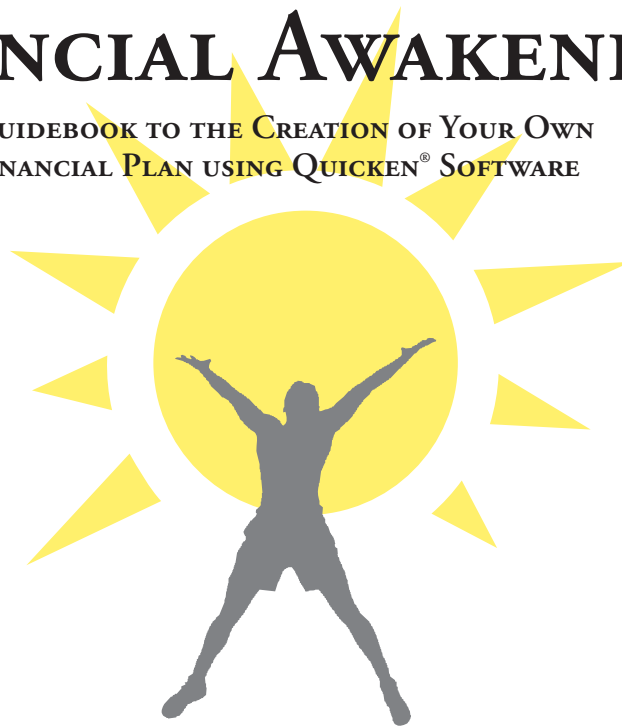


TEN WEEKS TO FINANCIAL AWAKENING

A GUIDEBOOK TO THE CREATION OF YOUR OWN
FINANCIAL PLAN USING QUICKEN® SOFTWARE



BY
PAUL LEMON, CPA, CFP™

Beaver's Pond Press, Inc.
Edina Minnesota

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*To my Mom, Laura ('Lollie') Lemon,
who taught me how to work
and honor my Spirit nature.*

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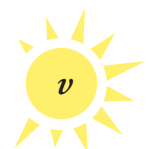
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TEN WEEKS TO FINANCIAL AWAKENING

Computer System Requirements



This book includes video instruction CDs that will guide you through the use of Quicken® Deluxe in implementing the Ten Weeks Program on a step-by-step basis. These CDs were developed using this version of Quicken®, running under Microsoft Windows. Minimum System requirements for viewing these CDs on your computer are:

- ▶ Pentium II 200 MHz or higher recommended
- ▶ Windows 95, 98, ME, NT4, 2000, or XP
- ▶ 32 MB or more of installed RAM



TEN WEEKS TO FINANCIAL AWAKENING

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FOREWORD



If you think that life is guided only by numbers, then Paul Lemon's financial life planning guidebook, *TEN WEEKS TO FINANCIAL AWAKENING*, is not for you. My thirty-five years of working with clients has proven that it is the qualitative part of life that transcends the enormous anxieties that surround money. If those unresolved anxieties persist, then you never achieve a higher level of freedom and independence in your life.

Too many people end up being a slave to their money. Money needs to be subordinated to more meaningful values in life. It takes commitment to keep money in its place. Time and again clients have proven that when money is treated as a means and not an end, their lives are more fulfilling.

To do effective financial planning you simply need to consistently apply the Socratic principle "Know Thyself". While you may have to neutralize Wall Street's cry for immediate gratification by doing Paul's ten-week program, you will illuminate the dark corners of your financial life. His process helps you to successfully integrate financial planning issues into your entire life.

We often talk about the whole being the sum of the parts and miss the most important point. It is the interaction between these parts that brings true meaning to the whole. It isn't just paying the bills or making investments or getting the right amount of insurance that completes the questions of your financial life. Paul helps you answer the "How" questions and then he raises some of the "Why" questions only you can answer. When you answer them, money will begin taking its rightful place as your life continues to unfold with greater understanding.

I encourage you to not be intimidated by the amount of work this process will take. Think about the times of your life when you had the biggest payoffs. Maybe you were lucky once or twice but chances are you put in a lot of hard work for that big payoff.





TEN WEEKS TO FINANCIAL AWAKENING

Committing to ten weeks with Paul's process will result in a big payoff. You'll not only find answers to the financial puzzle, but you will find it provides a roadmap to peace, understanding and success in the 'wholeness' of your life.

—Vern C. Hayden, CFPTM

President, Hayden Financial Group, LLC

Author of *Getting An Investing Game Plan: Creating It... Working It... Winning It* (John Wiley & Sons, Inc., March, 2003)

Current Member of the Board of Directors, College for Financial Planning

Founding Chairman, National Endowment for Financial Education

What You Will Need to Complete

TEN WEEKS TO FINANCIAL AWAKENING



A sense of need

If you were satisfied with your life and the way you interact with money, then you wouldn't have purchased a book like this in the first place!

The Introduction and Sections One and Two will help clarify some of the goals of the Program and how they relate to the suffering most of us experience when it comes to money and personal finance.

A realistic set of expectations

Section Two clarifies what will be involved in completing the Program. It provides you with the opportunity to schedule the 60–120 hours you will need for a genuine transformation with money.

If you are completing the Program with a spouse or partner, please refer to *Weeks One & Two Appendix B* and read the “Partner Work” section. This will help alleviate fears you may have about one of you not being able to commit to more than just reading the book and completing the worksheets.

If you choose to use this Program to complete your personalized financial plan (Your Authentic Money Guide), as opposed to just reading the book to consider its philosophy about money, you will need patience to follow carefully the book's instructions. It will be several weeks before you can begin using Quicken® to manage your finances—it takes time to set up downloads and input your financial information.

Careful attention to the Program is essential in avoiding serious financial errors. The reason for the detailed and thorough financial explanations and screen-by-screen TEN WEEKS CD is to prevent you from making input errors into Quicken® that could result in misleading financial projections.

BY FOLLOWING THE “TEN WEEKS” PROGRAM, EACH USER ACCEPTS FULL RESPONSIBILITY FOR THE FINANCIAL RAMIFICATIONS OF USING THE PROGRAM.



Financially, you will be investing approximately \$190 by the time you purchase the TEN WEEKS book, Quicken® program, office supplies, and file organization system. That may seem like a lot until you realize an unbiased financial plan would cost you ten to thirty times that much and not provide you with a day-to-day financial management system!

Current Version of Quicken® Deluxe for Windows

Order the version of Quicken® Deluxe printed on the CDs with your book if you do not already have it. The price for the program should vary between \$40 and \$60, depending on the rebates offered by various vendors. The following sites are listed here for your convenience:

- *www.officedepot.com*
- *www.amazon.com*
- *www.intuit.com*

Note: This version of TEN WEEKS TO FINANCIAL AWAKENING is compatible only with Windows operating systems.

The Ten Weeks to Financial Awakening Worksheet Workbook

If you are completing the Program with a spouse/partner, it is important that each of you completes the worksheets. To avoid making copies of all those pages, you can simply purchase the companion Worksheet Workbook for \$7.95 + shipping and handling. Order from *www.tenweeks.com*

Office supplies

You will need some office supplies to help keep your financial journey organized. Since it will take a few days to get to the point in the book where you'll need these items, may I suggest that you go to *www.officedepot.com* and order the items listed in this section. Scan the list for items you may already own and cross them out.

A file organization system

Order the Financial Planning Organizer Kit described below unless you already have a meticulous filing system in place that works for you.

A sense of optimism that this Program can work

The TEN WEEKS TO FINANCIAL AWAKENING PROGRAM is based on the premise that we all long to live authentically. That capability is within each one of us. I believe giving money our careful attention is the best tool to establish a whole new way of living in accordance with our Authentic Self.



OFFICE SUPPLY SHOPPING CART

- Three—two-inch three-ring binders (item # 492942, \$8.39 each)
- Two—packets of eight extra-wide big tab insertable dividers (item # 349341, \$1.89 each)
- One—packet of 12 binder dividers—monthly tabs (item # 313395, \$3.89)
- Three—packets of five extra wide big tab insertable dividers (item # 349350, \$1.49)
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- One—three-hole paper punch (item # 427151, \$7.49 each)
- One—Perma heavy-duty storage box (item # 403840, \$9.99/set of three boxes)
- One—hanging file folders, letter size (item # 810994, \$4.29/each)
- One—box of Smead manilla files, letter size (item # 300251, \$11.29 for box of 100 files)

Reclaiming your Authenticity is worth so much more than the 60–120 hours this Program asks of you. You are worth this investment!

The total cost of the above items (as of June 28, 2003), before shipping and sales tax, at www.officedepot.com is \$75.86. The easiest way to place your order is under “Shopping Tools.” Select “Order by Item Number.”

This investment will benefit you for years to come in the hundreds of hours you will save in unnecessary paperwork.

There is one other item you will need to order now:

Order the Homefile *Financial Planning Organizer Kit* from Homefile Fulfillment Center, www.homefile.net. Don't be frustrated if it takes time to arrive.

The Financial Planning Organizer Kit is the system I recommend as a *must have*. It includes 24 preprinted file divider cards (which list what to save and how long to save it) and a Quick-File index with over 200 items. There is also a handbook that gives you a place to record critical personal information, as well as explains all the ins and outs of filing and record-retention. Item #204

Cost: \$24.95 + \$5.46 S&H = \$30.41

I have arranged for a \$5.00 mail-in rebate with the publishers of the *Financial Planning Organizer Kit*. Order the kit at full price from www.homefile.net and then mail in the attached coupon for your rebate.

You have taken a courageous first step toward starting this Program!

Remember that nothing in your financial past or future matters. Each day you receive a new opportunity to take one more step toward Awakening—and each of those individual steps is how you will progress on this journey for which you were born!

Give yourself what may be the greatest gift you will ever receive—the chance to live in alignment with your Authentic Self, using money as your ally. Begin this exciting journey now—order your supplies and start reading!



BE SURE TO REGISTER FOR PROGRAM SUPPORT & THE TEN WEEKS NEWSLETTER

Get the most out of your TEN WEEKS financial planning investment—Register on the TEN WEEKS TO FINANCIAL PLANNING website (www.tenweeks.com, or send in this card) and receive:

Information on valuable product updates

Our Monthly Newsletter filled with:

- ▶ Free Financial Planning Assistance
- ▶ Program Questions Answered
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Just complete your personal information to the right.

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(An original rebate request card is required for this rebate request to be processed, so please don't send in a copy of this card.)

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REGISTER FOR TEN WEEKS PROGRAM SUPPORT & NEWSLETTER

Please fill-in this form to join the **TEN WEEKS TO FINANCIAL AWAKENING** support community. We will keep you posted via our monthly Email newsletter on advances in the **TEN WEEKS Program**, events in your area, and personal financial planning and Soul Journey comments from Paul Lemon.

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Address

City,

State

ZIP

Country

email address

Date/Location of Ten Weeks Purchase

Current Version of Quicken® Used

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OBTAIN A \$5 REBATE ON YOUR PURCHASE OF THE HOMEFILE *Financial Planning Organizer Kit!*

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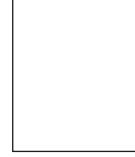
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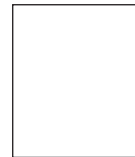
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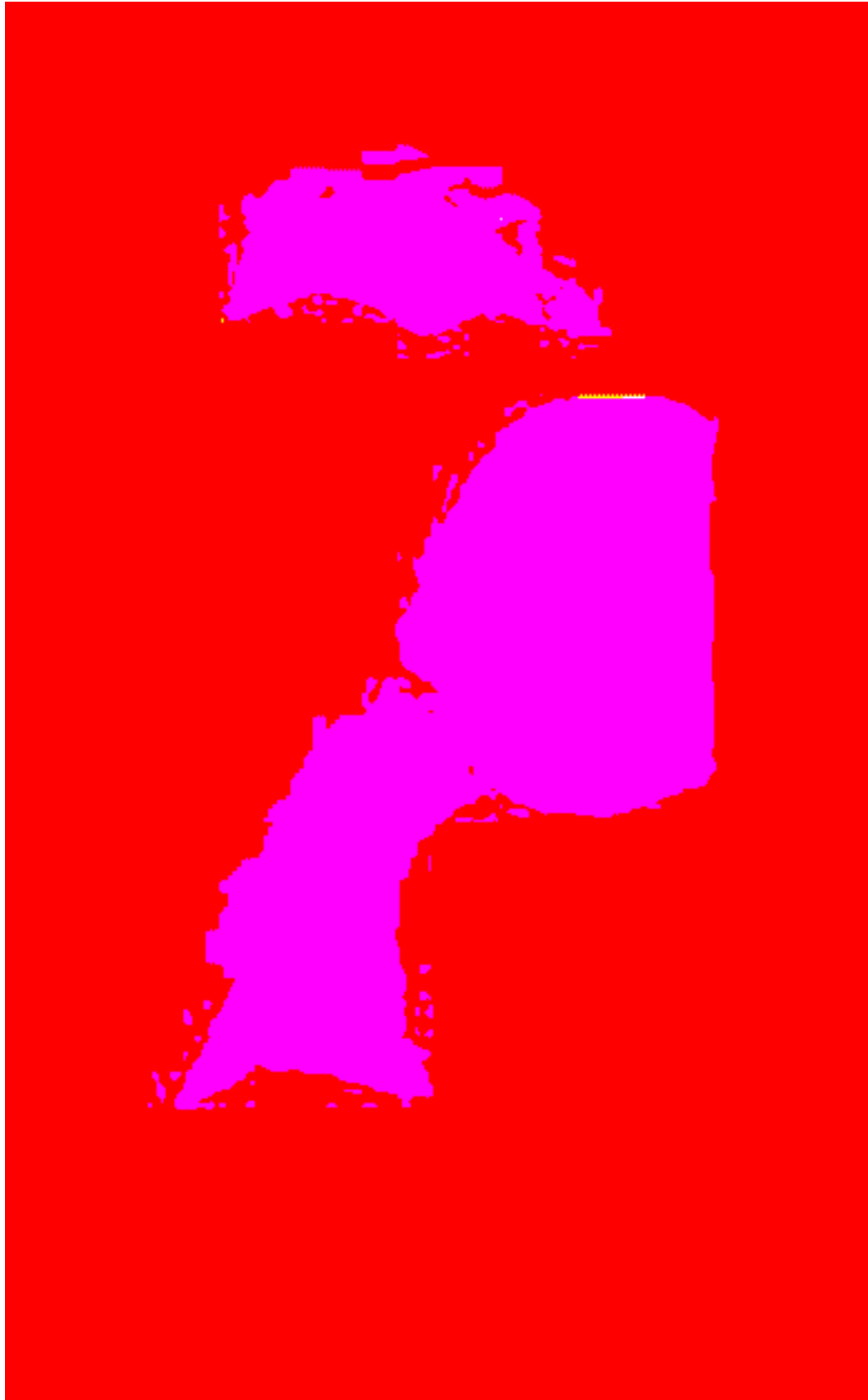
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INTRODUCTION

I am a lucky man. I love my life, my family, the work I do, and the clients I serve.

Life is not perfect in the sense that I experience no suffering or have no problems. I hold the challenges and specific details of my life as opportunities for Awakening.

My mother's suicide and the ensuing turmoil led me into the desert on a vision quest. After days alone in intense quiet, I heard something deep and vital within me speak. A passage from David Whyte's poem, **All the True Vows** captures that moment:



ALL THE TRUE VOWS

*Remember,
in this place
no one can hear you*

*and out of the silence
you can make a promise
it will kill you to break,*

*that way you'll find
what is real and what is not.*

*I know what I am saying.
Time almost forsook me
and I looked again.*

*Seeing my reflection
I broke a promise
and spoke
for the first time
after all these years*

in my own voice,

*before it was too late
to turn my face again.*





TEN WEEKS TO FINANCIAL AWAKENING

After my vision quest, I realized that there was a longing in me for something different from that which I had been working hard all my life to attain. Beneath all my desperate strivings for security, success, and significance was “my own voice.” Even though I had abandoned it long ago, that voice was still capable of speaking.

“Money is God in action.”
—Raymond Charles Barker

When I honored my life as something more than all the hats I wore, I saw how money—rather than an end unto itself—was simply a means to help me see when I was or was not living in alignment with my Authentic Voice.

I had served thousands of clients as a tax and financial advisor up to that point. I had done my best to solve their financial problems. Despite my good intentions and technically competent advice, I was frustrated that so many of my clients were trapped in money habits that kept them in bondage to ongoing uneasiness, worry, and suffering in their lives. I knew there had to be something I was missing. I constantly refined the system I used to guide my clients through a comprehensive financial planning process. I knew that there had to be a way that I could help my clients find more happiness and less suffering in their financial lives.

*“It is neither wealth nor splendor,
but tranquility and occupation,
which give happiness.”*
—Thomas Jefferson

I wanted to help my clients discover that increasing their happiness and reducing their stress would not be achieved by merely acquiring more money or solving a concern they had about their finances. I wanted to help them understand that, regardless of where they were on their own journeys in life, that their relationship with money bore a critical impact on their living in a manner true to themselves.

I appreciate how author Bo Lozoff expresses the basic reason for our unhappiness:

“The gap between our sincere values and our actual behavior is the source of all self-hatred. And self-hatred is the antithesis of personal happiness... We will not find happiness while we are divided between the two.”

—It’s A Meaningful Life: It Just Takes Practice

After the two-week vision quest, I knew how I had to change my financial planning practice. What I didn’t know, though, was if these changes might scare away all 150 of my clients and force me back into the desert to live!

I was apprehensive when I handed out poetry at my next client meetings! But by their responses, and the responses of many others who followed, it became obvious to me that, deep down, most of us



are seeking the same thing—a connection to our own Authentic Voice and the happiness of expressing it in our lives.

Real happiness begins with real honesty. An honest assessment of the role we have assigned to money can reveal so much to us about what we most genuinely desire, and that which we most fear. Such an assessment can have a transformative impact on our misperception that more money will solve all our worries. Coming to consciousness about our relationship to money can help us bring our actual behaviors into a natural, easy alignment with our deepest values.

TEN WEEKS TO FINANCIAL AWAKENING offers a down-to-earth guide that will gently lead you, step by step, through such an assessment, and help you transform your money behaviors from frustrating, fear-based habits into conscious acts of embodiment of your unique self. Most of us are sick and tired of our dance of suffering with money and are ready for a transformation.

During my initial meeting with prospective clients, I warn them that the simple creation of a financial plan cannot provide them with a guarantee of financial security. Most people, though a bit uneasy, will express surface agreement with this until I go on to a second warning. I disclose that they may be challenged to surrender the idea that there is such a concept as financial security at all! Upon hitting my prospective clients with such a disclosure, a few of the braver souls blurt it out, “Well, why in the world would we pay you \$5,000 to remind us that there’s no point in planning responsibly for our future?!”

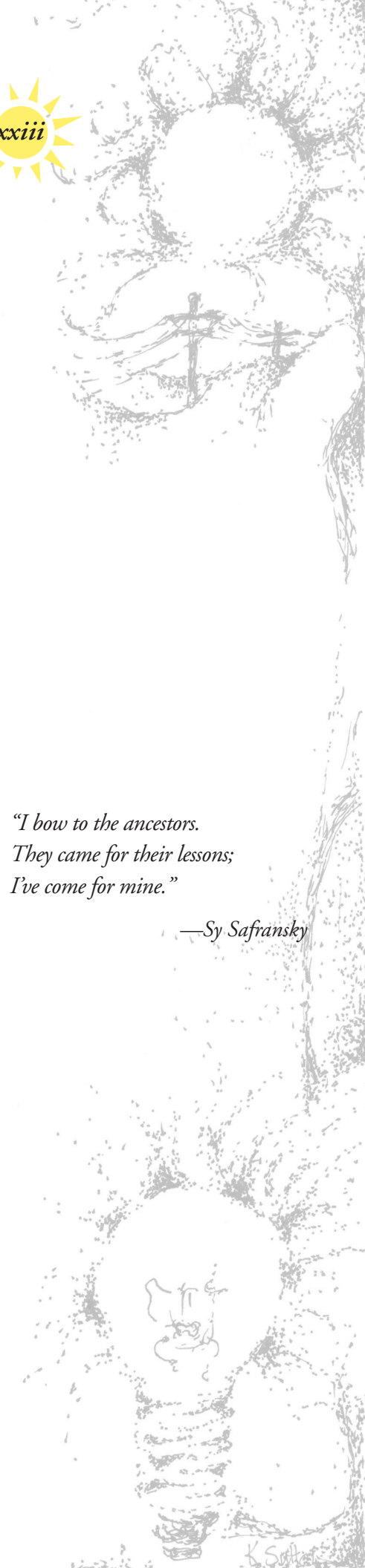
“Because,” I usually respond, “it’s only when you give money the attention it deserves that you can actually see what money can and cannot do. It’s only then that you experience some peace of mind and begin to stop resisting the inherent uncertainty of life. You feel a sense of relief that you have done what you can, and that’s as good as it gets—money no longer needs to consume your precious life energy.”

Oftentimes I’ll pull out Jacob Needleman’s classic, “Money and the Meaning of Life,” and read my unsuspecting prospective clients these words:

In order to obtain the most serious good of life it is necessary to give exactly the right amount of attention to the aspect of life represented by money. For, if we do not give sufficient attention to what is secondary in life, then, sooner or later, what is secondary will take all our attention and leave us no energy or time to pursue what is most essential.

*“I bow to the ancestors.
They came for their lessons;
I’ve come for mine.”*

—Sy Safransky





TEN WEEKS TO FINANCIAL AWAKENING

Deep down we all want to “obtain the most serious good of life.” We forget what that really means to us, when so many voices tell us that we need what they have in order to be happy. It is time to change all that by slowing down to notice what money shows us about ourselves and how it can actually help us pursue what we believe is most essential.

To my surprise, most prospective clients decide to engage with me in this exciting journey, despite all my efforts to shatter the standard reasons to embark upon a financial plan. I hope that you, too, will give yourself the gift of that choice through the pages of this book over the next 10 weeks.

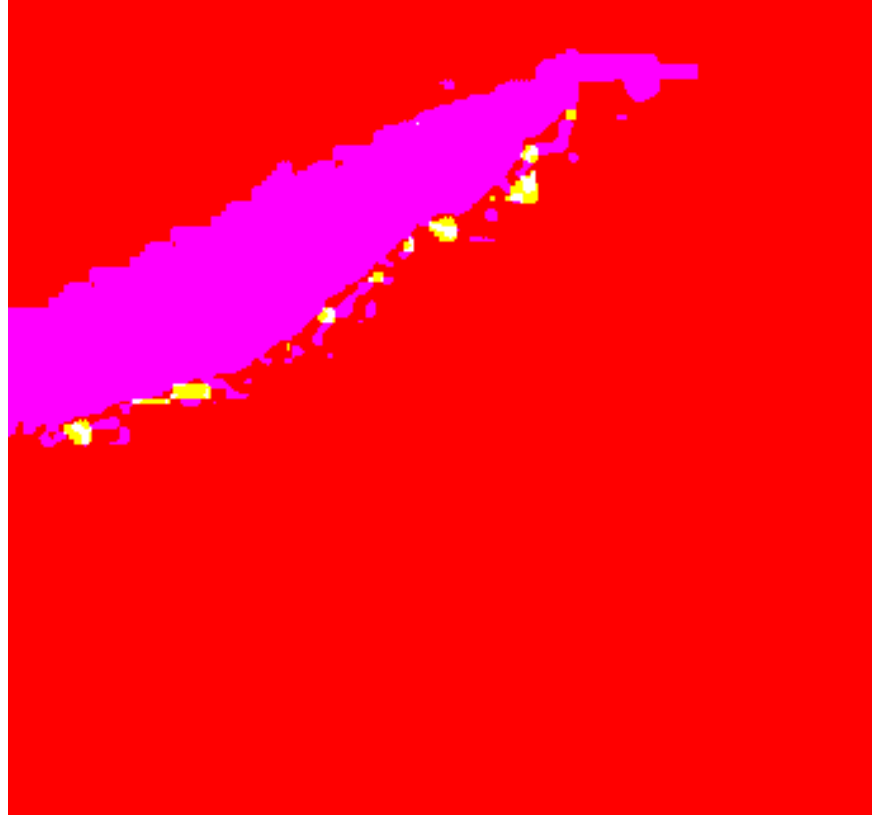
My intent is that these pages beckon you to speak “in your own voice.” Your relationship with money holds a critical key to that Voice, of all your treasures, the most precious.

—Paul Lemon

*“Life shrinks or expands
in proportion to
one’s courage.”*

—Anais Nin,





SECTION ONE

The Lesson from Electricity: Wally's Electrical Diagram

Section One introduces you to the principle of “grounding.” You will also experience the benefits of “staying” rather than “leaving” when things get uncomfortable. These attitudes will serve as a foundation for an entirely new relationship with money and the financial details of your life!

PREFACE

This book is about your relationship with money. If you have the courage to admit that there is more suffering and worry than joy and peace in your “money life,” and if you want straight answers to your financial concerns, then you are in the right place.

TEN WEEKS TO FINANCIAL AWAKENING will show you how to cultivate financial awakening through the process of “money groundedness.” Hang on, you’re standing at the threshold of a whole new way of living, and the ride won’t be what you might expect!

You will be shown how to slow down and notice what is actually happening right now in your money life. In the process, you will discover what need(s) you are trying to meet with money. It is time that



TEN WEEKS TO FINANCIAL AWAKENING

*“The real voyage of discovery
consists not in seeking new lands
but in seeing with
new eyes.”*

—*Marcel Proust*

you are supported with a new approach to money rather than influenced by the predominant wisdom of our society that says you must go faster and work harder to make more money and that more money gives you the freedom to ensure your happiness.

FEELINGS FIRST—THEN THE “FACTS”

TEN WEEKS TO FINANCIAL AWAKENING takes a different approach to money and finances than what you may be used to. The “number crunching” comes in the TEN WEEKS CD and Money Attention Page (MAP) section of the book, while the body of each chapter explores what lies beneath the surface of a particular money concern with which you may be dealing. The attention you give to the insights you garner from this material will infuse the weekly Quicken® exercises with a sense of purpose and anticipation that you have yet to equate with financial management.

Each of you can experience genuine freedom and happiness, using money as a valuable teacher. May the following pages serve as a companion and encouragement to you in this exciting journey of giving money your attention rather than your energy; leading to an Awakening of your slumbering Authenticity.

*“The breeze at dawn
Has secrets to tell you.
Don’t go back to sleep.”*

—*Rumi*

WALLY’S ELECTRICAL DIAGRAM

A Broken Fan

Six years ago on a hot summer day, I was in my basement workshop trying to sort through the accumulation of abandoned projects piled on my workbench. I was determined to reclaim my workbench for work. Before I could get serious about tackling this new project, however, I had to do something about the unbearable heat in the room! Amongst the clutter, I noticed a small room fan. I plugged in the fan, but no cooling breeze blew on my sweaty brow.



I smiled at the broken fan. On this blistering hot summer day, the fan had rescued me from my stalwart resolution to clean up the mess in my shop. Ah procrastination, my first love. I did, albeit briefly, entertain the notion of tearing the fan apart and attempting to fix it myself, but then I noticed the remnants of my old bread machine. I remembered that the bread machine, now permanently disabled, had been a project I knew I could fix in a jiffy. So, rather than fixing the fan and cleaning up the mess, I decided to take the fan to my neighbor, a handy man, and tackle the workbench another day.

I picked up the fan and resolutely started down the driveway. My wife, Katherine, watched me emerge from the shop with her long lost fan in hand. She stood up from her gardening, and said, “Oh, did you finally fix that old fan?”

“No, I’m taking it over to Wally’s. See you later.”

My neighbor, Wally, a retired construction engineer, had recently opened up the Mend-it Man, a small home repair shop in his garage. Since the opening of his business, I had beat a dusty path to Wally’s shop with things that needed his attention. Katherine and Wally’s wife, Jane, enjoyed collaborating on how to get their flower gardens to survive in our high desert climate.

“No need to knock; come on in,” was the familiar response to a knock on the shop door. “It’s me again, Wally. Do you have a minute to take a look at this worthless old fan?”

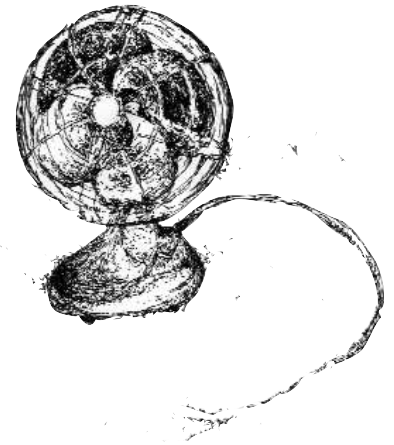
“It’s darn hot. In fact, I was just thinking about getting a cold one. Care to join me?” Wally replied.

We walked into the house and Wally popped open a frosty beer for each of us. After catching up on some of the neighborhood gossip, we headed to Wally’s shop. Wally plugged in the fan and flipped the switch, and then he started to poke at a wire with some probes from an electrical meter. He quickly unplugged the fan. “Sure is a good thing you didn’t leave this thing plugged in. It could have caused quite a fire!”

“The breaker would flip before that happened—wouldn’t it?”

“When there’s an overload or ‘short circuit,’ the breakers will stop what could be a dangerous flow of electricity. But most folks don’t realize that breakers don’t work when there’s some small escape of power from either the ‘hot’ or the ‘ground’ wire. Here, feel how hot this section of cord is!”

I was shocked to feel how warm the fan cord had become in just a few seconds. “This really could have set my shop and our whole house on fire!”





“Exactly.” Wally showed me a small bite mark on the cord. Gracey, a springer spaniel puppy, had joined our family about the same time the fan went on the fritz.

Wally stripped the wires and wrapped them with new insulating tape. He then hooked up a voltage meter to the repaired cord to make sure everything was working. He flipped the switch and a cool breeze filled the muggy shop.

I was about ready to head back up the driveway to show Katherine how I had turned over a new leaf and was no longer the world’s greatest procrastinator. A brief flashback to my messy workshop, however, prompted a question to Wally that would grant me a brief reprieve. It was too much to expect a complete recovery from this postponement affliction in just one day!

“I always thought that the ground wire was neutral. I guess I’d understand the severity of Gracey’s bite if it had exposed the hot wire. My way of thinking is that ‘neutral’ is synonymous with ‘nothing.’ Why did the ground wire damage result in such an electrical hazard?” I asked him.

“That’s a valid question and makes a lot of common sense,” explained Wally. “A better name for this neutral wire would actually be the positive wire. In reality, the ground wire does carry an electrical charge that is essential for electricity to function properly. When Gracey nicked the ground wire with her teeth, she created what is technically known as an ‘arc fault’—a low-level short, or an electrical ‘leak.’ Think of it like the hole in my sprinkler hose that I discovered last month after getting my water bill.

“If you don’t have to get right back, I could draw you a simple little diagram that may help explain some of this.”

“Why not,” I replied. “It’s clear that there are a few ‘shorts’ in my understanding of electricity!”

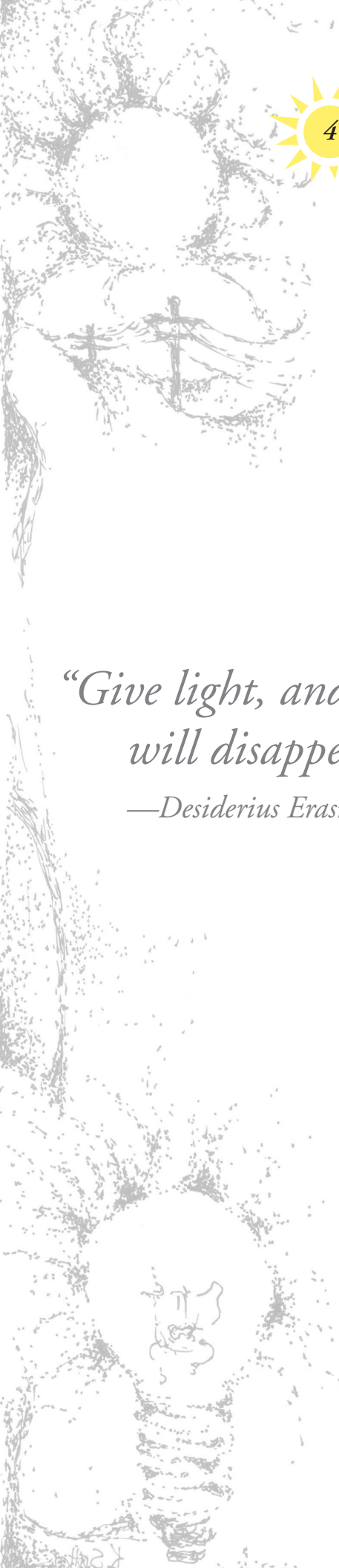
The Diagram

Wally began to sketch on a pad of drafting paper with a mechanical pen. The diagram seemed to come to life as his pencil skimmed the paper. As he sketched, he explained what each piece of the electrical system meant. When he finished, he slid the diagram toward me.

Before I looked at it, I glanced at my watch. I had been with Wally for over an hour. I had completely lost track of time.

*“Give light, and the darkness
will disappear of itself.”*

—*Desiderius Erasmus*



“So,” Wally continued, “when you combine all those pieces, you end up with a safe and reliable electrical system that serves its users’ needs. Does that help you see how critical that ground wire is in getting your fan to work and in keeping electricity safe?”

“It sure does,” I said. “I just noticed what time it is. I better get on home or Katherine’ll have my hide. Do you mind if I take this diagram as proof that we didn’t just sit around and drink beer?”

“With one caveat...you are not allowed to rewire your house tonight, OK?”

“No worries there! If you hadn’t moved in next door, there’s a good chance we’d be looking at this fan as fire fighters’ Exhibit One! Thanks a million!”

I picked up my fan and the electrical diagram and was headed out the door when Wally said: ***“Paul, don’t underestimate the importance of being grounded!”***

Wally’s Parting Words

I plugged in the fan and stood there soaking in the cool breeze. Wally’s last words, “Don’t underestimate the importance of being grounded,” seemed to mix with the cool air.

“Paul, dinner’s ready. What took so long?” Katherine’s voice interrupted my introspection, and I headed for the stairs.

“Oh, you know Wally. We got into a bit of a discussion.”

As Katherine and I ate dinner, I tried to convey what had gone on that afternoon with Wally. I pulled out Wally’s diagram and Katherine patiently listened to my version of that afternoon’s Electricity 101 class.

When I finished my plate, I sat back and said, “As I left, Wally said something that I just can’t seem to get out of my mind: ‘Don’t underestimate the importance of being grounded.’ I know Gracey damaged the ground wire and that its short, I mean *arc fault*, prevented the fan from working. It’s clear that little tiny problem could have burned down our whole house, but do you have any clue as to why he would emphasize the ground wire over tapping into the power source or turning on the switch or matching wire and breaker size? It seems like each of those things is critical in the safe delivery of power to its end use.”

Katherine studied the electrical diagram.

*“If the building of a bridge does not
enrich the awareness of those
who work on it,
then that bridge ought not
to be built.”*

—Frantz Fanon



“Wally’s illustration routes the ground wire through this Ground Wire Switch,” she said, matter-of-factly. “Isn’t that what this *GW* means?”

“Yes, as far as I can remember.”

“Well, nothing works unless the ground wire finishes the electrical loop. Correct me if I’m wrong, but didn’t Wally say that the ground wire in a two-wire system is the neutral wire that actually communicates with the energy source about what’s really going on throughout the system? The hot wire is full of electricity, but it can only flow if someone’s turned on a switch and that usage is communicated via the ground wire.”

Katherine paused for a second and then spoke as if a light had gone on in her understanding, “I think what Wally was getting at when he said, ‘Don’t underestimate the importance of being grounded’ is that we need that *neutral place* where we can notice what is really happening and what *power is being used*, so to speak. It makes sense that Wally would emphasize this life lesson, since most of us are so busy and preoccupied. It seems we have trouble grounding.”

“That’s it!” I exclaimed. “When the lights are out I’m constantly looking for what’s wrong with the power source. It’s hard to remember how important it is to slow down long enough to notice that I’ve flipped the ground wire switch ‘off!’”

“Don’t mention it, Honey! It’s just easier for women to understand these more advanced concepts!” Katherine laughed as she walked behind me, placing her hands over my eyes.

“Now you see it, now you don’t,” she said as she alternately covered then uncovered my eyes.

Her little game produced an accurate analogy for how my understanding had shifted in the course of the past several hours. Maybe this was one of those “Aha!” revelations that had potential to change the way I saw life. I began to feel a bit uneasy because I wasn’t quite sure of the consequences this new discovery might have on my nice predictable world.

Turning out the light that night, I was still thinking about what Wally and Katherine had helped me see. What would it mean to be grounded in my life—to just be still and notice? It was such a foreign concept that I tossed and turned, struggling to reduce it to yet another “five-step process.” I finally drifted off to sleep. In my dreams, the refreshing breeze of the repaired fan helped calm my busy mind.

*“What a disappointment I am:
When I’m working, because I think
I could be working harder, and
when I work so hard I ignore the
beauty all around me; when I don’t
meditate, because I think I’m too
busy, and when I do meditate,
because I get lost in my busy mind.
Today, before doing any of my
practices, or not doing them, or
agonizing over whether I should or
shouldn’t do them, can I just pause
for a moment? Can I remember that
I don’t have to be perfect to
experience a moment of perfect love?”*

—Sy Safransky



Staying vs. Leaving

The next morning, rather than my usual routine of springing out of bed, I turned off the alarm and returned to my dreams. When I finally got up, it seemed as if something had shifted within me. I felt at ease, relaxed, and more importantly, below the surface of these uncommon feelings was a rare sense of permission that said I could stay relaxed rather than dive into my endless to-do list.

Katherine and I took Gracey on a leisurely walk and marveled at the beauty around our home. Why had it been so hard for me to appreciate what was right in front of me?!

I was down at the office, bright and early Monday morning, working on a financial plan for one of my clients. What wasn't typical was the constant background message rolling around in my head: *Don't underestimate the importance of being grounded!* My conversation with Katherine about those words Wally had spoken just two days earlier made it clear that quiet and reflection were necessary for the "lights to come on."

As I looked down at my spreadsheets, I realized that all the financial projections I created for my clients could simply be yet another desperate attempt to fix the uncertainty of life. I had never been one for writing poetry, but I paused and tried to capture my feelings around my compulsion to fix things. I smiled as I noticed that the title I had written was so similar to the name of Wally's business, The Mend-it Man!

"It all comes back to this—just let it all be. Step over here where it is cool, out of the battle. Why not give it a try? Do you dare?"

—Achaan Chah

THE FIX-IT MAN

*What do I do
with this broken
chair that no longer
holds me up?*

*Maybe I'll smash
it to splinters
and throw it
in my dumpster.*

*I'll get another—
and sit in it.
Sitting will be better than—
an easy fix.*



*What do I do
with this problem
child that won't
keep the rules?*

*Maybe I'll make it
real clear—
"As long as you live here
you'll do it my way.*

*"And if you're good
and stop complicating my life
you can have that new car—
I'll fix your problem"—and mine, too.*

*What do I do
with this ache inside
that disrupts my sleep
almost every night?*

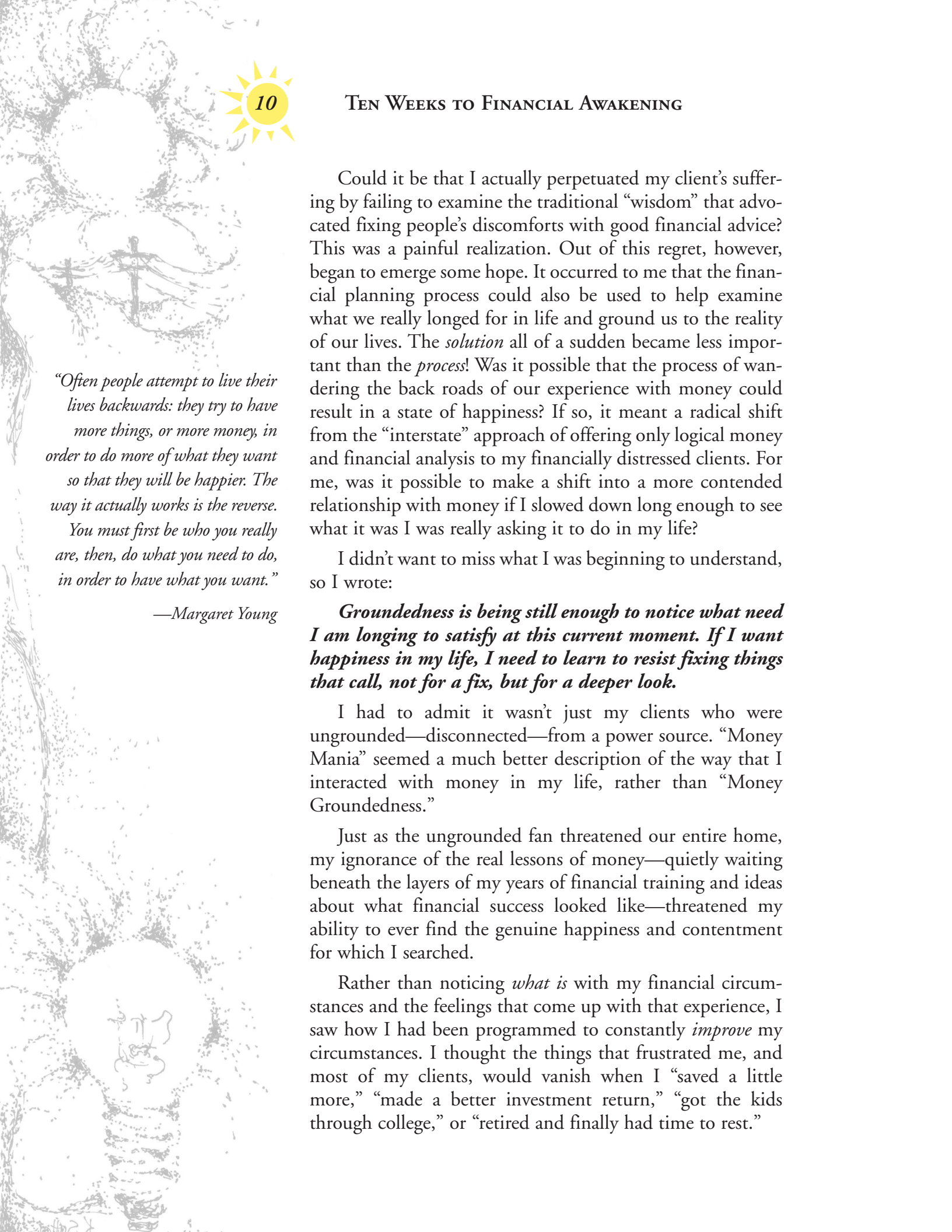
*Maybe I'll buy some
sleeping pills and
take a few right after
my nightcap.*

*I'll wake up refreshed
and go straight to work
to lay off 10 workers—
those faltering profits—easily fixed.*

*What do I do
with my nagging wife,
my pathetic portfolio,
my feeble old parents...?*

*Just give me
some time.
I'm the Fix-it Man.*





“Often people attempt to live their lives backwards: they try to have more things, or more money, in order to do more of what they want so that they will be happier. The way it actually works is the reverse. You must first be who you really are, then, do what you need to do, in order to have what you want.”

—Margaret Young

Could it be that I actually perpetuated my client’s suffering by failing to examine the traditional “wisdom” that advocated fixing people’s discomforts with good financial advice? This was a painful realization. Out of this regret, however, began to emerge some hope. It occurred to me that the financial planning process could also be used to help examine what we really longed for in life and ground us to the reality of our lives. The *solution* all of a sudden became less important than the *process*! Was it possible that the process of wandering the back roads of our experience with money could result in a state of happiness? If so, it meant a radical shift from the “interstate” approach of offering only logical money and financial analysis to my financially distressed clients. For me, was it possible to make a shift into a more contended relationship with money if I slowed down long enough to see what it was I was really asking it to do in my life?

I didn’t want to miss what I was beginning to understand, so I wrote:

Groundedness is being still enough to notice what need I am longing to satisfy at this current moment. If I want happiness in my life, I need to learn to resist fixing things that call, not for a fix, but for a deeper look.

I had to admit it wasn’t just my clients who were ungrounded—disconnected—from a power source. “Money Mania” seemed a much better description of the way that I interacted with money in my life, rather than “Money Groundedness.”

Just as the ungrounded fan threatened our entire home, my ignorance of the real lessons of money—quietly waiting beneath the layers of my years of financial training and ideas about what financial success looked like—threatened my ability to ever find the genuine happiness and contentment for which I searched.

Rather than noticing *what is* with my financial circumstances and the feelings that come up with that experience, I saw how I had been programmed to constantly *improve* my circumstances. I thought the things that frustrated me, and most of my clients, would vanish when I “saved a little more,” “made a better investment return,” “got the kids through college,” or “retired and finally had time to rest.”



LOOK AROUND

*If you try to comprehend air
before breathing it,
you will die.*

*If you try to understand love
before being held,
you will never feel compassion.*

*If you insist on bringing God to others
before opening your very small window of life,
you will never have honest friends.*

*If you try to teach before you learn
or leave before you stay,
you will lose your ability to try.*

*No matter what anyone promises—
to never feel compassion,
to never have honest friends,
to lose your ability to try—
these are desperate ways to die.*

*A dog loves the world through its nose.
A fish through its gills.
A bat through its deep sense of blindness.
An eagle through its glide.*

*And a human life
through its spirit.*

—Mark Nepo

It seemed like I had been programmed to “leave” before I “stayed.” In my constant attempts to improve my life with financial fixes, I had missed the lessons that were revealing that for which I genuinely longed.

I pondered the consequences of “leaving” before “staying.” Mark Nepo’s poem says that “leaving” would result in “losing your ability to try.” Could it be that staying, or honestly facing what was happening



beneath all the noise in life, was at the very core of what it meant to “try”? Was the most genuine expression of effort found in refusing to keep “moving on”? I was ready to try rather than accept my pattern of outcome-oriented choices that kept me on the surface of life.

It was then that I realized that I had been dangerously close to losing the awareness that there was something worth trying for with every ounce of energy I could muster. I had forgotten that it was only through “spirit” that I was able to enter fully into loving life! How miserable Gracey, my springer spaniel, would be if I muzzled her and deprived her of loving the world through her nose. Wouldn’t my life be so much richer if I were grounded and noticed the myriad ways in which I fail to honor my need to live authentically, aligned with my spirit?

I caught a glimpse of money’s valuable role in translating that very ethereal quest into reality as my eye lingered on a full-page ad in the *Wall Street Journal*. Was I beginning to notice how corporate marketers could easily influence me to purchase the products in their ads? Isn’t it my discontent, insecurity, and focus on external fixes that reward their investment of hundreds of thousands of dollars in single-page ads like these? I had looked to those promises to give me a sense of well-being, without much success.

I pulled out Wally’s Electrical Diagram for a clue to how I could reestablish the flow of power in my life by staying vs. leaving. Wally’s parting words, “Don’t forget the importance of being grounded,” resonated in my mind as I scanned the components. I flashed back to Wally’s explanation of the ground wire and the switch that activated it in his diagram.

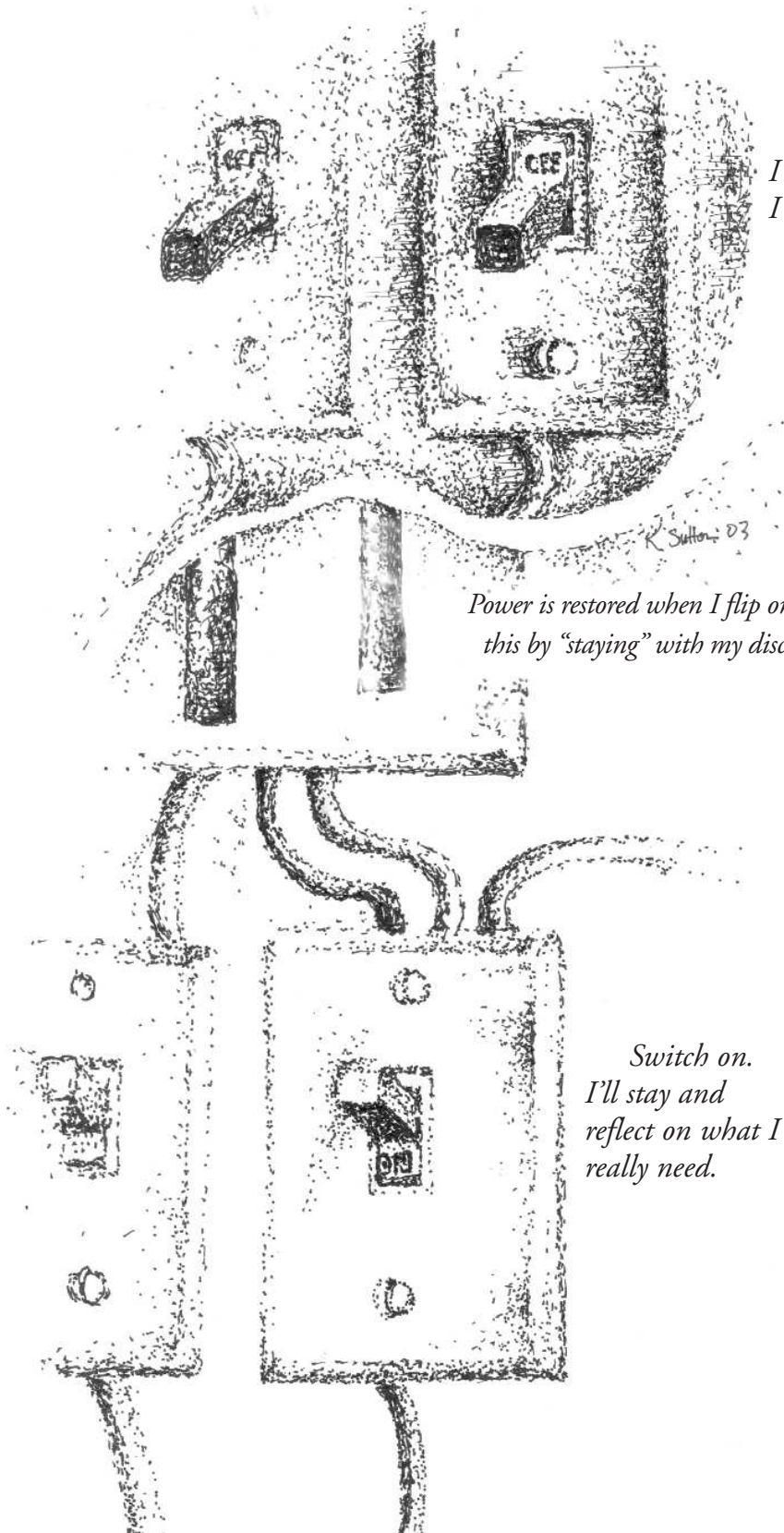
The Ground Wire Switch (Diagram Component # 8)

***** a flashback *****

“Gracey’s sharp teeth caused an arc fault. The tear in the wire insulation allowed the electricity to bleed off and literally try to get to the nearest ground. When the fan was plugged in, you felt how warm this wire became, but it’s unlikely the breaker would have flipped until after it got warm enough to ignite something lying close to the cord.”

“Electricity only works safely when there is a closed loop of energy. Power from the electrical source can go nowhere unless there is a return or neutral wire returning to the source of power. The electrical flow of energy is impossible unless there is a return of at least some power to the source via the neutral wire.”





*Switch off.
I'm Leaving;
I need a "fix."*

Power is restored when I flip on the ground wire switch. I do this by "staying" with my discomforts rather than "leaving" with a financial fix.

*Switch on.
I'll stay and
reflect on what I
really need.*

Wally pointed out the window to the power lines running along the road. “One of those lines is the hot, or positive, cable; the other is the ground, or neutral, cable. The hot wire carries power generated up in northern Colorado at a coal-fired plant. The ground or neutral wire carries a charge back to that power plant. The electrical charge of this ground wire informs the power source of how much load is on the system.”

Wally paused for a moment as if to emphasize what he was about to say: “Without that ground wire reporting to the power plant, it would be impossible for additional electricity to flow out from that energy source into the ‘hot’ wire.”

“So is the ground wire a messenger of sorts that communicates with the power source about what has been used, and, in a sense, asks for more?” I asked.

“Well, Paul, I never thought of it quite like that, but that’s a pretty good way to describe it. Not only is the ground wire a critical messenger, electricians know that in a safe power delivery system, the ground wire has to have the same electrical carrying capacity as the hot wire. In other words, there has to be a big enough return—or ‘ground’—to accommodate all the electricity that has been sent via the hot wire. Most of the time, the ground wire will only be ‘asking’ for a small percentage of the total power made available to the system in the hot wire.

“In my diagram, I wrote ‘Ground Wire Switch’ next to the largest switch. No matter if the circuit with the smaller wire [6a] or the one with the larger wire [6b] is being used to turn on the lights, if I turn off the Ground Wire Switch, absolutely no lights will work. There has to be an operational ground or neutral wire for any power to get through to the lights. Without the ground wire, there is no completion of the loop that allows the electricity to flow to where it is needed!”

Wally’s Ground Wire Switch helped me see that I had a choice. I could choose to “stay” and notice what I really needed when uncomfortable feelings and situations presented themselves in my life, or I could “leave” by attempting to simply fix the discomfort in some way.



**SECTION ONE
WORKSHEET A**

Money Groundedness Practice:

Grounding with My Tendency to “Leave” Before I “Stay”

Take a few minutes to complete this first worksheet. Please deal with whatever you are feeling concerned or uneasy with right at this moment. If it is a money concern, fine. It may even be a level of frustration with this book and its approach to money. What matters is that you access your present discomfort.

? At this moment I’m feeling some discomfort about:

? My typical reaction to this kind of feeling is to:

? To “stay” with this uneasiness means that I will:

? The longer I stay with this feeling, the more clearly I see that I need:

? When I acknowledge this need, I feel:

? If I had left, I would have missed out on:

? By staying, I have learned or experienced:



As I worked with this exercise, I saw how little experience I had in paying attention to what was really going on. I had developed a hundred skills to “fix” or “leave” but felt totally disarmed by my sense of vulnerability when trying to access my feelings and true longings. The amazing thing, to my surprise, was the relief and sense of happiness that grew out of this place of “weakness”!

“Character cannot be developed in ease and quiet. Only through experience of trial and suffering can the soul be strengthened, vision cleared, ambition inspired and success achieved.”

—Helen Keller

Looking back at my life from where I sat in my office that Monday morning, I couldn’t help but see how I, and so many others, were like our home with a defective fan plugged into the outlet: on the verge of catching fire from the lack of any real grounding around money and its true purpose: i.e. what it could and could not do.

It was at that point that I made the resolution to revise my way of relating to money both within myself as well as with my clients. Since I started practicing “staying vs. leaving,” with money as my teacher, I have seen some powerful changes take place.

When I stop to notice those changes, I feel so thankful for the day Wally fixed my fan and took the time to say, “Don’t underestimate the importance of being grounded.”



SECTION TWO

The Plan:

What to Expect—An Authentic Money Guide—and More!

This section provides hope that you can find genuine freedom and happiness and that money can actually serve as your ally rather than as an adversary in that process. It's important to make a commitment to this process, and Section Two provides each of you an opportunity to carve out specific time in your schedule for TEN WEEKS. You know it's time for a change with your money. Take heart! Happiness and money can co-exist in your life!

“On a hot day in the southern desert of Africa I had wanted to go and speak to one of my favorite Stone Age hunters. He was sitting in the middle of a thornbush...He was huddled in an attitude of the most intense concentration...but his friends would not let me get near him, saying, ‘But don't you know, he is doing work of the utmost importance. He is making clouds.’”

—Laurens Van der Post



THE MONEY THORNBUSH

There must have been a desperate need for rain for this man to willingly subject himself to such discomfort and intense concentration. What hope do you have in “sitting in the middle” of this *money thornbush*?

So far in TEN WEEKS you have heard Wally remind me how important it was to be “grounded.” You have also listened to language about “staying” vs. “leaving.” What does it really mean to slow down long enough to notice what needs you are longing to satisfy? All that language means very little at this point.

What matters is that there is some reason to continue to sit “in the middle of a thornbush.” If there is no real sense of hope that taking a long and painful look at money will lead to some genuine relief from all the suffering that most of us experience with it, then I would be the first to stand up and begin to pull “thorns” from my posterior!

There’s a reason you bought this book. Maybe you’re sick and tired of feeling like you always draw the “short straw” when it comes to finances and money—there’s never enough, and the harder you try to manage it the worse your situation gets.

“He who refuses to embrace a unique opportunity loses the prize as surely as if he tried and failed.”

—William James

Or you may feel completely overwhelmed and helpless when it comes to dealing with the money garbage that inundates your life. From piles of bills—to shattered investment dreams—to money fights with your partner/spouse—to the dread of facing it all over again the next day—the list goes on and on.

Or you might be “privileged.” You have plenty of money and most of the things that go with it. But you still worry constantly about keeping what you have. You are suspicious of most everyone who approaches you for fear that they only are after your money. You would give most of it away to feel genuine love and acceptance rather than feeling as if you had to pay for people’s affection.

Your pain is real and intense, whatever your brand of money suffering, or you would not have willingly sat down in the middle of this money thornbush—again!



So what relief do you expect from subjecting yourself to TEN WEEKS?

FOR FREEDOM YOU ARE HERE

The hope that TEN WEEKS TO FINANCIAL AWAKENING offers is that you will be free.

Free to cry and laugh with an intensity you have not known for years. Free to love the sunrise and the rain. Free to be yourself and say to others “It doesn’t matter what you think” in a selfless and responsible way. Free to love what money was meant to help you love. Free to honestly look yourself in the mirror at day’s end and feel good about the way you walked on the Earth. Free to love this amazing roller-coaster ride of life—complete with its heart-wrenching terror and passionate embrace. Free to face your weakness and, yes, even your own death with a depth of peace and calmness that you have rarely felt.

*“You must learn one thing.
The world was made to be free in.
Give up all the other worlds
except the one to which you belong.”*

—David Whyte, *Sweet Darkness*

If there is one thing we want in life, it is to experience the freedom of finding where we belong. So much of our suffering with money comes from desperately trying to create a world with it that will result in feeling that belonging. Can you remember the last time you felt completely at home with yourself and your life? If you are lucky enough to grab that memory, please hold on to it with a tight embrace—for that is the essence of what makes sitting in this thorn-bush worthwhile!

Mark Nepo reminded us in Section One:

*“A dog loves the world through its nose.
A fish through its gills.
A bat through its deep sense of blindness.
An eagle through its glide.*

*And a human life
through its spirit.”*



TEN WEEKS TO FINANCIAL AWAKENING advocates finding our way back home the same way we got lost. We have all wandered far from the one world to which we really belong—from the spirit essence of our being—and it has been our preoccupation with the allure of money that led us astray. Now it's time for us to let money teach us how to find that home deep within our spirit.

“All I Want Is a Financial Plan!”

“Soul talk” may be as numbing to some of you as was the promise of “grounding” to others! If you're needing some reassurance that I'll ever get around to dealing with your financial questions, please take a moment and thumb through the Money Attention Page (MAP) Section of the book. All those financial solutions need a solid foundation if your new “money house” has any hope for improvement from your old one. Please continue reading Section Two to see what kind of time it will take to create that foundation.

“Why do you hasten to remove anything which hurts your eye, while if something affects your soul you postpone the cure until next year?”

—Horace

“Is there anyone here who, planning to build a new house, doesn't first sit down and figure the cost so you'll know if you can complete it? If you only get the foundation laid and then run out of money, you're going to look pretty foolish. Everyone passing by will poke fun at you: ‘He started something he couldn't finish.’”

—Jesus, *The Bible: Luke 14* (“The Message”)

There is a good chance what prompted your purchase of this book was its promise to help you create your own financial plan. You may also have been interested in how you could use Quicken® software to help you with this process rather than having to consult a financial professional or to work through the manual worksheets offered in most personal finance self-help books.

I have discovered that my clients have a wide range of expectations when it comes to what is involved in creating a financial plan. It is important for all involved to discuss these expectations at the outset of the planning process; otherwise, it is inevitable that frustrations will surface. No one wants to end up like the person Jesus described who wasn't able to finish what he/she started because of failing to figure the cost or align his/her expectations with reality.

The first opportunity for misunderstanding can arise when a client says he/she is seeking a *financial plan*. People mistake a *financial fix* for a *financial plan*. I try and explain financial planning with this little story:



Suppose you live in a very old, run-down house. It has been years since you've done any maintenance on the place, and as a result, the roof has started to leak. You have tried to catch all the drips with buckets, but you know that you really need a new roof. You'll admit there are a few other problems with the house, but the annoying leaks are your focus at the moment.

When you call the contractor over to give you a bid on a new roof, he smiles and politely replies, "It'll be between a hundred and a hundred and a quarter." You can tell by the look in his eye that he didn't mean under \$200—he was talking \$100,000–\$125,000!

"I only want a new roof!" you reply. "What are you planning to use for roofing material, gold-plated shingles?!"

"Mister, I have to attach the roof to a house. On this sweetheart, we need to start at the foundation!"

There are usually one or two pressing concerns that draw in most people for financial advice. Maybe it's that our retirement account investments have taken a beating, and we finally are willing to pay a professional for some investment advice rather than watching a television money channel or relying on the advice of a coworker. Perhaps we want to buy a bigger house or deal with the credit card balances that just keep on growing. The specific need is not nearly as important as the underlying incentive that got us to a financial advisor or prompted us to purchase a book about creating a financial plan.

"Thousands of people have talent. I might as well congratulate you for having eyes in your head. The one and only thing that counts is: Do you have staying power?"

—Noël Coward

There is no question that if our homeowner were able to track down a contractor that was willing to risk his life to crawl up on that shaky old "sweetheart" house and nail some new shingles to its rotten decking, there would be some temporary relief from the annoying leaks. It wouldn't be long, however, until the temporary fix had failed.

Deep down, we know a few "shingles" won't do—our financial "house" is built on a faulty foundation. The fact that the words



TEN WEEKS TO FINANCIAL AWAKENING

happy and *money* do not usually occupy the same sentence in our vocabulary is a good indication of the extent of the damage. Getting the nerve to really take a look at our old “home, sweet home” reveals the need for some extensive work. Once the problems are identified, the necessary repairs can be performed in a way that relieves us from having to deal with ongoing crises.

My goal as a financial planner is to free my clients from being distracted from their Authentic Lives by money repair issues. Shifting into a new relationship with money involves leaving the crisis mode by agreeing to look at everything that needs to be done. A willingness to do this engages a client in the Comprehensive Financial Planning process.

I define a *Comprehensive Financial Plan* as a product that includes a thorough inspection of our financial house. Not every component will need extensive work, but enough work needs to be done to have the peace of mind of knowing that a good inspection has been conducted and that no critical problems have been ignored. Optimally, we would like to look forward to coming home to a house that provides the opportunity to relax, reflect, and think about more than the leaky roof. Because we have paid proper attention to the house, and are committed to doing so, we have energy left over for what really brings us happiness.

REASONS FOR THE ROT!

The shape of our money house is a product of some clear deficiencies. It's as if three *money termites* have all but destroyed our relationship with money and filled us with dread when faced with financial matters. It won't do us much good to build a new house if we don't deal with these three culprits!

VOID OF TRAINING

Lynn Patterson, a client, shares her experience with the “void of training” termite;

As a child, I lacked no material comfort and was so fortunate that my four-year college education was paid for by my father. Concepts of finance were never discussed with me.... [As a young adult] I sought advice from my father, who told me it was unimportant since I would ultimately marry and be supported by my husband. This clearly illustrates the level of mentoring I received from my family where finances were concerned.





Paradoxically, our society places a very high value on money but very little practical guidance on how to manage it. As of October 2002, Americans were saving slightly more than 1 percent of their income. There's a big gap between what is set up as the ideal ("You should save at least 10 percent of your income.") and people's actual behavior, in large extent because of poor training.

"Whatever people in general do not understand, they are always prepared to dislike; the incomprehensible is always the obnoxious."

—L.E. Landon

Is there any question that Landon's words apply to our relationship with money?

"Money is a good servant but a bad master."

—Francis Bacon

BROKEN PROMISES

Even if the first money termite hadn't chewed your home to splinters, there is a second close behind! None of us likes to deal with disillusionment and the pain of broken promises.

Say you were one of the disciplined few who saved 10 percent of your income for retirement. You did all the right things but your retirement account balance at the end of 2002 was less than half of what it was three years ago. The promise that you would have "the good life" has been broken! The pain from that broken promise makes it unlikely that you are eager to poke the wound with a closer look at money!

PUT OUT THE FIRE ENERGY

And finally the most devastating money termite makes sure we are scrambling for cover as the walls of the house collapse! In our dealings with money, we have confused attention with energy. We deal with money when we are forced to, in as little time as is required. The remainder of the time, we spend indulging ("I deserve..."), ignoring ("It's not that bad..."), or insulting ("I'll never get my act together...") ourselves financially. We invest a lot of energy but no direct attention toward money.

The truth is that the financial planning process is not actually as painful as sitting in the middle of a thornbush. You may find that relief comes much more quickly than you ever thought possible because you had the courage to face up to your financial fears. Giving money your attention results in your using it as a tool to help you live your life in a rich and meaningful way.

TEN WEEKS TO FINANCIAL AWAKENING **will not insult you with quick financial fixes but will give you the opportunity to experience the freedom and belonging that come when you allow money to help you live in accordance with your Authentic Self.**

So what's the first step?

First you have to identify a need that will help you realize that “band-aid” treatments are insufficient to solve your problems. If you can relate to the responses about money described at the start of this Section, you are most likely ready to commit to an extensive remodel of your money house.

Second, you have to be realistic about your expectations, or “sit down to figure the cost,” as Jesus said.

If you want to get a clearer idea of some of the specifics of what we'll be covering, turn to the *It's About Time for a Change with Money Schedule* at the end of this Section. There, you will find a description of the TEN WEEKS Program. If you are ready to commit to financial awakening and to living authentically with your finances, this Program will give you what you are looking for. You just need to decide how to schedule it into your life.

This book is an outgrowth of how I work with my own financial planning clients. Though the format of the book is modified for a self-directed planning experience, the process is basically the same. The core of the TEN WEEKS Program is the *Circuit Inspection Worksheets*. These worksheets assist you in understanding who you are, what you really want, and how money can assist, rather than hinder, how you actually express those realizations in your day-to-day life. Take a few minutes to thumb through the book and review the worksheets, or if you have purchased the *Worksheets Workbook*, pause to glance at some of the issues you will be facing. **Financial solutions that have no connection to your inner needs and feelings will only create more suffering in your life;** these Worksheets will help you avoid that result.

TEN WEEKS TO FINANCIAL AWAKENING empowers you to build an entirely new financial house from the ground up. What better time than now to start living where you belong!

“If error is corrected whenever it is recognized as such, the path of error is the path of truth.”

—Hans Reichenbach



If you go back to the *It's About Time for a Change with Money Schedule* and add up the time estimates for each of the segments of the TEN WEEKS Program, you will see that you are looking at about 60–120 hours. When you think about it, that's about the same amount of time most of you spend working in two to three weeks. Aren't you worth an investment of three weeks' work? **I can say with confidence that no other time investment will yield such long-term rewards as your whole-hearted attention to the TEN WEEKS Program!**

But life is full of commitments, and there is simply only so much time to complete a program like this—no matter how life-changing it is. All the material in the TEN WEEKS Program is essential, but there is a way of dividing the work into manageable pieces. What is important is that you commit to engaging with this Program now—otherwise the busyness of life will rob you of this opportunity for you to shift out of money suffering. Consider these options:

“There is no try.

*There is only do
or do not do.”*

—Yoda, “The Empire Strikes Back”

OPTIONS FOR ENGAGING WITH TEN WEEKS

*“Take your life in your own hands and what happens?
A terrible thing: no one to blame.”*

—Erica Jong

Option 1—TEN WEEKS for Me

- I know it's a big commitment, but I'm willing to carve out the time to finish it in the next 10 weeks.

Option 2—Two-Three Weeks Now: Eight Weeks Later

- I want to reorganize my paperwork and get all my finances set up in Quicken® for now. I'll commit to the 20–40 hours that this phase of the TEN WEEKS program will take and schedule that time now.
- I want to finish the entire program, however, so I will assign dates and times when I will complete each section, right now.

**Option 3—TEN WEEKS: More Like Twenty?!**

- ▶ I know I will not be able to commit to six to eight hours per week for the next two and one half months. I'd rather set aside _____ hrs. per week to work the program, which equates to _____ weeks if an average completion estimate is 100 hours. I'll use this guideline in completing the Time Schedule that follows.

Option 4—FOUR OR FIVE WEEKS NOW—WITHOUT QUICKEN® AND AN AUTHENTIC MONEY GUIDE

- ▶ I am not ready to tackle Quicken® and a Comprehensive Financial Plan (Authentic Money Guide). I am willing, however, to take an honest look at my relationship to money and what this book has to say about Financial Awakening.
- ▶ I'll use the reading and worksheet time estimates in the *It's About Time for a Change with Money Schedule*, to estimate how much time this should take.
- ▶ I realize that if at some future time I want to create my own Authentic Money Guide, I will need to follow the detailed TEN WEEKS CD instructions—otherwise, I could make mistakes that could distort the accuracy of my financial projections. If it's been more than one-year since I purchased TEN WEEKS, I realize I'll need to buy an updated version of Quicken®, TEN WEEKS CD, and the current MAP Section.

“You will never find time for anything. If you want time, then you must make it.”

—Charles Buxton

YOU CAN DO HARD!

“You can do hard,” Bo Lozoff says in his book, “It’s a Meaningful Life: It Just Takes Practice.” To elaborate, he says:

“...in our modern era, the words ‘It’s too hard’ have become an anthem for giving up... Maybe we have become afraid to tackle anything that might be very hard... We can do hard. Really, we can... Because change usually requires sustained commitment, one of the best ways to get that commitment rolling is to take a vow in the presence of others... By giving up some minor freedoms of changing your mind, you give yourself major freedom to change your life. Try it and see.”

Complete the TEN WEEKS TO FINANCIAL AWAKENING Time Schedule Worksheet. After setting specific dates and times, I



recommend you make a vow to yourself and another person, who is willing to bear witness, to follow through with your intention.

If you are completing the TEN WEEKS Program with a partner or spouse, please read *Week One/Two Appendix B—“Partner Work.”* Each partner should complete his/her own Time Schedule Worksheet, and you should expect the time each of you is willing to participate to be quite different. Reading “Partner Work” will help put to rest the normal resentment that such an arrangement is somehow unfair.

When you start to question your time commitment, pause to realize that you will be well compensated for your time.

The cost for the above process with a qualified CFPTM ranges between \$3,000–\$10,000.

By surrendering to the journey prescribed by TEN WEEKS, you will go on a financial adventure and end up with a life-transforming comprehensive financial plan, or what I call the ***Authentic Money Guide***. The careful attention you give to each step will be worth it; start by believing this to be true!

May I suggest you start each session of this Program with a simple mantra:

“I intend to open today by being wholly present with this material. I’ll try and notice when I’ve shifted into my ‘fix-it’ mode since this will prevent me from accessing the benefits of this Program and experiencing the happiness I want in my life.”

“A tree growing out of the ground is as wonderful today as it ever was. It does not need to adopt new and startling methods.”

—Robert Henri

But There’s More!

Completing any comprehensive financial planning process is cause for celebration! As we have seen, the scope of such an undertaking is much more extensive than we originally thought. When you give each of these aspects of your financial affairs attention, you will experience a certain level of relief.

When you finish the TEN WEEKS program and end up with a “grounded” financial plan—an Authentic Money Guide—you will have accomplished something much more amazing.

You see, TEN WEEKS elevates a comprehensive financial plan to a point far above scrutinizing and pushing numbers. It leads you to the discovery of what those numbers tell you about yourself, your life, and your true longings. Any financial plan that fails to take into account these critical factors is doomed to perpetuate, rather than alleviate, suffering.



The reason for the recurrence of money suffering after engaging in a traditional financial planning process, which focuses mainly on financial solutions, can be summarized in three words—No Energy Shift.

We can't just give money attention. We have to practice re-directing the energy that used to be consumed by money. We have to practice grounding.

“Man's main task is to give birth to himself.”

—Erich Fromm

In my day-to-day dealings with people and money, as well as my own journey of discovery with money groundedness, I am convinced we all have trouble staying grounded.

Remember Wally's electrical diagram? When we flip the ground wire switch to ON, we shift out of old destructive patterns of postponing life, ignoring our deeper longings, covering over our sadness with addictions, and focusing on countless other futile efforts to protect ourselves from the inherent insecurity of life. When the ground wire switch is ON, we get the authentic feedback from our Interior that allows us to live the life of our deepest desires.

But flipping a ground wire switch that is disconnected from an overall electrical system would not do us any good. We have already established that a “financial fix” is not the same as a “grounded financial plan.” If we take the time to build a new relationship with money, the lights will work when we flip the switch.

Let's take a sneak preview of what is in store.

- A close look at your finances helps you see the true nature of your life. Suddenly, you notice that being present with daily details allows you to experience the wonder of life.
- Money's true purpose is to remind you of your dependency—no amount of money can satisfy your longing for help outside yourself.
- There is such a thing as enough money. Real satisfaction comes not from more money but from knowing you are opening to a truer sense of Self.
- Consciousness of the emotions associated with money issues are at the base of finding groundedness.
- If you want honest feedback as to how aligned your actual behaviors are with your professed values, you must look closely at how you make, spend, share, and save money. This money mirror reveals the source of your discontent.



*I'm building a new, grounded relationship with money.
I know it means establishing an entirely new system,
but it's worth the effort.*



- When you pay attention to your financial life and follow through with action around steps that need to be taken, you are less distracted by the money noise that calls you in a hundred different directions.

So, you can see that you are in for an exciting journey! An Authentic Money Guide and Financial Awakening are within reach.

It's time for money and happiness to co-exist in your life!

A REFLECTION

As I walked down the driveway just a few days ago to my little country office, I wondered about some new clients coming in for their first meeting. I thought about this journey that had caused me to ask my clients to use the financial planning process as an opportunity to examine their lives. I thought of this David Whyte poem as I put the key in the front door:

THE WELL OF GRIEF

*Those who will not slip beneath
the still surface on the well of grief*

*turning downward through its black water
to the place we cannot breathe*

*will never know the source from which we drink,
the secret water, cold and clear,*

*nor find in the darkness glimmering
the small round coins
thrown by those who wished for something else.*

—David Whyte, from *Where Many Rivers Meet*

It is terrifying not to be able to catch your breath. I wonder if these clients will have the courage at this point in their lives to open to their fears? I know oftentimes I choose to stay at the edge of the “well.” I also know that I need encouragement and support to keep opening to this vulnerable place in my life. It seems that money brings up plenty of terror for most of us, helping us find this sacred place within.

A few minutes later, the clients arrived. As we spoke, I could see they longed to live a life that lay beyond simple financial solutions and growing financial net worth. Their courage to deal with their finances would help them dive below the still surface to find that “secret water—cold and clear—the source from which they drink.”

How about you?

IT'S ABOUT TIME FOR A CHANGE WITH MONEY SCHEDULE



*My Intent to Complete the
TEN WEEKS TO FINANCIAL AWAKENING Program.*

BOOK SECTION	TIME RECOMENDED	DATE/TIME TO COMPLETE	COMPLETED
Ready...			
Introduction & Section 1:			
▶ Reading	1 hr.		<input type="checkbox"/>
▶ Worksheet A	1/2 hr.		<input type="checkbox"/>
Get set...			
Section Two: <i>What to Expect—and More!</i>			
▶ Reading	1 hr.		<input type="checkbox"/>
▶ Time Schedule	1 hr.		<input type="checkbox"/>
GO!!!			
Section Three:			
<i>Weeks One & Two—Money Inventory</i>			
▶ Reading	1 hr.		<input type="checkbox"/>
▶ Money Reflection Inventory Worksheet A	3/4 hr.		<input type="checkbox"/>
▶ Reflection Inventory—Pt. 2	3/4 hr.		<input type="checkbox"/>
▶ Data Collection—Appendix A	6 hrs.		<input type="checkbox"/>
▶ Quicken® Input—Pt. 1	6 hrs.		<input type="checkbox"/>
▶ Quicken® Input—Pt. 2	6 hrs.		<input type="checkbox"/>
Week Three—<i>What I Really Want</i>			
▶ Reading	3/4 hr.		<input type="checkbox"/>
▶ What Is it I Really Want? Worksheet A	2 hrs.		<input type="checkbox"/>
▶ Checkbook Checkup Worksheet B	3/4 hr.		<input type="checkbox"/>
▶ Quicken® Budget Setup	6 hrs.		<input type="checkbox"/>



BOOK SECTION	TIME RECOMENDED	DATE/TIME TO COMPLETE	COMPLETED
Week Four—<i>Work Woes</i>			
➤ Reading	3/4 hr.		<input type="checkbox"/>
➤ Work & Identity CI* Worksheet A	3/4 hr.		<input type="checkbox"/>
➤ Work & Identity CI Worksheet B	3/4 hr.		<input type="checkbox"/>
➤ Quicken® “What if” Analysis.	2 hrs.		<input type="checkbox"/>
Week Five—<i>Credit and Loans: Friends or Foes</i>			
➤ Reading	3/4 hr.		<input type="checkbox"/>
➤ Debt & Credit CI Worksheet, Pt. 1 & 2	3/4 hr.		<input type="checkbox"/>
➤ Debt & Credit CI Worksheet, Pt. 3	2 hrs.		<input type="checkbox"/>
➤ Debt Management Principles, Appendix A.	2 hrs.		<input type="checkbox"/>
➤ All Those Other Debts Appendix B	1 hr.		<input type="checkbox"/>
➤ Quicken® Debt Reduction Planner, Appendix C	2 hrs.		<input type="checkbox"/>
Week Six—<i>Investments: Money Working You or Working for You</i>			
➤ Reading	3 hrs.		<input type="checkbox"/>
➤ Investment CI Worksheet A	1 hr.		<input type="checkbox"/>
➤ Investment CI Worksheet B	1 hr.		<input type="checkbox"/>
➤ Investment CI Worksheet C	1 hr.		<input type="checkbox"/>
➤ Investment CI Worksheet D	1 hr.		<input type="checkbox"/>
➤ Investment CI Worksheet E	1 hr.		<input type="checkbox"/>
➤ Investment CI Worksheet F	1 hr.		<input type="checkbox"/>
CI = Circuit Inspection			

“Time brings out today’s special. Every day it’s the same routine. ‘You call this a meal?’ I scowl. Time looks me in the eye. ‘Twenty-four hours,’ he says. ‘That’s it.’”

—Sy Safransky



BOOK SECTION	TIME RECOMENDED	DATE/TIME TO COMPLETE	COMPLETED
Week Seven — <i>Insurance: Risky Business</i>			
➤ Reading	3/4 hr.		<input type="checkbox"/>
➤ Insurance CI Worksheet A	3/4 hr.		<input type="checkbox"/>
➤ Insurance CI Worksheet B	3/4 hr.		<input type="checkbox"/>
➤ My Insurance Deductibles Worksheet B-1	1/2 hr.		<input type="checkbox"/>
➤ My Home Insurance Summary Worksheet B-2	1/2 hr.		<input type="checkbox"/>
➤ Do I Need a New Health Insurance Policy? Worksheet B-3	1/2 hr.		<input type="checkbox"/>
➤ My Health Insurance Options Summary Worksheet B-4	1/2 hr.		<input type="checkbox"/>
➤ Liability Insurance Worksheet B-5	1/2 hr.		<input type="checkbox"/>
➤ Property Insurance Worksheet B-6	1/2 hr.		<input type="checkbox"/>
➤ My Insurance Philosophy and My Life Worksheet C	1 hr.		<input type="checkbox"/>
Week Eight — <i>Tax Liabilities: More than Paying Uncle Sam</i>			
➤ Reading	1 1/2 hrs.		<input type="checkbox"/>
➤ Citizen Awareness & Involvement CI* Worksheet A . . .	3/4 hr.		<input type="checkbox"/>
➤ My Community Connection CI Worksheet B	1 hr.		<input type="checkbox"/>
➤ College Funding Philosophy Worksheet C	1/2 hr.		<input type="checkbox"/>
➤ My House...My Home Worksheet D	1 hr.		<input type="checkbox"/>
➤ Mind Your Own Business Worksheet E	1 hr.		<input type="checkbox"/>
➤ Quicken® Tax Analysis	2 hrs.		<input type="checkbox"/>
CI = Circuit Inspection			



BOOK SECTION	TIME RECOMENDED	DATE/TIME TO COMPLETE	COMPLETED
Week Nine—Retirement:			
<i>Is the Grass Really Greener?</i>			
➤ Reading	2 hrs.		<input type="checkbox"/>
➤ Retirement Anticipation/Appreciation CI Worksheet A.	1 hr.		<input type="checkbox"/>
➤ “I’ll Trade This for That” Worksheet B.	3 hrs.		<input type="checkbox"/>
➤ True Retirement Worksheet C.	1/2 hr.		<input type="checkbox"/>
➤ Facing the Loss CI Worksheet D.	1 hr.		<input type="checkbox"/>
➤ Top Ten Ways to Prepare for Retirement Worksheet E.	1 hr.		<input type="checkbox"/>
➤ Retirement Phase Worksheet F	1/2 hr.		<input type="checkbox"/>
Week Ten—Estate Planning:			
<i>Will I or Will I Not?</i>			
➤ Reading.	2 hr.		<input type="checkbox"/>
➤ The State of My Affairs CI Worksheet A.	2 hrs.		<input type="checkbox"/>
➤ Where to Find What Worksheet B.	2 hrs.		<input type="checkbox"/>
➤ “I’ll Leave it All Behind” Worksheet C	3/4hr.		<input type="checkbox"/>
Section Four:			
<i>Keep the Energy Flowing!</i>			
<i>Moving to Groundlessness</i>			
➤ Reading	2 hrs.		<input type="checkbox"/>
➤ Completion of Your Authentic Money Guide	3 hrs.		<input type="checkbox"/>
➤ Monitoring and Updating Your Authentic Money Guide.	1 hr.		<input type="checkbox"/>
➤ When Do I Need Help and Whom Do I Ask?	1/2hr.		<input type="checkbox"/>

Estimated Range of Time to Complete TEN WEEKS 60–120 hrs.

CI = Circuit Inspection