

Transform Debt Into Abundance:

Through Forgiveness, Mental Tithing and Meditation

Ruth Anne Wood



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

By Ruth Anne Wood

Transform Debt into Abundance is a successful program for my Scripting for Success™ individual and mastermind clients and now I'm honored to share Debt Forgiveness Scripts™ success blueprint.

If you are reading this I would venture to say you are someone who is ready to invite more change and prosperity into your life. Like many of the people who seek out my support through *Scripting for Success* you have great ideas and are longing for insight that will unleash your potential. In the pursuit of your dreams you may have accumulated debts that restrict your path forward. Do any of these descriptions sound familiar?

- 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

I welcome this opportunity 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 your process I offer a 30 minute "Transform Debt Into Abundance Now" strategy session. During the session: We'll work together to create a crystal-clear vision of the kind of abundant debt free life you want. You'll uncover hidden mental and emotional debts that keep you from attracting more abundance. And you'll leave the session renewed, reenergized and inspired to finally step into your abundant, fulfilling life once and for all. I invite you to go to my website: ScriptingForSuccess.com/debt-into-abundance for details.

Turning debt into abundant blessings shifted my focus from lack to all the overlooked resources I had at my fingertips. 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.

Your transformation involves the following shifts and processes to:

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 to 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

Are you open to change and ready to get started?

To transform your debt into blessings let's address four blocks to abundance:

1. You **owe** others too much 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 tithe**

Debt Forgiveness Scripts™

STEP ONE - "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)
- Total debt is (\$234,000) or is it?

STEP TWO - "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 high school & college X \$5,500/ yr = \$27,500)

Ex 2: End of life home care for a loved one that you did for free for you aunt. (1 yr X \$4000/ month = \$48,000)

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 = \$36,000)

PHYSICAL TOTAL = \$116,000

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) There are untold emotional costs and loss.

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 THREE - "Debt Tally"

Tally up all the mental, emotional and physical debt and it comes to \$154,800 but does not measure the real loss of emotions and opportunity for abundance.

You feel justified in holding on to some very old emotions over this debt. To move forward you will need to release them. This takes us to the next step.

STEP FOUR - "Forgive US Our Debts"

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

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

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.
5. In your heart and mind's eye go through each item and instead of feeling cheated or undervalued transform yourself into a mega philanthropist.
6. Do what ever it takes to forgive that person, organization or incident. I use some powerful processes with ScriptingForSuccess.com clients and go into depth with the emotional clearing/ forgiveness tools, rather quickly I might add.
7. List all the gifts, services and help you have given over the years that you never received an income or matching value.

STEP FIVE - "Tithing"

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. We learn to be generous with ourselves and others when we live out of abundance rather than fear.

Make a commitment to tithe, that is to give a tenth of your income to your greater good (God, Higher Power, 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. Write this commitment, 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.

You may say, "That's great Ruth, but after tithing \$50 and my 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?"

I am glad you asked. The next step requires your *heartful* attention.

STEP SIX - Script Your Abundance

Abundance is more than a full bank account. It is a whole approach to life.

1. (In the same place you keep track of your tithing),
Write an itemized abundance list that is your order form to Higher Power
2. Write it as if you already received and are enjoying your desired blessing

3. List each physical, mental, emotional and spiritual blessing on a new line
4. State your entry with gratitude and in the positive

Examples are:

- My days are joyful and energized
- I love my new energy efficient passive solar home
- 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

STEP SEVEN - Transform Debt Into Abundance Meditation

Step Seven 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 after you've cleared many blocks doing the six previous Debt Transformation steps.

Join us weekly for this meditation and Q & A calls on this powerful Seven Step Debt Transformation. ScriptingForSuccess.com/debt-into-abundance. What an adventure to witness your success. Contact me to get started.

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

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

Learn about the inspiration for sharing this Debt Into Abundance System™ and my vision of using the system for the United States government and other institutions.

ScriptingForSuccess.com/debt-into-abundance

Special thanks to my teachers and JV partners, my *Scripting for Success* clients, all *Live Your Peace* guests, my family and especially my husband-Jason Wood.

“The sole purpose of money is to express appreciation.”

- Arnold Patent



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 signature talks including: “Transform Debt Into Abundance: Through Forgiveness, Mental Tithing and Meditation”. ScriptingForSuccess.com/debt-into-abundance.