



# ADVANCED PROGRAMME

## HABIT 22

**Abundance Mindset**



*...powerful habits to transform your life!*

Devised by  
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## Quick Guide

Habit 22 is entitled ~ **Abundance Mindset.**

**All abundance starts in the mind.**

Whether it is financial or intangible riches, these exercises will naturally help you **feel** more abundant and subsequently attract more of what you desire, to you.

**This should be taught in schools!**



### Disclaimer

All the information and recommended action steps provided in this publication are with the sincerest intentions to genuinely help and inspire you to enhance your health and general wellbeing. It is the culmination of thousands of hours of research into published medical studies and health/wellness/success related publications. The authors accept no liability for the results of any actions the reader takes following the information contained within. We strongly advise you to do your own research prior to adopting any of the suggestions and consult a medical, health or competent professional if in doubt with any aspect of it.

## Habit No 22 ~ Abundance Mindset

***“Abundance is not something we acquire, but something we tune into!”***  
Wayne Dyer



### Abundance Mindset

**Feeling abundant**, regardless of what you actually have in monetary terms, is very important for your sense of security and wellbeing.

As our world is organised in such a way that we need a certain amount of money to function and live a decent life, it is very important that we pay attention to our finances and financial health.

Although this habit is focused on financial health, the real focus is on financial mindset as that will dictate the amount of money that flows to you and how much of it you keep.

It is very easy to be seduced by the thought that more money will solve all your problems. This is a myth as I'll shortly demonstrate.

*As it happens, I'm actually quite well positioned to talk about this habit as I was a regulated financial adviser for many years. This gave me a good grounding in not only the strategies for building wealth but also the mindset required.*

And it's the mindset that is far more important than the strategies!

Let me demonstrate.

### The big MONEY question?

Would having more money solve all of your problems?

Most people answer YES, which is quite understandable for the majority of people.

Most people are probably doing ok generally and have a reasonable existence but having more money would potentially make a very nice difference to their life. More money would mean they can do more, have more and feel more secure, right?

The real answer to the question is...

**It depends on your financial blueprint!**



Let me explain;

There are countless stories of lottery winners, celebrities and sports stars who earn millions and lose it all.

There are also huge numbers of people who earn big salaries, get big pay rises and bonus's and still have nothing to show for it (just memories from a good time!).

Conversely...

There are many people who earn a modest amount of money yet accumulate a small fortune.

I always had a saying when I worked in financial services "Don't judge people's wealth from the outside" as the reality of their financial situation (that I would see looking at their paperwork), was often very different to the perception of their wealth looking at their environment.

It's not the amount of money you earn or your circumstances that determine how you'll fair financially, it's all dictated by your **financial blueprint**.

If you're not happy with your finances, change your financial blueprint.

Let's go deeper...

### **What is your financial blueprint?**

Your financial blueprint is your core set of beliefs around money, stored in your subconscious mind.

You've been conditioned from a young age to think about money in a certain way. This usually starts with verbal programming from your parents "money doesn't grow on trees," "you've got to work hard to earn money" etc.

This programming conditions you into a set of money beliefs which makes you automatically think about it in a certain way.

Your thoughts (dictated by your blueprint) lead to feelings, which lead to actions, which lead to your results.

Your money blueprint single-handedly determines your financial life!

Examples (do you remember the values examples in habit 15)...

*If you value having the latest fashion item more than saving, you'll look great but probably not have much, if any, money saved up.*

*If you're in the habit of spending what's in your bank account, more money won't make any difference as you'll find ways to spend it all.*

This is how the financial blueprint works.



If you are someone who is in the habit of spending everything, it doesn't matter how much you earn, you'll still spend as this is in accordance with your subconscious financial blueprint.

To change or improve your financial situation, you need to change your blueprint accordingly.

## Changing your blueprint

There are 2 key parts here;

- i) Changing your money management habits to enhance your financial situation.
- ii) Changing your emotions and feelings around abundance to attract more.

The combination of these habits will change your financial blueprint in line with what you desire and put it all on autopilot once it becomes habitual 😊.

## Money management

I'm going to keep this section simple (I've written books on it 😊) as I want to concentrate mainly on the mindset element.

I'll add some excellent resources at the end of this section if you want to take it further.

Keeping it very simple....

The simplest strategy for accumulating wealth and long-term financial freedom is to take 10% of everything you earn and invest it. This is known as "**The Richest Man in Babylon Principle.**"

You take 10% of your net monthly income and put it to one side to be invested to make you money. It cannot be used for anything else except for growing more.

Use the other 90% to live on, this includes saving for any big purchases (new car, holiday etc).

Ideally you should have multiple pots that you divide your monthly income into. It could be something like this...

- 10% for long term financial freedom account.**
- 10% for savings to spend account (new car, holiday, home improvements).**
- 5% education account (learn new things).**
- 5% fun (treat yourself, guilt free indulgence).**
- 70% day to day living (mortgage/rent/utilities/bills/food/everything else)**

With this example...

The first **10%** takes care of your **long-term financial freedom**, 10% income wisely invested over a few years accumulates to a lot more than you think.



The second **10%** takes care of your big expenses (save to spend) as you've always got the money for the big one-off luxury expenses.

**5%** takes care of your educational needs for developing/learning if that's important.

**5%** takes care of your indulgence so you can regularly treat yourself, guilt free and things like that should be part of your life 😊.

Then you have **70%** for everything else.

This is obviously just a generic example; you may feel education isn't required but you'd like to give 5% away each month to worthy causes. Its whatever matters to you.

Using percentages is key to this as its always proportional to your earnings. You can obviously change the percentages at any time.

### **I sense a potential problem though!**

What if I can't afford to put 10% into a long-term savings account, I hear you ask?

Glad you asked (as most people ask this question) 😊!

This bit is crucial, pay close attention...

If you're not in a position to put in 10% per month because of current commitments, that is a reflection of your financial blueprint.

*That's not a judgment it's an observation, because if you were never taught this stuff (very few are), you're doing the best you can.*

To change it, we need to **start** changing your financial blueprint slowly to get some momentum in the right direction.

Here's the **big mistake** most people make...

They say (deluding themselves) "when I have more money, I'll start saving some."

However, because they have an unconscious financial blueprint that always spends what they have, they never have any to save!

So, the answer is to start saving some money, even if it is very small. If you can't save 10%, try 5%, or 1% or even 0.5% as long as you save something.

The amount doesn't matter at this stage, **it is the process and habit of doing it that matters.**

Once you start doing it, your financial blueprint is now changing for the better as you're developing the mindset and habit of saving.

When you start saving money even when you don't have a lot to save, you start feeling good every time money you put some into your savings account.



**Here's the magic...** the universe picks up on this vibrationally (feelings) noting that you're looking after money and what happens next is it starts to send you more events and circumstances to allow more money to flow your way (it's our old friend the 'law of attraction' at work) 😊!

As time moves forward and more comes your way, you can start to increase the percentage as appropriate, and let it start accumulating. The more you accumulate, the better you feel and the more you get.

This is how it works vibrationally. You've heard the saying "the rich get richer" or "money goes to money." What they are referring to is vibrational alignment, you attract what you emit vibrationally.

People who make a lot of money instinctively expect to make a lot of money which automatically opens the vibrational gateway for it to flow to them.

**It's all vibration** (because everything, including you, me and money are all just energy at a sub-atomic level).

If you already save, see if you can increase it or start with as much as you can afford and make it a habit and let the universe do the rest 😊.

### **Finding more money with an overhaul**

The easiest way to make some extra cash is to do an overhaul of your finances. This takes a bit of effort but just like doing a house spring clean, will make you feel better as you're making sure they're as efficient as possible.

Simply grab your bank statements and financial paperwork and go through all your expenses.

- 1. Start by reviewing the big items;** mortgages, insurances, loans and enquire to see if there are any better deals around to reduce your monthly amounts.
- 2. Then go through fixed monthly costs;** utilities, phone contracts, subscriptions and see if there are better deals. Make sure you actually need all the items, perhaps ditch the gym membership and exercise in nature instead.
- 3. Then non-fixed essentials;** food, petrol, transport, clothes and see if there are obvious ways to reduce these amounts or set a monthly budget. Perhaps a clothes budget and cut down on takeaways.
- 4. Entertainment and luxury items;** this is basically everything else. Pay attention to how much you are spending in each area and look at ways to reduce stuff. For example: Cinema once a month instead of twice a month, nails done every other month instead of monthly.

You might be alarmed at first discovering where all your money goes but you'll feel better as you'll feel more in control. It's simply decluttering your finances.

Doing this exercise can save quite a bit of money, I seen clients save hundreds of pounds a month by shopping around and making a few adjustments.



Hopefully, this will create some surplus 'seed' money for you to put in your long-term financial freedom account. I use the term seed as the idea is to plant it (invest it) and grow more 😊 for you.

Keeping a close eye on your monthly finances and developing the habit of saving a percentage every month will start to build a solid financial blueprint.

Now we need to accelerate it.

### **Mindset emotions and feelings**

Pretty much like all the advanced habits, your feelings and emotions around money are crucial!

Feeling abundant is the emotional signature you need to transmit to the universe.

When you feel and emit a vibration of financial control and abundance, the universe will send you more events and circumstances to give you more of it.

Here are some tools to help you create this mindset. The first 2 are adapted from the book "**Ask and It Is Given**," I'll add the link at the end of the section.

#### **Tool 1. The full wallet/purse**

Place £100 in your purse or wallet, it is not for spending but for you to keep there all of the time.

Now every time you touch your purse or wallet remember you have a surplus £100 in there, feel grateful that it is there and enjoy the extra sense of security it gives you.

As you go about your day, take a note of all the things you could purchase with that £100. If you see something in a department store, you can remind yourself that if you really wanted to, you *could* just buy it with the £100. Or, if passing a nice restaurant, you *could* go in for a delicious meal if you really wanted to.

By holding the £100 and not spending it, you receive the vibrational advantage (of its spending power) every time you think about it.

If you've mentally spent it 8 times, you have effectively received the vibrational advantage of spending £800.

Each time you acknowledge that you have the power in your purse/wallet to spend the money, but you hold on to it, you add to your sense of financial wellbeing.

The discipline of not spending it when you have the option, will incrementally enhance your abundance vibration.





To ramp it up further, you could up the amount to £200 or £300, this will increase your abundance vibration and sense of financial wellbeing even further, as you've maintained your discipline, whilst increasing your spending power potential.

This is simple, but very powerful 😊.

## **Tool 2. The prosperity game**

This one is fun and vibrationally very powerful too!

You have an imaginary bank account, and you need to spend all of the imaginary money that you will receive each day from the universe.

I would recommend using a spreadsheet or online accounting package if you have access, otherwise a simple notebook will suffice.

On day 1 you'll receive £1,000 to spend  
On day 2 you'll receive £2,000 to spend  
On day 3 you'll receive £3,000 to spend  
On day 4 you'll receive £4,000 to spend  
On day 33 you'll receive £33,000 to spend  
On day 111 you'll receive £111,000 to spend and so on

If you did this for a whole year, you would have received and spent in excess of £66million imaginary pounds 😊.

The aim is to spend it all every day and note on the spreadsheet or notebook what you spent it on.

You can roll some over and spend on the next day but its best to spend it all each day as you have more coming tomorrow!

You will be benefitting by increasing your ability to imagine. You'll discover, as you play the game for a few weeks, that it takes real concentration and imagination to spend that much money.

It's fun, you'll find yourself reaching for new ideas and over time, you will feel an expansion of your own desire and expectation, even though it's all imaginary.

As a consequence, by having to continually come up with new ways to spend it, these wonderful expanding ideas that the game evokes from you, will enhance your abundance vibration as you're focusing on abundant thought processes 😊.

It's up to you how long you play it for, just focus on the fun and spirit of the game and you'll see a big shift in your mindset and financial blueprint.

## **Tool 3. Put a number 8 in your purse/wallet**

This is a nice numerology trick to bring more abundance to you, Stephen and I both use it and tell all our clients to do it.



The number 8 is the infinity symbol rotated 90 degrees and has the energetic vibration of abundance. The Chinese are obsessed with the 8 number for this reason.

Simply **handwrite** the number 8 on a small piece of paper and place it in your purse or wallet. Also do the same with your phone, stick it in the casing or on the casing.

*(If you meet with us in person, feel free to ask us to show ours to you).*

Also place them on any other items related to money or business, for example: laptop, pad, appointment diary, desk etc.

Consciously adding the number 8 will imbue the items with an abundance vibration.

That's it, you've now enhanced the abundance vibration around you.

### **Recommended books**

['The Richest Man in Babylon'](#) ~ George S Clason

['The Secrets of the Millionaire Mind'](#) ~ **Think Rich to Get Rich'**, T Harv Eker

### **Final word**

A financial abundance mindset will help you gain control over your money and attract more to you.

Always remember though, money is just a tool to enhance your life and make it more comfortable, real happiness and fulfilment are an inside job!

### **Recommended habit action steps**

- ✓ Have a thorough review of your financial affairs and see what funds you can free up (consider using professional advice).
- ✓ Switch to/set up a percentage-based investment/savings plan that you contribute to every month (make sure you regularly reward/spoil yourself).
- ✓ Use the mindset tools to develop your abundance mindset.
- ✓ Regularly check your finances to make sure they're working as best as they can for you.

***Here are the related essential programme visual aids....***



# The Rules for Being Human

## 1. You will receive a body.

You may like it or hate it, but it will be yours for life.

## 2. You will learn lessons.

Life is a constant learning experience and everyday provides opportunities to learn lessons.

## 3. There are no mistakes, only lessons.

Your development towards wisdom is a process of experimentation, trial, and error. Compassion is the remedy for harsh judgement of ourselves and others. Forgiveness is not only divine, it's also 'the act of erasing an emotional debt'.

## 4. A lesson is repeated until learned.

A lesson will be presented to you in various forms until you have learned it. What manifests as problems, challenges, irritations, and frustrations are more lessons. They will repeat until you learn them, then you go on to the next lesson. To blame anyone or anything else for your misfortune is an escape and a denial; only you are responsible for you and what happens to you.

## 5. Learning lessons does not end.

While you are alive, there are always lessons to be learned. Surrender to the rhythm of life, don't struggle against it. Be humble enough to always acknowledge your weaknesses and be flexible enough to adapt from what you be accustomed to.

## 6. "There" is no better than "here."

When your "there" has become a "here", you will simply obtain another "there" that will again look better than "here."

## 7. Others are merely mirrors of you.

You cannot love or hate something about another person unless it reflects something you love or hate about yourself. Be tolerant; accept others as they are and strive for clarity and self-awareness. Strive to truly understand and have an objective perception of your own self, your thoughts, and feelings.

## 8. What you make of your life is up to you.

You have all the tools and resources you need. What you do with them is up to you. Take responsibility for yourself. Learn to let go when you cannot change things. Don't get angry about things.

## 9. Life is exactly what you think it is.

You create a life that matches your beliefs and expectations. You get what you think about and dwell on most of the time, it is a precise universal law called the 'Law of Attraction'.

## 10. Your answers lie inside you.

The answers to life's questions lie inside you. All you need to do is trust your instincts and your innermost feelings, whether you hear them as a little voice or a flash of inspiration.

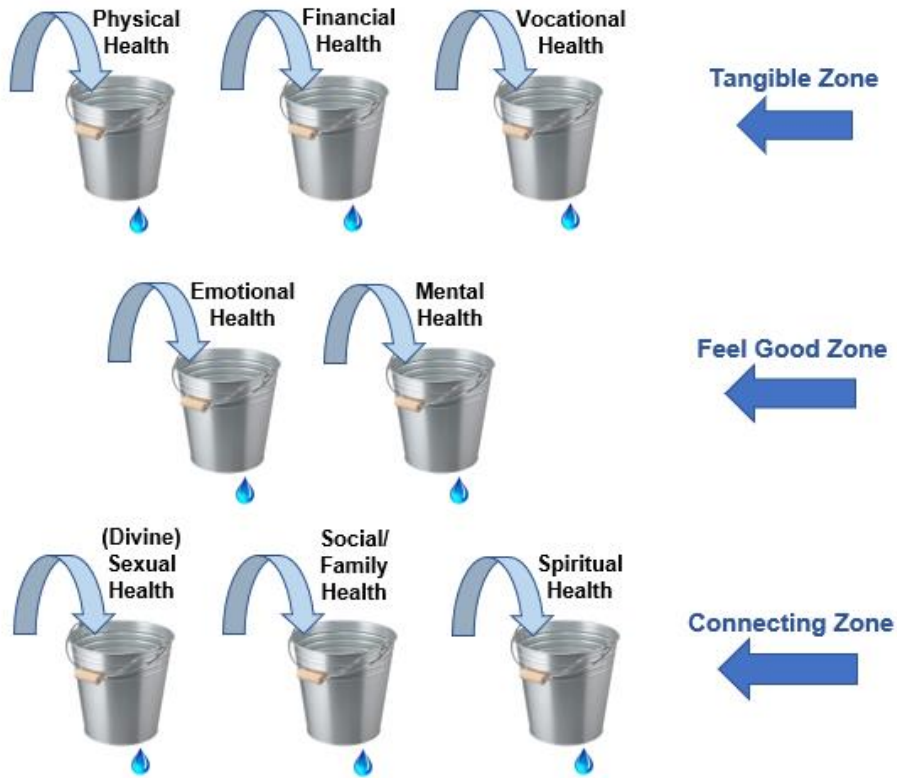
## 11. You will likely forget all this...but you can remember it whenever you want 😊.



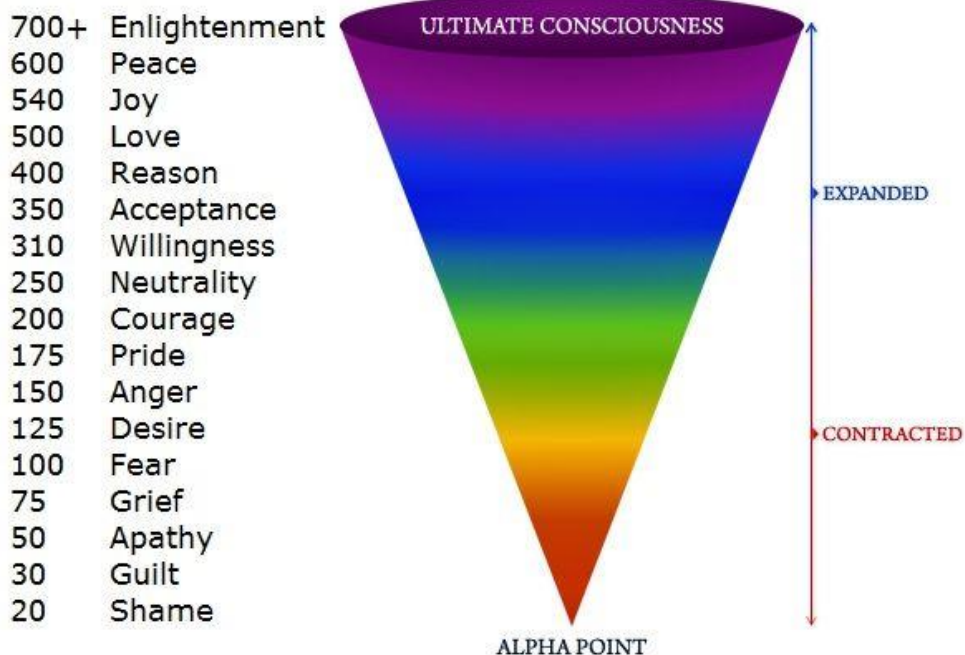
## Key Charts & Visual Aids

### Your 8 Health Buckets

(each has a continual, very small leak)



### OMEGA



# Your Mind, Body, Spirit Connection

You have a body and a brain existing in the material world, a soul in the spiritual world and a mind in both, **you're a multi-dimensional being.**

