

The Wealth Guidebook

FOR HEART & SERVICE BASED
COACHES & HOLISTIC PRACTITIONERS



An emotional & spiritual approach to
HEALING YOUR RELATIONSHIP WITH MONEY

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What's Your Money Story?



That picture of me joyfully and playfully being with money on the cover. The one where I feel so free with money. That picture, a few years back, would have NEVER happened. There would have been too much fear of my own and others judgment.

Which is exactly why healing your relationship with money has nothing to do with money. Healing your relationship with money has to do with your fears and shame. I openly share my journey with you to shine a light on common inner blocks that hold us back from receiving and to demonstrate there is another way. By healing your relationship with money, you are able to be of even greater service to those you want to help because in facing your fears, you are better able to help your clients do the same.

Without further ado, here's my story..

For a long, long, long time, money and me did not have a very good relationship. Don't get me wrong. I have always been taken care of.

Since I have been out on my own, I can sum up my relationship with money as a cautious one. I have always been provided for: nice home, great neighborhood, great schools and a once a year trip to FL staying with my folks. Even so, the energy around money was that there was never quite enough. I had to be careful with each dollar I spent.

Here I was "Living the Mini-Van Dream" and this did make me happy!

Still, going out to eat once a month felt like a splurge, and if we brought the kids, they had to drink water. They couldn't have chocolate milk or lemonade unless it was included in the kids' meal.

A shopping spree at Target or buying a latte that I could make at home would throw me into a guilt-spin.

As I write this, I can feel this lack mindset behind everything I mentioned and it feels so confining.

But let me tell ya, back then I was proud of my thriftiness. On some level, I equated squeezing the most out of every dime with being a better spouse and parent. It was like I was trying to prove that I wasn't taking money for granted.

And don't get me started on trying to make money!

Making money felt so difficult, so laborious and so mysterious to make.

What made money the enemy even more so in my eyes was that I followed my heart when it came to my work.

*“The beauty is, as you receive more,
the more you have to give.”*

You’ve heard the saying “follow your bliss and the money will follow,” haven’t you?

Well, that was NOT my experience.

The truth was, I was kinda pissed off at money!

The reason I was so angry was I was working hard to grow my coaching practice. In fact, I felt like I was on a never ending hamster wheel trying to do more and more.

No matter what I tried, my financial ceiling wouldn’t budge. Year after year, I could not break my financial set-point of \$20K.



The result I found myself in was 6 figures of debt! So while I was grateful that I had found happiness, love, and health, it WAS NOT okay for me to be struggling so much financially.

The empowered version of my anger guided me to reclaim my power. No more spinning my wheels working on my business. It was time to work on my inner blocks that were keeping me financially stuck. That is when I had to take a big leap.

Despite being six-figures in debt, I had to say to myself “you and your purpose are worth getting this inner component straightened out!” In other words, I had to value myself even when my out-side circumstances were telling me I didn’t have a pot to piss in. (Sorry for the language but it is the best description of how I felt!)

Thank goodness I listened to my inner voice that was telling me to invest in my inner self. By taking that leap to believe and value myself, everything changed.

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After years of living under a financial glass ceiling...
in 9 months I cleared away every bit of my 6-figure debt!

Let me state that I did nothing different in my business. What was different was me and my relationship with money.

You see, money was simply an instrument to awaken me to greater expansion.

The gratitude I have for the loving energy of money is astounding. What I invite you to understand is that this challenge I had that led my family to being over six figures in debt was never about money.

This was a journey in which the lack I felt about myself was being mirrored back to me. All the Divine wanted for me was to reclaim more of my truth.

As I received more and more of my truth, I learned to value myself more intrinsically. As I valued myself more intrinsically, I was able to step into opportunities. Many of those opportunities involved me spending money on myself, even when I didn't have it, precisely so I could practice valuing myself enough to say yes to myself.

That wasn't how I wanted it to work. I wanted the money to come first. Money would then give me permission to say yes to myself.

That, of course, isn't how God / Universe wants it for us. Money isn't supposed to run you or I.

You & I must claim our worth for ourselves:

- a) That is what loving ourselves is about.
- b) When we truly love ourselves, we are truly, truly free.

The beauty is, as you receive more, the more you have to give. For me, this meant I had more to give in how I serve others, which includes my husband, children, IIEE students, personal clients, friends and charities.

As I freed myself from the chains of lack, shame, and contraction, what I actually did was allow the loving energy of money to work through me. As this loving energy works through me, I have the freedom to set up my life to have a greater impact.

You have a choice to change your money story as well. If you feel limited financially, there is an opportunity to look for the limits in your relationship with money.

The more you free yourself from the limitations of money shame, the more you'll free yourself to receive an additional source of loving, joyful energy.



What our **IIEE** Graduates are Saying



Melissa Hale
Licensed Clinical Social Worker,
Emotional Empowerment Coach, Yoga

“I’ve had the courage to start my own business & am making more money than I was a year ago!”

“Journeying through the IIEE program was the biggest tool I’ve had to start living my life with more free-dom and fun. It helped me WAKE UP and start expanding to my fullest potential. I was able to identify, recognize and honor all of my excuses and fears about breaking free from expectation and who I should be.

This program is a huge gift. Investing in it financially has paid off easily. Not only have I had the cour-age to start my own business which has been successful, I am also making more money than I was a year ago, stuck in a corporate 9-5 job. I’ve cut through my own BS to start owning my life. And it’s awesome!

Becoming certified in Emotional Empowerment has been one of the best experiences of my life!!”

**[CLICK HERE & REGISTER TO BECOME CERTIFIED
IN EMOTIONAL EMPOWERMENT TODAY!](#)**



Your Money Shadow

DISCOVER WHAT IS HAUNTING YOUR MONEY STORY?!?

Your shadow contains the aspects of yourself that you judge and keep in the dark recesses of your sub-conscious mind. These misunderstood aspects of yourself are what will keep you struggling until these parts of you can be recognized through the lens of love.

With so many struggling with their financial health, your willingness to understand the shadow side to your money story is healing not just for you, but for all those you serve.

I truly mean ALL you serve, as I've seen shadow stories around money with my clients who severely struggled with money to those who had extreme wealth. The most powerful way to transform your money shadow is by addressing your money fears. The following questions are designed to help you recognize what shadow stories are presently limiting your ability to receive. Let's put an end to your inner gremlins limiting your financial well-being and receive the gift of abundance in your life instead!

If you would like more support on your shadow, access my free mini-training on [The Psychology Behind the Shadow for Holistic Practitioners](#) [Here](#)

- 1. Do you have any messaging around money that would keep abundance from you, as I did? If yes, write them down.**
- 2. Do you have feelings about wealthy people that would make you want to be different than them? If so, write them down.**
- 3. Do you pride yourself for being able to do okay with less even though aspects of your life would be easier if you had more? If so, what are those prideful thoughts?**
- 4. What would it be like for you to allow the loving energy of money to flow through you? How would your life be different?**
- 5. If you had the opportunity to learn how to allow the loving energy of money to flow through you, would you? What would stop you?**

Being able to take an honest look at your money programming is the beginning of changing your relationship with money to one that is expansive and loving.

The rest of the work has to be done on a subconscious level, which is where your emotions hold stories about your worthiness, lovability and value.

For those of you who answered a BIG YES to question #5, and you aren't willing to let money define your worth or stop you anymore, this is your opportunity to step into experiencing how different life can be when you create transformation from the inside-out!

The truth of the matter is regardless if your desire is for greater health, wealth, love, or joy there are emotions attached to this desire. While some of your emotions may be working for you, there are others signaling to you that there are beliefs deep within your subconscious that need to change FIRST in order for you to be able to change your outcome.

Through the Emotional Empowerment Certification program, you will learn how to understand the empowering language of your emotions and then work with your emotions as a gateway into your subconscious. Utilizing your emotions you can rewire old scripts that no longer serve you. The key is using your emotions, as you must feel your belief to be true to you.

If you know you are ready for this level of transformation, [sign up here](#) & get started today!

Still have questions?

[Fill out our questionnaire](#) and we will get you scheduled to speak with one of our Graduate Leaders or perhaps even IIEE founder, Michelle Bersell.



Money and Pleasure

A 'NO-NO' OR A YES-PLEASE!

There seems to be a taboo that both money and pleasure share. Get too much of either one and it won't be good for you.

Too much money, and you might become a zombie, part of the walking dead without a soul. Too much pleasure, and you set yourself up to be gluttonous. (You know the feeling after too much Halloween candy, right?)

Piggish, greedy, insatiable are the felt undertones of both money and pleasure.

So, you learn to turn down the volume of your desires.

The problem is, when you turn down the volume to your desires, you also turn down the volume of YOU - the real, authentic you! And, trust me, living that way just isn't as fun.

Turning UP the volume to your desires feels exhilarating (sometime at first scary), and so rewarding because you get to experience more and more of the real YOU!

Turning DOWN the volume of your desires feels limiting, either/or like, and creating a division of essentials vs non-essentials.

LET ME EXPLAIN MORE VIA MY MONEY STORY...

To begin with, I felt no joy with money. Any dollars coming in were to go to paying the bills, and there was little room for "non-essentials."

Unknowingly, I treated pleasure as a non-essential as well. Pleasure would be nice but it only gets to happen after the essentials on my to-do list are done.

Worst of all, was that my desires became non-essential as well. I could hear myself say "It would be NICE for X,Y, or Z to occur. I'd love it!" But, secretly, a part of me believed my desires belonged only to the lucky, chosen few - not me.

Is it any wonder that just like there was rarely "extra" money for "non-essentials," there was also rarely "extra" time for pleasure?

Little did I know... I set up my life to make just ends meet with what I was able to receive both financially and emotionally.



Now, it's your turn!

1. List out your current Essentials & Non-Essentials

Essentials: I actually demonstrated I valued this by spending time, energy & money on it.

Non-essentials: I would feel more expansive receiving this but thus far, keep telling myself it would be nice!

Essentials

Non-Essentials

2. Plan now for what you would like your next six months to reflect more of what you truly value.

Which of your current “non-essentials” would become essential? (list them in order of importance & why they matter to you).

A.

B.

C.

3. How would it feel like to receive the above? Feel in every ounce of you how great it feels to receive this pleasure with ease, joy, and love.

4. Decide:

A. YES, I decide I will value myself by turning a non-essential into an essential.

B. NO, I decide I will continue to limit myself due to self-imposed limits on time, energy, & money.

Here's the deal, I know #4 can sting. At least it did for a while for me, as I kept choosing B. The limits felt real - like 6 figures in debt real. It's only through being on the other side that it's so easy to see the fear that is creating the belief that you can't, you are limited. What I know is that your non-essential list is present because you CAN receive it. At some point, if you want out of the current money trap, you'll choose A. That's how we each become free.

Whatever your A “non-essential” is, I hope you choose to receive it with joy!

Steve Heller, IIEE Graduate shares...



“Learning Emotional Empowerment has taught me to accept the parts of me that I have disowned. I’ve finally learned what it is like to have my back, share my truth, feel better about myself as I step into situations that I would have normally shielded away from, as I didn’t like conflict. As a result, I believe in my-self more and that has made a direct impact on increasing my income! This training is the BEST!”

Let's change your money story and turn up the volume to your truth together!!

Conscious Wealth Building

Experts Iyanla Vanzant, Bob Burg, SARK, & Simran Singh
(11:11 Magazine) Share their Insights

I've been fortunate to connect with some brilliant leaders over the years and hear their insights on what living consciously means to them. Below I am sharing the best of the best of their wealth consciousness wisdom and how you can begin integrating their insights into your life!

Iyanla Vanzant: With Iyanla we talked about the fallacy of beliefs that we've built our life upon that are NOT necessarily true.



As Iyanla shares: "We built our life on old adages that no longer work, whether it's 'It's hard to get money' or 'Just keep your head down and your nose to the grindstone,' 'Nothing comes without hard work.' Those things aren't working anymore."

Michelle: Right, right. So these fantasies that we've believed as truth are preventing us from really claiming and fulfilling our life's work, it sounds like?

Iyanla: Absolutely. John Randolph Price is a teacher that I love and honor, wrote in his book, *The Abundance Book*, "Money, M-O-N-E-Y, is my own natural energy yield." So as we go through life, if we're creating an energy or living in an energy, if our consciousness is filled with fear and competition and individualism, it's not going to work, because our life, the world that we live in, is one of mutual support and mutual cooperation. So this whole thing about it's about me and what I want and what I need is not working anymore. And we have to move into alignment

with the universal law and principle of mutual support and mutual cooperation and that everything that I do has to be for the good of the whole.

What is key to note is that when you do something for your higher good and heal an aspect of your life that has been challenged, you ARE doing something for the greater good that you now can share and support others!

More great insight was shared by **Bob Burg** on how he believes the world becomes a benevolent context for your success. Cause and effect is indeed at work. The cause is giving, the effect is receiving.

Bob believes wealth matters because it allows us to serve more people and fuel ourselves. For this reason, we are supported to consciously learn how to create wealth in our lives.

Bob Burg's work shares five principles or laws to success, including:

- **The Law of Value** – Your true worth is determined by how much more you give in value than you take in payment. This basically means you are providing an exceptional customer experience while also making a healthy profit.

The key is that your focus is on the value you're providing that person, not on the money.



- **The Law of Compensation** – Your income is determined by how many people you serve and how well you serve them. In other words, the more people’s lives you touch, the more your income increases.
- **The Law of Influence** – Your influence is determined by how abundantly you place other peoples’ interest first. This energetic goodwill you create results in people knowing, liking, and trusting you; wanting to see you succeed. The key is to give value without attachment to results.
- **The Law of Authenticity** – The most valuable gift you have to offer is yourself.
- **The Law of Receptivity** – The key to effective giving is to stay open to receiving. It’s like breathing, you must both breathe out and breathe in. You cannot do one without the other, which is the same to giving and receiving.

SARK can attest to the importance of being willing to receive when it comes to money because for ten years, she shunned being a part of the financial system. Her limited belief at the time was that money made people unhappy. She decided then to opt out of utilizing money and instead barter. According to SARK, that “wore thin!”

For SARK, conscious wealth building was about recognizing first and foremost was that those wealthy people who were unhappy would be miserable with or without money. It also meant that once she became clear about what she was guided to do, to do so regardless of what others thought. This meant “being rejected a lot, made fun of, even told my work was naïve. I could have curled up in a ball but my wise self was working on my behalf even though my inner critics were so fierce.” The result was she went from bartering to creating her own product line now called “Planet SARK!”



In order to set ourselves up to receive 11:11 Magazine founder **Simran Singh** believes that we must have an intimate relationship to ourselves first.



She states, “Unless we have started to tap into an intimate connection of who we are and why we are, money will always be outside of us.”

Simran continues “We are here to see the expansiveness of all that we are and embrace all of it and money is part of that experience. Money is energy, God is energy, your work is energy.

You are embracing the God essence when you embrace money. You have to allow that to come so then it comes to you much faster.”

Simran suggests working with our chakras to create this shift toward receiving money through the following:

Focus on root chakra and state “I open myself up to trust.”

Focus on solar plexus and state “I deserve money. I deserve to be seen. I have the power to effect people.

Focus on heart chakra and state “I love myself enough to have this and know this is in my life now.”

Most importantly, embark on what fuels you. For Simran 11:11 magazine was for her. She knew she needed to do the magazine to heal herself and nothing else mattered.

SEE JOURNALING QUESTIONS ON THE NEXT PAGE

Conscious Wealth Building

Journaling Questions

1. Of the five success laws that Bob shares are there one or more that you have had trouble applying to your life or even believing it is possible? Express what blocks may exist for you to apply these laws to your life and what one step you can take to support you to move forward.

2. Ask yourself: “Do I feel that I know and believe in my purpose?” What has preventing me in the past from believing in myself fiercely? What steps have I taken in the past which have helped me overcome my blocks? How can I apply those steps to my life currently?”

3. Give examples of where you are open to and feel more challenged with receiving. What message or theme comes through regarding your ability and openness to receiving?

4. In embracing all of who you are have you embraced money as a part of that expansiveness? Do you wish to embrace money more fully as a part of your experience? Share your reasons.

5. Are you being called to take a risk even if you feel uncomfortable? What area/s are calling for you to let go of keeping life too safe?

Imagine...

...what possibilities lay ahead for you by becoming certified in Emotional Empowerment!



Here's what changed for **Susie Raymond**, Owner of White Sage Spa, Emotional Empowerment Coach, Reiki Master

"I have increased my own coaching business by 50% in both the number of clients and my coaching fees. I feel confident in my abilities to ask because I have seen the transformation that emotional empowerment coaching has made in my life and the lives of my clients. I started working with Michelle with a great deal of limiting beliefs around money. The IIEE curriculum, support team and my own awareness continues to shift my perspective and teaches me to **allow abundance from a place of love and acceptance**, not the old paradigm of fear and lack. I'm delighted that I finally trusted my inner voice, and chose to invest in myself and my business."

For **Sue Groh**, Emotional Empowerment Coach & Reiki Master, she finally had the courage to leave her corporate job and shares:

"Getting certified in Emotional Empowerment has finally given me the confidence to share my gifts with others and step into my deeper purpose.

The program has deepened my self-trust, which has allowed me to break free of the golden handcuffs of the corporate world and start my own coaching business! I'm thrilled to say, even **prior to the certification program ending, I have my first two Emotional Empowerment coaching clients!** The work I have done on my emotional self has been life-changing, guiding me to deeply know that I am enough and have always been enough, and that it's okay to put myself and my needs first instead of on the back burner. This program continues to evolve my own personal transformation and **I am able to serve others in a way I never thought possible prior to experiencing the power of emotional empowerment."**



If you are someone who is ready to learn a positive, life-affirming approach to your emotions and experience a deep level of transformation, join us!

[Register here and get started today!](#)

Still have questions? [Fill out our questionnaire](#) and we will get you scheduled to speak with one of our Graduate Leaders or perhaps even IIEE founder, Michelle Bersell.

The Spiritual Side of Money

Do you notice the statement in each US bill that says “In God We Trust”?

When I was working on healing my relationship with money I focused in on that very statement.

The reason is because I consider myself a very spiritual person. (My kids even refer to the work I do as “Spiritual Guidance” rather than “Emotional Empowerment!”)

Yet when it came to money, I wasn’t really walking my talk as a spiritual person.

You see that statement “In God We Trust,” printed on money finally stood out to me because I realized I actually did NOT trust God when it came to money.

I did not believe God would provide for me because if that were the case, we wouldn’t have the financial struggle of being 6 figures in-debt.

I realized that while I had personally grown a lot over the years, when it came to money I believed in fear more than love.

At that point, when I realized what I had been doing, this was not okay with me. Living a fear-based life was not in alignment with my spiritual beliefs.

Simply put...

God utilized money to teach me more about shifting from fear to love.

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I had to take responsibility that if I trusted more in lack than abundance, then lack is what I would receive.

I had to take responsibility for making many of my life decisions based on lack as an excuse to stay safe.

I had to take responsibility for using money to define my worth (especially, my lack of it), rather than own my gifts.

In other words, in order to live from a place of love and expansion, I had to stop using money against myself.

I had to learn to live from a true place of love, in which trust and faith ran my life over fear.

This is the loving energy of money. Abundance is another aspect of love that is each of our birthrights.

My belief is that we were give a choice to live from a place of expansion or contraction.

Money is a great form of energy to help you see which you are choosing.

The more you choose the expansiveness of life, the more you'll experience the gifts that life whole-heartedly desires to offer you.

Wishing you expansion in every way your heart desires!

Warmly,

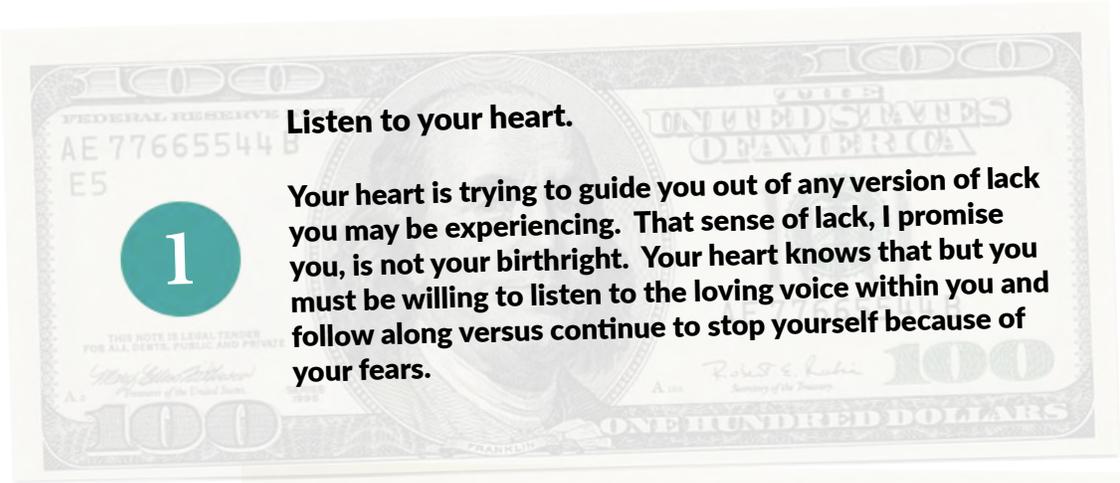
Michelle

3 Strategies to Shift from Lack to **FREEDOM!**

Most of the people in my community know that I was once a person severely handicapped by low self-esteem. I didn't know what my own voice was, didn't trust myself, and I suffered with both anxiety and depression. Of course, all of this leaked out into having a terrible self-image, not going on a date for years, and not coming even close to earning my worth.

Bit by bit, I worked on one aspect of myself and then another. The part of my growth that remained hidden the longest was the unhealthy relationship I had with my own self-value that was showing up in my financial struggles.

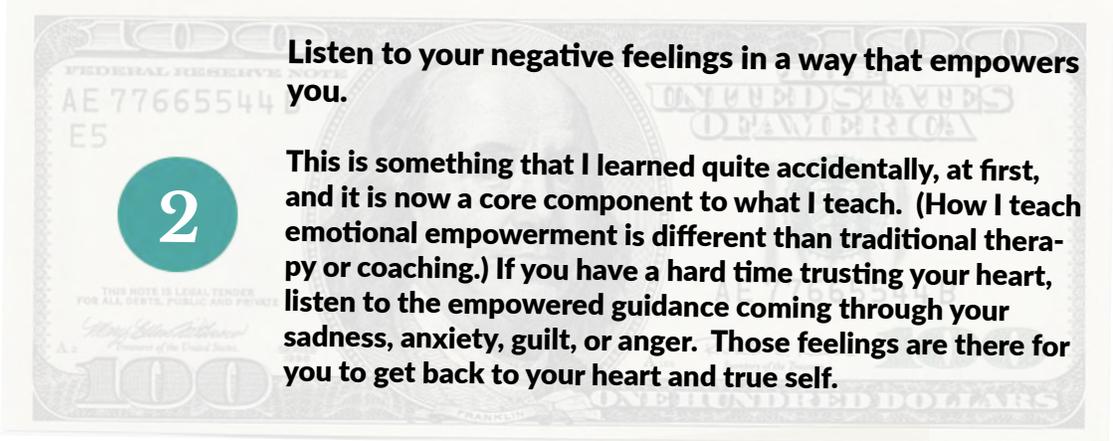
In order to shift from lack to now living with inner and outer freedom, there were a couple of things I did that you can do too:



1

Listen to your heart.

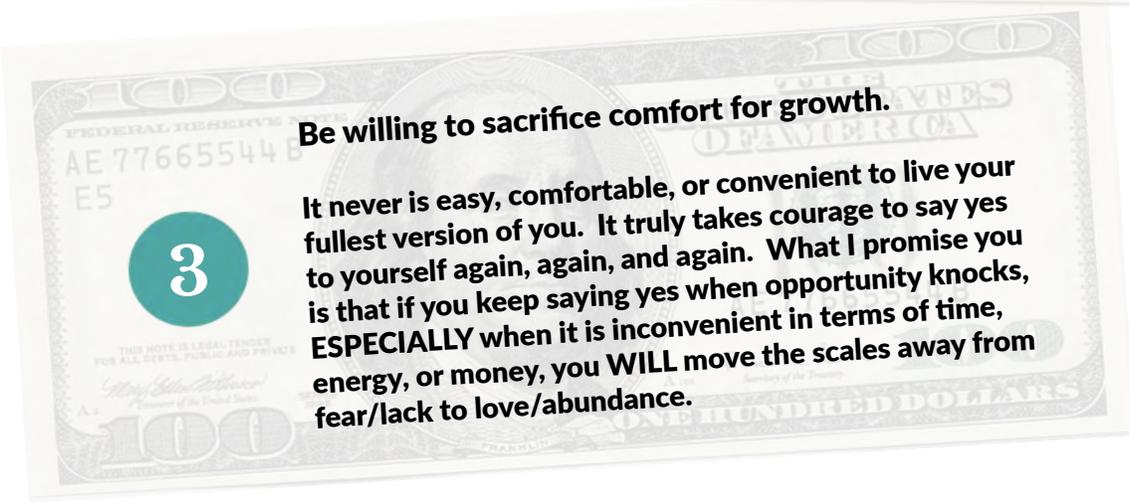
Your heart is trying to guide you out of any version of lack you may be experiencing. That sense of lack, I promise you, is not your birthright. Your heart knows that but you must be willing to listen to the loving voice within you and follow along versus continue to stop yourself because of your fears.



2

Listen to your negative feelings in a way that empowers you.

This is something that I learned quite accidentally, at first, and it is now a core component to what I teach. (How I teach emotional empowerment is different than traditional therapy or coaching.) If you have a hard time trusting your heart, listen to the empowered guidance coming through your sadness, anxiety, guilt, or anger. Those feelings are there for you to get back to your heart and true self.



3

Be willing to sacrifice comfort for growth.

It never is easy, comfortable, or convenient to live your fullest version of you. It truly takes courage to say yes to yourself again, again, and again. What I promise you is that if you keep saying yes when opportunity knocks, **ESPECIALLY when it is inconvenient in terms of time, energy, or money, you **WILL** move the scales away from fear/lack to love/abundance.**



So now, I've got a question for you.

Are you living your life in accordance with what your heart knows is possible for you, or are you living too much in fear, like I once was?

It takes courage to change your life and I was called to reach out and help you gain that courage.

KNOCK, KNOCK ...This IS opportunity calling you to join the IIEE family by be-coming certified in Emotional Empowerment. [Join me now by registering here.](#)

There isn't any difference between you and I. You have that calling in your heart too.

Give yourself a big YES to creating the change you desire from the inside out like I did, okay?

Here's how: <http://iiee.training/iiee-training-kit-2/>

You saying yes to yourself is how you demonstrate your willingness to value yourself more.

When you have a higher self value, you become more of a vibrational match to what you value to receive more of in your life.

Trust me, this is just the beginning and I'll be sharing with you so much more to claim your heart's desires. I can't wait!

Big Hug,

Michelle