TAKEOFF
HOLISTIC HEALTH

THE INFINITE MONEY GLITCH

Financial Literacy & the Abundance Mindset

MISSION OBJECTIVES

- ✥ Understand your complete financial picture — including how you *feel* about money
- ✥ Discover the origin of your beliefs around personal finances and wealth
- ✥ Release limiting patterns so you can engage your financial journey with clarity and freedom

PART 1

Your Relationship with Money

Before we talk numbers, we need to talk about something deeper: the beliefs and emotions you carry around money. These are often the invisible forces that determine your financial reality far more than any budget or investment strategy ever could.

What general feelings come up when you think about money?

What do you believe about your ability to create wealth? Where might these beliefs come from?

On the table below, explore what money means to you across the various avenues of life, and the feelings associated with each. *(Refer to The Psychology of Money and Letting Go for deeper reflection.)*

✥ MONEY ✥

	Meanings in Life What does money mean to you in the various avenues of life?	Associated Feeling What feelings are associated with this avenue?
1		
2		
3		
4		
5		

Now, begin to surrender on each negative feeling and attitude. You will discover that money in and of itself is not the issue at hand. More important than money itself are the emotional gratifications we hope will be ours with the use of that money. For instance, let's say one of our meanings of money is that it represents safety and security. By discovering this, we reveal that it is not the money itself we are interested in, but feeling secure, safe and provided for. We see that money is simply a tool to achieve something else, and that, it is not money we want at all but the worthiness, safety, and security we thought it brings. We also now realize that the goals in which we thought money would bring us can be achieved directly. *Now we see that money is a tool that is subservient to higher goals rather than an end unto itself. (see page 246 of Letting Go by David R. Hawkins)*

The Scarcity Trap

The stronger the *want* for money, the greater the sense of lack — and the more that lack perpetuates itself. When we fixate on what we do not have, we train our nervous system to perceive scarcity everywhere.

> ***"For whosoever hath, to him shall be given, and he shall have more abundance: but whosoever hath not, from him shall be taken away even that he hath."***
>
> *— Matthew 13:12*

To recognize that we are enough — to feel grateful for what we have, to see ourselves as already surrounded by abundance — is the state that naturally attracts more. Surrendering the desperate *need* for "more" frees your attention from the outcome and places it on the journey. And that journey? It got you here, didn't it?

> ***Is it really money you're after?***
>
> Or is it a *feeling* you're chasing — security, freedom, status, comfort? Here's the thing: every one of those feelings is available to you now. You do not need a number in your account to feel free, safe, or abundant. The achievements we believe will complete us are often empty upon arrival — because we forgot to take joy in the process of getting there.

Once the feelings and beliefs around money are understood, seen clearly, and released — and the outcome is surrendered — **now** we can focus on enjoying the journey to financial freedom and educating ourselves on how to get there.

> ***You must feel abundant first to become abundant.***
>
> You must feel free before you're free. Even if you were given a million dollars tomorrow, ego-rooted beliefs would whisper "it's not enough." The identification with the conditioned beliefs that one must be chasing, striving, grinding, and trying to accumulate more would continue. The patterns would remain. True abundance begins within. True abundance is ever-present, regardless of circumstance.

PART 2

Your Financial Picture

Now that we've created space by releasing our limiting beliefs, let's get an honest look at where you stand today.

Monthly Income	What is your total take-home income per month?	$____________
Monthly Spending	On average, what do you spend each month?	$____________
Savings Rate	What % are you saving now? What's your goal?	Now: ____% → Goal: ____%
Investment Rate	What % can you invest each month? What's your goal?	Now: ____% → Goal: ____%

PART 3

Investing Basics

Most importantly: **invest in yourself first.** Education (does not have to be school!), health (maintain that rocket body), skills (anything you have interest in learning), consciousness (meditation: where transformation begins): these investments will bring infinitely greater returns than any financial asset can. That being said, when you are ready to invest financially, here's where to begin:

Step 1: Open a Roth IRA

A Roth IRA is a tax-advantaged retirement account — you contribute after-tax dollars, and your money grows *tax-free*. You can open one through Fidelity, Schwab, or Vanguard. Most platforms make this straightforward to set up in under 20 minutes.

> Important: You can withdraw your **contributions** at any time, penalty-free. Only your **earnings** (investment growth) are taxed or penalized if withdrawn before age 59.5. This makes a Roth IRA one of the most flexible vehicles available.

Step 2: Start with VOO (Index Funds)

When your account is open, search for **VOO** — the Vanguard S&P 500 ETF. Index funds bundle the top 500 U.S. companies into a single investment. They grow steadily over time and carry the lowest risk among investment vehicles.

Index Funds (VOO)	Top 500 stocks in one. Slow, steady, lowest risk. Start here.
Mutual Funds	High fees, promise high returns, rarely beat index funds. Avoid.
Individual Stocks	Higher risk, higher potential reward. Research thoroughly first.

What is your tolerance for risk?

Never buy or sell an asset out of fear! If you're feeling anxious about buying or selling an asset, always ask: might I feel the same about this asset tomorrow? How about next week? Next month? Year?

Conservative Slow & steady — prioritize preservation	Moderate Balanced growth & stability	Aggressive Comfortable with volatility for higher gains

Remember: nothing is ever 100% guaranteed in the financial markets. There is a level of risk with any asset purchase. However, with knowledge, shifting our perception, diversification, and discipline, we reach our goals effortlessly. It is probable you will lose money at the start simply by not understanding what you are doing. Having a plan of exit **before** you buy is wise. Buying something because the price went up (buying out of FOMO) is dangerous. If you do end up losing money, no need for judgement, panic, or worry. Ask, *"what did I learn from this experience?"* and carry it over into future investments.

Additional Resources

Here are a couple additional resources you may find useful:

1. Personal Income & Spending Flowchart
reddit.com/r/coolguides — Personal Income Spending Flowchart (US)

2. The Shockingly Simple Math Behind Early Retirement — Mr. Money Mustache
mrmoneymustache.com — The Shockingly Simple Math Behind Early Retirement

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Remember: Abundance is not a destination — it's a state of being.

Financial freedom begins the moment you decide you are already enough. The numbers follow the mindset. You've made it this far. Trust the journey.

Your life is ready for **TAKEOFF**