



# GA UFH'A cbYy Workbook

Raven Maja

7cdfj[\ h&\$%+

# **TABLE OF CONTENTS**

Welcome From Raven Majia

Introduction

Begin To Transform Your Financial Outlook

Create A Clear Picture Of Your Future

Rebuild Your Relationship With Debt

Wealth Is A Team Sport

Live Your Purpose

Practice The Law Of Reciprocity

# WELCOME

Congratulations on beginning your journey to financial freedom. It is my sincere pleasure to welcome you to your new life of abundance! We are very excited to bring this innovative workshop to you. Our intention is for you to transform your limiting beliefs concerning money so you can begin to attract the wealth you desire. You will be equipped with some very tactical information about building your desired financial life. You will also be supplied with valuable tools necessary to transform the limiting beliefs revealed through this effective process. This workshop is designed to expose those hindering thoughts such as fear, doubt and worry in your conscious and sub-conscious minds so you can transform them into infinite potential energy. What is infinite potential energy (IPE)? IPE is the power that can create all that you long to amass. It is the highest level of energy found in any one thing. When you are coming from a place of infinite potential, all things are possible. You become a very strong attractor of what you want. This is the ultimate purpose of transforming your limiting beliefs surrounding money—so you can attract (using the Law of Attraction) everything you want.

By participating in this workshop, you will acquire the tools to attract abundance in your life. However, it is up to you to take action. If you complete this process, you will be provided with the guidance necessary to take action in a purpose-driven way. If there is any part of you that has any fear, doubt or worry about doing this, we recommend the following before you begin this powerful journey: go to your SMaRT Training, and transform that fear, doubt or worry.

I wish you the greatest outcome on your path to financial freedom.

In Action and Abundance,

Raven Majia

# INTRODUCTION

## WHY THE GAUFH TRANSFORMATION 'DFC79GG WORKS

The SMaRT Transformation Process is based on the science of Quantum Physics. Quantum Physics has revealed that our thoughts are energies that live just like you and me. In fact, not only does each of our cells have its own consciousness, there are even smaller units within the cells that have their own consciousness. It may seem hard to imagine for some but research has shown that this is the case. These living thoughts that are smaller units within the microtubules of our cells are called **Thought-Forms** and every thought that we've ever had is stored in our cells as cellular memory. Even more amazing is the fact that not only do we have our own thoughts stored in our cells but we have also inherited certain thoughts from our ancestors through our DNA. These **Thought-Forms** have the power to cause things to happen. If you want to experience exactly what we're referring to, all you have to do is close your eyes and think of someone you know well like your mother or your father. Picture them in your mind's eye. The reason that we are able to bring complete pictures of people into our heads is because memories of them are stored in our bodies and we simply are calling upon those memories.

The fact that thoughts are living things has a significant impact on our lives. This is because we are motivated to do certain things, or not do certain things, based on our memory of our experiences. For example, if a child touches an iron and burns himself, it is unlikely that he will ever purposefully touch an iron again. The memory of his experience creates a fear of getting burned that will impact his future behavior. The fact that we are also susceptible to the memories of our distant relatives means that we spend a lot of our time doing things based on underlying fears of which we may not even be aware. For instance, if you have a great-great-great grandfather who survived a plane crash and went on to have a family, thus passing on that memory, it may explain why you have an "unexplainable" fear of flying.

With this basic understanding of how thoughts are stored in our cells as memories that influence our behavior, we can now look at how to identify which thoughts are controlling our behaviors.

"Your subconscious mind is like a bed of soil that accepts any kind of seed, good or bad. Your thoughts are active; they are the seeds. Negative, destructive thoughts continue to work negatively in your subconscious mind. Sooner or later, they will emerge and take shape as an outer experience that corresponds to their content."

Dr. Joseph Murphy, Author  
*The Power of Your Subconscious Mind*

There are two ways that the mind is fed information—consciously and subconsciously. We are constantly bombarded with messages from our environment that are actually creating our belief systems. You can hold these beliefs at a conscious or subconscious level. The information that we consciously or purposefully put in our minds comes from many sources such as books, seminars, educational audio/visual programs, formal education, etc. The beliefs that we have at a conscious level are the ones that we can articulate. We are aware of how they motivate our actions. For example, you may have a conscious belief that if you work hard and save money, you will have a comfortable retirement. You know this is what you believe and you work hard and try to save money to support this belief.

The information that has been fed to our minds at a subconscious level since birth also comes from a variety of sources. Some of these include our parents or guardians, our teachers and society at large. The beliefs that we have at a subconscious level are also a motivating force, influencing what we do or do not do. However, until we connect with these inner beliefs, we are not aware of them and therefore are not aware of the impact they are having on our everyday lives. An example of a subconscious belief may be "I don't have what it takes to be wealthy because my family never had money and they didn't teach me about money." Because you are unaware of this belief, you diligently pursue wealth. You read all of the right books and attend the right workshops but for some reason there's a cap on how much money you've been able to generate in your pursuits. What's even more frustrating is that you may see others around you, putting in the same effort as you are (or maybe even less) and they are yielding tremendous financial results. What you don't know is that they may have been programmed with the subconscious belief that it's easy to make money and that money is everywhere.

This is just an example of how our beliefs create our reality. It demonstrates how important it is to know what you have been subconsciously programmed to believe so that you can build upon the empowering beliefs and transform the limiting ones.

## LESSON 1: TRANSFORMING YOUR FINANCIAL OUTLOOK

### GET ORGANIZED

The first step to transforming your financial outlook is to organize your finances. You will begin this process by creating a **PERSONAL PROFIT AND LOSS STATEMENT** and a **PERSONAL FINANCIAL STATEMENT** based on your current assets and liabilities (please see the samples below).

The purpose of your personal profit and loss statement is to evaluate your financial starting point. It will indicate what your income and expenses are so that you can determine your current cash flow. If your income exceeds your expenses, you have a positive cash flow. If your expenses exceed your income, you have a negative cash flow ... that is until you transform that in your life.

#### QUICK TIP!

**Assets:** Items of ownership convertible into cash; total resources of a person or business, as cash, notes and accounts receivable, securities, inventories, goodwill, fixtures, machinery, or real estate.

**Liabilities:** Moneys owed; debts or pecuniary obligations.

Your personal financial statement will include your assets and their current value as well as the total value of your liabilities. Your assets minus your liabilities equal your net worth. The net worth is equivalent to the value which would be left if all of your debt obligations were paid in full. Assets may include cash on hand, bank accounts, retirement accounts, real estate, etc.

Although each asset may not be completely paid for, its full value is listed. The unpaid account notes and mortgages are listed as liabilities. This means the total you owe on your mortgage, credit cards, student loans, etc. If your assets exceed your liabilities, you have a positive net worth.

### SAMPLE PROFIT AND LOSS STATEMENT

*(P&L Statement)*

| PROFIT/INCOME (Monthly) |             | LOSS/EXPENSES        |             |
|-------------------------|-------------|----------------------|-------------|
| Income from Job         | 1600        | Rent                 | 800         |
| Child Support           | 500         | Utilities            | 150         |
| Dividends               | 100         | Insurance            | 200         |
| Royalties               | 50          | Loan Payments        | 100         |
| Spousal Support         | 200         | Cable                | 50          |
| Social Security         | 35          | Car Note             | 300         |
| Pension                 | 100         | Credit Card Payments | 400         |
| <b>TOTAL</b>            | <b>2585</b> | <b>TOTAL</b>         | <b>2000</b> |

**Income – Expenses = \$ 585 (CASH FLOW)**

## SAMPLE PERSONAL FINANCIAL STATEMENT

| ASSETS                 |               | LIABILITIES              |               |
|------------------------|---------------|--------------------------|---------------|
| House                  | 200000        | Mortgage Balance         | 150000        |
| Retirement Funds (IRA) | 50000         | Credit Card Debt         | 110000        |
| Savings Account        | 2000          | Car Loan                 | 12000         |
| Checking Account       | 500           | Personal Loan            | 100           |
| Car (worth)            | 10000         | 2 <sup>nd</sup> Mortgage | 25000         |
|                        |               | Outstanding Medical Bill | 300           |
|                        |               | Other Misc. Debt         | 1400          |
| <b>TOTAL</b>           | <b>262500</b> | <b>TOTAL</b>             | <b>298800</b> |

**Assets – Liabilities = \$ -36300 (NET WORTH)**

*Source:* Fictitious data, for illustration purposes only

# CREATE YOUR OWN PERSONAL P & L STATEMENT

**Personal P & L Statement Of:** \_\_\_\_\_

| Income                               | Expenses                        |
|--------------------------------------|---------------------------------|
| <b>Salary:</b>                       | <b>Mortgage/Rent:</b>           |
| <b>Rental income:</b>                | <b>Utilities:</b>               |
| <b>Child Support:</b>                | <b>Phone:</b>                   |
| <b>Spousal Support:</b>              | <b>Credit Card Payments:</b>    |
| <b>Settlements:</b>                  | <b>Groceries:</b>               |
| <b>Investments:</b>                  | <b>Car Payment:</b>             |
| <b>Pension Plan:</b>                 | <b>Subscriptions:</b>           |
| <b>Wages (from contracted work):</b> | <b>Health Insurance:</b>        |
| <b>Other:</b>                        | <b>Retirement Contribution:</b> |
|                                      | <b>Renter's Insurance:</b>      |
|                                      | <b>Car Maintenance:</b>         |
|                                      | <b>Dry Cleaning:</b>            |
|                                      | <b>Gas (Automobile):</b>        |
|                                      | <b>Other:</b>                   |
| <b>Total:</b>                        | <b>Total:</b>                   |
| <b>Monthly Cash Flow:</b>            |                                 |



# CREATE YOUR OWN PERSONAL FINANCIAL STATEMENT

Personal Financial Statement Of: \_\_\_\_\_

| <u>ASSETS</u>                              | <u>AMOUNT IN DOLLARS</u> |
|--|--------------------------|
| CASH - CHECKING ACCOUNTS                   |                          |
| CASH - SAVINGS ACCOUNTS                    |                          |
| CERTIFICATES OF DEPOSIT                    |                          |
| SECURITIES - STOCKS / BONDS / MUTUAL FUNDS |                          |
| NOTES & CONTRACTS RECEIVABLE               |                          |
| LIFE INSURANCE (CASH SURRENDER VALUE)      |                          |
| PERSONAL PROPERTY (AUTOS, JEWELRY, ETC.)   |                          |
| PERSONAL PROPERTY (AUTOS, JEWELRY, ETC.)   |                          |
| RETIREMENT FUNDS (IRAS, 401K)              |                          |
| REAL ESTATE (MARKET VALUE)                 |                          |
| OTHER ASSETS (SPECIFY):                    |                          |
| OTHER ASSETS (SPECIFY):                    |                          |
| OTHER ASSETS (SPECIFY):                    |                          |

**TOTAL ASSETS \$**

| <u>LIABILITIES</u>                    | <u>AMOUNT IN DOLLARS</u> |
|---------------------------------------|--------------------------|
| CURRENT DEBT (CREDIT CARDS, ACCOUNTS) |                          |
| NOTES PAYABLE (DESCRIBE)              |                          |
| TAXES                                 |                          |
| REAL ESTATE MORTGAGES (DESCRIBE)      |                          |
| AUTO LOANS                            |                          |
| PERSONAL LOANS                        |                          |
| BROKERAGE/MARGIN ACCOUNT              |                          |
| OTHER LIABILITIES (DESCRIBE)          |                          |
| OTHER LIABILITIES (DESCRIBE)          |                          |
| OTHER LIABILITIES (DESCRIBE)          |                          |

**TOTAL LIABILITIES \$**

## EXERCISE 1A

How did this exercise make you feel?

---

---

---

---

---

---

---

---

## EXERCISE 1B

List all of the fears, doubts, worries and limiting beliefs you have about your current net worth and monthly cash-flow:

*Common Fears Include:*  
*-I will never make more money*  
*-I will never get out of debt*  
*-You must come from wealth to have financial freedom*  
*-I am not qualified to do a job that would pay enough to cover all of my expenses*

---

---

---

---

---

---

---

---

Now go to your SMaRT Training and/or Life Transformation Specialist to transform your limiting beliefs around your net worth, including all of your fears, doubts or worries. This is the most important part of the exercise.

## LESSON 2: CREATING A CLEAR PICTURE OF YOUR FUTURE DESIGNING, CONSTRUCTING AND LIVING THE LIFE OF YOUR DREAMS

In order to transform your current financial outlook, you must develop a clear vision for your future. The following exercises have been designed to help you facilitate that change.

**YOU MUST HAVE A CLEAR DESIRE.** Our definition of a clear desire includes knowing exactly what you want to manifest and making a commitment to having it in your life. In other words, the only option that exists in your mind is that you will manifest this desire.

### EXERCISE 2A

Write down where you would like to see yourself financially in your ideal life. Use your imagination to create an ideal image of what your life would be like. What would you want your cash flow/net worth to be to achieve your ultimate dream life? When would you like to begin living that dream? What is your financial freedom date?

---

---

---

---

---

---

---

---

As simple as that exercise may or may not have been, it truly reveals how much you are willing to stretch your imagination. For example, if you wrote down that you want a new car stereo for the car you're driving now but the car you're driving now is not your dream car; a stretch of the imagination would have been to write down the make and model of your absolute dream car.

## EXERCISE 2B

List all of the fears, doubts, worries and limiting beliefs you have about obtaining the goals you listed in the exercise above:

---

---

---

---

---

Now, use the SMaRT Transformation Process on from your training to transform these fears into unlimited potential.

## LESSON 3: REBUILDING YOUR RELATIONSHIP WITH DEBT

In this section we are going to see what kind of relationship you have with debt and discuss why your relationship with debt is so important. There are many limiting beliefs surrounding debt and I am sure you have heard people make the following statements several times, “I am just trying to get out of debt,” or “having debt is a bad idea.” As children, we all may have heard these same types of comments from parents while growing up. Our society at large has many limiting beliefs related to debt and these beliefs go back generation upon generation. Debt can make a person feel enslaved because of the perceived struggle to pay off that debt or suffer the consequences of creditors taking possessions away. Subconsciously there may even be fears of prison or death due to debt because those were some consequences of debt that our ancestors possibly feared.

It is important to note that there are two types of debt, “good debt” and “bad debt.” Discerning the two is a wise thing to do and the difference is very simple. Good debt is debt used to leverage an asset or generate a money making event. An example of good debt would be a mortgage on a house that you have as a rental wherein the rental income covers the mortgage payment and gives you some positive cash flow. Bad debt is consumer based debt such as buying a big screen television on credit. In most cases a television is not a money making asset. In fact, you lose money on it as soon as you buy it, much like a new car (unless it is being utilized for your business). It is financially healthy to have a low debt- to- income ratio in regard to bad debt.

You must realize, no matter how much debt you have personally accumulated, focusing on it (particularly the bad debt) will not allow you to become financially free in

the way you desire. The more you focus on debt, the more debt you will attract in your life. Instead of focusing on debt, it is imperative that you focus on what you want in your life. We recommend setting up an automatic debt payback system such as paying a fixed amount per month towards your principle balance due. By doing this, you no longer have to think about that debt and you can begin to focus on how you are going to make more money.

Now, let's briefly cover good debt. Using good debt can be a very powerful tool in creating monetary wealth. It is essential that you identify any fears that when you take on good debt is counter to the law of attraction. This is a great time to transform any limiting beliefs around debt so you can move into your leveraged investments ("good debt") with fearlessness. This will cause the law of attraction to work in your favor and you will wake up every morning in a state of peace rather than in a state of anxiety.

### **EXERCISE 3A**

Make a list of all of your bad debt and total it up (which you can get from your personal financial statement):

---

---

---

---

---

### **EXERCISE 3B**

Make a list of all of your good debt and total it up (be honest):

---

---

---

---

---

### EXERCISE 3C

What feelings arose when calculated your Bad Debt?

---

---

---

---

---

---

---

---

---

---

### EXERCISE 3D

List all of the fears, doubts, worries and limiting beliefs you have about the debt you have (including what we have deemed “good debt.”)

---

---

---

---

---

---

---

---

Facing your debt can be a confronting process. It is important to completely assess your financial state in order to transform your feelings about it, especially your debt. On the other hand, focusing on your debt will not eradicate it nor will it heal the relationship you have with your debt or change the fears you have about good debt. The following steps can help you transform your relationship with debt, thus freeing you to attract the income necessary to eliminate your bad debt.

- 1) Let it go! Now that you have a clear vision of your debt, release it. As stated earlier, you continue to concentrate on your debt, you will likely attract more debt into your life. The key point here is “Energy Flows Where Attention Goes.” You need to begin to focus on what you want instead of focusing on what you don’t want.

- 2) Rather than create a budget, create a revenue projection based on working at your ideal job or acquiring the investments you want. By thinking about the possibilities in your future, you will begin to relax and release any undesired feelings.
- 3) Keep track of the feelings that arise when you are spending money. This is a good way to have a record of the thoughts you need to transform on a continual basis.

These simple changes will assist you in your journey to building a healthier relationship with your debt.

Now go to your SMaRT Training and transform your limiting beliefs around debt, including all of your fears, doubts or worries. This is the most important action you can take right now.

## LESSON 4: BUILDING A POWER TEAM “WEALTH IS A TEAM SPORT”

Team building is a necessary strategy that will facilitate your success. By accessing the combined talents of others who have skills you don't possess, you will be able to achieve your goals more efficiently. Some of your team members will be a part of your company whereas others will be independent support that you will rely upon for such business needs as contract reviewing, tax strategizing or counseling.

### ***QUICK TIP!***

*Some team members you  
may need to include:*

*Accountant  
Administrative Assistant  
Counselor  
Lawyer  
Publicist  
Salespeople  
Web Designer*

Leading your team members is an important job itself. You will be responsible for communicating your vision, stimulating creative input and encouraging each member's growth. Your team's success is connected to your success. So it is imperative that you build a strong team.

### **KEY CHARACTERISTICS TO SEEK IN YOUR TEAM MEMBERS**

STRONG WORK ETHIC

COMMITTED TO YOUR VISION

HOLD A STRONG BELIEF IN THEIR WORK

OPEN TO CHANGE

SELF-MOTIVATED

POSSESS A SENSE OF DESTINY

CREATIVE

RELIABLE

DEDICATED

PROFICIENT AT THE TASKS YOU NEED FULFILLED

HONORABLE

INTERESTED IN RESULTS



It is impossible for you to do everything necessary achieve your purpose-driven goal(s). Whether it is building a large corporation or working on something you are passionate about in the comfort of your own home, you will need people to help sustain you.

**EXERCISE 4A**

When considering the facts presented in this section of the workshop, what are some characteristics that you believe are necessary for your specific ambition?

---

---

---

---

---

**EXERCISE 4B**

Make a list of the team members you already have:

---

---

---

---

---

**EXERCISE 4C**

Make a list of the team members you want to have:

---

---

---

---

---

### EXERCISE 4D

What are some of the ways that you can recruit your necessary team members?

---

---

---

---

### EXERCISE 4E

List all of the fears, doubts, worries and limiting beliefs you have about building a great team:

---

---

---

---

---

Now go to your SMaRT Training and use it to transform these beliefs.

## LESSON 5: LIVE YOUR PURPOSE

Many of us believe that we were created for a purpose. Some of us have had an inner voice since childhood communicating our purpose to us but discouraging words from parents, peers, teachers and mates have kept us from persistently pursuing our life's intention. Others have become frightened by the possibility of change or failure and therefore have never even connected with that inner voice or those inner desires.

The best way to achieve financial freedom is to live your purpose. In other words, if you are doing what you are truly passionate about, you will find it much easier to succeed. In order to live your life in this way, you must transform your limiting beliefs about what you can accomplish. As evidenced by the many stories in the book "Chicken Soup For The Soul," there are countless people who were thought to be "unqualified" to succeed at their life's purpose. Yet each person featured in that book who pursued his or her dreams, despite opposition, ultimately found success. Through applying the skills you are acquiring by participating in this workshop, you will have the ability to create success in your life.

Here are a few steps to take in moving into your life's purpose:

**TRANSFORM YOUR FEARS.** Any change in life can bring up feelings of worry and anxiety but if you are committed to making this change, you have to be willing to act in the face of those feelings by transforming them. The greater your level of commitment, the bigger your results will be.

**SAY IT OUT LOUD.** Start calling yourself the title you wish to have. Words are extremely powerful. By indentifying yourself as the person you wish to be, you will start the journey toward becoming that person.

**MAKE A CONTRACT WITH YOURSELF.** Post your goal(s) prominently in your home, so you will be reminded that there is no backing down. In fact, set a date to make the change and put it in your calendar.

**GATHER SOME SUPPORT.** You can either sign up with a SMaRT Transformation Process Specialist or enlist the help of a close family member or friend. It is important that you build a support system that can truly cheer you on. You want to avoid people who do not believe in your dream(s) as they may cause you to fall into your old feelings of self-doubt and worry.

**SET UP YOUR SPACE.** Begin setting up your working space before you even buy your first set of supplies. If it is a singing career you desire, create a mini studio in the corner of your home. If writing is your passion, set up an area that is conducive to creativity with inspirational books and warm colors. Begin to create the life you want in your very own home.

These steps have been outlined to jumpstart you toward your life's purpose. However, doing these things alone will not render the results you want. The thoughts that have prevented you from living in your purpose need to be transformed in order for change to occur. Please complete the following exercises in order to begin your transformation.

**EXERCISE 5A**

What is it that you love to do? What would you do if you already had the money you wanted?

---

---

**EXERCISE 5B**

Write down a date that you would like to see this life change take place:

---

**EXERCISE 5C**

List all of the fears, doubts, worries and limiting beliefs you have about being able to sustain yourself doing what you love to do every day:

---

---

---

---

---

---

## LESSON 6: PRACTICE THE LAW OF RECIPROCITY

There have been an enormous amount of wealth books written from several different viewpoints. But few have covered the fact that by giving you actually receive more. The act of giving requires that you open yourself—your heart, your mind, your spirit. By opening yourself up, you are encouraging reciprocity. Your willingness to give creates abundance.

Though many of us grew up hearing “it is better to give than to receive.” The good news is “if you give, you *will* receive.” The return on your investment in others comes in multiple forms. As a matter of fact, according to many psychologists, studies have revealed that people who participate in charitable causes receive the same sort of calmness and freedom from stress experienced after a good work out!

The following exercises will encourage you to explore your feelings about giving.

### EXERCISE 6A

In what ways are you willing to give to others?

---

---

---

---

---

---

---

### EXERCISE 6B

List all of the fears, doubts, worries and limiting beliefs you have about giving:

---

---

---

---

---

---

---

