

Take a good look at your beliefs about time, and take the necessary steps to change them.

***Affirm your goals are being realized
in an easy and relaxed manner,
in a healthy and positive way, in their own perfect time.
These words are true magic:
They can help you master time and money.***

KEY 96

We are slaves to the clock only as long as we believe we are. We are perfectly capable of mastering time. Within these pages are the keys that show us how. We live in an abundant universe, and that includes an abundance of time, money, and everything else.

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UNDERSTAND AND MASTER MONEY

Until I turned thirty-five, there certainly wasn't enough money in my life. I had a mass of confused beliefs about money. Money was hard to come by; money was scarce. Money doesn't grow on trees. I believed it took hard work, intelligence, talent, and perseverance to make money — things I didn't believe I had or wanted to do. I believed it took money to make money — and since I didn't have any money, the cards were stacked against me. The rich get richer and the poor get poorer. A fool and his money are soon parted — and I believed, deep down, when I looked at my history with money, I was a fool. It was certainly true in my experience: however much I made I quickly spent. Besides, I even felt that maybe money really is the root of all evil. Money corrupts. It is impossible for a rich person to be a good person.

Do any of these beliefs sound familiar to you?

It's odd when we think about it: We all have a large, complex set of beliefs about money, yet — just as with our beliefs about time — we almost never think about those beliefs. We almost never examine them consciously, and very rarely ask ourselves whether those beliefs are valid or really true.

Our beliefs about money are self-fulfilling, like all our other beliefs. They are not necessarily true in themselves — our thinking makes them so. Many people think differently, and have very different beliefs about money — doesn't that prove that our beliefs are not true in themselves, and can change over time? That has certainly been true in my experience.

What are you thinking, what are you telling yourself about money?

Do you believe there is a shortage of money? Did the universe somehow not create enough for you? Do you believe you don't have what it takes to make a substantial amount of money? Do you believe money is hard to get? Do you believe that if you get it, someone else will have to do without it, or in some other way be hurt by it? Do you believe money will corrupt you? Or distract you from the important things in life?

Take a good look at your beliefs about money, and take the necessary steps to change them. This Course is full of keys that show us how to do this. After I worked with this material for a while, something shifted in my belief system about money and its availability. I came to see and believe that money could be a tremendous force for good in my life, and in the lives of many others.

KEY 97

***I found I could make a conscious decision
to change my beliefs
and create more money and more time in my life.
The choice was up to me.***

I'm almost certain that the single most effective thing I did in this arena was to ask, to pray — whatever you want to call it — for a specific amount of money, one that was an expansive leap for me to even imagine.

As soon as I ask for an expansive amount of money, I begin to get creative new ideas, and different possibilities come to mind that could very well result in the kind of money I asked for. Different opportunities suddenly appear — and it often feels as though those opportunities had been right in front of me all along, but I just hadn't seen them before.

Some of these possibilities lead me to paths I don't want to take or have no interest in or energy for; some lead to prospects I reject because they don't feel easy, relaxed, healthy, or positive in some way; but some of the possibilities excite something in me, and take me in new directions that are challenging and fulfilling.

I have reached the point where I can honestly say I have all the money I need in life. The universe amply provides for me, for I realize that I live in a world that is truly abundant. I have discovered ways to create income streams from a wide variety of sources. I have enough passive income from investments in stock, bonds, and real estate to support me. I have received what I have asked for, no more, no less.

This is certainly a key:

***You will receive what you ask for,
no more, no less.***

KEY 98

My entire experience of reality has shifted as newer beliefs gradually replaced my earlier beliefs of scarcity. I don't work for money any more; I do what I love and there is always plenty of money. This is what I believe, and this is what has come true in my life.

I'm not writing this book for the money. I'm writing it because I love this project, and have the desire and energy to do it. I'm doing it because I love the whole process of writing and publishing books. If it makes money, that's great; if it doesn't make a dime, that's okay too. The universe provides.

money magic

If, after you have been through this Course, you still have problems with money, I'd recommend you read and work with *Money Magic* by Deborah L. Price. She is an experienced and perceptive financial advisor, and shows us the eight possible "money types" — you can probably identify yourself just by her labels.

The goal is to move from your current money type to become a money magician.

- The Innocent — We all start here; many stay stuck here.
- The Victim — "It's not my fault." Forces beyond my control are always messing me up financially.
- The Warrior — fights and conquers the money world. Often successful, rarely contented or satisfied with that success.
- The Martyr — denies oneself for others' needs.
- The Fool — gamblers and adventurers who are usually soon parted with the money that comes their way. (This was me, for years.)
- The Creator/Artist — artistic or spiritual, ambivalent toward money, both attracted to it and repulsed by it. (This was my money type as well, from childhood until mid-thirties.)

- The Tyrant — uses money to dominate and control. Has a life full of endless conflict as a result.
- The Magician — the ideal — understands how to create money, how to ask for it and receive it. As it is said in *Money Magic*:

Using a new and ever-changing set of dynamics both in the material world and in the world of the Spirit, Magicians know how to transform and manifest their own financial reality.

At our best, when we are willing to claim our own power, we are all Magicians. Magicians are armed with the knowledge of the past, have made peace with their personal history, and understand that their source of power exists within their ability to see and live the truth of who they are.

Magicians know the source of power to manifest lies in their ability to tap into their Higher Power. With faith, love, and patience, Magicians simply wait in certainty with the knowledge that all our needs are met all the time.

Magicians embrace the inner life as the place of spiritual wealth and the outer life as the expression of enlightenment in the material world. They are infinitely connected.

***Simply wait in certainty with the knowledge
that all your needs are met all the time.***

KEY 99

— Deborah L. Price, *Money Magic*

If that's too metaphysical for you and you still have money problems, read *Think and Grow Rich* by Napoleon Hill. It is filled with powerful tools to master money.