

Part 1

DECIDE HOW MUCH YOU WANT



It's no use saying 'I just want to have loads of money' – that's not going to work. Instead, you must build a picture so real that you can almost see it there in front of you. Having done this, you must then take certain actions to convert this picture into the money you want. (If you want a scientific explanation as to why and how this works, you'll find it in Appendix 1.)

So this part of the book explains in detail how to (a) figure out how much money you want; (b) build the clear and vivid picture and (c) start attracting the money. This part of the book has three chapters.

Chapter 1 begins by explaining why it's okay to ask for lots of money. You don't have to make do with little – you can have as much as you like.

Chapter 2 describes how to figure out how much money you want and how to make this desire 'clear and vivid'.

Chapter 3 describes how to transmit your request for money so that it has the best possible chance of succeeding.

Chapter 1

Ask Big

**You don't have to settle for
'just enough' - nothing is stopping
you from asking for all the
money you want.**



Go Do It 1

Make a list of ten things that you want at the moment. Just to give you an example, here is my list:

1. Clear my various debts including overdrafts and credit cards.
2. Buy a house for cash.
3. Have a regular monthly income to cover my out-goings. (Because I'm self-employed my monthly income tends to fluctuate.)
4. Clear my company's debts.
5. Have money in the bank.
6. Have a pension or equivalent.
7. Buy a really nice drum kit.
8. Have money to give to those I love.
9. Earn a million euros this year.

There – I only want nine! But some of them are pretty big.

Now write yours:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

It's okay to look for the amount of money that you really want. You don't have to just settle for 'enough' or 'just enough' or – as I used to do – that 'just the right amount arrives just when I need it to' or 'it'll do'. You can look for what would really make a difference to your life.

Have a look at Figure 1.1. The left hand column contains examples of what someone might regard as settling for 'just enough'. The right hand side is a corresponding 'asking big' version.

You get the idea.

In some ways, I find it weird that I should have to write a chapter like this at all. One would have thought that if I said to you – as I have – 'imagine it and then it can be yours', you

Settling for just enough	Asking big
A new car	A top-of-the-range Saab 900 Cabriolet with all the extras – bought for cash
Clear my mortgage	Buy a house for cash
Clear my credit card bills	Have €500,000 in the bank
Have a foreign holiday every year	Buy a holiday home for cash
Be able to afford to take the extended family on a holiday	Be able to give a great big lump of money to members of the extended family
Be able to retire at sixty 'That's about it really'	Never have to work again A Harley Davidson, a horse, a boat, a swimming pool, landscaped garden

Figure 1.1 'Settling for just enough' versus 'Asking big'

would make a large and complete list of all the money you needed. Strangely enough, this is not what happens. A lot of the people in the case studies had to be pushed to come up with their real lists, as opposed to their 'it'll do' lists.

The reasons for this are worth looking at because some of them may apply to you. It seems to me that there are seven reasons why you might be reluctant to ask big.

- 1. To ask big you're going to have to build a list of all that you owe and** – because this is so much – you would find the whole exercise too depressing. If this applies to you, then let's kill it straight away. The reason you have bought this book is to sort out your debt problem. The first step in doing that is to make a list, not just of what you owe, but everything else that you want. So you're going to have to get over this one or you're not even going to get off first base.
- 2. You don't believe it's going to happen.** You are sceptical. You're not convinced about the subject of this book. You think that if you ask for a modest amount, it might happen, whereas if you ask for everything you truly want, it's absolutely never going to happen. We'll deal with this whole issue of belief in Part Three.
- 3. You don't see how it's going to happen.** For example, you could be on a fixed salary with a mountain of debt. How are you going to clear that? So again, you ask for something modest because the grander thing couldn't possibly happen. You've heard people begin a sentence with the expression, 'There's no way...'. We'll deal with this issue further in Part Two: Have A Plan.
- 4. The thinking – which has been drummed into many of us since we were children** – that being rich is bad. The *abuse*

of riches is bad but having all the money you want is good. It doesn't guarantee happiness by itself but it certainly helps. And try being happy when you have no money. *Abundance* is good. And not only is it good, it happens all the time.

You only have to look around to see the bounty and abundance of the world. Look at a patch of waste ground – say, after builders have left a building site. Then look at it a few months later. All sorts of life has started to grow and live there – flora and fauna. Look at the heavens at night. God/the Universe/Nature – whatever you care to call it or believe in – is massively abundant. It is this abundance we are going to tap into.

- 5. You feel like you don't deserve it.** This is not the book to go into why people end up feeling this way, but many people do. In some or all aspects of their lives, they feel they are not worthy of love, or respect or – in this case – wealth. But you are. You really, really are. And the best proof of that is to do what it says in this book and find the money coming to you.
- 6. You think there is a limit on how much you can earn.** For example, if you went for an interview for a new job, you might look for several thousand pounds of a salary jump, but you probably wouldn't even think to look for twenty thousand or fifty thousand. Or, if you earn money based on a daily rate, you put some kind of ceiling on how much you feel you can realistically charge.

Only a couple of weeks ago, I heard a friend say: 'I couldn't charge more than a thousand euros a day.' By comparison, in the last twelve months, I have charged anywhere between €1,950 and €6,950 per day, for services which are very comparable to those of my friend.



7. Wanting lots of money is greed and greed is bad.

Wanting lots of money is not greed. Wanting lots of money is the wish to live as full and abundant a life as possible. And for most normal people this is exactly what they want. Yes, there is the abuse of money – eating too much, drinking too much, gambling or wasting money, and so on. But this is not what I am talking about here and this is not what the vast majority of people want.

What most people want, first of all, are the physical, practical things. A decent place to live, reasonable clothes to wear, good food and drink. Then they want to be able to do the best for those they love – spouse, partner, children, loved ones – to feed, clothe and educate them well, give them treats and surprises from time to time. We'd like treats and surprises ourselves – but not too much. Too much and we (or our children) become jaded.

We want a life reasonably free from worry and back-breaking labour. We want time to rest and enjoy all the richness the world has to offer. We want to do the things that interest and excite us. We have been given talents and we want to explore and develop those talents.

Finally, we want to give and receive love. If, as part of that, we could give money to those less fortunate than ourselves, most people would jump at the opportunity. This is a full and abundant life. To not want such a life would be strange, unusual and weird. So the desire for the money is not greed. Rather, it is the desire to live a full and abundant life and this is completely normal. It is not a bad thing. It is actually a good thing because it is the desire to live the fullest life we can live.

Here's an example of asking big, taken from one of my case study people.

Business debts	
Personal account overdraft	5,793.74
Other overdraft	20,900.00
Visa Card	9,214.00
MBNA Card	2,000.00
Loan 1	3,500.00
Creditors	
Debt 1	48,000.00
Debt 2	21,000.00
Debt 3	7,000.00
Misc. creditors	5,000.00
Loan 2	21,800.00
Loan 3	17,000.00
Loan 4	17,000.00
Arrears 1	10,000.00
Outstanding on mortgage 1	260,000.00

Figure 1.2 Example of asking big



Arrears 2	10,000.00
Outstanding mortgage 2	250,000.00
Finish extension	20,000.00
Outstanding on mortgage 3	170,000.00
Loan 5	17,000.00
Car loan	16,000.00
Credit card	15,000.00
Mortgage 4 outstanding	369,000.00
Nice stuff/extra stuff	
Something to help other family members	75,000.00
Pony	2,500.00
Horse	1,900.00
Field and stable for pony/horse	50,000.00
Range Rover	173,640.00
African Grey Parrot	950.00
Apartment in Spain	297,000.00
Boat in Spain	380,000.00
Total!	2,296,197.74

Figure 1.2 Continued

In the book, *The Secret*, Jack Canfield tells the story about how at a time when he was earning \$8,000 a year, his boss and mentor set him a target of earning \$100,000 in a year. Canfield then goes on to describe how he earned not quite \$100,000, but \$92,327 that year.

It's an extraordinary and intriguing story, but it's what happened after that is perhaps the most fascinating. Canfield's wife then said to him, 'If it works for a hundred thousand, do you think it'd work for a million?'

'I don't know,' Canfield replied. 'I think so. Let's try it.'

Canfield got his million dollar royalty cheque for his book, *Chicken Soup for the Soul*, sometime after that.

So don't be afraid to ask big. When I get you to do the exercises in the next chapters, cut loose. Look for all the things you've ever wanted. Yes sure, look for the money that will solve your immediate problems, but then go on to look for all the other things you need to make your life the best life it can be.

Ready? Let's go.

