MONEY | PERSONAL GROWTH

What If You Were A Millionaire...?

Because your time and life energy is finite, it's important that how you make and use money conserves or adds to your life energy.

by **Teresa Romain**

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> *Long before most of today's self-proclaimed gurus began glibly instructing the world about scarcity and prosperity, Teresa Romain was presenting her unique, positive perspective on abundance. She's the real deal— a tough love coach who claims to be more student than teacher, Teresa always provides both the principles and the practicals: First, laying out the problem, then showing and telling proven solutions she's put into play in her own life and work with thousands of clients and seminar participants. And, because some of her best friends are network marketers, she's always been able to focus on the unique demands and opportunities of the men and women in our business. 'What if you were a millionaire?' Teresa asks. 'You are' she answers. There's lots more....*

No matter where you are with your network marketing business... at the top level of the compensation plan, just beginning, or somewhere in between making $200-$300 each month... YOU ARE A MILLIONAIRE— or at least a guaranteed millionaire in the making. Pretty exciting, huh?

How do I know this?

Let's assume you (or your household) make $25,000 gross annual earnings each year. Many people or households easily make this much each year... often 2-3 times that! (I know what you're thinking— hardly millionaire earnings, right?)

Now, let's assume you had never heard of network marketing and the financial freedom it offers. Let's assume that you stayed in that broken American Dream paradigm we hear of so often— the one that has you get a job and work for 40 years and then retire.

Well, if you average just $25,000 a year for 40 years— that's ONE MILLION DOLLARS! That makes you a millionaire— and you didn't have to do anything extra to get there! If you make $50,000 or $75,000 each year, then you are a multi-millionaire!

What is Your 'Lived Reality'?

So often in network marketing, we don't believe that we can make a lot of money. This limiting belief actually prevents people from doing so. We may want to make a lot of money, but don't really believe we can.

However, if you realize that you already make a lot of money (one million dollars!) you can break through those limiting beliefs.

> ***Making money is something you already know how to do. It is a 'transferable skill' that you need only learn to apply in your network marketing business.***

This is much more empowering than thinking you have to learn how to do something you've never done before. And, as millionaires building a network marketing businesses, you can do two things: You can make more money (if you choose to do so) and you can use the money in such a way that you feel and live like the millionaires you already are.

Unfortunately, most of the people in this country do not have a 'lived reality' that reflects the level of wealth they generate over their lifetime. Consider the following depressing facts:

- **87 percent of Americans are one or two paychecks from insolvency.**
- **85 percent of Americans have a true net worth of less than $250.**
- **Among the roughly 60 million households with credit cards, the average balance carried on those cards exceeds $6,000.**

Personal debt in America is at the same level as the national debt. The national debt at the end of 1995 was $4.97 trillion. Total consumer debt at that time reached a record-high $4.8 trillion. That means that 92 percent of family income for the average American, after taxes, is spent on paying debt. It's even higher today.

> ***These statistics speak powerfully to the need for network marketing.***

They also cry out for a new paradigm of money and how it flows into and out of our lives. Unfortunately, for most of us, it seems to flow out much more quickly than it flows in.

Going for the Cheese

I once read the story of a science experiment conducted with a rat. Scientists placed the rat in a large box that had four tunnels with a piece of cheese at the end of one of the tunnels. The rat, smelling the cheese, quickly ran down Tunnel One to find it. No cheese. Next, he ran down Tunnel Two. Again, no cheese. Next, Tunnel Three. Still no cheese. Running down Tunnel Four, he found a big piece of cheese and gobbled it up immediately.

The next day, the scientists put the rat back into the same box. Smelling the cheese, the rat immediately ran down Tunnel Four, found the cheese, and ate it. This process continued for several weeks. As soon as he was placed in the box and smelled the cheese, the rat ran down Tunnel Four and found the cheese.

Then, one day, the scientists moved the cheese.

The rat was placed in the box, smelled the cheese, and ran down Tunnel Four. No cheese! The rat ran back out, looked around, and then ran right back down Tunnel Four— no cheese!

Appearing confused, he ran back out, smelled the air (and the cheese), and turned around and went right back down Tunnel Four! Still no cheese!

After doing this 10 to 20 times, the rat stopped, smelled the air, hesitated, and ran down Tunnel Three. No cheese! Next, Tunnel Two. No cheese! Finally, he ran down Tunnel One— and there, at long last, was the cheese!

How often, especially when it comes to money, are we like the rat in that experiment? How often do we keep running down Tunnel Four to find our cheese because it 'used to be there' or it's 'supposed to be there'?

> ***It's time for you to go down a different tunnel— one that leads to success, freedom, time, energy, and abundance no matter what your past, present, or future income level!***

The Rat Race for More

So what tunnel are you running down hoping to find the cheese of prosperity? What are your current paradigms of money and money management?

First and foremost, often engrained since childhood is the idea that you need to make more, that 'more is better'. We're trained to pursue having or being the 'most', the 'best', the 'greatest'. In a world of superlatives, you usually wind up feeling 'less than enough'. You wind up focusing on all that you don't have. In no place is this better demonstrated than in your relationship with money. Money becomes your answer...the 'golden key' to fulfillment. Why else would lottery and gambling sales be skyrocketing year after year?

In the book *Your Money or Your Life,* authors Joe Dominguez and Vicki Robin, describe how the relationship between money and happiness is formed in our society. At an early age, we are the receivers of a great many 'material possessions'. At first, these are the items necessary for survival, such as food, clothing, and shelter. As we get older, we add 'comfort items'— a special toy, a pretty dress, baseball cards or sports equipment.

In doing so, we become aware of money and the fact that we can use it to buy things that make us feel happy, loved, secure, and powerful. As we get older and have more money available, we continue this pattern, perhaps buying ourselves 'luxuries' or 'treats' as a reward to ourselves for hard work, sacrifice, and success.

Each time you do so, the paradigm of money— or spending money— making you feel happy, loved, or powerful is reinforced. This relationship with money works because the amount of fulfillment we receive from spending the money is greater than the actual cost/amount of money spent.

However...

> ***...the relationship between money and fulfillment stops working when you spend money and don't feel as happy as you thought you would. You have 'buyer's remorse', you question if 'it was worth it'.***

The society we live in is one that creates a pattern of 'over-consumption'— with 'over-consumption' defined as no longer receiving a lasting level of fulfillment and happiness that is greater than the cost (in terms of dollars and time) incurred to achieve or attain a particular item, lifestyle, or status.

Instead of feeling fulfilled as you get older and wealthier financially, you often feel less fulfilled, less satisfied, and more stressed and more trapped. The cycle continues and you become like the rat looking for the cheese in Tunnel Four, because it 'used to be there'. (Maybe that's why it's called a 'rat race'?)

What's 'Enough' for You?

The good news is there is a way to break out of this cycle. This involves each of us becoming aware of our individual levels of fulfillment and determining our personal levels of 'enough'.

'Enough' is that place where the amount of satisfaction, happiness, and fulfillment is always greater than or equal to the amount money and energy spent in achieving it.

Each of us has our own unique level of 'enough' and no level is 'right' or 'wrong' or 'better than' another. For you, 'enough' may be $1,000,000... For another, it may be $30,000. What matters is that each of us receives true and lasting fulfillment and, in doing so, creates a new pattern in our life of freedom, peace, simplicity, and abundance.

> ***True prosperity and wealth are not achieved by the amount of money you make- they are the result of what you do with the money, time, and gifts you have and how you use them.***

Consider the following:

- **How much of your present financial situation of debt, anxiety, and fear is a result of you not being aware of and living at your level of 'enough'?**

- **How much of it is a result of your lifelong conditioning in this society to have or do or be 'more'?**

Remember, it is not that you don't make enough money, it's how you use the money you make that robs you of your lifetime earnings, your million dollars. The paradigm known as 'The American Dream' is broken. We need a new paradigm for money:

One that does not imply scarcity with our constant pursuit of more.

One that does not rob us of our lifetime earnings

One that works with the paradigm of network marketing to create true financial independence.

Without a new paradigm, you may make $5,000 or $10,000 or more each month in your network marketing business and still feel like it's not enough... that you are still living paycheck to paycheck... that you still can't do all the things you want to do because you don't have enough money. Or you may be making $200-$300 each month and feel like it's a 'drop in the bucket' and you'll never achieve the financial freedom you desire.

In either scenario, it's almost impossible for you to create abundance and succeed financially in network marketing if your day-to-day reality feels like it's 'never enough'.

The New Paradigm of More Than Enough Money

There is a new paradigm that will allow you to have a more fulfilling, freeing, happy life without eating away your lifetime earnings to keep the standard and style of living you want. I called it a new paradigm, but it's really an ancient principle of prosperity that is experiencing a renaissance.

GET OUT OF DEBT— ALL DEBT!

Notice, I did not say get out of credit card debt— I said get out of ALL debt. That includes student loans, car loans, home equity loans, and mortgages! This is not some unrealistic, 'pie-in-the-sky' ideal... nor is it something that requires a lot of money to do. We can do this using the money we already make. (Remember, you're a millionaire!)

Better yet, the income you generate from your network marketing business can get you there even faster! (So can the tax write-offs of having a home-based business!)

But before you can get out of debt— you need to stop creating new debt and that can be a painful process.

To change your spending patterns and to get out of debt, you need to make a fundamental shift in your mindset— from scarcity to abundance.

How do you do that?

One way is by remembering that you're a millionaire and by integrating the principle of 'lifetime earnings'.

I don't know about you— but if I had known going into adulthood that I was going to make a million dollars (or more), I think I could have managed my money so that I had a nice house, a nice car, a comfortable lifestyle, money for kids' tuition, and a nice retirement nest egg.

> ***We all think of a million dollars as being an incredible amount of money, the kind we can only get if we win the lottery. And yet we all have at least one million dollars (that we create ourselves!) run through our fingers over the course of our lifetime.***

Despite this, you may be asking yourself, 'If I'm a millionaire, how come it seems that I never have enough money to pay the bills? How come it feels like I'm living paycheck to paycheck? How come it seems that I never get ahead?' In other words, 'What happens to my lifetime earnings, my million dollars?

For most of us, 30-50 percent of our lifetime earnings will be paid as some sort of tax (this is where the tax advantages of a home-based business are most evident). Another 25-35 percent of it will be paid as mortgage interest alone.

Another 10-20 percent of it will be paid as interest on other debt obligations (car loans, student loans, credit cards, etc.).

The average American is left with only 5-15 percent of their lifetime earnings to live on AND to invest for their retirement!

> ***The problem is NOT that we don't make enough money - it's that we***

give away more than 75 percent of it!

Credit is Like a Drug

Much like a drug, the use of credit gives you quick pleasure with long term pain. And much like drug addicts, we choose to ignore or escape or anesthetize the pain by getting another 'fix'.

You spend more.

You think you can't live without it and so credit controls your life.

Credit, especially credit cards, create the illusion that you have more money than you do and lets you live like you have more money than you actually have— for a short time.

Then, for the rest of your life, you live as if you have less money than you actually do, because a major portion of your monthly income is being sucked away for debt payments.

Think of what life would be like— right now— if you didn't have a monthly mortgage payment, car payment, or credit card payments? Would you need to make as much money as you do? Would you need to make $5,000 or $10,000 each month in your network marketing business to achieve financial freedom? Or could you make less and still achieve the vision you have created for yourself?

Think of how much time you would have available if you didn't have to work the long hours necessary to cover your monthly bills. Think of the stress you wouldn't have in your life.

It's time for all of us to 'pull out the needle'— to stop the cycle of addiction that drains us of the wealth we've created. Remember, you are a MILLIONAIRE.

It's time to claim your abundance and stop the drain of time and money and freedom and energy caused by dependency on credit. It may be difficult and painful at first, but it is the fastest and safest route toward achieving the money and financial freedom you are, after all, in Network Marketing to create.

It's About Your Life's Energy

In the simplest of terms, debt is a claim against our future income. But it's even worse! In the book Your Money or Your Life, 'money' is defined as being 'something for which you choose to exchange your life energy'.

And while the income you generate in your Network Marketing business may be unlimited, the amount of life energy you have is not. At some point, we will all die— the amount of life energy you have is finite. And so, not only is debt a claim against your future income, debt (and all money anxiety) is a claim against your life energy, both present and future— unnecessary and unfulfilling.

Because your time and life energy is finite, it's important that how you make and use money conserves or adds to your life energy. It's important that how you spend your money (and thus your life energy) returns a proportional or greater amount of time, energy, and fulfillment.

Until you rid yourself of all debt, you are on a treadmill, running as fast as you can and yet never reaching your destination. You are a slave of your own future... and you don't even realize it.

Unknowingly, we have been participating in a paradigm that, while designed to help us financially, has actually stripped us of our wealth, our time, our energy, and our freedom. It is our lack of awareness that keeps us 'stuck' financially as well as emotionally, intellectually, physically, spiritually.

It's time for us to wake up.

It's time for us to break free of the cycle.

It's time for us to make a change.

It's time to go down another tunnel, a tunnel without debt where true financial independence can be yours. The tunnel need not be long or difficult and, surprising as this may seem, it's usually not.

DID YOU KNOW THAT

- If you had an $80,000 30-year mortgage, a $10,000 car loan, and $3,800 in credit card debt, you could be completely debt-free (including the mortgage) in eight years, five months by using the $300 you make each month from your network marketing business in a powerful way?
- In doing so, you would save more than $100,000 in interest?

- You could then create more than $1.2 million in investments, earning you $10,000 each month in interest, in the time it would have taken you to pay off your mortgage the traditional way?

THINGS YOU CAN DO TO BREAK THE CYCLE OF DEBT IN YOUR LIFE

1. Focus on the abundance you have instead of on all those things you don't have. Keep a daily 'Gratitude Journal' listing or describing things each day you are grateful for. Get the book *Simple Abundance* by Sarah Ban Breathnach for more ideas.

2. For one week, stop using credit cards. If you don't have the money to purchase something, either don't buy it or create the money for it. After you've done this for one week, do it for another. And another. And another. Make the commitment to never use credit cards again.

3. For the next 30-60 days, record every penny you spend. With every entry, ask yourself if the amount of lasting fulfillment you received from that purchase was greater than the amount of money spent and the energy it will take to make that money.

4. When making a purchase, evaluate its total cost to you and ask yourself if you're willing to spend that much of your lifetime earnings. For example, if you are considering a purchase of something for 4 payments of $29.95, ask yourself if you're willing to spend $120 on that item. The monthly payment mindset is a trap!

5. Apply all available resources toward getting out of debt BEFORE saving and investing. Refer to your record of spending to find 'money you didn't realize you had' for this purpose. Everything adds up, large and small amounts so don't ignore anything.

6. Calculate how much you would need to make each month to have the lifestyle you want if you didn't have credit card payments, car payments, a mortgage payment. Imagine the reduction in stress you would feel being financially free. Imagine how you could create a residual income at your level of 'enough' with your network marketing business.

Teresa Romain is the founder of Access Abundance, an organization committed to transforming scarcity on all levels of Life and Work into truly Abundant Being, Doing and Having in the World.

AccessAbundance.com offers a variety of excellent Products, Programs and both Individual and Team Coaching, including the *Access Your Abundance!* Collection, *Abundant! Network Marketing, Revitalized! Network Marketing* and *What If Money Really DOES Grow on Trees?* Teresa also offers an abundant series of Teleclasses, including: *Money, Freedom & Abundance for Network Marketers...* and her life- and business-changing LIVE! 3-Day Workshop*, Inside-Out Abundance!*

Please, check out Teresa's latest offering, a six- week, 42 'Lessons' e-mail course called Jump-Start ABUNDANCE. (Works out to cost 45 cents per day.) Not a two-paragraph per day quickie, it's a deeply thought out and brilliantly laid out learning experience. You can learn all about it on her website with our affiliate link here: AccessAbundance.com . And be sure to sign up for Teresa's free newsletters when you visit her site.

AUDIO

ACCESS YOUR ABUNDANCE

Featuring Teresa Romain with John Milton Fogg

The full three-hour program in MP3.

Have you ever wished you could sit down and have a conversation with a "personal coach" or "trainer" and learn from them how you can really create the life of your dreams— a life of complete and lasting abundance? You can, with this dynamic, revealing conversation.

The principles and tools you need to attract and retain wealth, happiness, fulfillment (the list goes on) in your life are the same principles that Teresa Romain has used to continually expand and transform her own life for the past decade! They are some of the EXACT SAME principles she has been teaching to individual coaching clients and in seminars worldwide— with phenomenal results!

Here are just a few of the concepts, principles and "tools" for abundance you'll learn:

- The secret for breaking free of overwhelm, avoidance, and procrastination in any area of your life— including your finances.
- What project or action on your "To Do" list have you been procrastinating and avoiding? You'll discover the "scarcity" pattern that keeps you in

overwhelm and procrastination— and you'll learn the tool (and how to use it) that can quickly get you back in action!

- Three new actions or tools that, when used together, guarantee that you will immediately begin attracting and retaining more abundance, fulfillment, and happiness in your life— and less stress and anxiety!

- Have you ever wondered where your hard-earned money goes, i.e., why it seems that no matter how much you make, there never seems to be "enough" left at the end of the month? You'll discover the "scarcity paradigm" you've been operating from when it comes to money. This one simple concept can result in you becoming (and living like) a millionaire!

- Do you have debt? Do you long for a way to get out of debt yet, at the same time, fear the hard work, struggle, and deprivation you think it will require? Fear no more! You'll learn a simple secret for becoming debt-free quickly, easily and without deprivation! This one secret is so exciting that many couples have actually started fighting over who gets to have the fun of paying the bills each month!

- Finally, you'll learn (and begin to apply) a simple, three-step formula you can use for the rest of your life, in any situation, to replace scarcity with abundance.

This AUDIO program retails for $97. It's yours to listen to as part of your subscription to the magazine.