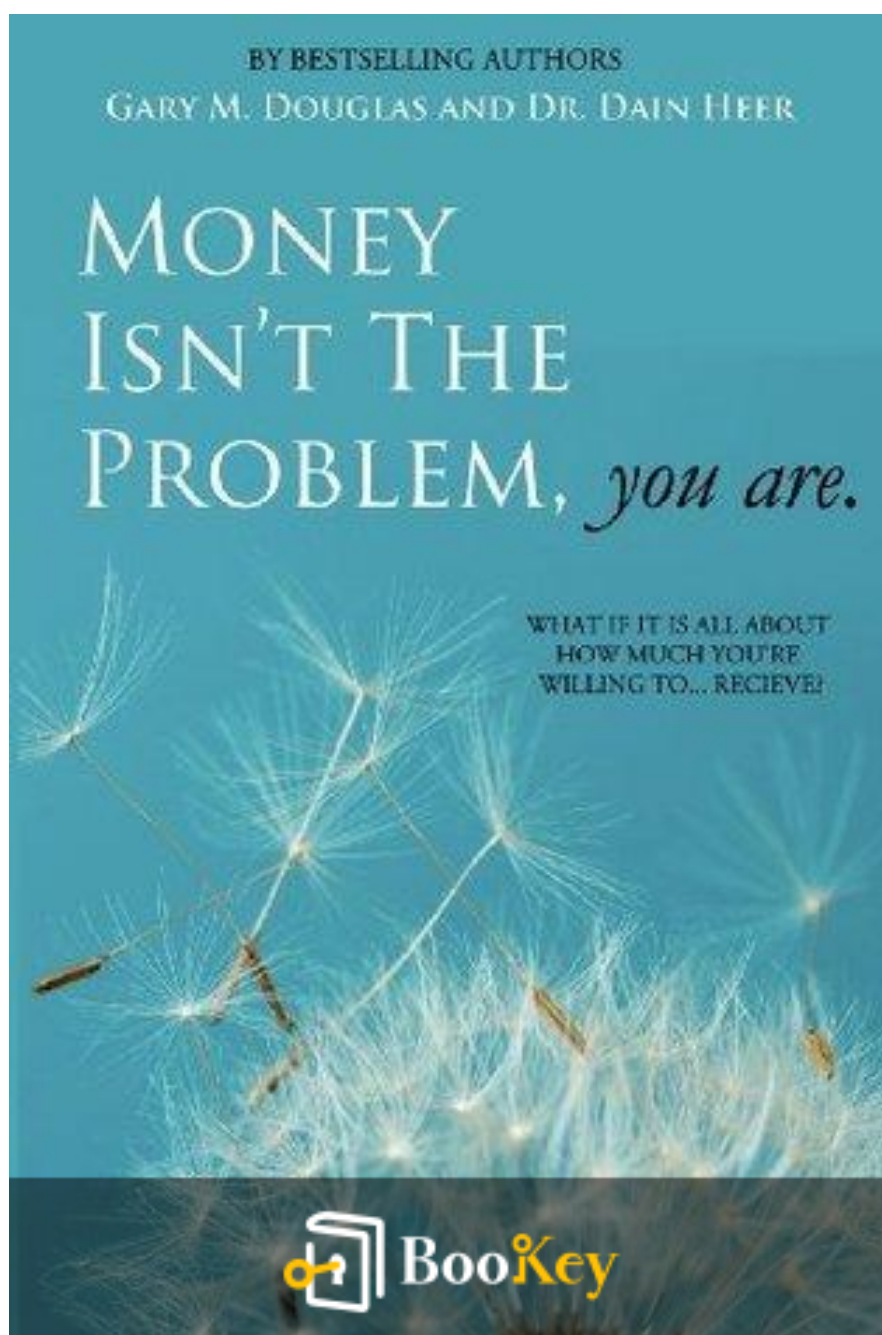


Money Isn't The Problem, You Are PDF (Limited Copy)

Gary M. Douglas



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Money Isn't The Problem, You Are Summary

Transform Your Mindset to Transform Your Wealth.

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About the book

In "Money Isn't the Problem, You Are," Gary M. Douglas invites readers to embark on a transformative journey that challenges conventional beliefs about wealth and success. At the heart of the book lies a provocative premise: it's not external factors like the economy or financial setbacks that hold us back from achieving prosperity, but rather our own limiting beliefs and self-imposed barriers. Through insightful anecdotes and practical tools, Douglas encourages us to recognize and release the internal obstacles that hinder our financial potential, empowering us to redefine our relationship with money. As you delve into this eye-opening exploration, prepare to confront your own attitudes and unlock the abundant life you are truly capable of living.

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About the author

Gary M. Douglas is a renowned author, entrepreneur, and founder of Access Consciousness, a global movement dedicated to empowering individuals to create and live the life they desire. With a unique approach that combines practical business acumen with spiritual insights, Douglas has helped thousands of people break free from limiting beliefs and patterns related to money and success. His innovative teachings challenge conventional thinking about financial issues, emphasizing personal responsibility and the transformative power of consciousness in overcoming obstacles. Through his writing and workshops, Douglas inspires readers to realize that the limitations they perceive around money often stem from their own viewpoints and choices, making him a compelling voice in the personal development and financial empowerment arenas.

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Chapter 1 Summary: Money, Money, Money

Chapter One: Money, Money, Money

Understanding Money Issues:

The chapter begins with a conversation between the author and a friend, who believes he has a "money issue." The author counters this notion by asserting that the real problem lies not in money itself, but in the friend's unwillingness to receive. The main theme establishes that money is not the problem; rather, it's the limitations individuals impose on themselves which hinder their ability to receive financial abundance.

The Misconception of Money as a Solution:

The author argues that many people view money as a solution to their problems, yet money is never the root cause of issues. He illustrates this by sharing a personal experience where his income sharply declined, leading to bankruptcy. It's emphasized that wealth does not inherently bring happiness and often fails to eradicate the underlying issues related to self-worth or personal fulfillment. The narrative suggests that real change comes from recognizing one's true self-worth and potential.

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The Role of Receiving:

The real challenge is highlighted as the reluctance to receive — not just money but also recognition of one's greatness. The text prompts readers to acknowledge their true value, encouraging them to own their uniqueness and magnificence. It argues that if they embrace this mindset, their financial situations will improve naturally.

Creating from a Place of Abundance:

The author discusses the concept of poverty consciousness, which distorts perceptions of scarcity. He explains that many hold beliefs like “I never have enough” or erroneously think lack is noble. This mindset creates a barrier to experiencing abundance. By shifting focus from "wanting" (which implies lack) to recognizing the abundance that exists around them, individuals can create more prosperity in their lives.

Exploratory Exercises:

The chapter introduces practical exercises. For example, readers are encouraged to visualize feelings of abundance and infinite possibilities. This approach helps to dissipate negative beliefs about money and encourages them to reflect on what they truly desire rather than what they think they can afford.

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The Shift from Debt to Past Expenditures:

The author discusses changing the narrative around debt, encouraging readers to view it as “past expenditures” instead. This reframing aims to ease the emotional burden associated with owing money. He emphasizes that a mindset shift towards abundance rather than limitation will attract more financial opportunities.

Tithing to Yourself:

A key concept introduced is the practice of tithing to oneself. The author suggests setting aside 10% of all income, framing it as honoring oneself rather than merely paying bills. This practice signals to the universe a desire for more abundance, fostering a positive cycle of receiving.

Embracing Financial Freedom:

Finally, the chapter concludes with the encouragement to practice living with a mindset of abundance. Readers are urged to carry cash as a representation of prosperity and to approach spending from a place of desire rather than need. This shift in perspective fosters an environment where money can flow more freely into their lives.

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By emphasizing the concepts of self-worth, receiving, and the abundance mindset, the chapter serves as a guide for transforming one's relationship with money. It encourages embracing one's value and making choices that align with the desire for wealth and fulfillment.

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Chapter 2 Summary: Some Cool Tools

Chapter Two Summary: Some Cool Tools - From Perspiration to Inspiration

In this chapter, the author emphasizes the importance of moving from mere hard work to inspiration in creating and transforming one's life, particularly in relation to money and abundance. The core message is that personal change requires active engagement with the provided techniques and questions—the tools offered are simple yet often underutilized by many.

The author encourages readers to "live in the question," advocating for open-ended inquiries rather than seeking direct answers. Traditional limited questions, such as "How do I get from Point A to Point B?" restrict possibilities. Instead, posing unlimited questions like "What would it take for ___ to show up?" invites creative solutions and opportunities. The author shares personal anecdotes highlighting how this questioning led to unexpected financial windfalls, reinforcing the idea that the universe responds to queries and intentions.

Another powerful tool is the question, "What's right about this that I'm not getting?" which helps shift perspectives during challenging times. Instead of focusing on perceived failures or limitations, recognizing the hidden positives can lead to unexpected benefits, as illustrated by a personal story

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involving a friend navigating housing troubles.

The technique "How does it get any better than this?" encourages continuous inquiry, promoting positivity whether one experiences good or bad situations. A humorous example of someone finding increasing sums of money on the street underscores the idea that life's potential is linked to embracing a mindset of curiosity and gratitude.

The author also introduces the concept of "Perceive, know, be, and receive," stating that by acknowledging what one might be refusing or avoiding, individuals can unlock new avenues for growth. Repeating affirmations centered on these concepts helps clarify areas where people may not fully engage with their potential or possibilities.

Living in "ten-second increments" is another pivotal idea presented in this chapter. By making decisions quickly and focusing on the present moment rather than dwelling on the past or overthinking future implications, people can create a life defined by their current choices. This practice allows for the exploration of desires freely without the weight of obligations or previous decisions.

The idea of "destroying and uncreating" aspects of one's life regularly emphasizes the importance of renewing commitments and perspectives daily. By letting go of assumptions about past relationships or financial

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situations—whether to establish healthier dynamics or to embrace abundance—the author encourages readers to approach life with a sense of adventure rather than obligation.

The questions "What else is possible?" and "Who am I today and what grand and glorious adventure am I going to have?" serve to inspire a child-like curiosity that fosters creativity and allows for unimagined possibilities.

Toward the end of the chapter, the author emphasizes the contrast between truth and lies, asserting that truth brings lightness while lies create heaviness. Through a process of inquiry—examining what is true and what lies behind recurring thoughts—individuals can liberate themselves from misconceptions that hold them back.

The concept of "interesting point of view" teaches acceptance and allowance for oneself and others without falling into judgment or reaction, protecting one's energy and facilitating a more harmonious coexistence.

Finally, the mantra "All of life comes to me with ease and joy and glory" encapsulates the chapter's essence. By integrating this perspective into daily life, individuals can reshape their experiences. The author shares stories of unexpected successes and transformations resulting from simply embracing this approach, encouraging readers to adopt it as a fundamental part of their mindset in order to experience more flow and joy in all areas of life.

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By utilizing the strategies and tools laid out in this chapter, readers are invited to create a magnetic life filled with possibilities, redefining their relationship with money and the world around them.

Key Concepts	Description
Move from Hard Work to Inspiration	Transformation in life, particularly concerning money, requires moving beyond mere hard work to a state of inspiration.
Living in the Question	Encourages open-ended inquiries like "What would it take for ____ to show up?" to unlock creative solutions.
Perspective Shift	Use questions like "What's right about this that I'm not getting?" to find hidden positives during challenges.
Continuous Inquiry	The phrase "How does it get any better than this?" fosters positivity and curiosity about life.
Perceive, Know, Be, and Receive	Acknowledging what one avoids helps unlock growth and potential through affirmations.
Ten-Second Increments	Making quick, present-focused decisions encourages freedom from past obligations and embraces current desires.
Destroying and Uncreating	Renew commitments by letting go of past assumptions to cultivate healthier dynamics and abundance.
Curiosity and Adventure	Questions like "What else is possible?" inspire creativity and unimagined potential.
Truth vs. Lies	Truth provides lightness while lies create heaviness; inquiry helps distinguish between the two.
Interesting Point of	Teaches acceptance and allowance without judgment, promoting

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Key Concepts	Description
View	harmony and energy preservation.
Mantra of Ease	Adopting the mantra "All of life comes to me with ease and joy and glory" reshapes experiences positively.
Magnetic Life	Utilizing provided strategies leads to a life filled with possibilities, altering the relationship with money and the world.

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Chapter 3 Summary: Get The Vision of What You Want Your Job To Be

Chapter Three: Get the Vision of What You Want Your Job to Be

Many individuals feel trapped in their jobs, believing that they must endure unfavorable conditions simply because they fear losing their positions. This mindset can hinder personal growth and limit possibilities. Instead of settling, it's essential to cultivate a clear vision of what you desire in a job—envision not just the job's appearance, but also the emotions and vibrational energy associated with it. Visualizing your ideal job requires asking questions about what it feels like, how it manifests, and what makes it fulfilling.

To facilitate this, one should actively "pull energy" from the universe toward this vision, allowing it to grow and emit energy toward those who may be searching for it. The notion is that if you take a job solely for survival, you will only experience a survival-oriented existence. For instance, the author shares their personal journey where they crafted a vision for their future work, which eventually led them to establish Access, a platform aimed at helping individuals grow in consciousness and awareness.

Envisioning a job that not only provides financial security but also aligns

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with deep personal satisfaction is crucial. Instead of focusing on how to achieve this vision—an approach that can create limitation—one should ask the universe for what they truly desire.

Identifying Talents and Abilities for Financial Success

Recognizing and monetizing your inherent talents can significantly impact your financial success. The author recounts their experience in an upholstery business, where they discovered their color-matching talent but undervalued it, not believing it to be special. This self-doubt is common; we often underestimate abilities that come easily to us. Understanding the value of our talents is crucial in harnessing them to create income.

An illustrative example involves a woman who transitioned from a real estate career to opening a bakery, transforming her passion for cooking into a highly profitable business. This shift was possible only after someone pointed out her unique culinary talents, demonstrating that external validation can help us recognize our potential.

The author emphasizes the importance of pursuing work that you love rather than following a conventional definition of passion—often linked to suffering. True satisfaction and monetary success will come when you align your work with your genuine interests and are open to receiving financial

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rewards for this passion.

Making Choices for Growth

Personal development begins with the conscious choice to elevate oneself beyond previous limitations. The author reflects on a woman who expanded her small business by engaging a high-profile PR firm, which significantly widened her reach. This transformation came from her decision to grow beyond her previous limitations.

The narrative stresses the importance of choosing to embrace a greater version of yourself daily—challenging self-definitions and allowing for personal expansion. The practice of destroying old self-concepts and committing to continuous growth leads to new opportunities.

Identifying Yourself for Success

Success demands authenticity; often, individuals feel pressured to adopt various disguises in their pursuit of achievement. The author encourages readers to be themselves and embrace their unique capabilities rather than conforming to the identities they believe are necessary for success. The path involves recognizing your true self, letting go of preconceived notions, and

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understanding how to grow your potential fully.

Throughout their journey with Access, the author learned to embrace a more controversial and outspoken persona, acknowledging how this willingness attracted a wider audience and opportunities. Being open to controversy, rather than adhering to conventional norms, is vital for expanding your life and receiving more.

The Call for Expansion Over Conformity

The text ultimately challenges readers to evaluate their adherence to societal expectations. What would happen if you transcended conventional limitations and allowed yourself to pursue joy and celebration in your daily life? By questioning rigid self-definitions and societal rules, individuals can unlock a state of joy and expansion.

By embracing a more expansive view of life, cultivating authentic self-expression, and embracing the potential for joy in every moment, you can transform both your professional and personal existence. The chapter serves as a motivational call to celebrate life and the potential it holds, encouraging readers to embrace the grand possibilities available to them.

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Chapter 4: Dealing With Difficult People

Chapter Four: Dealing with Difficult People

In this chapter, the author introduces the concept of ELF's (Evil Little Fucks) and rattlesnakes, metaphors for two types of difficult individuals who can undermine us in life. An ELF is someone who derives pleasure from undermining others, often through backhanded compliments or passive-aggressive remarks. The author emphasizes the importance of recognizing these negative traits in people, suggesting that doing so is an act of awareness rather than judgment. It's crucial to understand that everyone has both good and bad within them; refusing to acknowledge the negative can lead to being taken advantage of.

The chapter encourages readers to identify the ELF's and rattlesnakes in their own lives. By acknowledging their presence from a place of awareness, rather than self-judgment, individuals can navigate interactions more effectively. For instance, the author recounts a story of an acupuncturist who treated an ELF client without trying to change her perspective. Surprisingly, this acknowledgment led to the client reflecting on her behavior and expressing a desire to change.

The discussion continues with the author's experiences with unreliable

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people who don't complete their tasks, drawing attention to how some individuals will take advantage of kindness or friendship under the guise of business. The author criticizes the mindset that suggests one should only see the good in others, stressing that awareness of a person's true nature allows for appropriate responses to their behaviors.

Moreover, the narrative reflects on personal accountability and the tendency to absorb blame for others' negative actions. The author challenges readers to recognize that being duped or treated poorly is not a reflection of their own shortcomings but rather a choice made by others.

In terms of dealing with unethical individuals, the author suggests that the key is to maintain awareness without being vested in outcomes. This means recognizing the nature of people around you without letting their behavior impact your peace. Hence, if you can see someone for who they are (an ELF or a rattlesnake), you can avoid being caught off guard.

A practical approach is presented through exercises in “pulling energy” from people attempting to exert negative influence, like salesmen. The author shares a personal anecdote about deflecting the pushiness of salespeople by pulling energy from them instead of resisting, leading to unexpected results.

Finally, the chapter concludes with advice on maintaining connections (energetically) with those who owe you money or have wronged you. By

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pulling energy consistently without attachment to the outcome, the author believes one can create the conditions for resolution and repayment, illustrating this with the idea that accumulating debts across lifetimes can lead to surprising compensations in the present.

Ultimately, the chapter emphasizes the power of awareness, the importance of boundaries, and the practice of maintaining a clear perspective on the people we encounter. Recognizing ELF's and rattlesnakes allows for protected interactions and the ability to navigate relationships with insight and resilience.

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Chapter 5 Summary: Gifting And Receiving

Chapter Five: Gifting and Receiving

In this chapter, the author emphasizes that the ability to receive is crucial for overcoming various limitations in life, particularly concerning money, relationships, and overall abundance. The underlying theme is that these limitations stem from our unwillingness to receive what life offers us.

A significant insight conveyed is that judgment hinders our capacity to receive. Whether judgments are positive or negative, they restrict our openness to new possibilities. The author illustrates this through a story about a clothing store owner in a primarily gay area, whose negative judgments about certain customers limited his success. By learning to embrace and engage with all his customers energetically, he transformed his business fortunes.

The chapter encourages readers to reflect on their own unwillingness to receive. The author poses provocative questions to unlock hidden limitations, suggesting that common barriers people face include fear of judgment, health, love, and responsibility. The exercise encourages readers to acknowledge their limits and consider what they might be missing by holding back.

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The author introduces a personal story about a missed romantic opportunity due to a rigid judgment against getting involved with a married woman. This judgment not only closed off potential happiness but also led to regret when the woman unexpectedly passed away. The author challenges readers to examine their judgments and how they may be sabotaging their own experiences and opportunities.

Moving on, the distinction between control and being “out of control” is explored. We often confine ourselves to limits based on societal expectations. However, true freedom and potential lie in being willing to let go of rigid controls and judgments. This idea extends to how we relate to others, as the prevailing notion of give-and-take promotes a transactional mentality. By moving past this, we can engage in genuine gifting and an open exchange that leads to true abundance.

Gifting is framed as an act of generosity without the expectation of reciprocation, contrasting with the common “give-and-take” mentality where exchanges feel obligatory. The author argues that gifting opens avenues for receiving abundantly and richly, drawing parallels to nature, which gives without expectation.

The chapter also addresses the issues surrounding people who cannot or do not receive. Often, these individuals feel unworthy or incapable of accepting

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gifts or compliments, which diminishes the joy of gifting for both parties. Additionally, the author cautions against the trap of giving too much, which can facilitate entitlement rather than genuine appreciation.

There's a strong critique of the ledger mentality, where individuals keep score of what they give and receive. This mindset fosters scarcity and a lack of abundance. The author encourages embracing a perspective of unlimited resources, where the act of giving is a flow that enriches life rather than a burden.

An anecdote about a waitress illustrates the joy and impact of giving without expectation. The author shares instances where simple acts of generosity significantly uplifted the spirits of those receiving, showcasing the interconnection of giving and receiving in creating a better world.

The chapter culminates in an exploration of the differences between humans and "humanoids"—the latter being creative, expansive beings seeking to transform life rather than simply existing within it. Humanoids are characterized by their willingness to challenge the status quo and push boundaries, yet they often face self-judgment and struggle with societal norms around money.

The author concludes by highlighting that humanoids do not work for money in the conventional sense. Instead, their creative outputs stem from a

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place of joy and fulfillment. To achieve true prosperity, humanoids must allow themselves to receive the byproducts of their creativity without guilt or hesitation.

Ultimately, the chapter serves as a persuasive guide, urging readers to break free from judgments and limitations to embrace a life rich with gifting, receiving, and unlimited possibilities.

Key Concepts	Description
Importance of Receiving	The ability to receive is essential for overcoming limitations related to money, relationships, and abundance.
Judgment's Impact	Judgments hinder capacity to receive, limiting openness to new possibilities.
Personal Reflection	Readers are encouraged to reflect on their own unwillingness to receive and the fears that may hold them back.
Personal Story	The author shares a missed romantic opportunity due to judgment, emphasizing regret and potential happiness lost.
Control vs. Being Out of Control	True freedom comes from letting go of rigid controls and societal expectations.
Gifting vs. Give-and-Take	Gifting is framed as generosity without expectation, fostering true abundance.
Receiving Challenges	People who cannot receive often feel unworthy, hindering joy in gifting.
Ledger Mentality	Keeping score of giving and receiving promotes scarcity; embracing abundance is encouraged.

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Key Concepts	Description
Joy in Generosity	Acts of giving without expectation uplift spirits and illustrate the interconnectedness of giving and receiving.
Humanoids vs. Humans	Humanoids are seen as expansive beings who create from joy; they challenge norms around money.
Prosperity Through Creativity	True prosperity comes from allowing oneself to receive without guilt or hesitation.
Conclusion	The chapter encourages breaking free from judgments to embrace a life of gifting, receiving, and unlimited possibilities.

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Critical Thinking

Key Point: The power of receiving transforms your opportunities in life.

Critical Interpretation: Imagine a life where you open yourself to the abundance the universe has to offer. By learning to let go of judgments—whether they are about money, relationships, or self-worth—you create space for genuine opportunities and connections. This chapter inspires you to reflect on how your reluctance to receive may be holding you back. When you embrace the gifts life presents without the burden of expectation or scoring exchanges, you unlock a flow of abundance that enriches every aspect of your existence. Accepting what you deserve allows you to thrive, cultivate deeper relationships, and experience true joy.

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Chapter 6 Summary: Celebrate Your Abundance

Chapter Six: Celebrate Your Abundance

In this chapter, the author encourages readers to embrace the concept of abundance rather than scarcity. Many individuals, influenced by upbringing and societal norms, often feel guilty about their wealth or success, subscribing to a belief that everyone should have an equal share of resources. This mindset perpetuates a cycle of poverty and lack, leading people to share the universe's scarcity instead of its vast abundance.

The author asserts that everyone has experienced both wealth and poverty in previous lifetimes, suggesting that feeling financially constrained is an illusion. The universe is inherently abundant, and instances of deprivation are often due to human mismanagement rather than true lack. Instead of seeing money as a future possibility or as scarce, the author encourages readers to visualize money flowing to them from all directions, emphasizing the importance of being open to receiving wealth in the present moment.

This openness extends to the understanding that money is not inherently significant; it should be viewed as a natural part of life, like nurturing a plant in a garden. Furthermore, the author challenges the notion of self-reliance, suggesting that true abundance comes from being willing to receive help

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from others and recognizing that money is meant to serve individuals, not the other way around.

Life, the author argues, should be celebrated. Rather than living in a mindset of obligation and drudgery, one should make every day a celebration. The author shares a personal anecdote about moving into a new home with little but old items, realizing he was living a life less than his worth. He advocates for using fine china and excellent champagne daily, as life should be filled with joy rather than viewed as a series of chores.

The chapter's mantra is to live today as the best day of your life. By affirming that every day will be a celebration, individuals can open themselves up to new possibilities, joyous experiences, and a more fulfilling existence. The author invites readers to ask for the greatness of their lives, emphasizing that genuine fulfillment comes from focusing on the overall joy of life rather than merely accumulating money.

Finally, the chapter reflects on the essence of what truly matters in life—oneself. In the wake of disasters that strip away material possessions, survivors often recognize that the most significant treasure is their very existence and the relationships they hold dear.

The author concludes with actionable steps for transforming one's financial reality, such as tithing, cultivating a mindset of abundance, living in the

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present moment, and adopting empowering questions that shift perspectives from scarcity to possibility. By integrating these practices into daily life, one can change and enhance the flow of money and joy, ultimately crafting a life of celebration and abundance.

In summary, this chapter profoundly invites readers to shift their perception from scarcity and obligation to abundance and celebration, encouraging a holistic and joyful approach to life and wealth.

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