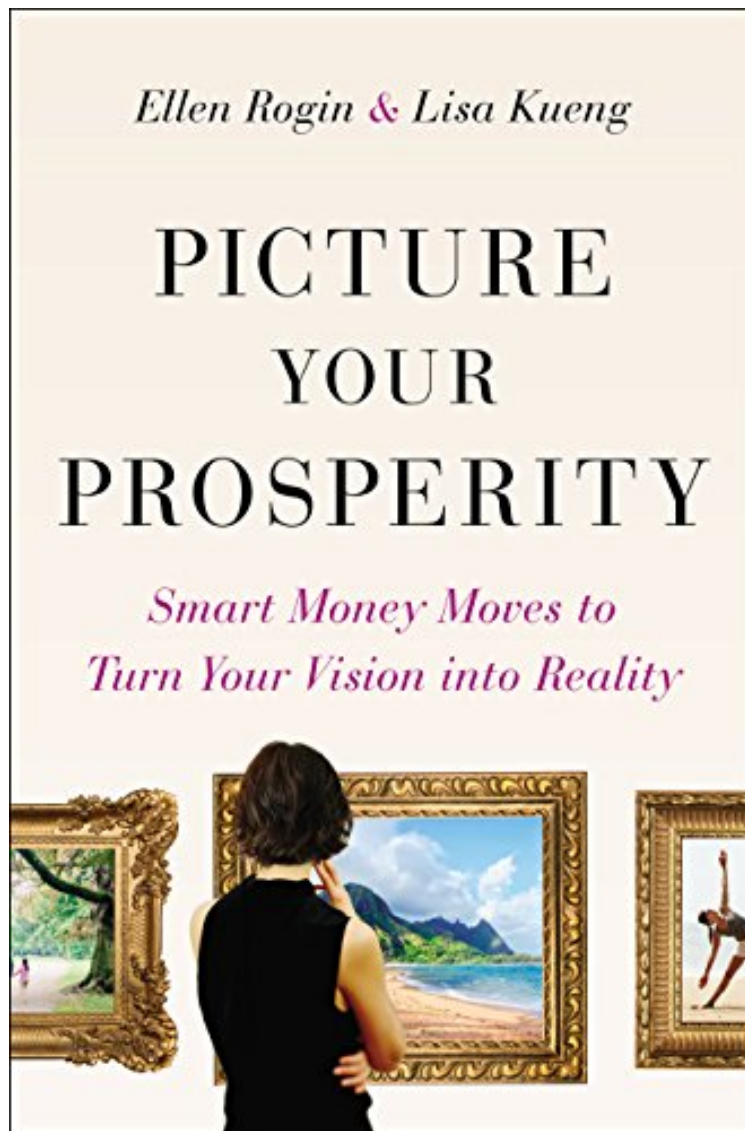


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Picture Your Prosperity: Smart Money Moves to Turn Your Vision into Reality

Ellen Rogin, Lisa Kueng

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3 of 3 people found the following review helpful. Your Prosperity Notebook will be your Blueprint! By Mrs. Wanamaker This was an excellent book. It started off SUPER SLOW.. I struggled through chapter one and two.. not one to quit I pushed along and Chapter Three changed my entire thought process... And boy am I glad I didn't stop

reading at chapter one. Money is a subject you either love or hate.. You're either all in to the point where you could be a Financial Planner or you're all Out where you could be sabotaging your ENTIRE LIFE just because you never want to even think about money and making it work for you. Well I fell right in the middle of those two, I knew I could be better with money if I had the right teachers and tools. This book was exactly what I needed, my Prosperity Notebook is my blueprint for my financial future. I'm thirty one married with two children and I like my job a lot but after reading this book I'm looking at things in a different light. For the first time I'm actually looking forward to saving and researching stock options and building a portfolio anddd talking to my husband about money and how to make it work for us. So that we can live a life we truly love.2 of 2 people found the following review helpful. Prosperity VisioningBy Stella CarrierI admit that I found out about the book Picture Your Prosperity; Smart Money Moves To Turn Your Vision Into Reality by Ellen Rogin Lisa Kueng through an e-mail newsletter (I think it was learnvest). I understand that it is probably just a coincidence, but I found it uncanny when I saw (obviously after I purchased and received the book)a financial case study of a client that shared the same name as my late biological mother, which is not that much of a common name (page 144). Creating A Shared Vision As A Couple (Page 39), Designing A Wedding Plan (starts on page 77), and hiring a financial advisor (page 144), and Building A Lifetime of Prosperity are some of the multiple topics covered in Picture Your Prosperity; Smart Money Moves To Turn Your Vision Into Reality by Ellen Rogin Lisa Kueng.2 of 2 people found the following review helpful. Five StarsBy M. K. BackerLoved this book, bought a couple and sent them to family.

Everyone has a unique vision of a prosperous and secure future. What's yours?If someone asked you to describe prosperity and security, what would you see in your mind's eye? Is it finally taking that trip to Paris? A beautiful beach house? Or maybe making that last mortgage payment and staying right where you are? In your vision are you captaining a sailboat? Hiking through a redwood forest? Or simply enjoying a precious moment of peace and contentment?When it comes to financial planning, it's easy to jump right into the minutiae of investments, skipping over the deeper questions of what you really want from your money, both now and in the future. But in Picture Your Prosperity, Ellen Rogin and Lisa Kueng do the opposite. First they'll help you figure out exactly what you need and want. Only then will they show you how to make the smart money decisions that can help turn your vision into reality.If the thought of financial planning and investing sounds about as appealing as a trip to the dentist, you're not alone. Many of us avoid the process because it feels too stressful, boring, or difficult. But as Ellen and Lisa have learned from their years in financial services, thinking about money becomes exciting and fun when it's tied to your personal vision instead of a pile of technical details. And it can be easier than you think.Once your goal is clear, the authors show you how to design your investments to create the life you've envisioned. Soon you'll feel more in control of your finances and on the road to the things that matter most. You'll be able to create a plan that's broken down into manageable and, dare we say it, enjoyable steps. You'll learn how to handle your money with more joy and less stress, even during turbulent times. And you'll explore ways your financial moves can have a huge positive impact on other people.As Rogin and Kueng write, "Your money is important, but money is meaningless if it can't be connected to the rest of your life. Who cares what the totals on your balance sheet or in your bank account are if you can't use them to build the kind of future you want? What good is having a brilliant investment strategy if you worry incessantly about losing it, constantly fight with your partner about money, or come home and kick your dog on days the market drops? What if instead you felt positive, peaceful, and prosperous?Get ready to feel more excited than ever about your money, and about all the good things it can bring.

"Learn to live a prosperous life with joy, ease, and meaning. Ellen Rogin and Lisa Kueng masterfully guide you down the path to manage your money, design your life, and create your future."—DAVID BACH, #1 New York Times bestselling author of Smart Women Finish Rich and Smart Couples Finish Rich"It's rare to find a money book that's both practical and inspiring. Picture Your Prosperity will expand your vision of what's possible and give you the tools to get there."—MARCI SHIMOFF, #1 New York Times bestselling author of Happy for No Reason and Chicken Soup for the Woman's Soul"What if everything you've been taught about money—how to manage it, how to grow it, how to be successful with it—was missing the key ingredient? In Picture Your Prosperity you'll learn the recipe for combining the power of visualization with specific financial strategies to reach your goals. And...you'll have fun in the process!"—JANET BRAY ATTWOOD, New York Times bestselling author of The Passion Test"Ellen Rogin and Lisa Kueng have turned the concept of financial planning inside out, showing everyone how to create and then achieve personal dreams of success and prosperity, while not letting money worries rule your life. So set aside your past fears and intimidation about money, while you become both inspired and empowered to build financial security for yourself and your family."—TERRY SAVAGE, author of The Savage Truth on MoneyAbout the AuthorELLEN ROGIN, CPA and CFPreg;, has more than twenty years of experience as a financial adviser and is a nationally known expert on building wealth. She speaks to audiences around the country on creating success and abundance.LISA KUENG is

an executive director at Invesco Consulting and a fifteen-year financial services veteran. She is also a national speaker and developer of educational programs for investors and financial professionals. Excerpt. copy; Reprinted by permission. All rights reserved.

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IntroductionWhat does prosperity mean to you? Close your eyes for a moment and think about what comes to mind. We've conducted hundreds of Prosperity Picture workshops across the country based on the ideas in this book, and that's always the first question we ask of our participants. It's a fascinating one because it results in a full spectrum of answers. Some people immediately say that, to them, prosperity means security or peace. Some say it means having time to do the things they find most rewarding. Some associate it with having money or being able to buy whatever they want. And some connect it with something very specific and seemingly unrelated, like "the ocean." Merriam-Webster defines prosperity as "the condition of being successful or thriving; especially: economic well-being." So it's a word that refers to money, but it also refers to the rest of life. And it's true. The answers we hear when we ask, "What does prosperity mean to you?" fall into both of those categories—some are about money and some are about life. We love that! Your money is important, of course, but let's face it: money is meaningless if it can't be connected to the rest of your life. Who cares what the totals on your balance sheet or in your bank account are if you can't use them to build the kind of life you want? What good is having a brilliant investment strategy if you worry incessantly about losing it, constantly fight with your partner about money, or come home and kick your dog on days the market drops? What if instead you felt positive, peaceful, and prosperous? Most people see the logic in the fact that our money and our lives are inextricably linked, but ironically that doesn't necessarily lead them to think about their money as the exciting, potentially life-changing tool that it is. More often than not, we see people who think of their money as being contained in a silo—relegated to a special area they see as a necessary but separate part of life. They view their money silo in a variety of ways—sometimes it's a source of pain because there's not enough in it and sometimes it's a source of pain because there's too much in it. Some people are afraid of losing it, some can't wait to spend it all, and so on and so forth. Regardless of the specifics, most people tend to view their silo as something needing to be managed, but which is not intuitively linked with the rest of their life. But what if we look at money differently? Not as a project that needs to be managed or an obstacle that needs to be overcome—and certainly not just a means to help us "get more stuff" or add to a collection of belongings. Instead, what could happen if we all began to view money as an incredible tool? A way to help us get closer each and every day to living the most extraordinary lives we possibly can, and also a tool we can use to help other people do the exact same thing? We see awakening to this possibility as incredibly exciting and inspiring. And so we've written this book as a way to help you define your personal version of true prosperity and to share ideas and direction on smart money moves you can make to turn that vision into reality. As you begin reading, it will probably be fairly clear this book was written with women in mind. However, in the same way that we hope men will read magazine articles on "How to Keep Your Relationship Steamy," "How to Throw the Perfect Summer Soiree," or even "Fourteen Days to a Perfectly Flat Stomach," we hope they will read this too. Even though the concepts are gender-neutral and apply to everyone, we have targeted them for women. We did this because as we look around we see women everywhere stepping into their fiscal power. Globally, women direct \$20 trillion of purchases. They control more than half of the wealth in the United States. Women are earning more bachelor's and master's degrees than men. They comprise more than half of the U.S. workforce. And as women ourselves who have made our careers in the financial services industry, we wanted to build on this momentum and create a book that we hope will uniquely inspire women to create their own personal prosperity, use their money as a force for good in the world, and change the face of finances. This is our picture of true prosperity. One of the first steps in this "Kumbaya" vision of women working to make the world better is to be a rock star in managing your own personal finances. You can't have a flourishing garden without first preparing your own soil and planting good seeds. We'll give you ideas on how to put clarity, meaning, and oomph into creating the life you want and the money moves you can make to help you get there. We have a warning, though: if you're looking for an exhaustive reference guide to money management, you've picked up the wrong book. Deep analysis obviously has an important place in financial planning, but we think it's best left for the number crunchers and "money geeks" of the world. In the same way you could improve your cholesterol levels without reading fifty pages about organic molecules and lipids, we believe there's a way to take control of your money without its having to be a snooze-fest that puts

you to sleep even after your third cup of coffee. And while we're on the subject, we also believe it's possible for you to motivate yourself to improve your financial life without having to feel guilty you haven't done a better job of it in the past, ashamed about your saving habits, or worried you're a bad person because you spent money on a vacation last month. Your financial resources are the fuel to set your life in motion and we aim to show you how to make those resources sustainable and renewable—and to have a good time while you're doing it. We won't be telling you how to outsmart the market or get rich quick by trading stocks out of your garage. This book contains no "hot stock tips." Please don't misunderstand; we've included lots of practical information on the building blocks you'll need to have a successful financial life and create your own prosperity. We provide you with detailed guidelines on how to create spending and savings plans that are right for you, how to make sure you have the proper insurance and estate plan intact, how to make sense of investing options and risk, and much more. If you read and put the basic precepts of this book to work for yourself, you will have done something that most people never do. We've included all of this, and we've focused on what we believe are the most important points for you to know. The fact is, we don't think that advice on outsmarting the market or hot stock tips are particularly important for most people. And though they must be out there somewhere, we can't think of even one person we know who actually got rich trading stocks out of their garage. Comprehensive reference and technical books certainly serve an important purpose, but even we find them boring, so here we've cherry-picked the essentials for you. This book is a canvas for you to create your personal picture of prosperity. It's a tool kit full of ideas you can use to bring your picture to life. It's a motivator to get out there and actually use those tools. It's a string around your finger to remind you of what you can be happy about. It's a stress ball you can pull out at those times when the thought of money brings nothing but anxiety. And you might even find it to be a kaleidoscope that can open up new ways of looking at what money and prosperity can mean in your life and in the world. Tamara Chaponot is a wonderful example of someone who turned her vision of prosperity into reality. Tamara is a warm, vibrant, successful fashion retailer living in New York. She comes across in such a self-assured manner it's tempting to assume life as a fashionista has been easy for her. But that assumption, as is so often the case, is wrong. Tamara was born in the 1970s with a birth defect affecting her leg, and faced a serious risk as a child that she might never be able to walk. She underwent thirteen surgeries between the ages of two and eighteen, each of which required a hospital stay of about three months. That's a total of more than three years that she spent in the hospital. This kind of adversity, combined with the uncertainty of the outcome, might be enough to topple the spirit of most adults—never mind a child—but Tamara isn't most people! During her hospital stays, Tamara began to "picture" things as a way of keeping her spirits up. One of the things she craved most was to be just like other kids and to feel "normal," so she pictured herself wearing stylish clothing instead of a hospital gown. She pictured herself looking "cool." She pictured her leg and the orthopedic shoes she had to wear covered up with circa 1975 bell-bottom jeans. As she continued to do this, fashion became more and more of a lifeline to her, and when she was able to return home between surgeries, she began plastering her bedroom walls with photos of beautiful clothing and models on fashion shoots that she snipped from magazines. When she was around twelve years old, Tamara pushed her vision further and realized that when she was older she might be able to parlay her love of fashion into a business. She began to picture herself owning her own boutique, surrounded by the clothing she loved so much and earning enough money to make a nice life for herself. It was around that time her doctor at Shriners Hospital for Children in Chicago asked her to begin picturing something else as well. He asked Tamara to spend some time each day visualizing the healthy cells in her leg destroying the diseased cells. He compared the process to the game Pac-Man: "Picture the healthy cells munching away the sick cells, just like when you play Pac-Man," he told her. And so she began to picture this as well. Over the next few years, Tamara's health began to improve. Whatever combination of surgery, ongoing medical care, and Pac-Man-style visualization was going on, something was working—Tamara was able to make a full recovery! There she was at age eighteen with her health restored, her bedroom walls covered with pictures of fashionable clothing, and her vision of a successful retail business firmly rooted in her mind. As you might guess, Tamara isn't the sort of person who lets a lot of grass grow under her feet. So she immediately got a series of jobs working in Chicago clothing boutiques as she started researching the fashion industry, reading books about how to run a successful business, and eventually writing a business plan. At age twenty-five she opened Clever Alice on Clark Street in Chicago, a shop targeting stylish twentysomethings who wanted unusual pieces and European flair at prices they could afford. In short order, musician Liz Phair became a Clever Alice client, Lucky magazine wrote a story about the shop, and Tamara began getting media attention as one of Chicago's youngest shop owners. Several years later, after Tamara's business had been well established and she was enjoying life as an upwardly mobile young urbanite, she began to feel that something was missing. She didn't, on a conscious level, want to get married or have kids, primarily because she was afraid she might pass along a genetic predisposition to a birth defect to her children. But something was nagging at her, making her unhappy. So she asked herself, "Well, then, what does happiness look like?" Once again, she began picturing things. This time, instead of mink coats and mohair sweaters, her picture was of a man—and a man—and two kids! She wasn't even quite sure what the picture meant to her. But very

shortly thereafter, when she was in the enviable position of having to fly home from a premiere -porter show in Paris, she noticed a French businessman staring across the plane aisle at her. As she caught his eye, he announced he was certain he knew her. It turned out he had been at the same show as she had, and the rest, as they say, is history. A year later the two were married at Chicago's city hall. Tamara eventually learned her birth defect was not genetic, so she didn't need to worry about passing it along to her own children. Today Tamara and her husband have two beautiful children and divide their time between New York and Paris. Tamara has evolved Clever Alice from a brick-and-mortar shop in Chicago to a series of retail pop-ups in Chicago and New York. She has an almost constant ear-to-ear smile on her face and, true to her childhood vision, she always looks "cool"! How did this amazing series of events happen? If you ask Tamara, she'll say visualization has played a major role in getting her to the point in life she's at now. Can she prove her success was directly caused by those hours she spent in hospital beds picturing becoming a successful fashion retailer and willing the healthy cells in her leg to eat up the unhealthy ones, or picturing herself marrying her international-man-of-mystery husband and having children? Nope. Does she believe it was? Absolutely. And is there scientific support for the fact that her visualization could have contributed to the probability that these things would happen? Yes, there is - I'll tell you all about it in Chapter One. In Tamara's story, it wasn't just visualization that made an impact. She thinks gratitude has also played a major role in her success. During her stays at the children's hospital, she observed lots of really difficult things: children with terminal cancer, kids who had been badly burned in horrible accidents, others battling serious physical disabilities with no chance of recovery. And even as a child she understood that her situation, though very difficult, could have been a lot worse. As a result, Tamara developed a practice of gratitude she continues to maintain. She regularly thinks through all she's thankful for, writes gratitude lists, and focuses on what's good in her life. I'll explore the amazing effects gratitude can have on our money and on our lives in this book. Tamara is also a believer in giving. When Clever Alice had a brick-and-mortar presence and an ongoing inventory, she was regularly approached to donate items for silent auctions and other charitable initiatives and made it a point to give something to everyone who asked her. Now, as a mom to her two school-age children, she's committed to doing regular volunteer work at her kids' school. Giving - whether of your time, talent, or money - is another important component of prosperity that I'll discuss. But most of all, if you ask Tamara how she got from being a hospital patient to being a wife, mother, and successful retailer, she'll say, "I trusted that it would work out." Tamara's story inspires us. Yet it doesn't inspire us because it's about someone who overcame an illness to create a fabulous life in fashion and a family that appears to have stepped off the pages of a glossy magazine. She could have overcome another type of adversity or had no adversity at all. Her story could just as easily be about becoming a doctor, a bartender, or a stay-at-home mom. She could be single or divorced, straight or gay, and have no kids or ten kids. None of those specifics are the reasons we find it inspiring. We find it inspiring because it's a story of someone who proactively created her personal version of prosperity and trusted that things would work out. Not only that, but she accomplished a lot of this work as a child, using a combination of tools and techniques she hadn't been taught and couldn't possibly have known had a basis in science. Rather, she discovered them organically, trusting her gut and listening to herself the whole way through. You may be saying to yourself, "Okay, Tamara pictured these things and it worked out well for her. But what does this have to do with money, investing, and reaching long-term goals?" Our answer for you? Everything. This book is chock-full of the same kinds of tools and techniques that Tamara stumbled upon to create her version of prosperity and an extraordinary life. We've laid them out for you with easy-to-follow steps, fun and engaging activities, and research and scientific explanations to shed light on how and why they work. Visualization, gratitude, and giving are three powerful tools you can use to build your own prosperity. In addition, you'll learn other practical techniques you can use to take stock of where you stand financially and how to design a financial plan that can help move your ideas from a glimmer in your eye to reality. I'll also spend some time talking about how you can boost your financial happiness levels and develop your financial resilience. This is critically important - it's hard to feel prosperous when you're chugging Pepto-Bismol out of the bottle because you're worried about the stock market crashing. And I'll end with some thoughts on how you can build a lifetime of prosperity for yourself and for others. It begins and ends with you. Let's get started on creating your personal Prosperity Picture and exploring how you can make the smart money moves that can turn your vision into reality!

Chapter One Step One: Create Your Personal Vision

Have you ever imagined what you would do if you won a \$100 million jackpot? Whether from lottery winnings, the slots in Vegas, or an inheritance from a long-lost aunt, what would you do with this sudden wealth? Maybe you don't think of one day having an influx of money but you daydream about the business you would love to start, or a beautiful home on the beach, or just having more time to practice yoga. Most of us have been taught that daydreaming is a big, fat waste of time. But is it really? Could deliberate imagining possibly be the basis of a sound financial strategy? We've seen evidence again and again that having a clear personal financial vision of where you want to go is an essential part of reaching your financial goals. Eight years ago Ellen's friend Sue told her, "I'm not happy in my career and I want to be able to retire when I'm fifty-eight." At the time she made this pronouncement, Sue was fifty-four years old and

didn't have enough assets to last even five years in retirement. Sue wanted to know what she would need to do to reach that goal. As a believer in the benefits of thinking big, though not having the faintest idea how her friend would actually reach this goal, Ellen helped her run the numbers to see what it would take. She came up with a number that seemed pretty unachievable even to the Pollyannas among us. Sue would need to save more than \$320,000 per year for the next four years to be able to retire in four years and keep her standard of living. This was an impossible feat based upon her current salary, but Sue was clear on her goal and passionate about getting to retirement bliss sooner rather than later. The discussion ended with Sue's going off to see what she could do and Ellen wishing her well, but not at all sure how it could happen. And then an interesting series of events took place. First, Sue got a small raise—not enough to make her plan a reality, but definitely enough to move her in the right direction. Next, both a very sad and a very happy thing happened. First, her mother passed away unexpectedly. Sue had not been counting on a big inheritance, and it certainly was never part of her plan, but she did indeed receive one. Shortly after her mother's passing, she met a terrific guy whom she married the following year. (Could it be true that it always happens when we're not looking?) Both of these events had a huge impact on Sue's financial situation. Over the next five years, she was in a position where she could leave her job, which she did. However, much to her surprise, it was not to retire. Instead, she felt financially secure in a way that gave her the courage to branch out and move to a job that she ended up enjoying much more. At that moment, she could have achieved her goal of ringing the retirement victory bell if she had wanted to, but instead she found something that made her much happier. When Sue established her original vision of changing her life so she could feel happier, she had no way of knowing that she would be able to reach it in the way that she did, but she trusted in the process of creating a clear picture of increased life satisfaction and believing in it. And it ultimately paid off. When it comes to financial planning, most people understandably focus on the basics—a saving and investing strategy, tax planning, reducing debt, and the like. But a personal financial vision? That may initially sound about as necessary for financial success as a cocktail umbrella is for a mai tai. It's not something you're likely to read about in the Wall Street Journal or even something that the typical financial advisor talks about. And yet it has the power to transform your money and your life. Creating a tangible personal financial vision on paper—this is what we call a "Prosperity Picture"—is one of the smartest money moves you can make and one that most people miss. Plus it's just plain fun! What Is a Prosperity Picture? First, let's define it. A Prosperity Picture is a visual depiction of what you want out of your life, now and in the future. It's an amalgam of images, created by you, that represents what you want your life to look and feel like. It's meant to be both a dreamscape and a road map—a simple visual showing where you really want to go and how that might impact your finances. And as a bonus, it takes only about fifteen minutes to create. Have you ever read *The Little Prince* by Antoine de Saint-Exupéry? Lots of people read it in high school, especially in French class. It's a deceptively simple little book containing a lot of really profound ideas. In it, the Little Prince makes this observation: "Grown-ups love figures. When you tell them that you have made a new friend, they never ask you any questions about essential matters. They never say to you, 'What does his voice sound like? What games does he love best? Does he collect butterflies?' Instead, they demand: 'How old is he? How many brothers does he have? How much does he weigh? How much money does his father make?' Only from these figures do they think they have learned anything about him." Let's face it. As adults in a busy, demanding, heavily materialistic society, we easily get caught up in "figures" instead of what the Little Prince refers to as "essential matters," especially when it comes to financial planning. Take college planning, for example. Between Ellen and Lisa, we have four children and stepchildren already in college or heading there soon. If the subject of going to college comes up at the random dinner party, the most common reactions range from a combo of eyebrow raising/knowing nods to the clenching of various body parts and a full-on rant about the obscene increase in college tuition costs, the competition to get into good schools, and the fact that, on top of all that, it can be tough for new grads to find work in this job market. These observations are all true, of course. And it's important—critical, actually—to plan for these kinds of practicalities. But are they "essential" in the way the Little Prince means? Probably not. Let's also be real, though. Most of us are not conditioned to have a Little Prince sort of discussion at a typical dinner party. We're not likely to muse about what college students will discover about themselves and the world as they study humanities, art history, physics, or other subjects they may not even know exist when they enter school. Few of us will talk about how, during their college career, students may meet lifelong friends who have a profound impact on who they become as people. Or that they might be lucky enough to study abroad and experience entirely new cultures and ways of life firsthand. Why? Because we're adults and we're conditioned to talk first about "figures." The "essentials"—the things that give college (or whatever it is that's on your radar screen) meaning, provide joy, and get you excited to get up in the morning—often get relegated to second or third position as we move through life. Left unchecked, we may not even think of them at all. This is the first big reason we believe having your own personal Prosperity Picture is so important: it helps you focus on "the essentials" in your life. To quote our friend the Little Prince once again, it will help you remind yourself of "what games you love best" and whether you "like to collect butterflies." The second reason we believe having your own Prosperity Picture is so important is that it will help

you fine-tune your vision of your own future. How can you possibly plan for your financial future if you aren't clear on what you want that future to be? So as you look ahead to your life, what would you like to see? What would you like to happen in the next three weeks? Three months? Three years? How about beyond that? It's a fun thing to think about—a pleasure, really—that most of us unfortunately don't often allow ourselves. Your Prosperity Picture will help you hone your vision so that you can get closer to turning the life you've imagined into a reality.

How Your Prosperity Picture Can Help You Achieve Your Goals: The Power of Visualization

The active ingredient in any given Prosperity Picture is visualization. Perhaps you've seen some of the recent media coverage or books about the power of visualization. It's an exciting aspect of brain science. Dr. Srinivasan Pillay, the Harvard Medical School-educated author of *Your Brain and Business: The Neuroscience of Great Leaders*, points out, "It is now a well-known fact that we stimulate the same brain regions when we visualize an action as we do when we actually perform that same action." This means that when you visualize yourself raising your left hand, it stimulates the same part of your brain that you use when you actually do lift your left hand. When you visualize yourself painting a beautiful still life, you stimulate the same part of the brain you use when you actually paint the still life. And the same can be true of our financial lives—when we visualize achieving a financial goal, we stimulate the same part of our brain that we use to actually achieve that financial goal.

Athletes have understood this for a long time. In a well-known study, Russian scientists compared the physical versus mental training schedules of four groups of Olympic athletes. The athletes took different training approaches. Group One did 100 percent physical training with no mental training at all. Group Two did 75 percent physical training and 25 percent mental training. Group Three did 50 percent each of physical and mental training. And Group Four did 75 percent mental training and only 25 percent physical training. Which group do you think performed best during the Olympics? It's not a trick question—if you guessed Group Four, you're right! This group spent the majority of their time on psychological preparation and envisioning themselves winning rather than on physical training, and they performed the best during the games. Of course, as Olympic athletes, they were obviously world-class talents in tip-top shape, which would certainly influence their performance. But so were the other athletes who spent more time on physical training. The implications are huge: visualization and mental preparation are powerful influences on success! This has been such an important finding that the U.S. Olympic Committee now has increased the number of full-time psychologists on staff from just one to six over the last twenty years.

Visualization is so powerful that it can even play a role in medical situations. Maureen, who was a baby nurse in Seattle in the 1970s, talks about visualization making a big impact in the delivery of babies. "We would routinely coach women giving birth to visualize peaceful places which make them feel calm and happy to help them get through the pain of childbirth," she says. She and her colleagues also coached mothers in the delivery room to focus on the specific physical changes they wanted their body to make throughout their labor, to picture the baby actually moving, and to emphasize other tangible details. "Using these visualization techniques made a huge positive difference for about 80 percent of the women I worked with," says Maureen. "The more people open themselves to the possibility that it can help, the better it works." Similarly, Gina, a vivacious personal trainer in Denver, has a story of using visualization to help her overcome a physical obstacle. Gina was born with flat feet, which can be crippling. The problem had caused Gina pain for most of her life, but for the most part she had been able to manage it with physical therapy, special shoes, and other techniques. However, when she reached her late forties, the condition worsened considerably, affecting not just her feet but also surrounding muscles, and Gina could barely walk. Her prognosis wasn't good. It was at that point that she began working with a well-known doctor who specializes in sports injuries using both a unique therapy technique called "dry needling" and also specific visualization. The first thing he did was tell Gina that he himself "does not believe in flat feet." (Remember that when you get to our discussion of the power of beliefs in Chapter Four.) Next he asked her whether she was willing to put aside all of the negative things she had been telling herself and all of the things she had learned about her problem, and to look at the situation differently. He coached her to visualize her feet having arches, to visualize herself walking and running, and to picture herself feeling well and being healed. Something about the combination of her doctor's physical technique, her own visualization, and the positive thinking began to work. Within two years, she was walking again, and at a recent fitness boot camp was asked to take center stage and lead eight thousand people in a series of warm-up exercises to start their day. "That was such a high point for me," she explains. "I went from being unable to walk to being able to lead a huge physical fitness initiative—m a walking, talking miracle!" And here's the thing: each and every one of us can apply these visualization and mental preparation techniques to our financial situations in the same way athletes, mothers in labor, and patients apply them. How do you visualize your future? What do you want to see happen and what resources will you need to pay for it? What moves will you make to be financially successful? Based upon our many collective years in financial services, we know this is not a typical approach. The financial services industry tends to focus more on facts, figures, and whether you're satisfied with your online bill-paying service than it does on helping you visualize financial success. But trust us—it works, and it works very effectively. Here's the science behind it.

How Does Visualization Work?

Brain science says the reason visualization works is due in part to a small area of our brains—just about the size of your little

fingerdash;located at the base of our brain stems. This is the reticular activating system, or RAS, and its job is to filter incoming information and decide how important it is. Think of the last time you went from your home to a place you routinely go, like the office or a friend's house. How much did you pass that you did not notice? Probably most of it, right? You couldn't focus on it all because if you did you probably never would have made it there! It would have been completely overwhelming, so your RAS had to prioritize what was most important for the task at hand and filter everything else out.