporary results*.

Instead, it needs to accomplish a few strategic tasks:

→ It needs to dissolve money problems at the root cause and not dance around uncomfortable symptoms.

→ It doesn't just deal with insights. The focus is on changing your deep inner beliefs about money, which *automatically* changes your results around money.

→ And it needs to allow a lasting mindset change to yield permanent results

So, it's NOT just about practical strategies

It's much deeper than that!

And finally...

FLAW #7: LACK OF LONG-TERM BEHAVIOR CHANGE

Most approaches attempt to change financial results at the conscious level. They ignore how we're built. That's what is so challenging. They do not consider the fact that the subconscious controls our reality. That our financial situation is a direct reflection of our subconscious programming about money.

Our body stores memories in its cells. Feelings that get imprinted at the cellular level are hard to shake and can show up as unconscious patterns of sabotage.

These approaches do not touch what is going on with us at the deepest level. And that is why they fail for 80% of participants.

To transform your financial results, we need to get beneath your money story.

WHAT THE EXPERTS AREN'T TELLING YOU

You've read the books. You've paid for the seminars. You've worked in a group with a coach. But the patterns continue to repeat themselves.

The reason you're not where you would like to be financially is not because you're short on information or strategy. It's not because you're lacking a skill set.

What 99% of Money Books and Programs Get Wrong

You'll never achieve what you wish to achieve if you don't address the subconscious resistance.

Without addressing core issues, lasting change is impossible.

You need to do something different because the subconscious mind is responsible for your results. And since the subconscious is so much more powerful than the conscious, when there is conflict the subconscious wins every time.

The key to achieving financial independence is to permanently break through your mental blocks.

The good news is that there is a way to do that by accessing the subconscious mind directly.

Why not dissolve the issues at the root?

Reading this book for information only won't do it for you either. So, I'm hoping you will actively participate in the following content.

A BIT OF INTROSPECTION

Are you getting massive results from the Law of Attraction?

What keeps you from basing your fee on the value you deliver? (We've already established you don't need more information.)

Your Key to Financial Freedom

CHAPTER 3

WHAT DOES MONEY FREEDOM MEAN TO YOU?

MONEY IS LIKE A SIXTH SENSE WITHOUT WHICH YOU CANNOT MAKE A
COMPLETE USE OF THE OTHER FIVE.

~ OF HUMAN BONDAGE (SOMERSET MAUGHAM, 1915)

Transitioning from corporate life to running your own business isn't just a career shift; it's a seismic shift in how you live.

Now you have the privilege to decide who you work with, which projects you take on, your work hours, and how much you charge for your time and expertise.

At the same time, this freedom often stirs up something problematic: your deepest beliefs about self-worth and your relationship with money, your *money mindset*.

If you're reading this, I'm guessing this freedom has come with some challenges.

THE ISSUE

Our lives are totally wrapped around how we view money. It's supposed to be a simple means of exchange, yet we assign it layers of meaning—often unconsciously.

What holds you back from asking for your true value when quoting a fee? Setting a price on your services isn't just a financial decision.

It's a reflection of how you value yourself and your abilities. When you name a price, you're making a statement about what you believe you're worth—not just to your clients but to yourself.

And that's where things can get tricky.

THE ROOTS OF MONEY MINDSET

From an early age, we absorb messages about money—sometimes subtle, sometimes direct.

What are *your* earliest memories about money?

Maybe you were told you have to work hard for it. Or that it doesn't grow on trees. Or that money corrupts. Maybe you heard adults say rich people are greedy or that money is the root of all evil.

At the same time, you may have received conflicting messages on the topic:

What Does Money Freedom Mean to You?

If money isn't important, why does everyone talk about it so much? Why did our parents fight over it? If you don't deserve money, does that mean you don't deserve happiness, since money is tied to so many aspects of a fulfilling life? If money is bad, does that make you bad for asking for it? If rich people are greedy, what does that say about me if I prefer to be rich? Is it true that you can have love or money, but not both?

Our culture is steeped in ideas of competition, conflict, scarcity, and struggle. These ideas are deeply engrained in our business mindset. And, I might add, in our personal relationships. No wonder so many of us develop a dysfunctional relationship with money.

These messages sink deep into our subconscious. Operating in the background, they shape how we view money, what we believe we deserve, and how much we allow ourselves to earn.

I think it's fair to say that most of us have a dysfunctional relationship with money. (I sure did! ;))

Your Money Story¹

What does money mean to you? Freedom? Security? Love? Happiness? Power? Time? Autonomy? Dignity? Altruism? Opportunity? Validation? A means to live the life you desire?

¹ If you're interested in understanding your money story, this book is a must read: David Krueger, M.D., *The Secret Language of Money*, McGraw-Hill, 2009

Your Key to Financial Freedom

A steady stream of clients and predictable income? Taking well-deserved breaks? Peace of mind?

Or does it mean something heavier—dependency, fear, greed, envy, control? Shame at wishing for more?

THE PSYCHOLOGY OF MONEY

It's about more than money. Because whether we like it or not, for most of us, money is an emotional issue.

Consider the age-old question: Can money buy happiness? While it's true that money can provide comfort and security, studies show that once our basic needs are met, money's ability to increase happiness diminishes.

So, if money itself doesn't create happiness, what *can* it do?

It can provide the freedom to spend time on the things you value and enjoy. But here's the kicker: even with enough money, many people struggle to feel secure or happy because of subconscious beliefs.

So, will making more money make you happier? Only if you change the things in your life that make you unhappy.

Rightly or wrongly, it's very rare in our culture for a person to be happy if they're under emotional or financial pressure.

Here's the thing . . .

Financial freedom happens on the inside.

What Does Money Freedom Mean to You?

The key to attracting what we wish for lives inside our deepest mind. And the key to breaking through to the money we deserve is to access the subconscious mind directly and rewrite our old money programs.

What if happiness and financial success weren't mutually exclusive? What if clearing the mental clutter around money could unlock both?

While money alone does not buy happiness, clearing subconscious debris will improve your level of happiness. It certainly has in my own life and in the lives of my clients.

If you're at the point that something needs to change. And if you'd like to assure your financial security...you're in the right place.

That's the purpose of this book. To make you happier by showing you, step-by-step, how to clear the debris of emotional stresses and hidden beliefs that are standing in your way to earning the living you deserve.

Here's what I've learned: the value of money lies in the freedom it provides—the ability to do what you want, when you want, for as long as you want, with whomever you want.

We need to make enough money to have the freedom to create the life we wish for. But if money becomes the sole focus, it's easy to get trapped on a treadmill of endless pursuit—and that's no way to live.

Your Key to Financial Freedom

So, once again . . .

What does money mean to you?

Do you suppose you might have beliefs that are holding you back from setting fees that reflect your worth?

What would it take for you to feel genuinely good about your finances?

How much more could you earn if you rewired your money mindset?

If you have any hesitation around wanting more money and freedom, consider this:

Your desire to increase your income takes nothing away from someone else, because your work creates wealth and freedom for others. And, when you think of it, doesn't that make their world better, not worse?

Here's to a new inner game of creating a life of wealth and freedom for our clients!

CHAPTER 4

EARLY MONEY IMPRINTS

THE REASON WE HAVE PROBLEMS IS THAT WE WERE BORN.

~ DR. RICHARD BANDLER, FOUNDER, NLP

I am preoccupied with childhood and its influence on every aspect of our lives, not the least of which is our financial outcomes.

Early life events over which we had no control and which we had no way to put into perspective at an early age can become etched into our minds and thread through our entire life.

It is hard to overstate the impact childhood had upon us. With very few exceptions in my practice, I have found that all our problems thread back to childhood.

The problem is, as little kids we make decisions that impact our entire life.

Our body stores memories in its cells. An interesting fact about the subconscious is that it absorbs and interprets images, words, and feelings literally. It cannot reason. Early experiences literally shape the brain.

Your Key to Financial Freedom

As young children we have no filters and everything goes straight through to the subconscious.

The body remembers. Early stories from our childhood live in our central nervous system. Your best investment in yourself is to identify and clear early childhood events. For most of us, that's where stress originates.

I know first-hand that patterns establish themselves early in life.

I will illustrate what I mean with a rather complicated example from my own history that until recently affected every aspect of my financial life and that still runs interference from time to time.²

If you read the testimonials on my website, you will see that my ability to generate ideas for my corporate clients has made hundreds of millions of dollars for them over the years. I have always been successful at producing results—for other people.

This created the illusion of career success. But for myself, life was a pattern of financial pain and hardship, financial gains and losses. Thirty-five years of one therapy after another—including a three-year stint studying One Brain and Gestalt Therapy. In total, over \$145,000 spent in search of a solution through various trainings and therapies and still the pattern persisted.

² Excerpted and updated from my book, *TAPPING | Transform Your Life*, Bankerman Press, 2017.

Then, one day, I was casually telling a good friend this story from my childhood:

I was born on the Canadian Prairies where, it is said, you can sit on your porch and watch your dog running away from home. For days. My grandparents were homesteaders who had lived through the depression of the Dirty 30's. Money was scarce. But my father inherited, and then sold, the family farm and we moved to the big city of Edmonton, Alberta. From there, we moved to a god-forsaken little community in Northern Alberta when I had just turned five.

My father had invested his farm inheritance in the purchase of a hotel in McLennan with a partner. At his instruction, my mother had bought enough clothes and toys for her three children to last two years.

In early July, family and furnishings moved into the hotel.

IMPRINTED MEMORIES

Within the month, disaster struck. My most vivid childhood memory (and I have precious few) happens in the back seat of my father's newly acquired vehicle, in the pre-dawn hours of a hot summer's night, frozen in horror as the flames devour our home, furniture, clothes, cash, family memorabilia and source of income. Although that would not enter a five-year-old's mind. (My personal tragedy was that I had lost a brand-new baby doll.)

That is my most vivid childhood memory, at age five, sitting on the edge of the back seat of the family car with my older sister, having been rescued from the blaze, wearing only little white summer panties, witnessing our new “home” go up in flames.

My father had rescued me and my sister but by the time he returned for my little brother the room was engulfed in flames. The floor had collapsed. You can imagine my parents’ agony until they learned hours later that their little boy had been saved by a nurse who was a guest in the hotel that night.

My father’s coping mechanism was to cuss and swear in taboo church terms. (Anyone of French-Canadian heritage will know exactly what I mean!) My mother sobbed uncontrollably. My older sister slept. (This is a story in itself because my sister has been singularly unaffected by events that traumatized my early years. And unaffected by my money story!)

The fire had started in a coal bin in the basement. There was no water to extinguish the flames because the town’s water supply came to this desolate place only every so often, by freight car.

Unquenched, the embers smoldered for a month. Or perhaps that was just a family’s distorted memory. Perhaps it was just days or weeks.

To a child it was forever.

I remember walking past the scorching rubble sometime later and my three-year-old brother's tears at seeing the remains of his little red wagon in the smoldering ashes.

Our family of five lived on charity in a two-room shack with no running water, a pot-bellied stove, and icicles on the inside walls in winter. (Do you know how cold it gets in Northern Alberta? So cold you can get frostbite on your nose on the two-block walk to school.)

Bricks were scarce because of a building boom and my mother sold reclaimed bricks from the hotel ruins to put food on the table.

There ensued an ugly lawsuit with the insurance company whose position was that the fire had been intentionally set.

Eventually, the suit was settled. Soon after the hotel was rebuilt my family moved to the Great Lakes region of Canada.

WHAT WAS LOST IN THE FIRE? A LOT MORE THAN DOLLS AND LITTLE RED WAGONS.

There I was, telling my story. And then my friend said ...

Think of the emotional message you got when you were little: "everything goes up in smoke." That sets the theme for your life. You work and work and work. You put your life energy into it and everything you accomplish goes up in smoke.

That's your pattern. What was really going on with you was the emotional connection to money—loneliness, destruction, powerlessness and aborted plans.

Then she listed events from my life. [This girl forgets nothing. So as not to confuse, what you see in parentheses are my responses to her insights.]

Your dream of a career as a concert pianist came to an end at age 17 when your father declared bankruptcy. You missed out on a full university scholarship by point-something because you got sick during final grade XIII exams. You turned down the opportunity of a full Ph. D. fellowship to please your husband who didn't want to live with a student for the next few years and said it was time for you to get a job. You worked for nine years in a business with him and walked away from the marriage with only \$500 in shares for all your efforts. And that business still provides him a millionaire lifestyle? [*Hardly seems fair, does it?*]

How many times have your own businesses failed? [*Now you're touching too close to the bone!*]

Didn't you take on a business partner who—on the very day you succeeded in landing a cross-country training gig with one of Canada's leading financial companies announced that he was going back to the position he had held before joining forces with you? [*How dare he?*]

Early Money Imprints

How many times have you won the contract, only to see it go up in smoke for no apparent reason? [*Too many. The most recent being the financial collapse of 2007-2008 that took my Asia consulting contracts with it.*]

How many lawsuits have you been involved in? [OMG!]

How many career changes have you had? [8, 9, 10?]

How many times have you invested in properties only to sell them at a loss? [*Four*]

How many times has your property been destroyed by an outside source, rodents or broken water pipes? [*That would be four as well.*]

Everything that happened after that was repetition of a pattern.

So what's my point?

Other than the fact that it wasn't easy being me?

Sometimes the imprint is so deep it's out of our grasp.

I'm a trained practitioner, for crying out loud. I had decades of talk therapy. Studied three years to become a Gestalt Therapist. Became certified in Three-In-One Concepts, studied NLP and immersed myself in various meridian tapping techniques.

And yet, I never saw the connection between my repetitive patterns and something that etched into my mind at the age of five.

All my life's themes were set in place. Boom. Bust. Boom. Business failure. Problems with insurance companies. Accidents. Legal hassles. Delays. Aborted plans. A 9-year bout with Fibromyalgia³ that I've written about elsewhere and that brought me to my knees financially because for years I lived on my savings. All seemingly outside my control.

But most of all ... most of all ... you work and work, you build, and overnight you can just lose everything. Then you keep repeating the pattern.

Life going up in smoke. Everything in your life goes up in smoke. You set your pattern right there, that's what life is all about. Work hard and lose everything. It will go up in smoke. You will be helpless. You will be powerless.

You've decided you're not going to reach the lofty goals, so you unknowingly do things that stop you, that block you, that cause you to miss opportunities, or you find opportunities that give you the desired disastrous results.

NEGATIVE EARLY MESSAGES PLAY HAVOC

How about you?

Was there a taboo around expecting too much?

³ Mia Doucet, FIBROMYALGIA: Secrets of a Fibro Survivor (Bankerman Press, 2013)

Early Money Imprints

Was there ever a time in your young life that pain was in any way associated with money?

You wanted guitar lessons: *We can't afford that.*

You shared a dream of your future: *Don't expect too much. Or Don't be too full of yourself. Or don't get too big for your britches.*

If money was a scarce commodity in your home, and unless you rejected the idea when you were little, this just might be a major barrier to your highest financial success.

As children, it's impossible for us to watch who we let into our head. Considering that we are brainwashed in childhood, where does that leave us?

Perhaps you didn't want guitar lessons when you were a little kid. But do you suppose any of the following childhood messages have had an impact on your finances?

- *It's not nice to ask for money.*
- *Money doesn't grow on trees, you know.*
- *Do I look like I'm made of money?*
- *We don't have the money for that.*
- *If it was good enough for me and your mother, it's good enough for you.*
- *All we need is enough food to live on and a roof over our heads.*
- *We get by.*
- *Who do you think you are?*

Your Key to Financial Freedom

- *Don't ask for too much.*
- *You shouldn't ask for too much.*
- *You're lucky you have something to eat; think of all the starving children in Africa.*

(This one landed with me because my uncle Roland was a White Father in Africa. I will never forget the scolding I got for saying, *but they're too far away for me to do anything about it.*)

So, apart from the one about starving children in Africa, did any of these caveats resonate for you?

Was there an underlying theme or emotion? Distrust? Suffering? Never enough? Power and control? You have to work hard?

Do you suppose you might have inherited family belief systems and patterns of thinking or feeling about having money or living in scarcity?

If so, you may need to rewrite all the damaging messages that have kept you struggling and stuck in your money story.

They are all deep, self-limiting beliefs that we didn't consciously choose. And they are the root cause of all financial self-sabotage.

In later chapters, I will show you how to identify and erase some of the early life messages that are blocking you from earning to your potential.

NOT ALL EARLY MESSAGES PLAY HAVOC

Happy and repetitive early childhood experiences also etch into our subconscious mind and shape our lives.

At my father's Celebration of Life ceremony some years ago, my brother told a story he had never told before.

Following from the story I told you about the fire . . .

We had by now relocated to Ontario where my father had invested in another hotel.

Things were booming due to the massive Niagara hydro-electric power project. Away from home and family, the workers celebrated pay day by drinking up on Friday and Saturday nights.

My brother talked about his joy as a young boy, going to the hotel in Niagara Falls with his father every Sunday morning because he was allowed to keep whatever coins he found in the bar.

The drinkers didn't bother with the loose change, it seems.

He chuckled, *that's how I became mercenary. I developed the belief that money was everywhere! I still believe that money is everywhere!*

And for him, it is. It's part of his DNA.

So that belief was the secret to my brother's wealth.

And I can assure you, his lifestyle does not include an interest in the workings of the universe.

Your Key to Financial Freedom

Nothing in his life to date has caused him to go in search of the meaning of life or to go in search of something he felt was lacking in his life.

He wouldn't recognize an affirmation if it fell in his soup!

And he has no anxiety about money. None.

Money loves him and it's an easy relationship.

Typically, children of the wealthy also don't grow up to have money issues. It doesn't mean that life is perfect. They may have other problems (relationships, addictions, control). It just means that money problems are not a first concern.

But, man, I have to ask . . . if you're going to be miserable, wouldn't you rather do it in luxury?

HOW ABOUT YOU . . .

Write your responses to these questions in your journal if you have one. Doing so will help you begin to discover the source of your money woes:

What are *your* earliest memories having to do with money? Are they happy? Was money scarce? Did your parents fight about money?

What were the messages from the pulpit? What were the stories? Was it easier for a camel to go through the eye of a needle. . .?

Early Money Imprints

What family patterns, belief systems about money and wealth did you inherit?

What belief systems about *deserving* money and wealth did you inherit?

How did your childhood experiences and inherited beliefs shape your financial mindset?

Your Key to Financial Freedom

CHAPTER 5

THE HIDDEN GENIUS OF THE UNCONSCIOUS MIND

IN CONTRAST TO THE POWER OF THE CONSCIOUS MIND, THE SUBCONSCIOUS MIND IS A MILLION TIMES MORE POWERFUL AN INFORMATION PROCESSOR. ALSO, AS NEUROSCIENTISTS EMPHASIZE, THE CONSCIOUS MIND PROVIDES 5% OR LESS OF THE COGNITIVE ACTIVITY DURING THE DAY. NINETY-FIVE TO NINETY-NINE PERCENT OF OUR BEHAVIOR IS DIRECTLY DERIVED FROM THE SUBCONSCIOUS.

~ BRUCE H. LIPTON, PH.D.

The Biology of Belief and Spontaneous Evolution

New scientific discoveries marry science and ancient wisdom and change how we see ourselves. We are much more than we have ever been told.

If you are looking for a transformational experience, you will be interested to learn about the most powerful technology that became available to us only after the computer.

In this chapter I'm going to show you the deeper science behind the Financial Freedom System™.

It is based on recent peer-reviewed science – researched, reviewed, and published in scientific journals.

OUR LIFE IS WHAT IS IN OUR MINDS

How fortunate we are to live in such an interesting time in history with the merging of human psychology, computer technology, recent neuroscience and genetic discoveries.

All fields which not so long ago existed in solitary.

When I studied psychology in university (because I really wasn't all that good at math and science), we were taught that the brain's circuits were hardwired and unchangeable. Adults couldn't form new neural connections.

That has all been debunked by research.

We now know a lot more about the mind, and specifically about the workings of the subconscious mind.

I don't remember where I first read that "Thoughts are things and we become what we think about all day long." It was a long time ago. I believed it then and have thought about it a lot over the years.

But now I know it's more accurate to say we attract and become what is in our deepest mind. Those hidden thoughts are so powerful that we don't have to consciously think about things all day long for them to have a profound impact on our life.

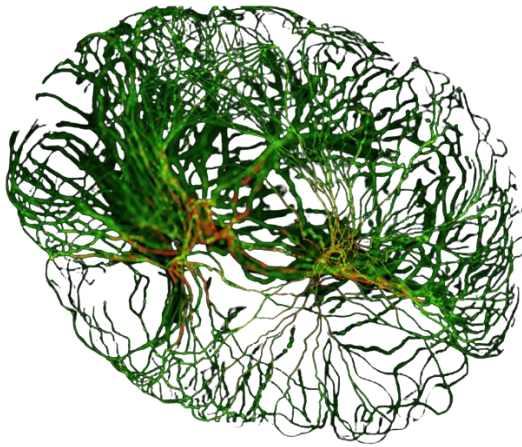
The Hidden Genius of The Unconscious Mind

And now we have the science to prove it.

We're accustomed to saying "seeing is believing." But it's more accurate to say that we see what we believe. We attract to ourselves what we believe. Our deepest thoughts and beliefs become our reality.

So, our life is what is in our minds. Our life is what is in our every thought.

THE SUBCONSCIOUS MIND



OUR LIFE IS WHAT IS IN OUR MINDS

As you know by now, our subconscious holds the early programming that we absorbed like little sponges in early childhood – the family beliefs, the limitations and fears, our very sense of self.

That's why financial struggle is rooted in childhood.

Your Key to Financial Freedom

These core beliefs govern our lives. The way we respond, make decisions and act in life fits a pattern consistent with those memory imprints.

Epigenetic researcher and former professor of medicine at Stanford University, Bruce Lipton says that 95% of our life is invisibly running those early programs. That's why the subconscious always wins.

When affirmations, visualization, tapping and spiritual practices don't produce permanent results, subconscious core issues are the reason.

Every time we think, talk or dwell on a negative past event, focus on a problem (instead of the solution), or project worry into the future, we relive it. And that further reinforces the negative programs that are creating a result we don't want.

And that's why life and finances can seem such a struggle. We consciously desire a positive outcome but are unable to make it happen. We go through life with wishes and desires from the conscious mind but unknowingly repel them with money programs running hidden in the subconscious mind.

THE SUBCONSCIOUS MIND: OUR SUPERCOMPUTER

We have known for decades that there are strong parallels between computers and the human brain. Now we know we're biological computers.

The Hidden Genius of The Unconscious Mind

We can think of our subconscious mind as a collection of continuous instructions, codes or programming: the mind's central processing unit.

Bruce Lipton refers to the subconscious mind as “a super computer loaded with a database of programmed behaviors.”

If we have accumulated faulty instructions, our current actions will be based on those faulty instructions.

We now know that everything that shows up in our life is created from codes. Many of those codes were installed by those around us during infancy and childhood. And there is much evidence to suggest that it happens much earlier even than that.

We downloaded their beliefs, biases and world views without our knowing.

That's intriguing. Because if we don't take that into account, we attempt to solve grown-up problems with childlike programming.

In fact, I would say that this same childlike programming is often at the root of many of the problems we experience in adulthood. Not just financial.

Scientists tell us that 70% or more of the programs we downloaded in our first seven years are limiting, disempowering and self-sabotaging. They work against us and do not support our objectives.

Depending on which neuroscience study you read, you and I operate from our subconscious 95 to 98 percent of the time.

So, if the subconscious always wins, our life is dominated by subconscious codes, many of which work against, operating like computer viruses, malicious codes that also were installed without our knowledge or consent.

BRAIN PROGRAMMING

Our subconscious literally runs 95% of our life. It runs our life through beliefs – positive and negative – that we hold at a cellular level. For many of us, that means our lives are being run by a 5-year-old. Mine was.

Before the age of five, our money programs are set by parents, older siblings and adults. And then it's our teachers, religious leaders, society, and the media. And then there are the thousands of small experiences we have growing up, many of which have no apparent connection to money.

Childhood traumas and other negative programming can, like viruses, self-replicate and insert themselves onto other programs or files and infect them in the process, keeping us stuck in repetitive patterns.

THE SUBCONSCIOUS MIND CREATES OUR LIFE

Our life is invisibly running those subconscious programs. While we consciously have our heart set on something, we fail to manifest it. Because it's the unconscious that is running the show.

You can see then, can't you, how important it is to clear the early unconscious programming? Because until we do, our conscious goal of financial freedom and a happy life will have limited results.

If, as Dr. Lipton says, everything in life is created out of our super-computer subconscious mind. And if hidden codes (different for everyone) direct our life and keep us from reaching our full potential. Then it makes sense to work at the level of the subconscious mind if we hope to change our life. There, he says, “the possibilities for change are limitless.”

NEUROPLASTICITY

“The gift of neuroplasticity (the brain’s ability to rewire and create new circuits at any age as a result of input from the environment and our conscious intentions) is that we can create a new level of mind.”

~ Dr. Joe Dispenza, scientist, teacher, lecturer and author

I write in a later chapter about how the financial debacle of 2007-2008 took down my Asia consulting business. Lack of work left me with too much time on my hands.

One afternoon in late December 2007, in a blue funk, I turned on the television, PBS I believe, and happened upon an interview of Norman Doidge, MD on his newly published book, “The Brain That Changes Itself.”⁴

He was talking about recent research behind a new science of neuroplasticity proving that the brain has an amazing ability to change and adapt.

Do you know how exciting it was to learn that?

Everything I was taught about the brain was wrong. I became a neuroscience nerd and never looked back.

Neuroscience removes the sense of helplessness and helps us understand our relationship with money so we can magnetize rather than repel it in our thoughts and actions.

In a review of Timothy D. Wilson book, *Strangers To Ourselves. Discovering the Adaptive Unconscious*, in a Harvard Business Review article, psychologist Heidi Grant Halvorson wrote, “*the analogy that if our nonconscious mind’s processing power is like that of a NASA super-computer, then by comparison, our conscious mind can handle roughly the contents of a Post-it note.*”⁵

Perfect!

⁴ Norman Doidge, M.D. has written two excellent books on the topic: *The Brain That Changes Itself: Stories of Personal Triumph from the Frontiers of Brain Science* (2007)

⁵ Timothy D. Wilson is Sherrell J. Aston Professor of Psychology at the University of Virginia.

The Hidden Genius of The Unconscious Mind

This Financial Freedom System™ allows us to access that processing power. If we don't like our financial results, we have the power to change them. That is very exciting news.

More good news is that with neuroplasticity it does not take years to shift our financial outcomes.

And if that's what being in the vanguard is all about . . . then wouldn't you like to know about it?

That's why I wrote this book. 😊

Before outlining my system of changing financial outcomes, I will describe the various components that shaped my method.

Your Key to Financial Freedom

PART II

FINANCIAL FREEDOM™
COMPONENTS

THE MIND-BODY CONNECTION

THE HEART-BRAIN CONNECTION

FRACTALS

THE ENERGY BODY

BRAIN WAVE PATTERNS

THE LAW OF ATTRACTION

Your Key to Financial Freedom

CHAPTER 6

THE MIND-BODY CONNECTION

THE MIND AND BODY ARE LIKE PARALLEL UNIVERSES.
ANYTHING THAT HAPPENS IN THE MENTAL UNIVERSE
MUST LEAVE TRACKS IN THE PHYSICAL ONE.

~DEEPAK CHOPRA

One of the fascinating aspects of human beings is that our body, mind, spirit, emotions, beliefs and field of energy are all interconnected. All one.

The body is in the mind and the mind is in the body. That is why we are able to change how the mind processes memories through tapping on the body's meridian points.

We can only truly heal our money situation if we work with all aspects of our nature – mind-body and leave nothing out.

It also accounts for how we can access subconscious programs through a simple muscle test.

More on that in CHAPTER 12.

Your Key to Financial Freedom

CHAPTER 7

THE HEART-BRAIN CONNECTION

OUR HEART LITERALLY HAS ITS OWN BRAIN.

~ GREGG BRADEN, HUMAN BY DESIGN

Gregg Braden talks of a discovery made in 1991 and published in 1994 in the *Journal of Neurocardiology*:⁶

“... about 40,000 specialized cells were discovered in the human heart that function in much the same way as the neurons in our brain. They think, they remember, they learn . . . independently of the neurons in our brain.”

Braden calls it “heart-brain harmonization.” The 40,000 cells in our heart operate independently of the brain. And the two work in harmony.

⁶ J. Andrew Armour (Editor), Jeffrey L. Ardell (Editor), *Neurocardiology*, Oxford University Press; First Edition (January 15, 1994)

Your Key to Financial Freedom

CHAPTER 8

THE FRACTALS CONNECTION

FRACTAL GEOMETRY IS NOT JUST A CHAPTER OF MATHEMATICS, BUT ONE THAT HELPS EVERYMAN TO SEE THE SAME WORLD DIFFERENTLY.

~ BENOIT B. MANDELBROT, FATHER OF FRACTAL GEOMETRY (1924 - 2010) ⁷

I'm including fractals here because they help explain why change is so challenging, as you will see in a moment.

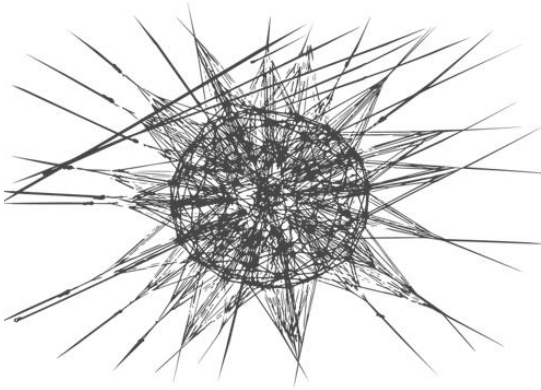
Nature is full of fractals. And that is true of the bronchial tree in the lungs, and of the brain in its structure of neurons and nerve pathways.

FRACTALS AND ROOT CAUSES

A fractal is a pattern that never ends. It's a complex design that looks the same at different sizes. Fractals are made by repeating a simple process over and over again.

⁷ Benoit Mandelbrot discovered that mathematical rules apply to these seemingly complex patterns and coined the term "fractal" in 1975.

Your Key to Financial Freedom



GALAXIES OR A VIRUS . . . WHO CAN TELL?

COMPUTER CODES AND FRACTALS

Computer codes are sequences of instructions that tell a computer how to perform tasks. Computer codes themselves are not fractals but they can be used to generate fractal patterns and structures.

While beliefs are not fractals in the strict mathematical sense, they can have similar traits, like patterns that repeat and look the same whether you zoom in or out.

In psychology, beliefs can show these traits in the same way computer codes can create fractals and repeat certain actions.

Fractals explain why it's so difficult to stop the negative conversations that swim around in our heads. And why we can't stop negative thoughts and memories from replaying over and over, even in our sleep. It's in their nature!

HOW DO YOU KNOW YOU HAVE A FRACTAL?

If you've worked on a situation with a therapist and an undesired pattern keeps recurring, you have a fractal. It recurs because you didn't get to the **root** of our negative patterns of thought.

When you think you got rid of a problem and it reappears in a problem somewhere else. When you are unable to rid yourself of certain patterns in your life, no matter what you try. When you have not had success with meridian tapping methods, you may well be right to blame it on fractals.

Many patterns are just habit patterns we pick up and they can change but fractals must be broken and deleted.

I once worked with an energy practitioner who believed that it's pointless to work on money patterns. She claimed that "once you love yourself and do what you love, the money will follow."

As much as I respected her opinion on many things, I'm not sure she was right about this.

Because all those hours invested with her didn't change the patterns for me.

I think it helps us to see our unconscious programming as fractals.

In early childhood, when we're too young to take charge of our lives, we soak in our culture and environment. We absorb

the language, world views, mental attitudes and ways of thinking of those around us. They become the mind's software.

Our brain keeps recreating pictures and sensations from memories of earlier experiences.

The pictures, sensations and deep emotional triggers continue to play in our minds 24-hours-a-day. Non-stop. Round-the-clock. That is the unconscious negative programming that is running our life.

It explains why, after a certain age, we begin to see distinct differences between the patterns in our own life and other people's lives.

Fractal patterns are everywhere in nature: spiral patterns (galaxies, hurricanes, seashells), spheres, splashes (think of pebbles dropped into a pond), waves, snowflakes, crystals, clouds, mountain ranges, branching patterns (rivers and streams, trees, plants and algae). Veins in plant leaves and in our lungs, feet and hands. Even the genome has a highly organized structure.

While we aren't exactly fractals, our minds and bodies show similar repeating patterns. Whether it's how our brain is wired, how we think and behave, or how our body systems work, there's a lot of repetition and self-similarity. This helps us understand how complex and interconnected we really are.

I'm thinking of a client whose life themes were lack, loss, low self-worth, and powerlessness around money issues.

Ruth (not her real name) said that throughout her life, she had the feeling that she had no control over what was hers. That, she said, was the central focus of her life.

I see now that, in so many ways, my life themes were set in motion by the birth of my baby brother when I was three. I was adorable as all heck and felt loved by everyone until he came along.

I just wanted to be adored. And then I got thrown to the curb. I lost my place in my grandmother's eyes. I felt displaced, dismissed, insignificant, invisible.

It was part of her cultural heritage that boys are favored and given preferential treatment. She didn't matter anymore.

Her earliest memory of feeling she had no control over what happened in her life took place when she was four-and-a half. Her dad had left for America and she and her baby brother were staying at her maternal grandmother's home.

It is customary in this time for families to get together for a leisurely stroll at sunset to meet friends, see and be seen. It starts out as a pleasant walk with my mother, grandmother, aunt and uncle.

My brother and I are given a treat. He finishes his first or drops it to the ground. Then he cries for mine. Has a temper tantrum. And the adults give in. They make me give him mine.

Everybody is miserable.

Your Key to Financial Freedom

There it is: I have no control over what's mine because it's always taken away from me. I don't matter. And what I want doesn't matter. Suck it up!

And that was the origin of the money pattern she experienced into mid-life.

Until we cleared that fractal, she carried the belief that *it doesn't matter what you have, it's going to be taken from you.*

She reports that *(it was) a euphoric feeling to let go all anger over stupid ice cream cone tragedies.* Better yet, her entire life changed in that moment.

Like a computer calculating a simple equation without stop, we keep recreating our patterns in an endless feedback loop until we take charge of our subconscious mind to interrupt the cycle and create new patterns.

HERE'S WHAT YOU NEED TO KNOW ...

The subconscious makes sure our fractals are self-repairing. Since the subconscious always has a positive reason for any of our patterns, it will do whatever it needs to do in order to perpetuate and reconstruct a fractal. Unless the loop is completely broken, we will continue to revert to the old negative programming.

FRACTALS AND FINANCIAL FREEDOM

On the road to financial freedom, it's essential to understand how the patterns in our subconscious mind influence our financial reality. Thinking of our beliefs and behaviors about money as fractals – complex, repeating patterns that shape every aspect of our financial life – should cause us to be kinder to ourselves.

REPEATING PATTERNS IN OUR BELIEFS

Our core beliefs about money create patterns that repeat across different areas of our life. For example, if we believe that money is hard to come by, this belief might show up in our spending habits, consulting fees that are not in line with the value our customer receives, and even in our relationships.

The beliefs we formed in childhood about money act as the initial pattern. This early programming get repeated and reinforced over time, creating a fractal-like effect where the same money issues appear again and again in various forms.

There's another aspect to fractals. They loop back on themselves and reinforce our beliefs. If you subconsciously believe you don't deserve wealth, you might make decisions that keep you stuck in financial struggle, much like a fractal pattern that repeats itself endlessly.

REWRITING YOUR FINANCIAL CODE

Fractals are dynamic, constantly evolving and looping back. Our subconscious mind works the same way.

The striking piece, of course, is that unlike nature, it is within our power to change the dynamic. And now we have a way to do just that. More about that in PART III.

By identifying and rewriting our limiting beliefs about money, we can transform our financial patterns and break free from the old, dysfunctional money programs.

Achieving financial freedom involves recognizing these fractal patterns in our subconscious and making conscious changes to rewrite our financial story. This process of replaying, rewriting, and resetting our beliefs is akin to reshaping a fractal into a new, more empowering pattern.

Just as fractals have self-similar patterns at different scales, our small daily financial decisions reflect our larger financial mindset. This self-similarity means that changing even a small belief about money can have a significant impact on our overall financial health.

Just like a fractal can change its entire structure with a small shift, our financial life can be radically transformed by changing our core beliefs and behaviors about money. This is the secret to unlocking true financial freedom and achieving the wealth you deserve.

The idea is not to just do away with a negative feeling. The

idea is to keep it from recurring.

I can't wait to let you in on the magic of changing fractals and negative money patterns at their source.

In the following section, I will outline my 3-pronged Financial Freedom System™. You may be aware of how meridian tapping resolves deep emotional issues.

But I can assure you that very few people know how to root out fractals and rewrite computer codes by bypassing emotions altogether.

Given what you know now, can you identify any annoying repetitive patterns that keep recurring in your life?

Your Key to Financial Freedom

CHAPTER 9

THE ENERGY BODY

HUMAN ENERGY FIELDS, THAT BEGAN AS MERE THOUGHTS . . . PHYSICALLY INTERACT AND INFLUENCE THE QUANTUM FIELD SURROUNDING US.

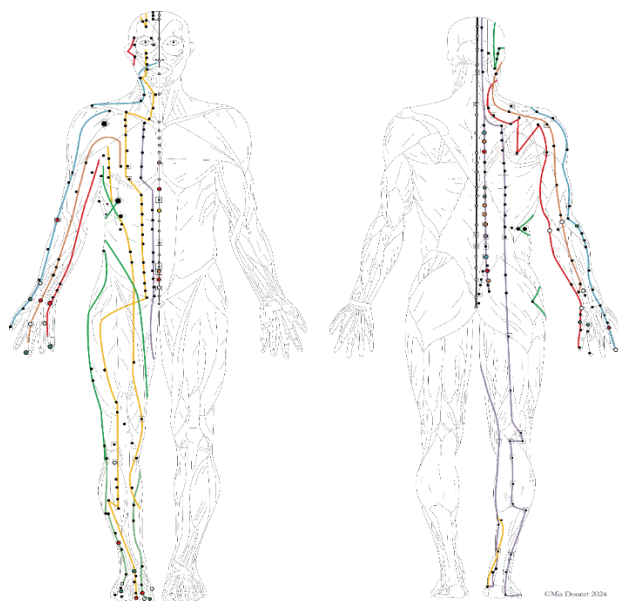
~ DR. JOE DISPENZA⁸

Life energy flows throughout the body via an invisible grid of channels or pathways called “meridians” that run from the top of the head through to the hands and feet. They contain hundreds of pocket-like indents called acupuncture or acupressure points, identified here as black dots.

In centuries-old Chinese medicine (TCM), meridians correspond to and connect vital internal organs (heart, lungs, kidneys etc.). They are energy pathways to various parts of the body surface, joints and extremities. Meridians are channels that carry energy, also known as qi, throughout the body, connecting internal organs to extremities.

⁸ Dr. Dispenza’s work on the intersection of neuroscience, epigenetics, and quantum physics, often explores how our thoughts and emotions can influence our physical reality.

Your Key to Financial Freedom



MERIDIAN POINTS OF THE HUMAN BODY

If you are familiar with acupuncture, fine needles are inserted into the meridian points to unblock the flow of energy and balance the body's energy system to improve spiritual, emotional, and physical health.

Everyone I know who receives acupuncture treatments finds them soothing. I, on the other hand, find them creepy, invasive and uncomfortable. And so, I'm doubly grateful to have discovered therapeutic tapping practices all those years ago.

Tapping on the body's meridians to clear negative emotions and beliefs from the energy system is an integral part of many energy psychology methods, including the ones discussed in the next section.

CHAPTER 10

THE LAW OF ATTRACTION

EVERYONE WHO IS SERIOUSLY INVOLVED IN THE PURSUIT OF SCIENCE BECOMES CONVINCED THAT SOME SPIRIT IS MANIFEST IN THE LAWS OF THE UNIVERSE, ONE THAT IS VASTLY SUPERIOR TO THAT OF MAN.

~ ALBERT EINSTEIN

The subconscious is constantly creating our life through the Law of Attraction (LOA): “*That which is like unto itself is drawn.*”

When people say LOA doesn’t work for them, it’s because they don’t realize that we attract what is in our subconscious mind.

We’re not aware of the invisible process, only the external, visible results.

Like every universal law, the Law of Attraction is always in play.

No matter what we consciously wish or affirm—even with the best of intentions—if it does not align with deeply ingrained

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beliefs, that's an internal conflict. What we wish for is not what we get.

Said another way, LOA doesn't work to our advantage until we clear our subconscious blocks.

THE SUBCONSCIOUS, THE LAW OF ATTRACTION AND AFFIRMATIONS

Since the subconscious is the interface with universal mind, it is constantly creating our life through the Law of Attraction.

I mention it here to point out that there is a much larger and more critical reason for working at deeper levels of the mind.

To truly harness the power of affirmations, we must make sure the *actual* outcomes we get are the ones we're asking for.

Most of us focus more on the lack of money than we do on money itself. We tend to not distinguish between the topic of money and the topic of lack of money. And what we focus upon grows. So we keep getting more of what we don't want.

We might think we want more money. (Doesn't even the word "want" itself evoke lack?)

When you're thinking about money, are you thinking about having money? Or are you thinking about not having money?

What are we affirming then? More money? Or more **lack** of money? Whatever we're affirming is what we are attracting.

The Law of Attraction

Anything you are giving your attention to is an invitation to the essence of it. Saying, I want money, but it will not come, is the same as saying, “Come to me, absence of money, which I do not want.”

When you are thinking of money in the way that will make it come to you, you always feel good. When you are thinking of money in the way that keeps it from coming to you, you always feel bad. That is how you know the difference.⁹

One secret to success with affirmations is to become aware of implicit underlying contradictions in our thinking so we can change them.

CONFUSION ABOUT THE LAW OF ATTRACTION (LOA)

Often, especially if we have been listening to popular Law of Attraction advice, we have the belief that we need to only think of happy, positive thoughts and repeat positive affirmations in order to attract good things to ourselves.

But here's the thing . . .

If we can't detach from what we don't want, that is what we will attract. If you keep thinking back to the past, you cannot help but repeat it. Law of Attraction says it is so.

Also keep this in mind . . .

⁹ Abraham, Money and the Law of Attraction, 2008

The Law of Attraction has to do with emotions, it has to do with vibration, not only with words. The universe does not speak in human language. If it did, would it speak Hungarian or Lithuanian or Swahili? You get my meaning. It's deeper than language. Deeper than words.

Having said that . . .

It's important also to know that every word has its own energy or vibration. And we're learning that words retain their original meanings which have been lost in time.

For example, let's talk about the word "want" again. If you google the word, you will read that it comes from the Old Norse word vanta, which means "to be deficient" or "in want." (You may or may not have noticed that I use that word only when quoting other people's exact words. I don't want to be deficient anymore. Do you?)

And how about the word "passion" which comes from the Latin word passio, which means "suffering" or "enduring." It originally referred to sacrificial suffering, such as the suffering of Christ or martyrs.

While we're on the topic . . .

You won't get what you ask for if you're under any kind of stress. You won't get what you ask for if something on a deeper level contradicts what you say you desire. Put another way, you won't get what you ask for if there is anything in your

feelings or your thought process that is not in perfect harmony with what you aspire to.

In fact, if the feeling is negative, you will attract more of what you fear or dislike. Because your neurons are busy firing off and recreating negative situations.

It hardly seems fair, right?

Let me give you an example.

I once coached a man who said he had been working with the Law of Attraction for many, many years. He was well versed in all the literature. He could quote the various authors and gurus by verse. Yet, despite strong expertise and long hours working in his own business, he was barely making ends meet. (I knew that feeling.)

While he held a firm belief that LOA wasn't working for him, actually it was. It always does.

It just wasn't working in the way he intended. Using my method, we uncovered two things that kept money from him and that needed to be cleared:

One, he hated paying taxes. Two, he was raised in a culture that said that you have to struggle to make money.

In the one session, we cleared every potential thought and subconscious belief we could think of on the topics of taxes and struggle.

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Within a week of that session, he reported an immediate 150% return on his full coaching investment.

In CHAPTER 14, I will go into more detail about how we accomplished that feat.

In the meantime, here's something to remember . . .

Most of the time we are not even aware of what we are thinking about and attracting to ourselves. And that is the problem.

So don't blame LOA. It's always at work. To see it in action, to know what your deepest beliefs and emotions are, look around you. Look at your results. That is what you are attracting.

For LOA to work *for* you, the idea is to *align* your conscious and subconscious mind to create peace, happiness, and financial stability in your life.

WHAT ARE YOU FOCUSING ON?

If you're like me, your mind naturally goes to something in the past that you wish had never happened.

It's like we keep trying to explain or justify or resolve it, somehow. The problem is that reliving it keeps it alive. And what we focus on grows. So the subconscious will attract more situations at that same vibration. LOA says it's so.

The Law of Attraction

We need to find a way to immediately intercept the thought. This is not always easy to do if we're tired or stressed. But so worthwhile.

What worked for me when I woke up in the morning with a negative memory or feeling is this: I consciously refused to entertain the slump. I mentally said, "Cut!" or "Stop!" And if it didn't stop immediately, I'd say, "NOW!"

Then, "I'm choosing to live in the present and be happy."

Do you wake up in the morning replaying old grievances, past hurts, betrayals, investments that ended badly?

Now you know how to not let a momentary attention lapse affect your bottom line.

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CHAPTER 11

BRAIN WAVE PATTERNS

THE THETA WAVE IS LIKE A KEY THAT UNLOCKS THE SUBCONSCIOUS MIND.

~ BRENT MICHAEL PHILLIPS, FOUNDER, AWAKENING DYNAMICS

Interestingly, fractal patterns can be found in brain wave patterns.

We were all taught that there are four brain wave states. We now know that brain wave states or patterns fall into five categories: Beta, Alpha, Theta, Delta, and “the mysterious Gamma brain state.”

Our brain is always active, with neurons constantly communicating through electrical signals. This activity is measured in brain waves using an EEG (electroencephalogram). Scientists measure these brain waves in cycles per second, called Hertz (Hz).

Slower brain activity means fewer Hz. As frequency decreases, power increases—except for gamma waves, which are an exception.

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Human beings of all countries and cultures experience the same brain wave states.

DELTA WAVES (0 – 3.5 Hz)



Delta provides access to the unconscious and “collective unconscious” mind.

In this state of deep, dreamless sleep, we have no awareness of our mind or physical body.

From the standpoint of spirituality, Delta is the gateway to deep spiritual connection and sense of oneness with the universe.

From a health standpoint, the Delta state releases anti-aging hormones such as human growth hormone, DHEA and melatonin.

THETA WAVES (4 – 7 Hz)



The theta brain wave state has been called “the magic key to unlock the power of your subconscious mind.”

Recent brain research shows that the Theta brain wave state is most receptive to change at very deep levels of the mind. Think of it as a key that unlocks the subconscious mind.

The Theta state allows us to access information in the unconscious mind that is not normally accessible to our conscious awareness. It is from this state that we can change the subconscious programs and imprints about money and success that get in the way of the income and lifestyle we want.

It’s a very positive mental state of healing, increased creativity, heightened intuition, intuitive problem-solving, and emotional balance.

We pass through this stage while dreaming during sleep. It is characterized by Rapid Eye Motion (REM) in which the brain’s neurons are almost as active as when we’re awake. REM sleep helps consolidate memories and integrate learning.

We can go into conscious theta wave state while doing repetitive or habitual tasks. We do it all the time, just driving along the highway. If you have ever arrived at your destination without knowing how you got there, you were in a hypnotic theta state.

In PART III, CHAPTER 14, I will introduce you to a newly discovered way to identify, delete and reprogram subconscious beliefs by accessing a waking Theta state.

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ALPHA WAVES (8 – 15 Hz)



Alpha is a calm, healthy, peaceful state of mind. A relaxed wakefulness and a blissful sense of well-being.

Alpha is the brain wave state that is activated during hypnosis and meditation. It is the state of creative visualization, reflection, increased productivity, enhanced learning, mindfulness and memory retention. Activities such as dancing, listening to music or engaging in a hobby induce this state of light trance. And that is what makes the activities so enjoyable.

Mindfulness activities such as closing the eyes and breathing slowly and deeply allow us to easily access this more relaxed state of mind. Tapping on meridian points slows brain waves and induces this calmer, more relaxed state of mind.

From a health standpoint, Alpha produces serotonin which reduces anxiety, improves sleep and enhances immune functioning.

Reducing stress by slowing down our brain waves retards the aging process.

It's in the delicious drowsiness pre-sleep and pre-waking that we can begin to access the unconscious mind.

BETA WAVES (16 – 30 Hz)



Beta largely involves the conscious mind, awake and alert. It is essential for survival. Most of us spend the greater part of our day in Beta.

When we engage in day-to-day mental activities that require focus, concentration, alertness and cognition, such as active conversation, we are in Beta.

In this state, there is a preoccupation with doing. It is associated with effort and struggle. So any time we're exerting effort or struggling (including with money), we're in Beta.

While required for most of our daily activities, Beta is also the one state where we experience anxiety. A high Beta state induces high anxiety.

The Beta state is where any negative thoughts, emotions and energy associated with our financial matters can manifest.

Since higher levels of Beta attach to stress and anxiety that leads to less clarity of thought, and feelings of separateness. In elevated stress, we experience the fight, flight or freeze response.

Stress causes us to age more rapidly. It negatively affects our immune system and shortens our life. Unrelieved stress leads to weakened health, a compromised immune system, and disease.

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If strategies such as positive thinking, affirmations and mantras are not working for you, it's because these approaches largely involve the conscious mind.

But it's the subconscious that rules our life. That is why we have to look to methods that slow down the brain waves and give us access to deeper levels of our mind. I outline a few of these methods in the next chapter.

It's important to note that we typically pass through these four states on a daily basis. And you should see the four states as a continuum. Drowsiness as we wake up in the morning. Alertness (for some of us, that's after we have coffee) as we go about doing tasks that require focus and concentration (Beta). Relaxation after completing a task and having a glass of wine at the end of the day (Alpha). Then, drowsiness again, as we drift off to sleep at night, Rapid Eye Movement (REM) restorative sleep (Theta) and deep, dreamless sleep (Delta).

GAMMA WAVES (31 – 120 Hz)



Gamma is the fastest documented brain wave frequency, oscillating above 30 Hz and up to 100 Hz and beyond.

Gamma is a state of intense brain activity, where the brain operates at its highest frequency. In this state, your brain is constantly buzzing with electrical signals.

Think of those moments when you're performing at your peak—whether you're an athlete in the zone, deeply engrossed in a creative project, or intensely focused or actively solving a problem.

Neurons are firing rapidly, communicating at lightning speed across the brain regions. The entire brain is engaged.

Back in the day, I was taught that “Superlearning” was achieved in the Alpha state. We now know that gamma is the state of heightened perception, deepened intuition, and memory recall.

That is because “Gamma waves . . . sweep the brain, the entire brain, and they link information, they unify information and perceptions from different parts of the brain. It leads to a super focus, super learning, super perception.”¹

Your cognition becomes very, very acute on all different levels in this gamma state.

Time seems to disappear. This state allows for rapid problem-solving and profound insights, all while maintaining a sense of calm. It's pure engagement with the present moment, free from judgement or self-consciousness. And that's why it's called the “flow” state.

Gamma is the ultimate feel-good state. You're fully engaged, alert and energized, yet relaxed, with an unparalleled clarity of mind and ease of recall. There's no sense of disconnection. Every distraction fades away, leaving you fully immersed in the task at hand.

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For me, gamma is the most fascinating of all the brain wave states. It's where you perform at your absolute best, totally in the moment. This state isn't just a mental condition, it's a way of being where extraordinary performance, achievements and innovations become possible.

I imagine that high IQ, high-achieving, high impact people like Oprah, the Oracle of Omaha, Warren Buffett and business magnate Richard Branson spend a fair bit of time in this space. Not only are they among the richest people in the world, by all appearances, they are very happy people.

Today, gamma plays a large role in my work with clients because I fully trust its magic: Joyfully and fully engaged. Intuitive. Breezy. Happy. Connected. And, in the end, isn't that what it's all about?

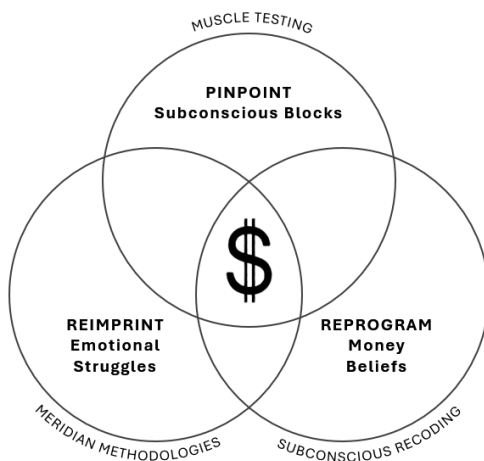
PART III

TRANSFORMATION

APPLIED KINESIOLOGY
(MUSCLE TESTING)

MERIDIAN MODALITIES

SUBCONSCIOUS MIND REPROGRAMMING
(THE MISSING PIECE)

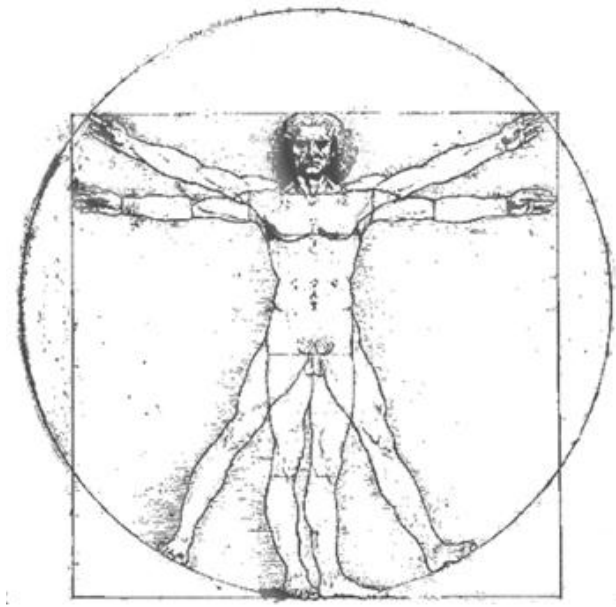


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CHAPTER 12

APPLIED KINESIOLOGY

IN EVERY CULTURE
AND IN EVERY MEDICAL TRADITION BEFORE OURS,
HEALING WAS ACCOMPLISHED BY MOVING ENERGY.
ALBERT SZENT-GYORGYI, NOBEL LAUREATE IN MEDICINE



LEONARDO DA VINCI – THE VITRUVIAN MAN

A NOTE ON RESISTANCE AND CHANGE

ANY TALK OF CHANGE CREATES BRAIN CHAOS.

THAT IS COGNITIVE DISSONANCE.

~ DR. SRINI PILLAY, PROFESSOR, HARVARD UNIVERSITY¹⁰

Financial Freedom System™ builds upon the latest neuroscience and over twenty years of one-on-one work with high achievers. That's fine for neuroscience nerds like me. But it's challenging for many people because we human beings do not like change.

So, before outlining the components of my system, let's address that elephant in the room . . .

The subconscious mind has a natural resistance to change. Due to outdated survival programming from our hunter-gatherer days, safety, security, and survival are the first considerations.

Change is perceived as threatening to our existence.

So there will always be resistance at some level. The unconscious pattern of sabotage lurks in the background. That is what is so confounding about attempts to change our money thoughts and habits.

¹⁰ I don't know what he charges today, but in 2007 Dr. Srin Pillay was charging \$5,000/hour for his coaching. (Brainathon October 7, 2017) Clearly, the man has no money hangups. Now, *there's* a goal to strive for! 😊

At our core, we somehow think that holding on to memories of loss or betrayal (or any other negative emotion) will keep us safe and protect us from it ever happening again.

It doesn't. It keeps us stuck and results in self-sabotage.

The only way to change is to acknowledge the resistance, trust the process, keep an open mind, and allow something positive to happen.

Otherwise, you know what they say, "what you resist persists."

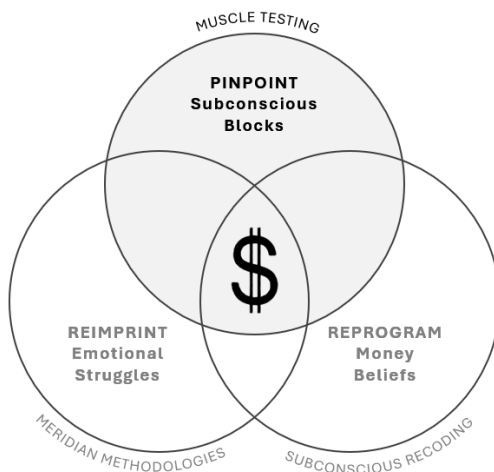
There is only one way to change your life, and that is to change the way your mind processes memories. There is only one way to change your finances, and that is to change the way your mind processes beliefs about money.

The challenge of course is to be able to access those destructive messages.

This section shows how to delete the bad memories, subconscious blocks, beliefs, buried emotions and baggage from the past, including intergenerational stuff. Remember, everything is interconnected in the subconscious mind. So, we can get spectacular results, no matter where we start.

The changes are forever.

APPLIED KINESIOLOGY (MUSCLE TESTING)



The power behind my FINANCIAL FREEDOM™ system is the integration of three simple yet powerful strategies: the physical anchor of Applied Kinesiology (muscle testing) with the energy medicine focus of Meridian Modalities, and a revolutionary new way to Recode (Reprogram) the Subconscious Mind.

A BRIEF HISTORY OF KINESIOLOGY

Kinesiology is the scientific study of human body movement.

Its roots trace back thousands of years to ancient Greece. The philosopher Aristotle, often called the "Father of

Kinesiology," was one of the first to observe and analyze the ways animals and humans move.

He laid the groundwork for everything we know today about movement.

Muscle testing is directly based on kinesiology principles, as it uses the study of movement and muscle response to assess physical and energetic imbalances.

THE MORE RECENT HISTORY OF MUSCLE TESTING

Muscle testing is the foundational and revolutionary discovery of chiropractor Dr. George Goodheart, father of Applied Kinesiology, in the early nineteen sixties.

Although he is largely forgotten in the mainstream, in 2001 TIME magazine named Dr. Goodheart one of the top 100 Alternative Medicine Innovators of the 21st Century.

More than a half-century has passed since his breakthrough discovery. And still, most people think his concept is rather weird. (My clients, often initially skeptical, think it's amazing!)

Dr. Goodheart's work was carried further by Dr. John Diamond, author of many books on the topic, including the title I love to quote: *Your Body Doesn't Lie*.

The late John Diamond, M.D. (1934-2021) was a pioneer in the field of holistic healing.

His practice included psychiatry, alternative medicine, preventative medicine, and psychosomatic medicine.

He developed his own unique approach that combined the psychological, philosophical, and – increasingly in his later years – the spiritual aspects of healing.

His New York Times obituary declared him “A true renaissance man, he was outstandingly gifted as a healer, writer, teacher, painter, photographer, musician, poet, and much more. Whatever he did, he did with great originality, insight, compassion, humanity, and always with the deep intention of healing. If ever there was a man to whom the word genius might be applied, surely it was he.”

Through his association with Dr. George Goodheart’s work in Applied Kinesiology, he used muscle testing to identify and correct sources of stress in the body.

Dr. Diamond found that through a simple muscle test you could ask the body what was best for one’s health.

He wrote, “A simple muscle test can tell you what stimuli can strengthen or weaken you--how your body responds to stress, posture, specific foods, emotions, and your entire social and physical environments.”

His best-selling book, *Your Body Doesn’t Lie*, was a “synthesis of developments in psychiatry, preventive medicine, kinesiology, nutrition, and music therapy.”

APPLIED KINESIOLOGY INFLUENCES

Traditional kinesiology studies how muscles, bones, and the nervous system work together to create movement, while energy medicine looks at the body's natural energy fields, like meridians or "chi," which are thought to flow through us.

As the discipline has grown over time, it has combined ideas from different areas like biology, physics, and even engineering.

Neuroscience and psychology grew out of kinesiology by building on its study of how signals from the brain control movement and behavior, linking physical actions with mental and emotional processes to show how thoughts and emotions can affect our muscles and movements.

Kinesiology and energy medicine are closely connected because both explore how the body's physical and energetic systems interact.

Meridian modalities, while primarily rooted in energy medicine, also draw from kinesiology by focusing on the body's physical, muscular reactions during tapping.

The mind-body connection accounts for how we can access beliefs in the subconscious mind through muscle testing.

There is only one way to dramatically change your life, and that is to change the way your mind processes all the things that have happened to you in your lifetime.

We can begin that process by communicating directly with our subconscious mind through a muscle test.

If you are not familiar with muscle testing, please don't think it's some sort of new-age poppycock. It's a well-tested, well-proven method of communicating with our inner world.

We can learn what is in the subconscious mind through asking the body.

Muscle testing provides direct access to beliefs held in the subconscious. It's an integral part of my system.

Based on the idea that every trauma, every stress is stored as malware in the mind/body, all we need to do is identify the existence of malware and fix the affected program. We do that through muscle testing.

As a practitioner then, my first step is to identify a problematic code (belief, program, childhood imprint).

In the context of money struggles, we can use muscle testing to identify codes that obstruct our ability to receive what we're worth.

Muscle testing is a way to bypass the conscious mind. It's a direct line of communication to the subconscious

I use this basic mechanical device as a diagnostic tool. It is central to my method because it tells us exactly what "software" you are running.

It enables us to identify the specific subconscious imprints, beliefs and negative programming that are causing financial stress.

Without it, we would be guessing as to what is blocking you from financial security.

Our bodies are surrounded by electrical and magnetic fields. The strength of the muscles in the body is influenced by the strength of the electromagnetic field that surrounds the body.

Before explaining how and why muscle testing works, I'd like to establish its credibility by touching briefly on its background history and non-traditional, non-invasive medical applications.

MEDICAL APPLICATIONS TODAY

Chiropractors¹¹ use muscle testing to uncover imbalances and dysfunctions within the body. Integrative and functional medicine doctors use it to detect the sources of disease by identifying root causes and contributing factors. It helps identify issues like infections, toxins, nutrient deficiencies, and emotional stress. It also detects organ problems, immune system weaknesses, and sensitivities to foods and chemicals. By diagnosing underlying factors, muscle testing helps doctors

¹¹ It took a hundred years for the world to accept the benefits of chiropractic (introduced in 1895). Not quite that long to accept meridian tapping. But may take a while to accept that we can now quickly make changes at a deep subconscious level.

create personalized treatment plans. In my experience, it's more reliable than probability and educated guesses.

You can also use the muscle test to assist in making decisions about which foods are good for you and which are not; which supplements are helpful and at what dosages.

EDUCATIONAL KINESIOLOGY (BRAIN GYM)

Before getting into the discussion of muscle testing and its role in my method, I'd like to place subconscious mind reprogramming in the context of Educational Kinesiology (also known as Brain Gym), which had a profound impact on my early work with mindset as far back as 1991.

Brain Gym was the brainchild of educators Paul and Gail Dennison in the 1970s. Its initial purpose was to help kids overcome learning challenges

At the time, I recognized that traditional sales training heavily emphasized motivation and tactical "how-to's," yet no one paid attention to why we don't fully absorb and implement the learning.

So, I developed the Quantum Sales™ program integrating sales strategies, muscle testing, and the physical movements of Brain Gym.

At first glance, simple movements seem almost too easy to influence something as complex as belief patterns. But

beneath the surface lies a powerful truth: the body and mind are inseparably linked. When you engage the body in specific, intentional movements, you activate brain pathways that enhance clarity, focus, and emotional balance.

The Brain Gym movements unlock mental and emotional blocks that might otherwise remain hidden. They show proof that change happens most easily when we engage the whole system: mind, body, and energy.

What is striking about these techniques is how quickly and easily they bypass mental resistance.

While the conscious mind may argue, analyze, or deny, the body tells the truth, when you work with the body's innate intelligence, change happens faster, deeper, and with more ease.

Why I regrettably abandoned this revolutionary work is a long, sad story for another day.

Now . . .

If you are a kinesthetic person who enjoys physical movement, you will find a sampling of brain gym exercises that address the mind-body connection in APPENDIX: BRAIN GYM.

MUSCLE TESTING AND EMOTIONAL FREEDOM TECHNIQUES (EFT)

It's interesting to note that Dr. Roger Callahan, father of Thought Field Therapy (TFT) – the precursor to Emotional

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Freedom Techniques (EFT) – was also a student of Dr. Goodheart.

In the process of simplifying TFT, Gary Craig, founder of EFT, discarded the muscle testing component.

But the practitioner with good intuition who is adept at probing can get very specific information about what programs a client is running with a simple muscle test.

Because the mind can confuse and mislead. But the body never lies. To get a truthful answer, all you need do is ask.

BEYOND THE CONSCIOUS

We have learned that beyond telling us what is going on with our physical body, a simple muscle test can also tell us what is going on in our subconscious mind. Since the body doesn't lie, we will always get an accurate response as long as we don't try to influence the outcome with our conscious mind.

BEYOND THE SUBCONSCIOUS

A simple muscle test also allows us to communicate with a higher intelligence, Source, or what I lovingly call “The Big Mind.” But that is a conversation for another day.

HOW MUSCLE TESTING WORKS

It's a simple mechanical device: Ask the body a question or make a statement. It will give us an accurate answer as long as we stay in neutral and are properly hydrated.

When you make a statement and the statement resonates as true or positive, the body shows a strong muscle response. When you ask a question and the answer is "Yes" the body shows the same strong muscle response.

When a statement resonates as false or negative, or when the response to a question is "No," the muscle shows a weak response.

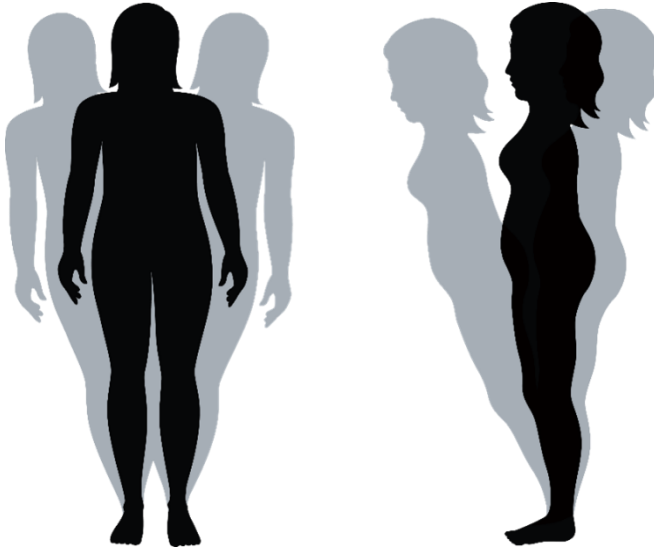
There are as many ways to test as the body has muscles. (And every muscle in the body will respond the same way because the body is an interconnected system.)

It isn't complicated: Ask a question or make a statement and expect a response.

(It's a bit like chatting with the wisest parts of your subconscious mind. ;)

In my opinion, the easiest muscle test to use with certainty is the Sway Test. If you are new to muscle testing, instructions are on the next page.

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THE SWAY TEST

HOW TO DO THE SWAY TEST

- Facing straight ahead, stand comfortably in an upright position, your feet shoulder-width apart, knees relaxed. Your mindset is neutral and curious.
- To test your body's way of communicating with you about your deepest beliefs, think of something positive and happy, or say the word YES.
- If your body tilts forward. That is a Yes or positive response.
- Then think of something negative, unhappy, or say the word NO. If your body sways backward, that is a No or negative response.

- Test your body's response to thoughts about money. Does your body indicate a positive or negative response?
- Once you're comfortable with this method or the one described below, you are ready to learn how to change subconscious beliefs you discover that don't serve you. And that is covered in CHAPTER 14.

PENDULUM TESTING

A pendulum is just as effective as a muscle test to access subconscious beliefs that keep you struggling financially. That's because it works on the same life energy principle.

If you are not familiar with the use of pendulums to access your intuition and subconscious mind, please don't think it's some sort of new-age nonsense. It's as old as the hills. (One of my clients jokingly called it "hoodoo" . . . until he saw the impact it had on his earnings and emotional peace!)

In fact, my favorite way of accessing the subconscious mind is the pendulum. When working on my own or with a client, I prefer it from the standpoint of comfort and ease. Standing for an hour or two at a time can be tiring and the sway motion is harder to discern on Zoom.

HOW THE PENDULUM COMMUNICATES

The movement of the pendulum tells you whether a statement is positive (true), or negative (false) to the subconscious.

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The first thing to do is establish how your pendulum will clearly show a “Yes” “No” or “Maybe” response to a question or statement. (It isn’t the same for everyone. So ask your pendulum to show you a “Yes” “No” or “Maybe” response.)

This is probably more information than you need. But when my pendulum swings in circles to the right, in a clockwise motion, it means “I don’t know” or “I need more information.”

When it swings in circles to the left, in a counterclockwise motion it means, “It’s too soon to tell.” (It also moves in a counterclockwise motion when it’s working through a more complicated REPROGRAM sequence.)

More on this in CHAPTER 14.

And I love this one: when it shimmers in place, it means “Absolutely!”

You can have fun asking *your* pendulum what the movements mean for you.

It’s just a matter of trusting the process.

If you do not get a clear positive or negative response, you will need to train your pendulum.

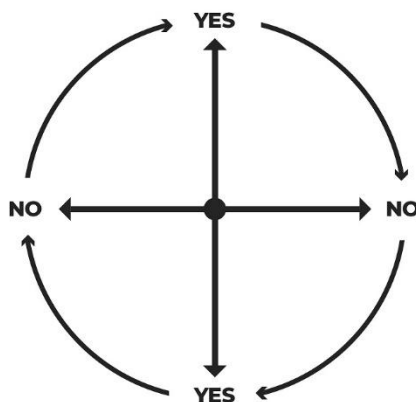
HOW TO TRAIN YOUR PENDULUM

☆ While moving the pendulum in a front and back motion, say: “When I ask a question or make a statement and the response is positive, move toward and away from me.”

Applied Kinesiology

☆ While moving the pendulum in a left to right motion, say:
“When I ask a question or make a statement and the response is negative, move left to right to left.”

☆ While moving the pendulum in a circular motion, say:
“When I ask a question or make a statement and the response is not definitive, use a circular motion.”



PENDULUM MOTIONS

☆ Ask a question or make a statement about a known fact to confirm agreement on what the responses mean: “I am a man.”/ “I am a woman.” “Is my name (Jack)?”/ “Is my name (Jill)?” “Today is Friday” / Is today Thursday?

☆ Always stay neutral in expectation of a response. Do not let your conscious mind direct the pendulum or you won’t get a reliable response. It’s just a matter of trusting the process.

☆ Again, to ensure a reliable response, make sure you are hydrated.

Your Key to Financial Freedom

The initial training is the only time you will directly influence its motion because the key to getting an accurate response is to stay neutral.

One final thing . . .

ONCE YOU CAN FULLY TRUST YOUR PENDULUM, IT COMES WITH THREE COMPELLING BONUSES:

1. It Ends Indecision

You can use it, as I do, to reduce the stress of agonizing over decisions, revisions and spinning out in your head. You can make it fun.

This is such a great time-saving tool when you think of how many decisions, we have to make each day and how often we procrastinate making those decisions. And you know what they say about time and money . . .

2. It Just Might Become Your Best Friend

I have come to think of the power of the pendulum as a fun, trusted friend who knows you and has your best interests at heart.

3. And Beyond That . . .

You're aware that we have both a conscious mind and an unconscious mind. I also believe we have a super-conscious mind that connects us to a higher, collective consciousness

that we call God or Creator or Source or The Universe or any of a myriad of names.

The reason the pendulum is so powerful is that it connects us to the collective consciousness. And that is why it is trustworthy.

And now, we are not only communicating directly with the subconscious mind through a waking theta state¹², we now have the ability to communicate directly with a higher power.

MYTHICAL BELIEFS

Many people (especially those who sell them) will tell you that you should choose a pendulum of crystal, quartz or other precious stone.

I do not believe that is necessary for our purposes. I use a simple gold chain. A piece of string with a small weight (such as a ring or even a paper clip) works just as well.

¹² How to achieve a waking theta state is covered in PART III, CHAPTER 14.

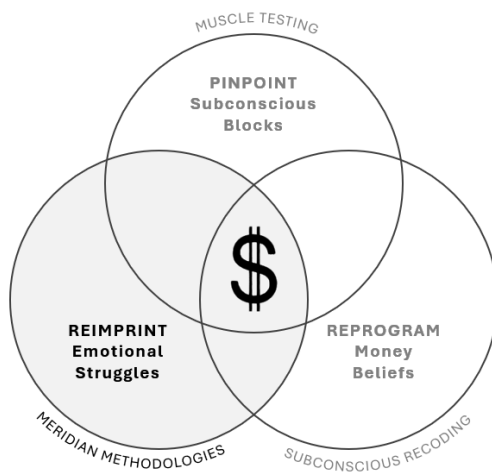
Your Key to Financial Freedom

CHAPTER 13

MERIDIAN MODALITIES

I DON'T THINK CONVENTIONAL SCIENCE IS EVER GOING TO BE ABLE TO TRULY EXPLAIN WHAT WE ARE DOING WITH EFT. BECAUSE I THINK WE ARE DIPPING OUTSIDE OF CONVENTIONAL SCIENCE.

~ GARY CRAIG, FATHER OF EMOTIONAL FREEDOM TECHNIQUES (EFT)



A modality that not that long ago was considered “on the fringe,” Emotional Freedom Techniques (EFT) is now globally accepted and recognized as an effective therapeutic intervention and self-help tool.

Its effectiveness is now validated in well over 300 evidence-based clinical trials.¹³

Tapping relies on the fact that everything connects to everything in our energy system. It's a more direct approach than hypnosis, meditation or mindfulness.

Tapping to stimulate acupuncture points on the body and face slows brain wave activity. And it changes the circuits of the brain. While doing this work, your brain is literally rewiring neural pathways.

Tapping stimulates the body's central nervous system and enables the life energy to flow freely. Which is what an acupuncturist does, right? But without the needles.

It has a calming effect on the body. And on the mind. It frees us to think more clearly, to stay present and to choose how we're going to respond to something once we are triggered.

I agree with those who say that tapping helps absorb the shocks of everyday life. But there's a deeper, more lasting benefit: it's great at neutralizing bad memories that keep us repeating old programs that don't serve us.

It is used to clear emotional and subconscious blocks that cause stress and hinder happiness in any area, including financial matters.

¹³ <https://www.frontiersin.org/journals/psychology/articles/10.3389/fpsyg.2022.951451/full>

We earlier looked at how and why the brain keeps problems alive through repetitive patterns called fractals. Our task is to disrupt that process.

We need to get to the root of our money problem which is often hidden and lost in the past. One of the ways to accomplish that is through tapping on the body's meridians to interrupt the patterns.

In the context of this book, it's a way to neutralize the bad memories, early money messages and negative emotions that are the underlying cause of our money struggles.

This approach is in some ways counterintuitive because we're told that we should not focus on negative experiences because by natural law, "like unto itself is drawn." But if we're to get to the emotional root of a problem we first have to recall it.

CHILDHOOD MEMORIES HOLD THE CLUE

My theory is that the patterns we acquire in childhood set the core, imprinted beliefs that fix the context of our life (issues such as deservingness, attitudes toward money, and self-worth to mention just a few).

A good way to get to the root cause of our financial struggles is to look at the decisions we made at an early age, when we had no context, no frame of reference, no life experience from which to put things into perspective; when we didn't have the language to express what we felt, that shape our lives.

Your Key to Financial Freedom

It is said that the cause of all negative emotions is a disruption in the body's energy system. Or perhaps, negative thoughts and emotions cause disruptions in the energy system. Whichever is true, they are automatic and inextricably linked.

BECAUSE THE HEART REMEMBERS

What is your core story?

The deep truth is that people don't like to talk about money.

When you were growing up, was there ever a time or episode where you felt a critical negative emotion such as fear, grief, rage, guilt, hate, or shame? And has that emotion echoed through your life?

Some people say that all our thoughts are just supporting our core story. As I work with people, I'm astonished how often shame reveals itself as an underlying negative feeling that is rarely talked about or acknowledged.

From this shaky perspective we develop core beliefs that govern our adult lives.

MY STORY OF SHAME

When I was nine or ten years old, my father purchased a bar and hotel in Niagara Falls.

Subconscious Mind Reprogramming (The Missing Piece)

One night, he came home snockered and jokingly threw a wad of bills at me, saying “Here, you’ve been a good girl, this is yours.” I took him to heart and promptly squirreled it away in a drawer with my little white undies.

The next day, once sober, he was in a rage to learn that I had taken his money.

The joy of becoming instantly rich sank into shame and humiliation—in part because I hid the money and in part because my father thought I stole his money. And probably in part because I should have known better.

Now, this episode in my life had directly to do with money. But the connection is not always that obvious.

I’ve chosen the following case study because it shows so clearly how we can resolve a belief from childhood after 42 years. And the connection to money is not so direct.

THE GOOD NEWS IS WE CAN CHANGE THE MEMORIES WITH REIMPRINTING

My client Angela (name has been changed to maintain confidentiality) had never felt fully accepted by her parents because after four girls, she was their failed final attempt to have a boy.

But the first time she could recall feeling that she didn't matter was when her paternal grandmother died on the day of her 5th birthday party.

I'm outside playing with my friends and super happy. And then my mom comes out and tells me my grandma has died. My party is ruined. I can't be happy anymore. I have to be sad. I'm not important enough to have a party.

From that time on, the sense of unworthiness, life in ruins, sadness, never feeling fully alive colored her life. Not just on her birthday. Every day, the pattern repeated itself in one way or another. She was not important enough to get well paid for her talents. On top of that, she had failed in more than one business endeavor

Part of our work together was to have Angela go back into this early memory now as her adult self, holding the child close to her and allowing her to explain what happened. [There were a lot of tears.]¹⁴

She: *I just want to play with my friends.*

Once the emotional triggers were cleared, I asked her to whisper to her child self, something she needed to hear that would have made all the difference in her life, had she heard it that day.

¹⁴ Note how readily she enters a hypnotic trance. This is what happens when done correctly. The person is right there, reliving the episode as if it is happening in real time. That is the key to dissolving negative emotions at the root. Once cleared to zero, we can proceed to reimprint a new, positive, life-affirming memory.

Subconscious Mind Reprogramming (The Missing Piece)

Me: *Now look in your mother's face and what do you see?*

She: *Concern for me. She doesn't want it to put a damper on my birthdays for the rest of my life. She wants me to celebrate my birthdays.*

Now I asked her to have a conversation with her grandmother.

She: *I'm the only one who's still suffering. It just felt really good to hear her say, "Be your happy self. And that's how to love me. Go out into the world and be happy. Just be who you are. It's time to give yourself a break. Stop trying so hard. Relax."*

So, then we threw her a surprise 6th birthday party where she would feel important and celebrated.

Angela opens the door and is greeted by a bunch of happy little faces. Each guest is holding a present for her.

Me: *How do you feel?*

She: *I matter. I'm seen. I'm loved. I open all the presents and I'm continually surprised. I can be myself. A child full of life and bigger than life. And full of confidence.*

There's no relationship between a ruined birthday party and self-worth.

When I contacted her two years later to ask whether I could include her story in my book of childhood traumas, she said,

I don't believe in coincidences. You are contacting me now about my birthday story. I turn 50 in three weeks and I'm throwing myself a party because I think I matter. My birthday matters.

Your Key to Financial Freedom

I want to celebrate this big milestone in my life. I'm not waiting for someone to remember or surprise or recognize that it's important to me.

I've invited people who mean a lot to me. I want them in my home. I'm wanting to cook for them because I enjoy cooking.

I want to celebrate not just my birthday but friends who have been there for years, my kids, my husband. I'm just excited about it.

I think it's hilarious now that I let a ruined birthday party shape my whole life.

As a person, I'm getting better, emotionally wiser. We moved back home to be closer to family and for my husband to change professions. I have a new well-paying job. My relationship with my four kids has improved immensely.

My friends say, 'You are so happy and radiant.' I definitely feel more at peace.¹⁵

THE SECRET TO DOING THIS ON YOUR OWN

For tapping to work you have to step inside the mind.

It is rather difficult for us to step into our own mind and start operating within our way of processing thoughts in order to change bad memories. Most of us don't get that we're the ones recreating the patterns in our life with our thoughts and emotions.

If we subscribe to the concept that the past is past and only the present moment is real, then how does the mind keep re-

¹⁵ This story first appeared in my book, *STRONG: Successful Women Share Stories of Childhood Trauma and Triumph* (illustrated in full color), 2023.

creating the problem? We must be doing something internally to keep a problem alive.

How did the subconscious mind encode the event? How does it continue to keep it alive?

If we can figure *that* out, if we can get to the heart of it, we can dismantle the problem for good.

Working on myself and others, it has been most useful to treat each memory as a figment of the mind. This takes a certain amount of detachment.

Working on your own, it's very helpful to think in terms of what you are doing inside your head to make your problem feel real in the moment.

IF YOU ARE NOT FAMILIAR WITH TAPPING

There is no secret to how to tap.

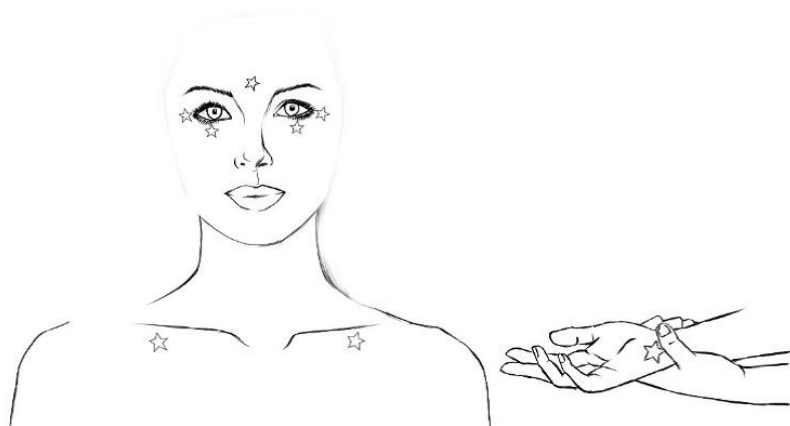
The idea is to stimulate the acupressure points in some way by tapping with the fingertips on easily accessible end points of major meridians on the body. (You can think of it as a do-it-yourself acupressure technique.)

The Emotional Freedom Techniques (EFT) points include the side of hand, inner eyebrow, outer eye, under eye, under nose, under mouth, and a few inches under the armpit.

Many practitioners add the “the point of a hundred meetings” at the top of the head and the liver point (under the breast).

Your Key to Financial Freedom

Others include the gamut point (between and beneath the knuckles of the ring and little fingers).



TAPPING POINTS

We practitioners seem to all have our preferences. But I like to keep it simple with tapping on just five points with four fingers: forehead, outer eye, under eye, under collarbone. A lovely touch at the end of a tapping sequence is holding the wrist and saying, PEACE.

I have found that it doesn't matter which tapping points or method you use. They all work. You really can't do it wrong.

You will get the same excellent results whether you tap, rub the meridian points or apply a bit of pressure on the points with your fingers.

Go with what feels right for you. Just make sure to move from tapping point to tapping point and not just stay in one spot.

Subconscious Mind Reprogramming (The Missing Piece)

No matter which method you choose, and regardless which tapping sequence you follow, if you focus on how your body *feels* when you focus on a negative emotion, you will get results.

The words are not what is important. (That is why I'm against pre-written tapping scripts.) For best results, focus on where the feeling is showing up in the physical body.

You don't have to tap on money issues alone. Part of making more money is reducing stress, anxiety, and other emotional struggles.

And, as I've said more than once in these pages, everything affects everything. Let's say you're having anxiety around increasing your rates. Whether it's because at heart you doubt that you deserve it. Or you feel your clients won't pay you the new fee. Or you're concerned about what others might think. It's useful to start by addressing how the anxiety is expressing itself physically.

You might ask yourself: *How do I know? What tells me I'm anxious? Do I see a picture in my mind? Do I hear words inside my head? Is it a feeling in my body?* In other words, what am I doing to *produce* the anxiety?

Some people think that memories are like movies that play inside your head. That in order to remember an event you have to see it in your mind's eye. I used to think that, and it was very frustrating because at that time I had no visual memory at all.

But that impression was false. A feeling is a memory.

Thoughts, spoken and unspoken words, sounds, smells, tastes and sensations are memories. They are held in the body at a cellular level. That is why replaying the memory causes a physical response or symptom(s) in the body. When we focus the tapping on those physical responses (as opposed to scripted language) we start to disrupt the brain's repetitive patterns that keep problems alive.

The fact that you've read this far means that you can make whatever changes you deeply desire. Maybe you'll find that taking this approach to clearing a negative mindset is sufficient to change your financial results.

When you address and release emotional blocks related to money, you will experience a sense of relief and liberation, leading to increased confidence and awareness of your worth.

Note: I do not suggest that you work alone on traumatic and deeply upsetting life episodes because of the danger of retriggering the suffering. Work with a skilled practitioner.

When I wrote my book on tapping several years ago I took heat from some readers who felt that I too often stressed that it might be necessary to work with a trained practitioner.¹⁶

But I still stand behind it. I myself recently worked with a eutaptics® FasterEFT™ practitioner to help me through a painful

¹⁶ Mia Doucet and Dr. Eric B. Robins M.D., TAPPING | Transform Your World (Toronto: Bankerman Press, 2017)

Subconscious Mind Reprogramming (The Missing Piece)

family situation that I wasn't able to resolve on my own.

Since most money struggles have their roots in childhood, start with memories from your early years.

Set aside a good, uninterrupted hour for this activity.

I'm more productive and self-assured. I developed a new product line that will generate an additional \$250,000-\$500,000 in annual income. Everybody should be doing your mind reprogramming!

~ Sarah Picard, Co-Owner & Creative Director, Norcard Enterprises

Because of our work together and my increase in confidence I'm more valuable to my company. I see solutions, I'm more decisive and take definitive action. I'm more efficient in the use of my time. And that has increased my income by 20%.

~ Valerie Rosettani, Managing Director

Talk therapy was a waste of money. I am embarrassed to tell you I spent over \$85,000 on other approaches before finding you. And I still failed to get happy. Next to medical school tuition, this is the best investment I ever made.

~ Natasha Davis, Cardiac Anesthesiologist

I had searched for you for 7 or 8 months. I felt broke. Now I'm feeling secure. Confident. Rich. Free. Happy. I have accomplished my goal of creating wealth for other people. Things are working like a Swiss watch. I now have a business that's running smoothly with unlimited potential. I have financial freedom.

~ Panagiotis (Pete) Mentzis, Entrepreneur, Cyprus

HOW TO GET RID OF PAINFUL MONEY MEMORIES ONE AT A TIME, ONCE AND FOR ALL

1. Start by setting a specific goal or intention for this session with yourself. What money-related recurring emotion (anxiety, loss, betrayal ... whatever) do you wish to clear, once and for all? Write it down.

I intend to free myself from this _____.

2. Select one specific event or memory to process. [Preferably one from childhood. And preferably not a trauma that has passed down through the generations.] Write it down.

I'm giving myself permission to totally rid myself of the effects of this episode: _____.

3. As you recall the memory, assign a number representing the intensity of your emotion on a scale of 1 (low) – 10 (high). Don't worry about being accurate. The reason for doing this is to establish a baseline to track your progress toward the goal of reducing the intensity to zero.
4. Record the number.
5. Step into your memory.

Subconscious Mind Reprogramming (The Missing Piece)

Ask, “How does it make me feel? *Where* do I feel it in my body?” You are not looking for the *cause* of the problem, only your *feeling response* to it. You are not looking to answer the question “why am I having this problem?”

Start at the beginning and recall the memory in detail, in the present tense, focusing on what you see, hear, feel, smell or taste. Start with this instruction: *I am giving myself permission to clear all traces of this memory.* Go at it piece by piece, tapping on the meridian points with your fingers.

Don’t be concerned whether the details are accurate or not. It doesn’t matter in order to work.

You are tapping to disconnect the raw emotion you feel as you recall the memory. You do not need to name the emotion.

Don’t worry about the words. You don’t need a script. You just need to allow yourself to feel the raw emotion.

6. Tap on your body’s physical response to the memory (tightness in my chest | pounding in my ears | lump in my throat). You can just say, “Whatever this is, whatever the cause, whatever the source, whatever it represents, I give myself permission to let it go.” Or “Clear it!”

Tap until it feels better.

7. Hold your wrist, with thumb on the pulse points. Take a long, slow, deep breath in. Exhale slowly and gently. Say, *Peace*.
8. To assess your progress, go back to the memory and check the level of intensity on the 1 – 10 scale.
9. Tap on what is left until you get to zero or close to it. (Clear all remaining tightness in my chest. | Let go of everything that supports this memory.)
10. Replay the memory from the beginning. Often, another memory or emotion will pop up and need to be treated the same way.
11. Your goal is to tap every aspect of the memory down to zero. You will know you have succeeded when you recall the memory and it has no emotional trigger. It doesn't resonate any more. Where it used to distress you it now means nothing to you. The negativity is gone. It's just factual and you feel detached from it.
12. Once that is done, the last important step is to go back inside the memory and replace it with a happy one. In a perfect world, how would you have the story end?

That's the new memory you wish to install. If you don't have a happy memory to draw from, make one up.

Subconscious Mind Reprogramming (The Missing Piece)

(This works because, as you have no doubt read, the mind/body does not know the difference between imagination and reality.) The response is the same.

The true test is that hours, days, weeks, months and years hence you feel disconnected from the problem.

One of the truly wondrous traits of this work is that, when you have cleared the negative structure of a problem, the positive changes are permanent.

13. Stay hydrated and drink water because your brain cells have been firing off.

When done well, you will have a new sense of lightness and freedom after each session.

And when the tapping leaves you exhausted, you also know you've done some excellent work.

Just drink plenty of water and get a good night's rest.

When my coaching client has emotional baggage that stands in the way of making the expected progress, I turn to Mia Doucet. I've seen fast and lasting changes from her unique method. I find she achieves better results in weeks versus months or years of traditional therapy.

~ Greg Schinkel, CSP, Frontline Leadership Training Expert

Your Key to Financial Freedom

It's spectacular work. You're amazing. You're so present and supportive. You have a universal, big picture understanding of how things fit in.

You should be charging me \$2500 per session. The transformation that's occurring is totally worth that. For what you bring to the table. Your level of skill and attention to detail and holding the space and moving things forward so we get past the stuff.

~ Lowry Olafson, SongBrands for Speakers and Coaches

I'm a believer! It's been transformational. Eight years of talk therapy got me nowhere except it was a good place to complain. Your style is great toward getting to the issues and getting them resolved. Childhood traumas and negativity that have been hanging over me for my whole life are gone. The anger is gone. This is the most peaceful my life has ever been. I feel good. I feel free, for the first time ever. I'm a different person. I finally value myself. The track I was on was killing me but now I have the confidence to finally step back and make positive changes in my life. Because I matter.

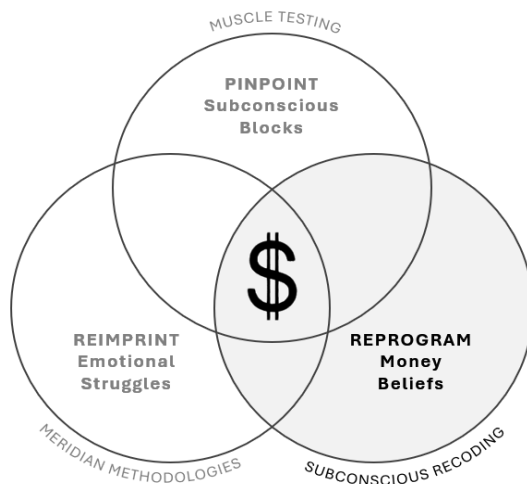
~ K. Petry, Fortune 100 Chief Financial Officer

CHAPTER 14

SUBCONSCIOUS MIND REPROGRAMMING (THE MISSING PIECE)

THE UNCONSCIOUS WILL ALLOW US TO HAVE ONLY WHAT WE BELIEVE WE DESERVE. IF WE HAVE A SMALL VIEW OF OURSELVES, THEN WHAT WE DESERVE IS POVERTY. AND OUR UNCONSCIOUS WILL SEE TO IT THAT WE HAVE THAT ACTUALITY.¹⁷

~ SIR DAVID R. HAWKINS, M.D., PH.D.



¹⁷ In psychology, there are distinctions between the unconscious and the subconscious. But, for our purposes here, the terms are used interchangeably to describe the part we don't see of the metaphorical iceberg.

People in corporate settings talk about the glass ceiling. When you're in business for yourself you may become painfully aware of another type of invisible ceiling—a self-imposed limitation on income.

Nothing highlights dysfunctional money beliefs more acutely than being in business for yourself. And there is only one way to produce the results you have your heart set on, and that is to change the thinking that produces the muddle.

The intent of this book is to assist you to redo your unconscious money story and reprogram how you think about money, what you believe about money, having money, and allowing money into your life.

SUBCONSCIOUS MIND REPROGRAMMING

I began to refine my Break Free System™ in 2016, after studying with Brent Michael Phillips.

Brent, a brilliant MIT-trained software engineer, who helped to create the modern Internet, has developed a method that treats the mind like a personal computer that is infected with a software bug.

As Brent says, we can't rewrite computer code by writing on the monitor. We need to get into the subconscious code.

So think of subconscious clearing as rewriting your operating system.

Subconscious Mind Reprogramming (The Missing Piece)

Based on the idea that every trauma, and every stress is stored as malware in the mind/body, all we need to do is identify the existence of the malware and fix the affected program.

From Brent, I learned how to connect to source energy to access, delete and rewrite subconscious beliefs, programs and recurring life patterns at the subconscious level.

I loved that, unlike other methods, it's easy, quick, and doesn't require us to go back into our memory to relive painful episodes. It represents a seismic shift from other approaches to financial success.

Brent, a brilliant MIT-trained software engineer who helped to create the modern Internet, says he went deep down the rabbit hole and dug into popular energy healing and Law of Attraction programs.

In his words, they “are incomplete, poorly presented, and too often mixed up with unnecessary mysticism and New Age mythology. Hence, I’ve spent years uncovering the scientific basis of how these things really work and have reverse-engineered the work of the masters to strip away the filler, the feel-good nonsense, and the unnecessary mysticism.”¹⁸

Phillips’ technology reprograms the subconscious mind by getting into our internal hard drive, deleting and upgrading early money programs.

¹⁸ Brent Michael Phillips, *Where Science Meets Spirit*, 2008

Your Key to Financial Freedom

Some people say that increasing your awareness of the invisible laws of the universe will attract wealth to you.

But it's more complicated than that.

You need more than awareness to change subconscious patterns. Because, again, they are fractals. Self-repeating patterns. If not removed at the root, they continuously loop back on and reinforce themselves.

If you wish to transform your money situation, you need to know how to communicate directly with the subconscious to change hidden beliefs about money that are keeping you broke.

Another certification won't do it.

Awareness won't do it.

Affirmations won't do it

Visualization won't do it

Hypnosis won't do it

Prayer won't do it.

Journaling won't do it.

That is not to say these approaches don't work.

They do.

But, on their own, they work only some of the time, when no fractals exist. Why? Because your brain is still mapped for

getting the same outcome. You need to create new neural pathways.

OPERATING SYSTEM UPGRADE

Brent's technology is the most valuable component of my system. It differs from other practices in that it treats the mind like a biological computer that is infected with a software bug.

Just as we can't rewrite a computer code by writing on the monitor, we can't rewrite our life's codes without getting into the source code, the original subconscious program.

Once we identify a faulty code, we clear the subconscious of bad memories, blocks, beliefs, buried emotions and baggage from the past.

Enough background.

I will now let you in on the secret of how to directly access your subconscious mind so you can delete and rewrite dysfunctional money programs to make the money that will make it possible for you to live a life you love.

A 3-STEP PROCESS TO RECODE YOUR SUBCONSCIOUS MIND

You may be wondering, "What specific training do I need to do this on my own?"

None :)

But this method does require that you be able to enter a deeply relaxed Waking Theta State. (See below.)

And you need to be able to suspend critical thinking and logic and maintain a highly relaxed frame of mind.

You do need to believe it's possible or it won't work because, as we have seen, the conscious mind does not like change.

So, if you don't think it will work for you, don't do it. Because if you don't believe it will work, it won't. (Remember the Nocebo Effect? In medicine it refers to negative outcomes due to negative expectations. As opposed to the placebo effect, when positive outcomes occur due to positive expectations. Both are influenced by the brain.)

When I was in school and studying English, we were taught that in order to enjoy a book of fiction, the reader needs to set aside skepticism with "willing suspension of disbelief." (The term was coined in 1817 by the British poet and philosopher Samuel Taylor Coleridge. It means "a willingness to suspend one's critical faculties and believe the unbelievable.")

Subconscious Mind Reprogramming (The Missing Piece)

If you are not familiar with this thinking, that's what this work requires. Along with a highly relaxed frame of mind.

I think it perfectly describes the process my highly intelligent, often highly analytical clients go through when we begin to work together. I encourage them to start with an open mind and trust their way from "This sounds like Hocus Pocus" to "This Hocus Pocus really works!"

Again, you must be fully committed to making profound changes in your life or it won't work for you.

HOW TO REPROGRAM YOUR MENTAL OPERATING SYSTEM FOR FINANCIAL FREEDOM.

This is the process that has transformed my clients' lives and finances.

The idea is to clear any negative association that might tie to your financial well-being.

MENTAL PREPARATION

Before beginning the reprogramming process, you enter the Waking Theta State.

Brainwave studies show that any activity that deeply relaxes the body, quiets the mind, aligns the head and heart and helps

you focus on the present moment will shift brainwave patterns into the Theta range:¹⁹

- Yoga, mindfulness, deep meditation and other practices
- Martial arts such as Tai Chi, Qigong and Aikido
- Moving your body in a rhythmic movement such as walking, running or biking alone for at least 10 minutes puts your mind into a relaxed, meditative state.
- Mindful Movement that gets your left brain and right brain waves syncing together. (See illustrations in the APPENDIX if you are a person who prefers a more physical approach.).
- Brainwave entrainment music that requires that you wear headphones because tracks play two slightly different audio signals into each ear.
- Consciously slowing down and deepening your breath activates the body's natural relaxation response and promotes a sense of calmness. Breathe in and out naturally through the nose. Start by inhaling to a count of three and exhaling to a count of three, gradually increasing the length of each exhale.
- For some people, even gardening or a quiet walk in nature will suit the purpose.

¹⁹ Do let me know if you find other creative ways of achieving a waking Theta state that works for you.

Subconscious Mind Reprogramming (The Missing Piece)

These practices when done daily will lead to changes in brain structure and function, promoting the ability to access Theta states more readily.

Attention to your body's natural rhythm of inhale and exhale will ease resistance. And that is important to allowing deep change.

If waking up in the morning is easier for you than for me, the moments right after waking up are prime time for these activities.

This is deep transformative work. The good news is that this process transforms every area of your life. In the long term, there is nothing better you can do to change your destiny.

DISCLAIMER: One of the skills I developed while studying with Brent Michael Phillips is the ability to make quick and decisive changes to belief statements (I call them declarations) without consciously doing any of the above to achieve mental stillness.

My way is to just allow myself to physically relax and let my mind go blank, like a clean canvas. I am shutting out all interference. Fully present. With no distractions.

I expect that the process of entering a quiet mind state is unique to each person. My advice is to experiment to find what works best for you.

ONCE YOU HAVE ACHIEVED A STATE OF MENTAL STILLNESS:
3 EASY STEPS

Step #1: Test

With a physical muscle test or pendulum, check whether you hold a belief in your internal hard drive. (Refer to CHAPTER 12.)

Step #2: Reprogram (This is where the magic happens.)

This is what I do to symbolize changing the belief: I mentally draw a huge checkmark (looks and feels awfully like the Nike swoosh!) on a blank canvas, secured with an imaginary click sound.

You could imagine yourself clicking a “delete” button in your brain. Anything you can vividly imagine that, in your mind, represents a quick change will work.

Make sure to engage as many of the five senses as possible. If you're into aromatherapy, you could include a scent that you love.

Step #3: Retest

If you begin to yawn or tear over, it's not because you're bored or sad. It's a sign that something is working at a deep level. Your neurons and dendrites are firing off in all directions and your body needs more oxygen. Or it's a relaxation response.

So, keep the process light. Stay focused, calm, and centered.

And always remember to breathe and hydrate when reprogramming.

Subconscious Mind Reprogramming (The Missing Piece)

A BIT OF BACKGROUND

We're always working with two scenarios:

SCENARIO #1: To reprogram a YES response to NO.

SCENARIO #2: To reprogram a NO response to YES.

Say each statement out loud. The challenge is to stay fully present, positive and neutral while voicing your belief statements.

Use a muscle or pendulum test to verify that a statement is true or false.

The idea is to approach from many different perspectives because we don't know exactly how a belief is held in the subconscious.

TEST → REPROGRAM → RETEST

TO ENSURE SUCCESS

Our goal is to rewrite old programs from childhood that keep you struggling and stuck.

But, again, we humans have a natural resistance to change because any change is perceived as threatening to our existence.

Your Key to Financial Freedom

So, to ensure success when I am working with a client to change subconscious codes for the first time, I always begin by addressing potential resistance.

I suggest you do the same, even if you have no conscious doubts about the efficacy of this method.

Test: *I need to resist in order to be safe.* → Pendulum response is YES. (This is the response you wish to change.) → Reprogram to NO. → Retest: Say the belief out loud again: *I need to resist in order to be safe.* → NO. (This is the response you're after.)

If your subconscious beliefs are not in line with your conscious wishes, the clearings on the following pages will align them with your stated life objectives.

SCENARIO #1: CHANGE A YES RESPONSE TO NO

BELIEF STATEMENTS:

1. You have to work hard.

Test: *You have to work hard.* → Pendulum response is YES. (This is the belief you intend to change.) → Reprogram to NO. → Retest: Say the belief out loud again: *You have to work hard.* → NO. (This is the desired change.)

2. You have to work hard to succeed.

Test: *You have to work hard to succeed.* → Pendulum response is YES. (This is the belief you intend to change.) → Reprogram to NO. → Retest: Say the belief out loud again: *You have to work hard to succeed.* → NO. (This is the desired change.)

3. You have to work hard to deserve success.

Test: *You must work hard to deserve success.* → Pendulum response is YES. (This is the belief you intend to change.) → Reprogram to NO. → Retest: Say the belief out loud again: *You must work hard to deserve success.* → NO. (This is the desired change.)

4. You have to work hard to deserve money.

Test: *You have to work hard to deserve money.* → Pendulum response is YES. (This is the belief you intend to change.) → Reprogram to NO. → Retest: Say the belief out loud again: *You have to work hard to deserve money.* → NO. (This is the desired change.)

5. Making money is hard work.

Test: *Making money is hard work* → Pendulum response is YES. (This is the belief you intend to change.) → Reprogram to NO.

→ Retest: Say the belief out loud again: *Making money is hard work.* → NO. (This is the desired change.)

6. I have to work hard to make money.

Test: *I have to work hard to make money.* → Pendulum response is YES. (This is the belief you intend to change.) → Reprogram to NO. → Retest: Say the belief out loud again: *I have to work hard to make money.* → NO. (This is the desired change.)

7. The way to be safe is to play small.

Test: *The way to be safe is to play small.* → Pendulum response is YES. (This is the belief you intend to change.) → Reprogram to NO. → Retest: Say the belief out loud again: *The way to be safe is to play small.* → NO. (This is the desired change.)

SCENARIO #2: CHANGE A NO RESPONSE TO YES

BELIEF STATEMENTS:

1. Money can come easily. [NO]

Test: *Money can come easily.* → Pendulum response is NO. (This is the belief you intend to change.) → Reprogram to YES. → Retest: Say the belief out loud again: *Money can come easily.* → YES. (This is the desired change.)

2. I'm allowed to ask for more. [NO]

Test: *I'm allowed to ask for more.* → Pendulum response is NO. (This is the belief you intend to change.) → Reprogram to YES. → Retest: Say the belief out loud again: *I'm allowed to ask for more.* → YES. (This is the desired change.)

3. It's safe to stand out as a recognized expert and ask for more. [NO]

Test: *It's safe to stand out as a recognized expert and ask for more.* → Pendulum response is NO. (This is the belief you intend to change.) → Reprogram to YES. → Retest: Say the belief out loud again: *It's safe to stand out as a recognized expert and ask for more.* → YES. (This is the desired change.)

4. I am open to receiving more money. [NO]

Test: *I am open to receiving more money.* → Pendulum response is NO. (This is the belief you intend to change.) → Reprogram to YES. → Retest: Say the belief out loud again: *I am open to receiving money.* → YES. (This is the desired change.)

5. I have a healthy relationship with money. [NO]

Test: *I have a healthy relationship with money.* → Pendulum response is NO. (This is the belief you intend to change.) →

Reprogram to YES. → Retest: Say the belief out loud again: *I have a healthy relationship with money.* → YES. (This is the desired change.)

6. I deserve to make a lot more money. [NO]

Test: *I deserve to make a lot more money.* → Pendulum response is NO. (This is the belief you intend to change.) → Reprogram to YES. → Retest: Say the belief out loud again: *I deserve to make a lot more money.* → YES. (This is the desired change.)

7. It's safe for me to get paid what I'm worth. [NO]

Test: *It's safe for me to get paid what I'm worth.* → Pendulum response is NO. (This is the belief you intend to change.) → Reprogram to YES. → Retest: Say the belief out loud again: *It's safe for me to get paid what I'm worth.* → YES. (This is the desired change.)

Always end the session with deep gratitude for the changes that have taken place.

Gratitude is the open door to abundance.

~ Abraham (Esther Hicks)

IDENTIFY YOUR SUBCONSCIOUS MONEY BLOCKS

I have spent hundreds of hours testing beliefs (first on myself and then with clients) to pinpoint subconscious programs that cause us grief.

Here is a small sampling of 1900+ beliefs rooted in childhood. Your inner responses to some of these statements might surprise you . . .

1. I am not enough.
2. Life is a struggle.
3. Business is hard.
4. Money is dirty.
5. Money is scarce.
6. It's not safe to be rich.
7. You have to work hard to get anywhere.
8. I'm afraid of being seen as greedy.
9. People won't pay me what my services are worth.
10. I can only charge what I think people will pay.
11. I feel guilty about charging too much.
12. There is never enough.
13. There is not enough time.
14. Money is hard to make.
15. You shouldn't ask for too much.
16. Making a lot of money is bad.
17. If I make a lot of money I'll lose friends.

Your Key to Financial Freedom

18. If I ask for more money people will think less of me.
19. I find it easy to ask for more.
20. Fear has been holding me back.
21. I deserve to be well paid.
22. I deserve to make a lot of money.
23. More money for me means less money for someone else.
24. I dread having to deal with money.
25. I don't like or trust people who have a lot of money.

BE PREPARED FOR SURPRISES

I had cleared what I'm sure were a thousand subconscious beliefs and was astounded recently, when I tested myself, to find that I had these scraps from childhood: "If I succeed, I will be shamed." "It isn't safe." "I am afraid of *succeeding*." "If I succeed, I will die." "I have a vow of poverty." And "I have to be poor for the nuns to like me."

I should not have been surprised because of early religious influences in my early life. (Do you know any other little French girl who was christened with the middle name Jeanne d'Arc?)

And then came Loretto Academy, a private girls' school run by nuns, from grade four through twelve. I always found it puzzling that, despite relying on parents' money to fund their lifestyle, they treated money itself with such disdain.

Subconscious Mind Reprogramming (The Missing Piece)

I mention this to point out to you that you just never know what else is lurking in your deepest mind that can be affecting your results. You just have to stay open to discovering more.

Interestingly, a single subconscious money clearing is often enough to transform a business and financial future. The thing is, we don't know which one it is until we hit on it and clear it.

Once you have changed the source code, now you can upload new, positive, empowering programs and beliefs to replace the old.

And you can activate the Law of Attraction to work in your favor through visualization, positive affirmations and deep gratitude.

VISUALIZATION

The mistake most people make, and that included me, is projecting the desired thing in the future.

The secret is to treat it like a joyful memory of something that has already happened to you. And you're grateful.

You live with the idea as though it is *physically* true in the present.

The results of this simple mind shift will astound you.

POSITIVE DECLARATIONS

On that note, you always affirm positively, in the present tense, as though you have already received what you are affirming. (In other words, you are affirming from a place in the future.)

I would suggest that you test each declaration to see whether your subconscious agrees with it. If you find that one contradicts what you have your heart set on, you now know what to do to change it.

WHAT'S IN A WORD?

While *AFFIRMATION* suggests a positive statement or belief, *DECLARATION* is a more powerful statement of intent, commitment and ownership.

I have come to prefer the term *DECLARATION* for that reason.

KEEP YOUR POSITIVE DECLARATIONS SIMPLE

Brain scientists tell us that to create neuroplastic changes in the brain, you need lots of repetition. I also feel you need to repeat them from a state of positive expectation:

1. Money is everywhere.
2. Money is attracted to me.
3. Money flows to me in expected and unexpected ways.
4. I am open to receiving money.
5. I have a healthy relationship with money.
6. I am a money magnet.
7. I attract money easily and effortlessly.

Subconscious Mind Reprogramming (The Missing Piece)

8. There's enough money for everyone.
9. I am at peace with having a lot of money.
10. I deserve to be well paid.
11. I am deserving of high fees.
12. I get rich doing what I love.
13. I am grateful for the money I have now.
14. I let go all resistance to attracting money.
15. I embrace new avenues of income.
16. I am grateful for all the money that is coming to me.
17. Money is my friend.
18. It is safe for me to be rich.
19. It is safe for me to be financially secure.
20. It is safe for me to earn more money than (others).
21. It is safe for me to enjoy money.
22. I am at peace with being paid for value.
23. I am financially free.
24. I am rich in all areas of my life.
25. I am open to wealth.

Your Key to Financial Freedom

Your life will never be the same after you have cleared old beliefs that stand in your way.

- Money loses its power over you.
- You're in control of how much you earn and keep.
- You're in a position to create what you truly love.
- And so much more!

NOTES:

1. The changes you will experience may be subtle. So you might not notice them immediately. But, be assured that when you change at the subconscious level your outer world will change in some positive way.

You will see that little changes in the code add up to big transformations in your life.

The subconscious is literal. It has no sense of irony or humor. Anything said in jest will be taken literally. So be mindful of what you are clearing and affirming.

2. It might be a good idea to start keeping track of negative stuff you have cleared. Because you will forget you ever had the problem. Amazing how the mind works!

CHAPTER 15

A CLIENT'S SUCCESS STORY

YOU SET ME FREE.

~ BUSINESS OWNER, COMMERCIAL INSURANCE

My client “Penny” owns a successful corporate insurance company and is in the top 5% of income earners in her field.

I’ve chosen her to quote because she presented so many of the underlying patterns that keep high-achieving business owners from earning to their value.

Many of the themes in her story are common to the people I work with: The initial skepticism. Resistance to change. Difficulty making decisions. Hard work. Procrastination. Recurring patterns threading back to childhood. The feeling of not getting ahead. Difficult relationships. The concern with what other people think. Imposter Syndrome.

Another reason I’ve chosen Penny to quote is that when she first contacted me it was to resolve a deeply personal issue that was not remotely related to her income.

Your Key to Financial Freedom

Also, I love how freely she expresses her feelings. And she has such a beautiful way with language . . . as you will read below.

IN HER OWN WORDS

INITIAL CONVERSATION

- Every time I get close to a certain amount of revenue, something happens. I've been stuck on a plateau for years and I'm just never getting ahead.
- I am insecure when I go down the bunny trail of comparing myself with other people.

A WEEK AFTER OUR FIRST SESSION

- This is such a different approach than I have ever tried. I feel things have changed. I'm having more clarity making business decisions.

AFTER OUR THIRD SESSION

- I see more of a vision for my business than I did before. I'm such a logical person. I find myself asking . . . how does this work . . . how do you do what you do . . . how do you set a person free?

MORE . . .

- In the past, I had difficulty making decisions. I would just kick the can down the road. Now I'm excited about decisions. Since our last session, a lot of things have shifted: I see fun, laughter, and enjoyment all popping up, prominent in my life. Something has been awakened. A layer peeled off. I feel like a top that has been set free. You just pulled the string and set the top spinning. The dancer can dance. I feel no limitation.
- I was fighting change. Not anymore.
- It's changing my relationships . . . even with my sister.
- The most challenging thing is to not think about what you don't want.
- No more procrastinating.
- Rather than being in life, I was observing my life. Now I'm living it. That makes me totally happy.
- Part of what I learned was that I was letting somebody else be in charge.

Your Key to Financial Freedom

- I was giving away my power trying to please someone else. As a child I was always trying to please teachers because I got no attention at home. I had trouble setting limits with my clients.
- I was stuck. I felt I had to work hard in order to deserve success. Like a hamster on a wheel. I kept doing more of the same.
- I worked too much, too hard, too long. But, no matter how hard I worked, it never felt like I was doing enough. I was overwhelmed, overworked, over-committed, stressed out and unhappy.
- I was afraid of being judged. Things had to be perfect in order to get approval. So I would worry excessively over mistakes. I doubted myself and avoided talking about it because who could I trust?
- I had trouble setting limits with my clients and allowed clients to place too many demands on me and my team. I took care of everyone's needs at the expense of my own. I felt not heard.
- On a personal level, I couldn't forgive and move past some things that happened a long time ago.

A Client's Success Story

- Through working with you I discovered it was my subconscious belief systems that were keeping me stuck. I learned that I was giving away my power, trying to please someone other than myself, letting somebody else be in charge. You asked me, “Who have you made the authority in your life?”
- First, it was my teachers because I got no attention at home as a kid. Then it was my customers.
- Now, life is easier. I am my own authority. I am in control of my life and my time and am enjoying life more. I'm not afraid of change any more. I trust and allow.
- Now I give myself permission not to care what other people think. And it's not my job to fix people's problems.
- Like you say, it's all patterns. For me, it was like a well-worn pattern in the road.
- At its core, I had outworn belief systems that weren't working for me and were keeping me stuck. I couldn't make decisions. I felt I deserved to work long hours. I had clients who took advantage of me. I was able to get a handle on these with our work.

Your Key to Financial Freedom

- You help people uncover the biggest obstacles for getting what they want in life.

FINAL RESULT - PERSONAL

- It's crazy! How could your simple approach be that life-changing?
- You set me free. I'm eternally grateful for your work. And can't imagine life without it.
- The struggle is gone. I feel so safe. I don't ever worry. I used to not feel comfortable being by myself. That fear is gone.
- I feel a lightness. I have no misgivings.
- Until working with you, I felt not heard.
- We all want people to see us in a good light. I had a fear of judgment. When we upgraded, 'I give myself permission not to care what other people think,' I remember saying, 'That would be a novel idea!'
- I couldn't get past something that happened long ago. I couldn't forgive someone and it was still playing over and over. It was so much a part of me that I was not aware of it.

A Client's Success Story

- Your family expects you to maintain the role you had. I was assuming a role or identity I had as a child that no longer fit me as an adult.

FINAL RESULT – BUSINESS

As you suggested, I divested a client who was taking advantage of me. And I sold a block of my business. I no longer work evenings and weekends, and I take Mondays and Fridays off as well. (My husband is retired and that makes him happy.)

Oh . . . and I doubled my revenue!

- This is the best investment I ever made.

WHAT ABOUT YOU?

Everyone's story is unique. But do you see yourself in any part of her narrative?

Do you feel you're never getting ahead?

Do you compare yourself with other people?

Do you have difficulty making decisions?

Are you fighting change?

Are you giving away your power trying to please someone else?

Your Key to Financial Freedom

Do you feel you have to work hard in order to deserve success?

No matter how hard you work, does it feel like you're not doing enough?

Are you feeling overwhelmed, overworked, overcommitted, stressed out or unhappy?

Are you afraid of being judged?

Do things have to be perfect in order to get whoever's approval?

Do you worry excessively over mistakes?

Do you doubt yourself?

Do you have trouble setting limits with your clients? And do you allow them to place too many demands on you (and your team if you have one)?

Do you take care of everyone's needs at the expense of your own?

Do you have clients who take advantage of you?

Are you afraid of judgment?

Do you have Imposter Syndrome?

CHAPTER 16

MAKING IT WORK FOR YOU

THERE IS A CHALLENGE GOING FROM KNOWLEDGE TO PRACTICE.

WE CAN MAKE MISTAKES OR MISS SOME STEPS.

WE GENERALLY NEED A GUIDE, TEACHER OR COACH.

~ JOHN CHANCELLOR, MENTOR COACH AT STRATEGIC GROWTH MENTORS

So, there you have it. If you are ready to start earning what you're worth, I have given you the tools to open the door to genuine transformation.

As you have read, my Financial Freedom System™ integrates the latest advances in neuroscience, energy healing, and subconscious reprogramming to break free from dysfunctional life stories we've carried since we were kids.

The system is designed for high achievers like you who set your own fees, whose time and expertise are your most valuable assets but who are not achieving the financial results you are entitled to.

HOW DO YOU PROFIT FROM WHAT YOU HAVE READ?

That is the challenge for anyone aspiring to implement knowledge into practice. But you already know that because of your work with clients.

We are notoriously poor at examining our own deepest beliefs and evaluating which ones are creating financial blocks. We are too close to our own beliefs to see them clearly and understand which ones might be interfering with our financial goals.

Another factor at play is the difficulty inherent in doing an objective self-examination. It's hard for us to go through the dark stuff alone.

And on top of it all, “*Any talk of change creates brain chaos.*”

So, if you plan to implement these steps by yourself, you need to be prepared for the time and effort involved. There is a learning curve.

Without full commitment to making profound changes in your life no method will work for you.

Do not give up after the first couple of attempts.

So . . . if you're tired of working harder while others earn more, you know the problem isn't your skills. It's your subconscious programming. Take the **free** Money Blocks Self-Assessment: <https://miadoucet.com/money-blocks-self-assessment>

APPENDIX: BRAIN GYM

Simple exercises, like those from Educational Kinesiology (Brain Gym), access different parts of the brain. They connect mind and body, wake up the brain, and make it easier to focus and think clearly.

Practices like yoga and martial arts also use movement to align the mind and body. Yoga's flowing poses calm the mind, while martial arts build discipline and confidence through structured techniques. But these methods require years of practice and discipline.

By comparison, Brain Gym's easy, purposeful movements instantly refresh the brain, improve focus, and help clear mental and emotional blocks.

Don't be fooled by their simplicity. This is not just about moving your body. It's using movement to connect to your deeper mind, let go of stuck energy, break through resistance, and lock in positive new habits.

The deceptively simple movements illustrated below are taken directly from my Quantum Sales™ program that I mentioned in CHAPTER 12.

You can do every one of these motions in under five minutes.

Make this activity pleasurable. Relax into it. Because these movements give you energy and release Dopamine. And what does that do? It activates the reward pathway in the brain.

Dopamine isn't called the "feel good" neurotransmitter for nothing.

If this more physical approach interests you, there are plenty more kinesiology movements from Quantum Sales™ that I can share with you. Just ask: <https://miadoucet.com/contact>

THE BREAKTHROUGH

Stand at arm's length from the wall with feet shoulder-width apart. Place your palms on the wall above head level. Take a deep breath and relax.



THE BREAKTHROUGH

Place your left foot directly behind your right and lean forward at a 45° angle, bending the right knee.

Raise your left heel so that your weight is on the right leg. On the exhale, press your left leg gently but firmly to the ground, straightening the knee. The right leg falls gently forward.

Appendix: Brain Gym

This shifts your weight to the left leg. Your back and left leg are on one plane, as shown. Hold for six slow, even breaths.

Inhale, raising the right heel, and straightening the left knee again. Do this three times.

Release and repeat on the alternate side.

You can increase the benefit of this exercise by bending the knee more, causing more stretch in the back leg. It might be helpful to visualize yourself breaking through a specific obstacle as you do this motion.

THE ENERGIZER

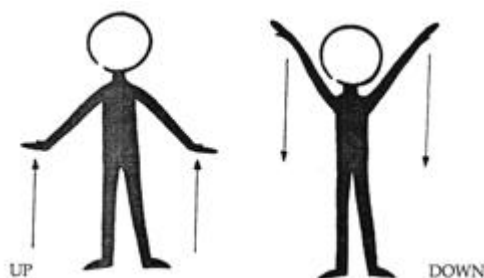
Step 1

Stand with feet slightly more than shoulder-width apart, arms at each side. Breathe deeply and calmly. Close your eyes momentarily and imagine that your feet have deep, deep roots that connect you to the center of the earth.

Imagine yourself standing tall and erect, like an oak tree.

Imagine you have lead weights at your fingertips. Turn your palms upward and, inhaling slowly, as the abdomen and then the chest expand, raise your arms until your fingers point to the ceiling.

Your Key to Financial Freedom

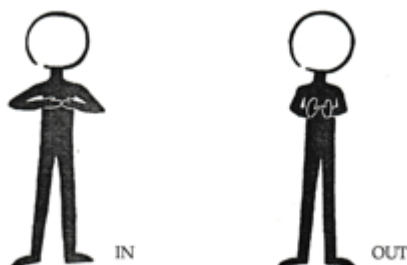


THE ENERGIZER – STEP 1

Breathe in and out. Turn your hands so that your palms now face opposite walls. On the exhale, slowly lower your arms to each side, palms facing downward.

Step 2

Breathe deeply and position your arms in front of your torso, palms facing away from you. Slowly push your arms away from the torso on the exhale. Then breathe again, slowly and calmly. Turn your hands inward, join fingertips, and pull hands toward you, as though against the flow of gravity.



THE ENERGIZER – STEP 2

Step 3

Now take a breath and, in one fluid motion, move your left foot to widen your stance. Your feet will be at least 4' apart. Now point your left foot to the left at 90° and your right foot in front of you at a 10° angle to right of center.

Breathe. As you exhale, bend the left knee, keeping the right knee extended straight. The arms are stretched and parallel to the floor. "Glide" out over the left foot. Keep your buttocks tucked in. As you see in the illustration, the torso and pelvic area face the front squarely. The head, outstretched left arm, bent knee and foot look to the left side. Eyes focus beyond the fingertips.

Hold without moving for four complete breaths. Feel a stretching in the muscle that connects your thigh and torso.

Be aware you are releasing trapped energy from the spine, joints and muscles. At the same time, you are releasing mental and emotional blocks.



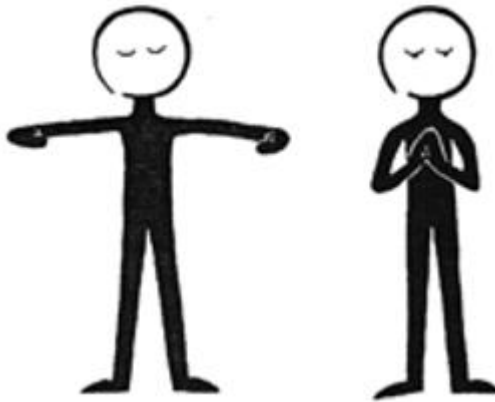
THE ENERGIZER – STEP 3

Your Key to Financial Freedom

In a slow, rhythmic motion, repeat the posture, moving to the right. End with arms outstretched to either side in preparation for Step 4.

Step 4

Breathe deeply and close your eyes. On the exhale, slowly bring your left and right hands together, again imagining you are moving against gravity. Interlace your fingers. Clasp your hands and raise them to the thymus. Lower your head and repeat to yourself an affirmation such as, “I am calm and at peace with myself” or “I am one in body, mind and spirit.”



THE ENERGIZER – STEP 4

This is a variation on some wonderful Martial Arts postures. Becoming involved, concentrating on the poses, will ignite a sense of well-being. The movement is done as one fluid motion, without pausing between steps. Allow one posture to flow into the next, like a slow-motion dance.

Make sure you control the breath so that you are always exhaling when exerting force. This motion may not be the best one to do just before bedtime.

THE CROSSOVER

The point of this exercise is to cross the body's midline, simultaneously moving opposite arm and leg. In its most basic form, you cross the right arm to touch the left knee, raising the knee to touch your right hand. Then alternate sides. This constitutes one complete motion. Breathe deeply. Stay relaxed and move your body freely, in large motions, moving your eyes in all directions.

This motion improves focus and alertness. All variations shown below are equally effective. Do at least 30 complete motions for maximum impact.



THE CROSSOVER

Your Key to Financial Freedom

QUANTUM RESULTS WITH MUSCLE TESTING AND PHYSICAL MOVEMENT

(Before Quantum) I had gone through the worst drought in 30 years in sales. I was playing in the minor leagues. I belonged in the majors. You said, "if you feel that you don't fit in, good. Maybe, that is because you are extraordinary."

24 YEARS LATER:

With your help, I hit the millionaire jackpot.

~ Kent C. (Full name withheld on request)

Thanks to Mia Doucet, I now make thousands more per day. That's a big difference, when you convert from U.S. funds.

~ Alan Wilson, Consultant

Pilots have a term to describe new technology, where explanation of a phenomenon could negate the benefit to the trainee. The term is 'PF Magic'. Your Quantum Sales technology is 'PF Magic'. I don't have to understand how it works. I'm satisfied that the magic is working in my career!

~ Paul J. DeBrone, Entrepreneur, Captain, Air Canada (Retired)

Appendix: Brain Gym

Just days after completing (Quantum), I closed two of the largest sales contracts in the history of my company. Each contract represents five times my previous sales volume. The difference? Confidence! I know your work is totally confidential, but, you have my permission to share this letter with anyone considering your training techniques.

~ Peter Watson, InBound B2B Marketing Consultant

Quantum Sales has changed my life. Since taking your course 7 weeks ago, I am much more energized, confident, happy, motivated, organized, less stressed and very positive in both my sales career and personal life. I fully expect to double my income and achieve all my life goals!

~ Marilyn Johnson

(Quantum) made a big difference to our bottom line. We've increased our revenues by 70-75%! Since taking the course, we've opened new markets, and brought on large clients we wouldn't have had the confidence to go after. And we're out there 75-80% of the time, marketing our business — contacting new prospects and staying in touch with existing clients.

~ President and General Manager, (Global Electronics Firm)

Your Key to Financial Freedom

FINANCIAL FREEDOM SYSTEM™

Deeper than other holistic approaches, it works on multiple levels of heart, mind and body to address the root cause of your financial challenges and to rewrite your deepest money beliefs so you can raise your rates without the fear of losing clients or appearing greedy.

So it's quite different from the more traditional methods of managing or mitigating financial struggles. And it doesn't just treat symptoms; it targets root causes to prevent recurring patterns. The real beauty of this system is that changes are deep and permanent. That's what sets it apart.

Should you prefer to work with me personally, what follows may interest you . . .

A ONE-ON-ONE TRANSFORMATIVE EXPERIENCE

I offer a tailored, high-value, high-return experience. Every session is a VIP event, customized to your unique challenges, beliefs, and early life money story.

My job is to personally help you transform your financial results.

Working with me means you receive undivided attention, customized applications, and a safe space to explore and clear the deepest roots of your financial blocks. This is not just about removing obstacles; it's about empowering you to live the life you deserve.

THE EXPERIENCE

These sessions are not about hard work or struggle. While we delve into deep and sometimes challenging material, the process itself is surprisingly lighthearted, empowering, and—dare I say—enjoyable. Clients tell me I bring compassion, respect (and sometimes fun) to each session, making your experience both impactful and enjoyable.

Bi-monthly assessments track your progress, ensuring you see measurable results.

And you're never alone in this process. You have unlimited, direct email access to me for support and guidance between sessions.

Due to the confidential nature of this work, I do not offer group sessions.

RESULTS CAN YOU EXPECT FROM REPROGRAMMING YOUR SUBCONSCIOUS

- Immediate ROI – the moment you begin pricing your work based on value rather than hours or effort
- Increased confidence to charge premium rates without guilt
- Reduced financial stress from commanding fees that reflect your true impact
- No more working harder or longer than necessary to prove your worth
- Finally charging what your expertise is worth—and get paid your worth to your client's results.

- Freedom from emotional triggers in every area of your life, including relationships

THE NO SMALL PRINT GUARANTEE

I'm confident you'll love this method. That's why I offer a 100% no questions asked money-back guarantee. If after two sessions you don't feel this method is right for you, I will promptly give you a full refund. There is no small print.

IF YOU'D LIKE TO KNOW MORE . . .

Feel free to contact me directly to discuss whether this approach is right for you. This is not a sales pitch; it's an opportunity to ask questions and make an informed decision.

<https://miadoucet.com/contact>

Your Key to Financial Freedom

FURTHER READING AND RESOURCES

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12. Drs. Brad Klontz and Ted Klontz, *Mind Over Money: Overcoming the Money Disorders That Threaten Our Financial Health* (New York: Broadway Books, 2009).
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Further Reading and Resources

16. Rollin McCraty, Ph.D., Mike Atkinson, Dana Tomasino, B.A., and Raymond Trevor Bradley, Ph.D., *The Coherent Heart: Heart–Brain Interactions, Psychophysiological Coherence, and the Emergence of System-Wide Order* (INTEGRAL REVIEW, Vol. 5, No. 2, December 2009).
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RESOURCES

BRAIN SCIENCE RESEARCH

Harvard:

- Research by brain science innovator, Srinil Pillay, MD, Harvard Medical School: [Meet Srinil](#)
- Research by Bruce H. Lipton, PhD, whose studies at Stanford University's School of Medicine, between 1987 and 1992, presaged one of today's most important fields of study, the science of epigenetics: [Bruce Lipton](#)
- [Tuning in on Brain Waves](#)
- [Neuroplasticity Research](#)
- [PMC Article on Brain Science](#)
- [Brain Wave Entrainment](#)

Yale:

- [Washington Post Article](#)
- [SciTechDaily Article](#)
- [Integral Review](#)

Stanford:

- [Stanford Neuroscience Journal Club](#)

NEUROPLASTICITY

Norman Doidge, M.D. has written two excellent books on the topic: *The Brain That Changes Itself: Stories of Personal Triumph from the Frontiers of Brain Science* (New York: Viking, 2007) and *The Brain's Way of Healing: Remarkable Discoveries and Recoveries from the Frontiers of Neuroplasticity* (New York: Viking, 2015).

TAPPING

Meridian Tapping is now validated in over 300 clinical trials. These studies demonstrate its effectiveness in treating a variety of psychological and physiological conditions, including anxiety, depression, PTSD, and more. EFT has been shown to have positive effects comparable to or better than traditional methods such as cognitive-behavioral therapy and EMDR (Eye Movement Desensitization and Reprocessing).

THE KLONTZ MONEY SCRIPT INVENTORY

Drs. Brad Klontz and Ted Klontz have identified four distinct money script patterns: Money Avoidance, Money Worship, Money Status and Money Vigilance.

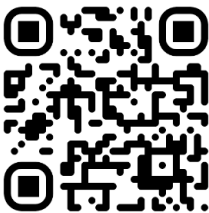
You might gain some awareness into your money beliefs by completing the [Klontz Money Script Inventory](#). It is available online at no cost. You need to provide the usual information.

It's a lead magnet. Other than sending your results by email, no one will contact you unless you indicate that you *"have over \$500,000 available for investing and would like to have a FREE consultation with a financial advisor."*

Having taken the test myself, I would say it will give you insights into unconscious beliefs that support your attitudes and behaviors around money. But it doesn't change anything in your money situation.

FINANCIAL FREEDOM™ SYSTEM RESOURCES

Scan the QR code or visit: miadoucet.com/resources



ACKNOWLEDGMENTS

I am deeply grateful to my mentor and true friend John Chancellor for his guidance, wisdom and unwavering support and encouragement through the years.

This book is the result of his nudging me into realizing that if I did not let people know about the results of my work, I was missing my calling. *I appreciate you more than words can say.*

I also sincerely appreciate my clients who unflinchingly let me practice my methods on them. Their written testimonials and referrals bring me such joy.

A heartfelt thank you to those who took the time to read this manuscript and share your thoughts.

Your insights were invaluable, and your thoughtful suggestions helped make this book stronger. Julie Dainton. Brian Hughes. Janette MacDonald. Karen Neath. Lowry Olafson.

Your Key to Financial Freedom

ABOUT THE AUTHOR

Mia Doucet's money story is about resilience and transformation. Her early career spanned the fields of education, small business ownership, human resources, banking, and corporate training in manufacturing and industries.

Later, she consulted with companies that design, engineer and manufacture on a global scale.

Her practice evolved to working with Fortune 100 and 500 firms to increase profits in Asia. When the worldwide financial crisis of 2008 and the following recession triggered cancellation of one contract after another, her thriving consulting business collapsed along with the economy.

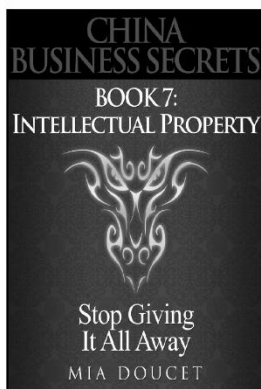
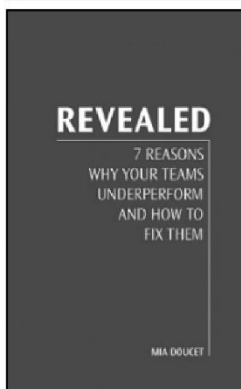
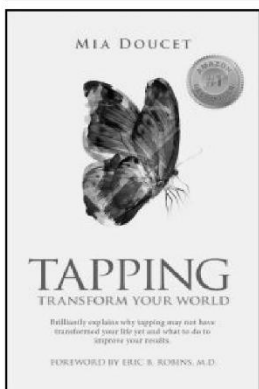
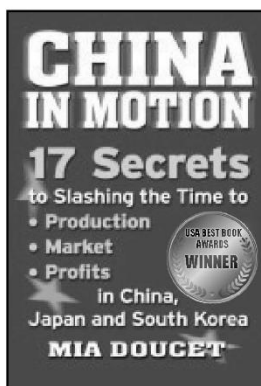
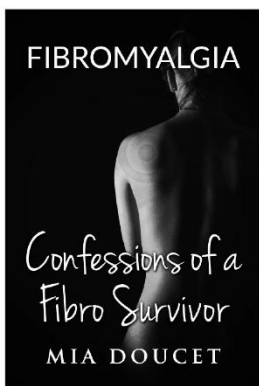
Always fascinated by what makes people tick, with one foot in the world of psychology, she made the decision to do the work she felt called to do.

Her system integrates clinically proven energy psychology methodologies, the latest advances in neuroscience research, and revolutionary new subconscious reprogramming.

Empowering high-achieving people to set themselves free emotionally and financially is what gets her up in the morning.

Mia has received numerous designations and certifications, authored several books, including two best sellers, and was once a radio host.

MORE BOOKS BY MIA DOUCET



MONEY BLOCKS SELF-ASSESSMENT

What if the real reason you're underpaid isn't strategy – but subconscious beliefs you didn't even know you had?

This quick, powerful self-assessment will reveal the invisible patterns shaping your financial results – beliefs formed in childhood, encoded in your nervous system, and still silently running the show.

In just a few minutes, you'll gain clarity into the blocks holding you back – and take the first step to clearing them for good.

Scan the QR code or click below to take the assessment now:

miadoucet.com/money-blocks-self-assessment

