

How to Start a Money Garden

by Malissa Green, Financial Freedom Coach

In this country, vast numbers of people are financially unable to withstand a serious illness, a natural disaster, or a major economic recession. At an even more basic level, many are unable to financially cope with a car breakdown, sick pet, or regular dental care.

A new class of people has been born called “wage slaves.” These are people who make a decent income, but it’s just enough money to get by. They’re living paycheck to paycheck, trying to make ends meet, even when they have a decent salary.

What about you?

Beth’s Story: a Typical Modern American Woman Trapped by Circumstances

Beth was 28 years old. Like her colleagues, she had tremendous financial opportunities through the company she worked for.

However, unlike her friends and coworkers, she was tossing security away. Her firm had a generous Employee Stock Ownership Program. Instead of holding onto her shares, she was constantly selling them—not always at the best price—and using the money to live on.

Some years before that, she had received a substantial amount of money from a divorce settlement. She stashed it in a savings account at her bank, feeling positive that she was earning a little interest, doing something to save. One day her uncle asked if she had put that money in a mutual fund. She was too embarrassed to ask what a mutual fund was...she could tell he

thought it would be a good idea. She wanted his approval, so she answered yes.

The truth was that she had no idea what a mutual fund, or an IRA, or any other kind of investment was. She had never been exposed to those terms. She was too proud to admit that she didn't know what her uncle was talking about, and was too ashamed to ask him or anyone else for help. *Those years in her life were filled with chaos and confusion, and she was consumed by fear of the financial jeopardy in which she was living.*

She knew there was more at work than her lack of understanding of financial matters; she knew there were emotional issues that undermined her success with money. Therefore, she started searching for help. She looked for books on getting out of debt, but they looked overwhelming. She went to a budget counselor, but the process just made her feel guiltier and she quit before she got fully started. Then she tried a financial planner, but no longer had any money to invest with.

Does any of Beth's story sound like you?

What Is a Money Garden?

For those who struggle with their relationship to money, there are few options for support in changing the underlying patterns. There is a critical need in this country for resources that fill the gap between budget counselors and consumer credit advisors on one hand, and financial planners and accounts on the other.

Fortunately there is a growing body of professional coaches who combine financial education with inspiring, motivating, and life-changing coaching.

Hi, my name is Malissa Green and I'm one of those new breed of Financial Freedom Coaches. I've been helping people change their financial situation without pain or shame...and I can help you.

In this report, I'd like to show you how to start a **Money Garden**.

What you are reading here is not a "how-to" report on financial planning.

There are many such books already on the market and a wealth of information and resources available on the internet.

Nor is this designed to make you an expert on the various investment products one sees advertised at every turn.

Instead, what I'm going to share with you are ways to change...not by forcing you to read a boring how-to manual, but by having fun and learning from the problems and solutions faced by real people.

See, I've created a process for an ordinary person on an ordinary salary to get out of financial stress. It's called The Money Garden Project.

"The Money Garden Project is an inspiring program that helps people create financial freedom—starting with an ordinary income, and building over time to true wealth."

The Money Garden Project is a 7-step process that can take anywhere from a few months to years to complete. It's not for everyone. It's only for those with the determination to have a comfortable level of wealth within the next 1 to 5 years. It's a project, with a beginning and an end and clear steps with milestones along the path.

Right now, I'm going to show you the first step...where you go from there is up to you.

Step One—Preparing Your Garden Plot

You're not going to feel deprived, stressed, or pressured by anything I'm about to tell you. In fact, you're going to love how you feel.

Why?

Because even though money can't buy happiness...it can buy peace of mind.

Peace of mind lowers stress. And lowered stress can help you reach weight loss goals, improve your relationships, and lower your blood pressure.

“And from that state of health and happiness, you're going to be able to finally build real wealth.”

I'm going to show you how to have more money in your pocket at the end of the month...and then I'm going to show you exactly what to do with that money.

You're not going to spend it.

But you are going to USE it. You're going to use it to first dig yourself out of the hole you're in and then keep on using it to seed your garden of wealth.

I hope you like games, because the start of the Money Garden is to dig for buried treasure in your garden plot.

The Treasure Chest Game

Inside each of us is a child with a dream. Remember as kids when you used to imagine yourself being an astronaut, a princess, or president? I have kids now and when they turn to me and announce “Mom, I’m going to be a director like Steven Spielberg,” I’m astonished at how completely they believe it. They don’t just believe it; they know it.

Then as we grow up, the real pressures of the world start to cloud our vision. We start down a work/life path and at first it looks exactly right. And sometimes it is. But a lot of time it isn’t the right path, and we don’t realize it until we’ve worn a rut in the path that’s too deep to climb out of.

When we first get a job or have a source of income as an adult, we enjoy our newfound freedom. Because we have an income, we can get credit cards. We can buy a new car. Maybe a house. New clothes.

But we realize too late that a trap has closed on us and we need to keep working to support these debts. Now we’re stuck. We no longer feel so free and we begin to realize we’re not happy with what we’re doing. We’re under-earning, and perhaps not feeling like we’re doing all we’re capable of .

And when we don’t feel satisfied by what we’re doing, some of us start to fill the void by having more and more nice things around us...cars, mocha lattes, more new clothes, tv’s, a new iPhone.

But here’s one of life’s undeniable truths: You can never fill an emotional need by physical means.

Each time you physically make yourself feel better, you build up a kind of craving. It works with food, sex (for some people), and money. Soon you’ll want to feel that feeling again, so you’ll spend again.

And your subconscious mind is smart. It'll support you in spending without checking in with your conscious mind. You'll just spend and spend automatically, only afterward thinking "why did I do that?"

And only later feel those horrible feelings of guilt, waking up in the night in a state of panic, avoiding going to the mailbox because it'll be full of overdue bills, maybe eating too much, or fighting with your loved ones because of the stress.

Conversely, you may react to under-earning by doing the exact opposite behavior.

You may become a miser, spending so little that you deprive yourself of a comfortable life.

Surely that's not the answer either!

As a first step towards breaking your patterns and getting control of your financial life, I'd like you to play a game. It's called the Treasure Chest Game, and it will put you back in touch with your clean state of being, your childlike wonder about work and money...before you got onto the wrong path.

Treasure Chest is an imagination game. I'll ask you to read and follow three instructions. You might want to read the instructions all the way through one time, then go back and follow each instruction slowly.

Go to the next page to play.

Steps to Playing Treasure Chest

1. **Imagine you have enough money to meet all of your comfortable day-to-day needs in your life as it is right now.**

You haven't won the lottery or married a rich partner. But imagine that your job pays you enough so that you can easily pay your rent/mortgage and utilities.

You have enough money so that you don't deny yourself the things that will contribute to a balanced life, like a gardener or a maid occasionally, maybe a gym membership, some retirement savings, and so on. You're content to get your bills each day in the mail because you open and pay them right away.

But so imagine that you had to file bankruptcy a few months ago and as a result you've lost all your credit cards and your credit rating, making it impossible for you to buy on credit. You only have the money you earn in your paycheck, and no more. But it's enough for a comfortable lifestyle.

Close your eyes and let this feeling of "enough-ness" soak in. How does it feel?

From this abundant place in your imagination, now that all your basic financial needs are being met, you can start to dream again.

Go on to step 2.

2. **Now write an answer to this question:**

What is the next big financial goal you would want to start on?

Here are some examples to help you imagine the possibilities:

- "I'm going to buy a house for my family in the next two years so we can put down roots."
- "I'm going to send my kids to college by saving \$12,000/year for the next 10 years."
- "I'm going to put enough money in my retirement account for the so I don't have to spend my final years in a state-run rest home."
- "I'm going to buy a rental house in two years and start creating passive income."
- "I'm going to save one year's worth of income so I can quit my job and start a hair salon."

If you're not sure, try on different ideas. Find the one that rings a bell for you. The one that makes you feel very excited inside.

3. **Write that goal on a large piece of paper that you can see clearly, then tape it to your mirror.**

Begin with the End in Mind

In *The 7 Habits of Highly Effective People*, Steven Covey tells us to Begin with the End in Mind (Habit 4). If you want to cook a gourmet meal that you've never made before, you don't go to the grocery store without a list. Only by knowing what goes into the meal can you prepare for it properly.

Your treasure chest contains what you want to grow in your money garden. Knowing what you want to grow helps you properly prepare the soil, plant the right seeds, and nurture your wealth.

How to Grow Money from Scratch

Finding your treasure is just the bare beginning of your Money Garden. Next I want to show you how to find money to eliminate debt.

To help you do that, I'm going to be sending you my email education program called **How to Grow Money from Scratch**.

Keep your eye on your mailbox.

Right Now...Special Limited Time Offer

I'd like to hear from you sooner rather than later...So for the next two months, I'm offering my valuable **High Point coaching session** for FREE. In this 40-minute session, we'll focus on your biggest financial question:

- Should I change jobs?
- Should I get a second job?
- Should I declare bankruptcy?
- What should I invest in on a limited income?
- How do I get out of debt fastest?
- Your own question?

I invite you to contact me to explore your big questions.

[Sign up here for your FREE SESSION \(\\$97 Value!\)](#)

Thanks for joining me in taking the first step to growing your Money Garden.

Malissa Green

The MalGryn Group, LLC