

**The Top 3
Reasons
Why You
Are Not
Living
Abundantly**



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Do you find yourself constantly broke, unable to save, and sometimes unable to even meet all the bills. Yet, you see others, not unlike yourself, who seem to have a wealth of abundance. They seem to attract money, wealth, and abundance easily and frequently.

How do they do it?

The secret is that they don't have any special skills, rich relatives, or hidden incomes. What they have is a mindset that brings abundance to them all the time. It's a mindset that can easily be learned and put into practice and can make dramatic changes in your life.

This report will identify the top three mindset problems (beliefs) that many of us have that block wealth from coming into our lives and will provide the ways we can change them.

At this point you should congratulate yourself for taking the first step in improving your abundance. It may not seem like much, but, as the ancient Chinese quote states "The journey of a thousand miles begins with a single step." This is your first step!

So let's begin.

The first important thing you need to understand is that no matter what's happened in the past, or where you are now, it's irrelevant to where you can go in the future. Education doesn't matter. Age doesn't matter. How rich you are right now doesn't matter. The only thing that does matter is that you want to change.

The second thing you need to understand is that you already have everything you need to change. Again, you don't need more formal education, more experiences, more money, or more contacts. All you need is to understand that you are in total control of your future and to understand how your past has affected your present.

Right now, there is only one thing stopping you from bringing more wealth and abundance into your life, and that is YOU.

While you may disagree with that statement, and can bring up tons of counter-examples, in this report I will show you why this is true and, more importantly, how to change it.

First, it is important to understand that who you are at this moment is the sum of your beliefs and habits.

The beliefs and habits you currently have were determined by the experiences you've already had in your life, have determined the forces that have made you who you are now, and will determine what the future brings.

This is a good thing because they are YOUR beliefs and habits. You own them outright and you are the only one who can change them, and you can change them if you want.

Henry Ford is quoted as saying "**Whether you think you can, or you think you can't--you're right.**"

He knew the power that belief has in our lives. If you think (believe) you can do something, then you will accomplish that thing no matter what obstacles you encounter. And similarly, if you think (believe) you can't accomplish it, you may not even start, or you'll stop at the first challenge, justifying that you were right.

Why is this?

This is the power of belief. Beliefs are always 'right' for you, and we all want to be 'right'. Basically, what you believe in, is true. And if it's true, then it must be real.

And therein lies both our problem and our solution.

If you feel you are lacking in money and abundance, it is because you have a belief or beliefs that are running counter to what you currently want. You have some beliefs that say, in effect, where you are right now is where you want to be; that the condition you are in right now is 'right' as far as your beliefs are concerned.

The thing about beliefs is that they reside in our subconscious and we don't generally think about them, and they can be insidious.

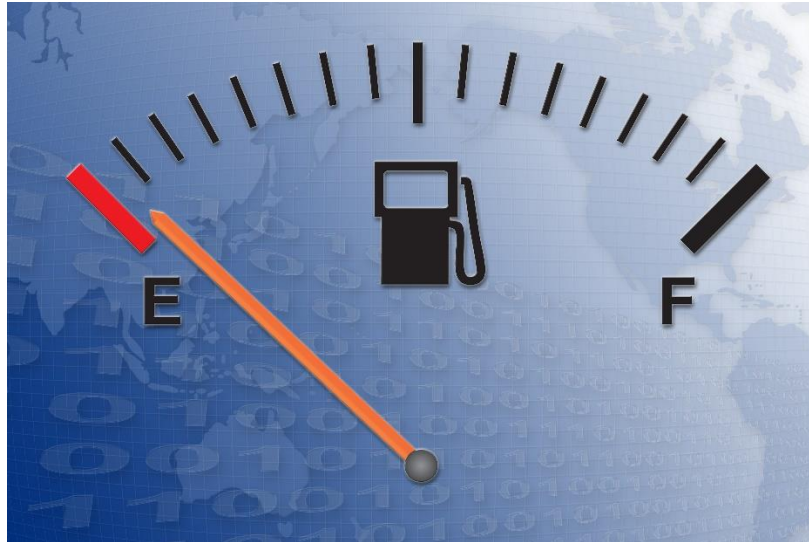
Take, for example, the belief, when you were very young, that you wanted to be exactly like your father or mother. It sounds like an innocent belief, but if you grew up in a financially poor family, you can't keep that belief and be rich. If you're rich, then you aren't like your father or mother and that would make the belief false. But the belief wants to be 'true' and the only way it can be 'true' is by keeping you poor.

Since most of us make our choices subconsciously, if something about money comes up, we will compare the available actions we can take with the belief of 'being like my father or mother'. We will then 'choose' the action that makes the belief true and, in this example, keep us poor.

So, without further adieu, let's examine the top three beliefs that keep us poor.

Belief Problem #3 - The Myth of Limited Resources

“There's only so much to go around.”



This is the belief that there is only so much to go around, especially money. It is also the belief that there are only so many ways to get money.

This myth puts an enormous limitation on how we see the world.

When you believe that there is a limitation to what you want, it is like putting on blinders. You immediately ignore large numbers of options that are available to you. Probably, you are focusing on the one 'best' way, as you see it, to get what you want. That would be like planning a road trip from New York to Los Angeles by the shortest route possible, only to find out that there is one bridge closed for repair and then giving up on the trip. In reality there are thousands of ways to get from New York to Los Angeles if you open your mind to exploring alternate routes.

This is especially true with money. Too often we see money only coming in from the work we do or what we can sell. If we are still working and want more money, the most likely thing we do is to look for a better job; one that pays more. That is being stuck in this “limited sources” mindset. We are choosing to look at only one aspect of life – that of “job”.

However, exploring why you want more money is critical to solving the “money” issue and freeing you from this mindset.

Take this example.

You are retired, living on a fixed pension, and have your own home on the East coast. The pension is enough to cover all your expenses but doesn't leave you much left over for the 'extras' in life. In this case, the 'extras' are taking a vacation in Europe to visit family and seeing your daughter on the West coast every year. In this example, there are years when you can't do both, and this leaves you feeling frustrated and angry. You 'know' that you need more money, but, being on a pension, there is no way you can get any more.

You are stuck in the 'limited sources' mindset.

So how can you get out of this?

The first step is to discover why these two 'extras' are so important and why it is so important that they 'must' happen every year. So you look at this and discover that you have a strong emotional tie to family. You also decide that this is quite reasonable and won't change that. Good start, but that hasn't solved anything yet. However, it has identified the reason for the trips – your need to get together with family.

It is the getting together that is important, and the 'where' is probably not so important. This opens some more possibilities. Perhaps you could pay for your daughter to come visit you. After all, one air fare is cheaper than two. Or, maybe you could meet her half way. Or maybe you could contribute for her to go to Europe and combine your two activities into one. Or, you could look at selling your house and moving closer to your daughter – or to Europe.

You see that when you identify what you really want, it opens the doors on many possibilities.

Let's look at another example.

You and your partner have two very young children, and own a modest house. You've just bought the house, so your resources are pretty strapped. You are staying at home with the children because you've discovered that if you went back to work, you couldn't make enough money to cover the day care costs. Your partner just recently had a promotion, so they can't bring in any more income. You know that, in time, things will get better, but if something big happened now, like needing the roof replaced, you'd be unable to cover it.

So you look at your situation critically. Can you cut down on expenses? No. Can you sell the house? Not without losing a lot of money in the process. Can your partner do overtime to bring in more money? Yes, but not very often and you both want to spend more time with the children. Can your family or your partner's family help out with financial support? No.

You've looked at doing some work at home. You looked at running a day care, but the local laws prevent that. You don't want to do any of the 'online' opportunities because you believe they are all scams. You've only worked at minimum wage jobs, so you don't believe you have any skills you can offer from home.

However, this examination process has clarified what you really need.

That is:

1. You need more money to come in.
2. It can't be from your partner.
3. It has to be something you can do from home.
4. It has to be ethical by your standards.
5. It has to leave enough time to look after your children and be with them.
6. You have to be able to do it with the skills and knowledge you already have.

Sounds like quite a problem, doesn't it?

If you look at the list closely, only item 3 has anything to do with being at home, and even that only says it has to be done 'from home', not 'at home'. Time for some brainstorming.

You think of all those tasks you normally do with the children outside the home; you shop for groceries; you take the kids for walks; you take the kids to the library for 'Parent and Me' get togethers, etc.

From this, you realize that there are a few things you can do that will bring in money. You can offer a grocery shopping service, or a dry cleaning pick up/delivery service. You can do a dog walking service. You can do day-to-day errands for other people. You can do online research for people planning trips and vacations.

You quickly realize that all those ideas are easy to implement and, most important, meet all your requirements as you listed them.

From these two examples, we can see that what was originally seen as a hopeless situation, has many solutions.

If you find yourself in the 'limited sources' mindset, it is easy to get out of it. Just follow the steps below. I advise writing down what is required because it will be available for reference in the future and it will focus your attention more.

1. List what the problem is, as you see it. There's no need for a lot of thought in this. For example: "I need more money to buy a new car."
2. Take a few moments and think about what you just wrote down, then write down why you need what you stated you needed. "I need a newer car because my old one is costing too much to maintain and is unsafe."
3. Now list all the ideas you've already had and why they didn't work.
 - a) get a raise at work - I'm part of a union, so I can't ask for a raise
 - b) borrow money from the bank - may not be able to make repayments
 - c) borrow money from relatives - I know they won't lend me any
 - d) get a second job - I do shift work, so I can't always be there

- even if I did find one, I could only devote a maximum of six hours per week

e) take on extra work at my job - extra shifts are rarely available

f) cash in all or part of my insurance policy - not enough there to be of help

4. Review the list and make a new list stating what your requirements are in positive terms

a) need more money to come in either as a lump sum or on a regular basis

b) the income must respect my regular job and its shifts

c) it can only require six hours or less per week and be flexible

d) be able to use my existing skills

5. Brainstorming time! Without judging whether or not they are a good fit for you, or even if you like doing them, list as many things that come to mind to bring in money that meet your list of requirements from above.

a) babysit

b) deliver fliers

c) find a part time store job that respects my irregular schedule

d) set up a web site and sell things through that

e) do door-to-door sales

f) write a book and sell it

g) sell my hobby crafts

6. From your brainstorming list, re-order it from the most likely task you can do to the least likely. The order should be based on what you actually can do AND want to do. Then, one at a time, investigate, in detail, what is required to do the task, how much time it will take, and how much income you can expect.

7. Now, from that last list, pick one and go for it.

The one you pick first may not work out, so don't be afraid to try another. In any case, feel good that you are actually doing something about your situation. Even if none of your original ideas work out, I'm sure you will discover others. In fact, you may be pleasantly surprised when unexpected, better, opportunities suddenly show up.



Belief Problem #2 - You're A One-Trick Pony

"To be one of the world's top space robotic arm operators is a necessary skill for an astronaut, but it doesn't have much carry-over."

- Chris Hadfield



This belief is especially limiting. This is the belief where you tell yourself that you're no longer smart enough, strong enough, fast enough, or whatever enough to be of value. You are saying that you had only one competence in life and now it is gone.

You are a 'One-Trick Pony' and you've done your trick.

What you're telling yourself here is that you can't learn new things; that you can't grow or change; that you're all used up.

It is making you small and weak. It is defining you by a very narrow set of capabilities and ignoring all that you have already accomplished in life and can still accomplish. It is saying that you have nothing more to contribute and nothing to add to life; that you are stuck where you are with no hope of getting out.

Nothing could be further from the truth!

This mindset is doing you a fantastically huge disservice.

Nobody is just whatever they have done in the past, and what you have done in the past is so much more than just one thing. Everyone has a whole set of skills that can be applied to many tasks, even if they don't believe it. No matter how specialized your job was, it has skills that can be used elsewhere.

Let me tell you a little story about Jim.

Jim used to be a railway engineer. He started when he was sixteen working for the railroad and quickly moved up to be a driver. In fact, he drove trains for over forty years. Now retired, he feels lost and stuck. He's also short on money. He paid off his house years ago, but recently had to take out a mortgage to help his kids after going through his savings. Although he has a decent pension, it is pretty much all consumed with the mortgage payments and general house upkeep. He wants to pay off the mortgage quickly so he can buy a fishing boat and enjoy time out on a nearby lake.

But Jim doesn't believe he has any skills to bring in any extra money, and that he can't learn anything new at his age.

However, a good friend of Jim's doesn't buy this and gets him to list all the skills he has, including ones from outside his old work.

After a bit of work and a lot of prodding by the friend, Jim's list looks like this.

- able to work long hours at unusual times
- able to plan ahead
- able to make quick decisions
- friendly with people
- able to follow directions easily
- able to handle complex machinery easily
- good with small boat motors
- has a good knowledge of the lake and where to fish
- knows a lot about fishing
- is fit and healthy

Next, the friend asks Jim to make a list of jobs that his skills can fulfill, and so Jim comes up with the following.

- delivery person
- small motor mechanic
- dispatcher

Admittedly, it's not much of a list, but we can see that Jim has already gone from "I can't do anything" to seeing he can do some other things.

Jim's friend adds the following jobs to the list.

- salesperson
- security guard

and with a bit of training:

- machinist
- taxi driver
- special needs driver

Jim laughs at the added entries and says “You might as well add fishing guide to it!”, so the friend does.

The friend now prompts Jim to check the jobs-wanted lists to see if any of the jobs listed are also on Jim's list. Although a bit reluctant to do so, he does. Much to his surprise, he finds that a nearby marina is looking for a fishing guide. Although Jim has never visited that marina, he has heard some good things about it, so he visits them.

It turns out that the marina is looking for someone with just Jim's skills. They need someone part time, of senior age as most of their clients are retired people, and very knowledgeable of the lake and fishing. There are a couple of things that Jim doesn't have – up to date CPR and First Aid, and Oxygen Administration – but they are willing to pay for Jim to get those certifications.

Jim accepts the job.

Now, not only does Jim have the extra income he wants, he is already doing what he wanted the money for in the first place.

By looking carefully at all the skills he had, Jim discovered that there were many 'ponies' he could be.

So, if you find yourself in the 'One-Trick Pony' mindset, use the following steps to broaden your horizons.

1. List all the skills AND interests you have. If necessary, get someone to help you with this.
2. Make a list of all the jobs that any of the skills you listed above would be useful for. Again, having someone helping you will let you create a longer list. This can include existing jobs or something that you can create, like starting a business.
3. Review the list and identify any of the jobs that interest you.
4. Re-arrange the list in order from the jobs that really interest you the most to the ones you least like.
5. Starting with the first entry on the list, check to see if there is something currently available or, if it's something you need to create, what you need to get it started.
6. Now go for it!



Belief Problem #1 - Your Blind Spot

"You can't change what you can't see."



You have a deep seated, unconscious belief that wants things to remain exactly as they are right now. This manifests itself in other beliefs such as believing that you are stuck in this rut and nothing you do or try to do can make a difference, or that you don't have the skills, connections, or opportunities to improve your situation, and, because of this, you are unconsciously blind to the opportunities surrounding you.

You have a set of beliefs and habits that actively block opportunities for abundance from coming into your life.

This is obviously not something we want, so where did it come from?

Almost all the beliefs and habits we have were formed early in our lives, mostly from our parents and other early authority figures, and we were unaware that we were forming them. We observed the actions of our parents, listened to their comments about the world around them, and, wanting to be like them, incorporated their beliefs and habits into our lives, all without consciously realizing what we were doing.

**So even before we were capable of conscious, discerning
thought, we were already being run by these beliefs.**

This is both a good thing and a bad thing. It helped us survive and make sense of the world, but it was already limiting us in what we saw and believed we could do.

Until now, this has more or less worked in your favour, but, since you are reading this report, I would guess that this old way of doing things is no longer working quite so well.

I've observed that most of us spend a vast majority of our time living unconsciously. That is, most of our lives are run by our subconscious habits. Usually this is a good thing because our subconscious is extremely effective in doing this, thus leaving our conscious mind free to do what it does best – examining, evaluating and acting on the new things that come into our lives.

Habits are formed when we repeat a certain action often enough. Once the conscious mind has determined that, given a certain situation, the 'always' correction action should be this specific action, it passes this off to the subconscious to handle from that point on.

Think about when you were learning to drive a car and now. At the beginning you had no habits. Now, it is mostly habit, and the thing about habits is that we only think about them when they are challenged or they are no longer working for us.

But why is this important to know?

If we don't know that we are acting a habit, and we usually don't, we can't change it, and that is important because all habits are based on beliefs and it is really the belief that needs changing.

If you recall the basic premise about the Law of Attraction, that, on a vibrational level, you get back what you put out, and you realize that your subconscious thoughts and beliefs are constantly running in the background, then you can see that your subconscious gets a lot more 'air time' than any conscious affirmation might. So what does the Universe send back? More of what you subconsciously want, not what you consciously want.

Say, for example, that you are trying hard to increase your wealth. You have a good job, well paying, and regularly invest in a mutual fund. However, the fund never seems to do that well. You've changed funds over the years, but none of the ones you invested in ever seemed to make much money for you. You've always checked the funds out before investing, and, although the past performance has looked really good, their performance with you is less than stellar.

You're at a complete loss to explain why.

You mention this to a friend one day.

You: "I don't understand this. I work hard for my money. Why doesn't it work hard for me? My investments never do well. Some days I think they don't work at all!"

Friend: "You've used the word 'work' a lot. Is that important?"

You: "I don't know, but my father always said you have to work hard for your money."

Friend: “Okay, so is investing 'working hard'?”

You: “Well, no. It's not supposed to be. It's supposed to be the easy way to get rich.”

You can see what's happening here. Because you **'have to work hard'** for your money and investing is not **'working hard'**, then deep down you believe you shouldn't be getting any money by investing. Since this deep-seated belief sends out vibrations every time you think about investing, those vibrations are a lot more prominent than your affirmations about your investments doing well. So the belief wins out; a belief you didn't realize you had.

In addition, you probably have fleeting negative thoughts, like “that's not right”, whenever you see a situation where someone is getting rich without doing much work. In fact, that thought may go by so fast that you don't even remember thinking it. But that fleeting thought was a vibration sent out to the Universe. That's why these habits block abundance, and like many habits, we can be totally unaware of them.

Even when we are aware of a habit, it can be very difficult to change. Just ask anyone who has tried to stop smoking. While we may be aware of the habit, we probably don't remember how it was formed, or why, and we need to understand that so we can address the root cause effectively.

This leaves us with quite a dilemma. How can we change something we can't see? How can we discover what's in our blind spot?

We need to train ourselves to become aware of our hidden beliefs and habits. We need to bring the subconscious thoughts into our consciousness so we can examine them, challenge them, and then replace them with thoughts that will help us to acquire abundance.

Sounds like a tall order, and it could be if you were to start from scratch.

However, with beliefs about money, it can be easy. Since money is so important to us, we can usually identify when we are thinking about it, even small amounts of money. I'm sure you can recall sometime in the last week when you purchased a coffee or a tea. That wasn't a big purchase and yet you can easily recall all the details around the purchase.

That shows just how important money thoughts are and how we can use that to help ourselves.

In my online "Think Wealthy! Be Wealthy!" course, one of the 'tricks' we use is to, for a week, list all the times you spent or considered spending any money. Along with just listing the times and situations, you record any thoughts or feelings you had, especially the fleeting ones. By identifying your internal 'chatter' you can see where your negative or limiting thoughts are. Once you know what they are, you can then consciously work on changing them.

For example, when Joe bought lottery tickets using this technique, he discovered a couple of limiting thoughts. One was that he didn't believe he could win at all, and the other was that he believed he could only get money from working hard, and winning the lottery was not 'working hard'. Also, after discovering that if he didn't win anything, He'd say something like “Why am I so stupid? I knew I wouldn't win, yet I wasted the money anyway.” Lots of negativity!

This is where the tie in between beliefs and habits comes in. In my example, as Joe approached the ticket kiosk, he always had the thought “I’ll never win.” This is the habit supporting the belief. The act of walking up to the kiosk triggered that thought. By being aware of the automatic subconscious thought, the habit, he was able to stop it before it began. Now, as he walks up to the ticket kiosk, he constantly makes the affirmation “I will win. I will win”, creating a new, supporting habit and belief. So, has he won anything? Yes, he’s won a few small prizes, which is an improvement, but nothing significant. When he went back to review his beliefs again, he realized that he had missed something.

In this lottery example, Joe used to always dream of winning the top prize. But when he tried to visualize it, he never felt comfortable. Another belief was limiting him; the belief that maybe he didn't deserve to win something that big. Winning that amount of money was way out of his comfort zone, so his subconscious set about ensuring that he wouldn't go there. More negative thoughts and feelings going out to the Universe.

Luckily, by becoming aware of that belief, Joe could take steps to change it. The first step was that he now sees himself winning a smaller prize, something he’s already done, and something that he is comfortable with. In time, he’ll feel more comfortable about winning a bigger prize and then that will come.

He’s also discovered that beliefs are like leaves on a tree. Each belief is part of a larger belief and often it is necessary to look past the initial belief to see where it came from in order to change it. The bonus here is that by changing a 'root' belief, you can change many 'leaf' beliefs at the same time.

So if you find yourself stuck in a 'blind spot', here is what you can do to help.

- 1) Identify what you want in positive terms: “I want to win in the lottery”.
- 2) Record all the feelings and thoughts you have as you go after it.
Imagine yourself going after it, as Joe did for the lottery tickets.
- 3) For each of the thoughts or feelings, identify the belief they represent.
This can be difficult. The best way is to just record whatever first comes into your mind.
- 4) Again record all the feelings and thoughts that come up and identify the beliefs they represent.
Imagine actually getting what you want.
- 5) For each negative belief, determine if it is still true or not. If not true, replace it with a positive, true statement. If it is true, list why it is still true and what you can do to change it.
- 6) List all the good and bad consequences of getting what you want. This can show some hidden concerns that might be blocking you.
- 7) Determine which “bad consequences” are show-stoppers. That is, the consequence is so bad that it's not worth going after the goal. Now determine how likely that consequence is. If it's not likely, then strike that consequence off the list. If it is likely, then consider changing your goal or the method of achieving it.
- 8) Determine the steps you need to take to address all the limiting beliefs you've discovered.

- 9) Create a plan, with fixed dates and goals, for implementing the steps you've listed above.

“If you fail to plan, you are planning to fail!”

— Benjamin Franklin



You are at cross-roads in your life. You’ve been searching and searching for something to make your life better; something that will transform your life into a wealthier, more abundant, happier, more secure you. Think of where you could be in five years, and ten years. Think of how much more enjoyable life could be for you. Now think of what your life will be like if you don’t act now.

In the "Think Wealthy! Be Wealthy!" course, we provide the instruction, tools, and support for you to learn to identify and change your limiting 'root' beliefs. In addition, you go deep into how to identify and change the habits you have that support these limiting beliefs, and you set up a workable plan to implement the changes you want to make.

Click on the link below or visit our website for complete details on the “Think Wealthy! Be Wealthy!” course.

www.mydreamfulfilled.com

Thank you for your time and keep smiling!

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