

**7 Steps to Transform Debt Into Abundance:**  
*Through Forgiveness, Mental Tithing and Meditation*

**RUTH ANNE WOOD** is the founder of “Scripting for Success” and the “Live Your Peace” interview series, and co-author of *You Can’t Get it ‘Cause You Already Got It*.

Ruth has been referred to as a “Muse” and “Writer of our Lives” for over a decade. She has collaborated with community leaders in the personal development and business success arenas. She specializes in support to discover your true worth and the adventure of realizing your life work. Ruth is available for individual or group training and inspirational speaking.

“Transform Your Debt Into Abundance” phone strategy session info available at: [ScriptingForSuccess.com/debt-into-abundance](http://ScriptingForSuccess.com/debt-into-abundance).

**1) Question:**

Ruth, the people you work with are longing for insight that will unleash potential. In many cases these same people have accumulated debts that restrict a path forward.

What are the signs they need your system: *7 Steps to Transform Debt Into Abundance Through Forgiveness, Mental Tithing and Meditation*?

**1) Answer:**

- You have a lot to share but feel blocked
- You are frustrated by less than anticipated success in your business
- Your limited cash flow is a source of concern and fear
- Your tension around debt creates stress in your personal life
- You may have shame associated with the accumulated debt
- You resent all the work you’ve done with out adequate compensation
- Your debt challenges seem insurmountable.
- You long for freedom to live your best life

**2) Question:**

My guest Ruth Anne Wood has generously offered to share some of the basic steps to *Transform Debt into Abundance: Through Forgiveness, Mental Tithing and Meditation*.

To fully integrate this approach and support Ruth Anne Wood offers a complimentary “Transform Your Debt Into Abundance” phone strategy session.

I invite you to go to her website: [ScriptingForSuccess.com/debt-into-abundance](http://ScriptingForSuccess.com/debt-into-abundance) for details.

Ruth, HOW DID turning debt into blessings shift your focus from lack to all the overlooked resources you and you clients already had at you fingertips?

## **2) Answer:**

First of all, through this “Transforming Debt Into Abundance” system I want to support you in regaining your freedom from debt and opening the door to possibilities you have not yet imagined.

Since I began to integrate these resources into a process for my clients it has resulted in dynamic changes. By embracing the process of reorganizing and harnessing resources clients are able to generate many times their current blessings and income.

## **3) Question**

Ruth, please go into greater detail of the shifts that take place from this process:

## **3) Answer**

People who use “Transforming Debt Into Abundance” system

1. Shift focus away from alarming/crippling emotional, financial and legal pain
2. Take stock of current energy drains and reorganize daily focus from negative losses to quickly access profitable resources
3. Clear mental and emotional blocks and create a clear vision of ideal results
4. Step into a place of insight and appreciation of access hidden resources
5. Become a philanthropist and gift these newly recognized resources in the spirit of tithing and charitable giving for powerful income increases
6. Eliminate pending costly challenges that could drain time, money and energy
7. Make room for increases of financial success and being an abundance magnet

## **4) Question**

Ruth that’s a lot to take in; Shifting you focus from problems, Clearing mental blocks to solutions, Creating a clear vision, Gaining insight and appreciation, Becoming a philanthropist, (I’m definitely curious about how you do that on a big scale!) Eliminating costly money and energy draining challenges and Becoming a financial success magnet! WOW!

So Ruth, what are the four blocks to abundance?

## **4) Answer**

They are:

1. You **owe** others money
2. You undervalue your **true worth**
3. You **reluctantly** give away valuable things for free
4. You haven't accepted that your Higher power out gives you ten times what you **joyfully give or tith**e

I need to make clear that the process shared here is not meant to be financial or health advice. The results shared are exceptional Scripting for Success cases with personal ongoing training from my business and may not reflect your individual results. For those who are commit to realizing the goal of transformational results possible through this program be sure to apply for a complimentary Debt Forgiveness Session at: [ScriptingForSuccess.com/debt-into-abundance](http://ScriptingForSuccess.com/debt-into-abundance).

## 5) Question

O.K. Let's go over the **7 Steps to Transform Debt Into Abundance™**. What is step one?

## 5) Answer

### **STEP 1/7 – First let's look at “Documented Financial Debts”.**

Begin the process of noting your current financial situation:

List all the documented debts you have. An example would be:

#### **FINANCIAL**

- Credit Card (\$6,000)
- Mortgage (\$179,000)
- College Loans (\$27,000)
- Medical Bills (\$17,000)
- Borrowed from Friends and Family (\$5,000)
- = (\$234,000) Total debt or is it?

### **Next is STEP 2/7 – “Energy Drains”**

Think of this as an energy audit identifying cracks and leaks in your financial structure.

The second step involves debts that may not be as well documented, but they are equally important to acknowledge. This may take some time to process. It is one of the steps that may require support.

Take stock of other debts or financial stresses lurking that aren't on the books.

#### **PHYSICAL.....**

- A client who hasn't paid you (\$4500)

- A car accident that raised your insurance rates and you get angry driving by the scene of the accident (\$200/yr)
  - A business partner who cost you a lot of wasted time and money. (\$95,000 of missed opportunities)
  - A big client/Investor who pulled out of your company (\$50,000)
- = (\$149,700)

**Make a list of all the mental and emotional debts you have.**

List all the gifts, services and help you've given over the years that you never received an income or matching value:

Ex 1: Working for free in your family business X amount of years for X amount of fair market dollars if they had hired someone else. (5 years in junior high and high school X \$30,000/ yr = \$150,000)

Ex 2: End of life home care for a loved one that you did for free for you aunt. (1 yr X \$7000/ month = \$84,000)

Ex 3: Gave a friend a place to live or free office space while they got back on their feet or started a practice and they took their business elsewhere. (\$500/ month X 9 months = \$4500)

Ex 4: Babysat a relative/neighborhood kid for free (\$500/ month X 6 years = \$36000)

PHYSICAL TOTAL = \$274,500

**MENTAL/EMOTIONAL DEBT**

1. Write down things you said or did that devalued or cost you the personal or professional relationship, or created pain and suffering.
2. Include unresolved mental and emotional debts/issues. Assign a "fair market value to how much it costs you financially of actual pain or lost opportunity.

Ex 1: Had an argument with your folks and haven't shared a monthly family meal in 15 years. (15 years X 12 months x \$10 meal = \$1800)

As a Salary Employee you were asked to work late nights and weekends for X times over the years and you begrudgingly did it. This put a strain on your marriage. Your unpaid hours totaled (X hours of overtime X \$rate = \$20,000)

MENTAL/EMOTIONAL DEBT TOTAL = \$38,800

**STEP 3/7 - "Debt Tally"**

Tally up all the mental, emotional and physical debt.

PHYSICAL TOTAL = \$274,500

MENTAL/EMOTIONAL TOTAL = \$ 38,800

DEBT TOTAL = \$312,300

### 6) Question

Now that we tallied up our paper debts and our mental and emotional debts and energy drains I'm very interested how Forgiveness, Mental Tithing and Meditation plays a roll in transforming Debt into Abundance!

### 6) Answer

Here is how we begin.

### STEP 4/7 - "Forgive Us Our Debts"

1. Go through each PHYSICAL debt, (the client who hasn't paid you ... and any other debts you tallied.)
2. Review the list of all the mental and emotional debt you have.
3. Now go through and state each offender or incident and journal or acknowledge your anger around that expense.
4. Do what ever it takes to forgive that person, organization or incident. On a mental and emotional level you forgave your debtors, and created a much bigger space to receive abundance.

\*In your heart and minds eye go through each item and instead of feeling cheated or undervalued transform yourself into a mega philanthropist. I help my clients make up stories I call success scripts. In this case it's:

"Once there was a generous business owner (that's you) who joyfully gave over \$100,000+ to your community. S/he did this by acknowledging the vast gifts and blessings s/he gave of time, money and resources over the years. This powerful new focus released the mental and emotional blocks. Suddenly opportunities that matched the philanthropists ideal lifestyle, community, career and daily activities were easily recognized and accessible to experience ongoing growing abundance."

5. Do what ever it takes to forgive that person, organization or incident. I use some powerful processes with ScriptingForSuccess.com clients go into depth with the emotional clearing/ forgiveness tools, rather quickly I might add.

6. List all the gifts, services and help you've given over the years that you never received an income or matching value.

This may take some time so be patient and take special care of yourself as you clear old debts. Results are accelerated through group training and staying hydrated, proper sleep, healthy nutrition, love, appreciation and physical activity.

### 7) Question

O.K. Let's go over the next **Steps to Transform Debt Into Abundance™**. What is step one?

### 7) Answer

STEP 5/7 – "Tithing"

This next step is focused on forgiveness, love and generosity/ tithing.

One day it hit me, a prayer I've known since childhood: "*Forgive us our debts, as we also have forgiven our debtors.*" – Matthew 6:12. *The Lord's Prayer*

*The key to debt reversal is right in front of us. We can't be fully generous with others until we forgive us our debts/debtors and be generous with ourselves.*

Make a commitment to give a tenth of your income to your Higher Power (God/ Source or whatever name represents your beliefs) just as you would your agent, spiritual employer, your manager, your client, your boss and the source of all your supply. Sign and date it and keep track of your gifts.

If you are finding extreme inner resistance—you are not alone. Old mindsets would have us believe "I am too poor and have too many bills and work too hard and do not have enough to give." Consider the life script you are holding to here. It is exactly the opposite of what you really want to be true.

The shift embraces "the rule of thumb" stating that the amount you joyfully give to someone or thing that fills you spiritually you will receive that blessing ten-fold.

You need to freely give with gratitude without expectation of return. So if you earned \$500 this week tithe fifty dollars to something that really fills your heart with joy.

### 8) Question

“That’s great Ruth, but after tithing \$50 and Higher Power sending me opportunities for \$500 this week that hardly puts a dent in my massive debt and financial obligations or releases all the stress. What now?”

### **8) Answer**

I am glad you asked.

Remember your list or tally of Mental/Emotional Debts over the years?

Now you are invited to do:

### **STEP 6/7 – Script Your Abundance**

1. Make an itemized abundance list/order form
2. List each physical, mental, emotional and spiritual desire on a new line.
3. State your entry with gratitude and in the positive
4. Write it as if you already received and enjoyed your desired blessing

### **Abundance List:**

- I love my new house
- It is an energy efficient passive solar home
- It has radiant floorboard heat
- It’s great having a pellet-burning stove to heat the house
- My business easily runs itself
- I train awe-inspiring community leaders on how to turn debt into abundance
- I have clients and projects that are for the highest good for all involved
- My business easily runs itself

### **9) Question**

This is great Ruth! I’m definitely going to start a journal and make a list of everything I want as if I already have it and am fully enjoying it. I especially like the last two about great clients and a business that easily runs itself!

Now we come to the seventh step that raises the roof off our energy levels, gratitude and connection to higher power. You say it acknowledges the connections we already have with everyone around the planet!

### **9) Answer**

Yes I tithe a debt of gratitude to my friends over at RichDreams.com who came up with the Abundance List and the Global Connection Meditation. It was a key piece of guidance for the Transform Debt Into Abundance System™. You can listen to the entire interview I did with creators Tom and Penelope Pauley at: [ScriptingForSuccess.com/debt-into-abundance](http://ScriptingForSuccess.com/debt-into-abundance).

## **STEP 7/7 – “Transform Debt Into Abundance Meditation”**

Step 7 includes a meditation that I use with every client after they have transformed their debts into abundance. We use this exercise to open the heart and acknowledge existing connections to every person on the planet sending out love, forgiveness and empowerment. With debts reorganized into untapped abundance, gift your insights and love to the global community. Communicate directly to this vast network of infinite connections and send them your love and appreciation.

This entire meditation works best on a daily basis and after you’ve cleared many blocks doing the five previous Debt Transformation steps.

Join us weekly for this meditation and Q & A calls on this powerful 7 step debt transformation. [ScriptingForSuccess.com/debt-into-abundance](http://ScriptingForSuccess.com/debt-into-abundance)

### **Through Transform Debt Into Abundance Scripts™ some successes include:**

- A therapist in the midst of a divorce received \$8000 for future sessions
- A marketing expert received a client who needed \$30,000 worth of services
- One spa owner received the needed \$1500 to keep the spa open that week
- An expensive lawsuit between ex business partners was rejected on trial day

What an adventure to witness your success. Contact me to get started.

[ScriptingForSuccess.com/debt-into-abundance](http://ScriptingForSuccess.com/debt-into-abundance)

### **The inspiration for sharing this Debt Into Abundance System™**

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\*Special thanks to Abraham-Hicks, Mark Victor Hansen, Ken MacArthur, Paul Dilley Fabienne Fredrickson, Jean Dilley, Brendon Burchard, Mike Lewis, Casey Jones, Roxie Thomas, Cydney Turner O’Sullivan, Tony Robbins, Circle of Miracle, Tom, Diane, Penelope Pauley, Joe Vitale, Live Your Peace guests, Kevin Nations, Frank Kern, Barry McLawhorn, Catherine Werth, Edie Weinstein, Jason Wood, Scripting for Success clients, Lee Dilley, Kaya John

**“The sole purpose of money is to express appreciation.” – Arnold Patent**