

Dedication

I dedicate this book to all those who want to overcome their stress and anxiety with regards to money.

I want you to experience more peace in your life so you can have the extra energy to share your own personal unique gifts with humanity.

Is Your Money Running On Empty?

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www.AreYouRunningOnEmpty.com

Is Your Money Running On Empty?

**Seven Steps to Freedom
from Financial Stress**

by Kim White

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Is Your Money Running On Empty?

What if your tank was always full?

In the early days of my consulting business I worked with a lot of farmers. I remember being constantly amazed by how different their relationship to money was compared to my city clients.

The temptation is to think that farm life was simpler and more relaxed without all the stresses of the city, but the farmers had their own stresses, every bit as intense. Their debts were often much bigger than city dwellers', with all those farm machines costing hundreds of thousands of dollars each.

So why was their energy around money so different?

Because they got one pay check per year — not two per month, like city workers. The farmers had to spread their one payment over twelve months, where city people could spend a pay check in a few weeks and only have to wait a few days for another one. If farmers spent their check in the first few weeks after they received it, they'd be bankrupt long before the next one came in.

The farmers also had a practice of saving some grain and livestock for the next year. Instead of selling all their products at the market, they

protected their future by storing a reserve for future growth.

City people have become accustomed to spending fast and have lost the discipline of stretching their money over long periods of time. They have also lost the habit of saving for a rainy day. Like everyone who has struggled to move forward in their financial life, they keep finding they have more month at the end of the money.

Different money energy, different money habits

Too many people are struggling financially and emotionally, barely surviving, let alone breaking even.

I've been in this situation and want to share the secret of how I got out of this debilitating and soul-destroying lifestyle.

This is not a get rich quick book. It's a "becoming wealthy" book — a transformative system that will give you many, many years of abundance, peace and freedom that money alone can never buy.

It's a book to help you find the inner guidance that fills your life with ease, joy and happiness.

We need to reprogram our unconscious to get out of struggle and survival and into a consciousness and reality of relaxation and

abundance. We need to create new energy and new habits that give us inner security and stability, so life flows for us, not against us.

I remember very clearly the days when I felt constant stress about how I was going to generate income, find my next client, or get ahead. I also remember countless nights lying awake worrying about my bills and my total lack of confidence, exhausted to the point of numbness and yet unable to sleep.

Now, with this process, I have no stress about where my next income will come from or where my next client will turn up and my life flows with ease.

How this system works

I developed the system in this book through experimentation over the past twenty years. I had many successes and just as many hard lessons about how my ego* could interfere and sabotage me. Now I have simplified and streamlined this process so that anyone can use it successfully.

This process works for everyone because it requires specific actions that create a transformation at the unconscious level which brings peace into your life.

*For my definition of ego, please go to the FAQ tab in www.AreYouRunningOnEmpty.com

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My Notes

My Story

Savers and Spenders

As I was growing up I was surrounded by people who were either savers or spenders.

Some people I knew would save every penny and spend only the minimum they could on anything. They were always looking for the best deals. They would always have a lot of money in the bank and never bought anything on credit. They would always pay cash for what they wanted so they would not have any debts.

Then there were other people I knew who spent money freely without thinking about it. They would buy the latest toys or cars or eat in restaurants or go on many holidays, many times using credit to pay for it all.

So which one would I be like?

For years I was unconsciously pulled this way, then that way, save, spend, spend, save. Just when I'd found the self-discipline to save up and break even, I'd spend it on some toy or experience and throw myself back into struggle. I wanted to end this roller coaster ride.

My personal breakthrough

On April 30, 1999, I celebrated my fifth year in business and realised I had nothing to show for it. Not only that, I had large debts from those five years of investing in my business.

No amount of wishful thinking would save me. No miracle was coming. If I wanted to see a change, I had to take action.

So I made a decision.

I decided to change my financial habits.

There was just one problem...
I had no idea how to do it.

I spent the next month trying to think of ways to save myself. Most of them were crazy money-making schemes, none of them viable and all requiring an investment of even more money I didn't have.

Then my intuition said, "Remember the airline safety drill, put on your own oxygen mask first."

The penny dropped.

I'd been doing the opposite with my money, paying everyone else first, like the landlord, the utility companies and all the other business expenses. There was nothing left to pay me!

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At the beginning of June 1999 I decided that every Monday morning I would pay myself first. I would go to the bank and put \$35 into a savings account which I called my **Foundation Account**.

When the first Monday arrived I realised I didn't have \$35 in my wallet. So I rummaged through my house and my car until I found enough coins to make up the difference. I didn't want to take the easy way out and go to a bank machine and withdraw the money. I wanted to challenge myself and I had faith that this plan would work.

So, I swallowed my pride and walked down to the bank with my bag of coins and dollar bills to open my account. My hand shook as I filled out the paperwork and handed over my bag of money to be counted and deposited.

The bank teller gave me a deposit book that showed my new account details with my \$35 balance on the first line. Then I walked out of the bank wondering what would happen next.

What I was about to learn is that when you make a strong decision and follow through with action, opportunities start to flow towards you.

Every Monday morning I walked down to the bank and deposited my \$35. The total amount was growing and so was my confidence.

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Sure, this wasn't going to get me out of debt, buy property or let me retire, yet I had a rewarding feeling of satisfaction.

As my business grew, I increased the weekly deposit to \$50 and eventually to \$100.

After a few months I had a huge breakthrough with my Foundation Account:

I realised that I wasn't searching for money or to get rich. My search was for a mind free from stress and a body full of peace.

So I started to experiment with different ways I could use money to reduce stress and create peace. I found the first answer in how much money I had in my wallet.

If I had \$200 or more in it, I felt peaceful and relaxed. Less than \$200, I felt stressed. So I made a decision to always keep a minimum of \$200 in my wallet.

After a couple of years my Foundation Account increased to over \$5,000 and I felt a new level of peace in my body. Suddenly it didn't matter how much money I had in my wallet, I still felt the same level of peace in my body. I called this \$5,000 my **Critical Mass**.

In high school I learned that critical mass was the amount of Uranium-235 needed to start a

nuclear reaction. It's the point where abundant energy is created.

Once I had this Critical Mass in my Foundation Account my unconscious let go of a tremendous amount of stress, which in turn relaxed my body.

Of course, the \$200 and \$5000 were my own personal levels. You'll discover what yours are during the process you'll follow in this book.

Warning light in your body

Having your Critical Mass in the bank is like driving your car knowing you have plenty of fuel in the tank.

Having less than your Critical Mass in the bank is like driving at night with the low fuel light on and not knowing where the next fuel station is. You always feel more relaxed driving when that light is off. Likewise, reaching your Critical Mass allows you to move forward confidently.

Once I achieved my Critical Mass I started to attract new positive opportunities and more prosperity. Now my savings were growing, I got excited and my ego kicked in saying, "I want to make this go faster!"

I took money out of my Foundation Account to invest in some stocks and business ideas and bought myself a learning experience.

Whenever I let my Foundation Account drop below my Critical Mass amount, the investment

always failed and stress came back into my body.

I had to go back and rebuild my Foundation Account. Once I got it back above my Critical Mass and kept it there, my investments succeeded.

You need a full tank to go places

Is it selfish to think of yourself first?

I believe what is selfish is to have gifts and talents and not share them with the world. I also believe you won't have the energy to access and share your gifts with the world until you overcome most of the stress from your life.

If you follow the simple yet profound steps I outline in this book, you'll look back in five or ten years and be thankful that:

- Your financial life runs like a car that always has a full tank of fuel.
- You have extra money at the end of the month.
- You feel a kind of stress-free peace you couldn't have imagined before.
- Your intuition is growing clearer and clearer and you have the energy to take action on your gut instincts.
- You have 100% of your annual income sitting in the bank and you don't need to touch it.

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- You've got great relationships and new friends who are living abundant, energetic lives.
- You have access to your God-given talents and the freedom to share them with the world.

Imagine how that would feel!

All progress begins with taking action below the neck.

If you want something to change in your life, just thinking about, talking about it or visualising it won't change anything. You have to take action.

Visualising or talking about the change, while a great start to the process, lasts as long as you keep thinking about it, then the energy is gone. This is a mental exercise.

Taking action below the neck makes it become a reality in your life.

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My Notes

Step 1

Decide & Commit

When you make a strong decision to start the process, you build the energy to move to the next step, taking concrete action. Do you want a more peaceful life or do you want to continue experiencing stress?

Be courageous and make use of the energy, excitement and sense of purpose you're feeling, because your old habits will soon exert themselves and try to sabotage your plans. Take action while your energy levels are high to start the process of transforming your life!

The Foundation Account

Earlier I mentioned the flight attendants' safety instructions about putting on your oxygen mask first. Why do they say this? Because you cannot help others if you are unconscious!

If that is true, why do people insist on helping others when they can hardly help themselves? I've often put myself in this position, helping others when I didn't have a strong foundation first. I ended up struggling too. If you want to give to others, give from faith, from integrity and from a strong, stable foundation, not from fear or expectation.

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Also there is no integrity when you give from ego, fear and arrogance or because someone told you that you should give. There is only strength in truth, personal integrity and reality.

I often remind myself of a story I once heard about Ghandi.

One day a woman brought her son to Ghandi and pleaded for the great leader to tell her son to stop eating sugar because it was destroying his health. Ghandi told the woman to come back in two weeks. When she brought her son back, Ghandi said, "Stop eating sugar". The woman asked why he didn't say that in the first place. "Because," he said, "two weeks ago, I was eating sugar."

It's harder for people to take your advice if you're not following it yourself. Walking your talk will build up the strength of your foundation.

The Success Process:

- **Decide** to transform your life into a new experience of abundance.
- **Commit** to taking action. Write down the date you're starting in the front of this book, then decide which day of the week you're going to make your deposit. I recommend Monday morning to train your unconscious to pay yourself first every week.

Step 2

Envision a Full Tank

Having a clear vision of the transformation you will experience is very important. This gives you the starting energy to take the first physical action toward achieving your goal.

If you don't know what your annual income is (before and after taxes), it's important to find out so you can become conscious of the money in your life. Being unconscious about this is like not wearing your oxygen mask in a plane losing air pressure. It will suck the money right out of your life.

The Success Process:

- Visualise how much you have in your bank account right now.
- What does that feel like? Write it down.
- Now **envision** having 100% of your annual income sitting in your bank account.
- What does that feel like? Write it down.
- Now compare the two feelings. Which feeling do you prefer?

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For most people the second image makes them feel more relaxed and less burdened with stress.

When I first did this exercise, I found myself struggling to breathe with the first vision and when I visualised the second image, my body started to breathe on its own.

I thought to myself,

“Why not make this vision and this feeling a reality in my life and my bank account?”

Step 3

Calculate Reality

Calculating the amount you need to build your foundation account needs to be real for you and not inflated by your ego or other peoples influences.

If you want to travel across an unfamiliar city using a map, the first thing you have to know is where you are on that map. The same applies here. Your current reality is the starting point to plan your future from.

Choose an amount for your weekly deposits that will fit into your current budget and will not cause you financial stress. It is an amount you won't miss at all in your present financial situation.

Calculate where you are now, **not** where you'd like to be or how financially successful you may have been in the past.

Be careful not to compare your deposit amount to your annual income goal. That can be a real deal breaker in the beginning of the process and cause all sorts of depression and frustration.

The Success Process:

- **Calculate mentally first**

Work out your whole personal financial situation and budget and visualise an amount you think you'll be able to handle and not miss each week.

If the amount creates stress and tension in your body, then it's too high.

You can start with any amount, \$1, \$10 or \$20 — what's important is that you feel at ease with your amount.

As you start to shift the energy in your unconscious through the action of depositing the money, the amount you can deposit will grow.

Before you can get there you must be in integrity with your own present reality.

- **Calculate emotionally second**

See yourself depositing this amount each week.

Do you feel relaxed? If not, lower the amount until you start to feel relaxed. Don't build your financial foundation with your ego or it'll fall apart like a house of cards.

Remember, do not under any circumstances compare the amount of your deposit with your annual income goal.

Step 4

Deposit

Some people are scared to feel relaxed. They're addicted to the stress and adrenaline their body is producing. The thought of freedom may initially be appealing, but their stress addiction kicks in and stops them from taking action to create their new reality.

Contentment and peace build security, enabling you to move towards a better, more creative and fulfilling life.

Develop the crucial new habit of paying yourself first. Remember your oxygen mask! Soon the habit will become natural, easy and enjoyable.

Here's a great habit to get into before you buy anything at the shops or online. Ask yourself, "Have I paid myself first this week?"

Do this exercise before every buying activity and you'll quickly develop the habit and energy of giving to yourself first before giving your energy away to others. If you ask this question to yourself and the answer is no, stop the transaction and go and put this week's deposit into your Foundation Account first.

Here is another great habit to develop. Before going for that second latte or buying that extra

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shirt on sale at a bargain price, ask yourself, "How would I feel with 100% of my annual income sitting in the bank right now?"

That question will reawaken the feeling you had when you first visualised it. Reconnect with that perspective and you will dissolve all the fear and stress that would have caused you to give away your power in that moment. You regain your power to make purchases when you need them, not because other people influence your thinking.

Be careful not to let your old ego-habits creep in and take over. They will try to block your transformation by making you feel bad because you can't take control of your life and become a master of your money and your decisions.

Each time you make a deposit, you'll experience an increased level of energy and peace. At first you might not feel any different, as the energy shifts will be subtle, depending on how deeply embedded your old habits are, so stay with your commitment to the process. Energy and peace will come with time as your unconscious is being transformed.

Some clients have told me they felt embarrassed and unworthy because their deposit was so small. That shows how much power their ego has dominated their lives, causing them to spend beyond their means and build up stress in their

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body — all to keep up with others rather than honour their own reality.

Other clients feel a deep sense of joy and happiness as they make their deposit, which shows that their spirit is rejoicing about the action they are taking.

When you look back in a couple of years, you'll see how much you've grown and that will give you a sense of achievement and satisfaction as you move toward your goal.

Deposit Tip!

If you are planning to be out of town for a few weeks, place your deposit in your Foundation Account in advance so your unconscious can relax while you're away.

The Success Process:

- Prepare the ground for your seeds. Open your Foundation Account at the bank. Find one that doesn't have high fees and where you can **deposit** personally as opposed to electronically.
- You must make your deposit into the bank account with *your own hands*. Having someone else do it for you won't work. The transformation of your unconscious and the

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development of your new habits must be done by you.

- As you make your deposit, notice how you're reacting and how your mind is thinking. This will reveal any weaknesses in your Foundation.

If you live in a country where you cannot make personal deposits at the bank, please email me at:

deposit@AreYouRunningOnEmpty.com

and I will give you alternative processes you can use to build your Foundation Account.

Step 5

Grow and Protect

Every week, make deposits into your Foundation Account.

Every month increase the amount of your weekly deposits, even if just a little and always only to a level that is comfortable within your present reality.

Don't increase your deposit to more than twice last month's amount, even if you feel you can do it. This can invite your ego to play tricks with you.

At the start of each month, repeat the exercise in Step 3 to calculate how much you can increase the amount by. After a few months, you'll really notice the changes happening within you.

It will take time to see the results of your initial deposits and these little increases are your first breakthroughs in this process. Each one feels solid and gives you a renewed sense of excitement, energy and enthusiasm for the whole transformation project.

You will look forward to the next month's increase and notice a sense of happiness and positivity running through your mind and body.

You're starting to be in charge of your money instead of letting money be in charge of you.

Remember!

Don't let your ego take over. It will try to make you deposit more than you know is the right amount for you in order to reach your goal faster.

It is the action of *making the deposit yourself* that transforms your unconscious and builds the foundation for your future.

It is not the amount you deposit.

Protect yourself from your ego. Overcome your fears by developing new habits around making purchases.

You can do this with two easy steps.

First, when you're about to buy something, notice how you feel: Strong and grounded, or weak or overexcited? Relaxed or stressed? All you need to do at this stage is to observe how you are feeling, whether you are buying food, clothes, gifts, electronics, a new car or even a new home.

And second, once you are familiar with all the different ways you feel as you make purchases, build a new habit of buying only what strengthens you and not buying what weakens you.

Many clients report that after a few months they start having more money left at the end of the

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month. As you build your Foundation and your unconscious starts letting go of old limiting beliefs, you become more stable and relaxed and thus don't feel the need to spend as much on food, entertainment or toys.

You become aware of your needs versus your ego's desires. This will cut down your spending considerably!

One of my clients reported that after he had built his Foundation Account for a few months, he noticed the rubbish bin in his kitchen hadn't been as full each week. Before starting his Foundation Account he used to empty it twice a week. He was amazed how much less his family had consumed when their stress was lower and how much happier they felt. Their food bill was also significantly lower, which also gave them more money at the end of the month.

Other clients have told me that extra money came into their lives, money they'd never have expected before. You become more attractive to money because of your respect for it.

Once you have reached the ultimate goal of having your annual income in your Foundation Account, you'll know you have mastered your finances and your habits around spending and receiving.

You'll notice more energy and more income moving toward you.

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You can read my own story about how I have learned to respect the energy of money in the FAQ tab on the website,

www.AreYouRunningOnEmpty.com

Warning! Be stronger than your excuses.

If you get bored with the project, you will stagnate and go back to your old habit of struggling with your finances. Stay strong and focused on your commitment to your future.

If you're frustrated by slow progress in the first few months of this process, **breathe!**

This is only a test to see if you're really serious about transforming your life. Measure back to where you were at the start and realise that if you hadn't started this process, you wouldn't have any of the money you've collected in your Foundation Account.

See this as a big improvement in your life.

Aim Forward, Measure Back.

One of the greatest lessons I learned in my career as a distance runner was to have goals to aim for and to measure back to see how I was improving.

When I tried to focus on the goals ahead of me only, I would get frustrated with my progress and this often led to training issues and injuries.

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When I was enjoying how much I had improved each week and each month, I felt a freedom in my body and an enjoyment with my sport.

The same goes with your Foundation Account. When you aim for the feeling of a stress free relationship with money and measure back how much you are **growing**, you will **protect** yourself from sabotaging your future and achievement of your goals.

Remember feeling frustrated by all the limitations you had as a child?
So what did you do? You grew!

When you make purchases during this time, especially large ones like a new car or home, make sure you spend within your current reality.

Don't stretch yourself too far or you'll sabotage the process and your ego will gain strength, draining your energy and causing you stress.

Don't be manipulated by advertising or by salespeople telling you how much better you'll look or feel if you have this or buy that.

Don't compete with people you know or even with people you don't know.

The Success Process:

- Each month think and feel how much you can **grow** your weekly deposit without feeling stress (like you did to calculate your initial deposit in Step 3). Make sure the amount is less than double the previous month's deposits.
- **Protect** yourself from your ego wanting to stop, slow down or sabotage the process. "This method doesn't work" or spend excessively because you're feeling so good "I really need and deserve this new toy!"
- Start noticing the results of your weekly habits in other areas of your life.

I would like to hear what you're experiencing.
Please send me your story to:

mystory@AreYouRunningOnEmpty.com

and let me know if it is okay to publish it on the website.

Step 6

Reach and Pass Your Critical Mass

Experience the breakthrough transformation you feel in your body as you achieve your Critical Mass level.

At this point, enthusiasm and confidence become normal, along with increased levels of energy and peace.

There's no going back to your old ways now. You're transforming your unconscious and your new habits have taken root in your life.

There might be temptations to stop just before you reach Critical Mass, so stay focussed. Once you break through, your intuition and gut instinct will be so strong, you'll be able to take action based on what you feel.

Now nobody and nothing can distract you from your mission or sell you on anything you don't need.

Your spending is down and you now have so much more money at the end of each month; more than enough for what you need.

The Success Process:

- Keep building until you reach and pass your Critical Mass.
- Keep focussed for 12 more months from this point to solidify your foundation strength.
- Acknowledge how much you've grown through this process. Write down your results and please e-mail them to me at:

mystory@AreYouRunningOnEmpty.com

- Feel how much more relaxed you are, even when you have no money in your pocket.
- If your needs increase and suddenly you feel stressed, keep building your Foundation Account until you feel the peace of your Critical Mass again. For example, I had a client who reached and passed his Critical Mass. One day he called me to ask why he was suddenly feeling stressed. Well, we found out later that his wife was pregnant, so his family's Foundation needs had completely changed!

Step 7

Enjoy Life!

Going for the Ultimate Goal.

Your Tank Is Always Full.

Now that you're on a roll with your deposits, you'll be looking for the next step in the process, so here it is,

Keep building your Foundation Account until you reach the goal of 100% of your annual income.

This could take you five to ten years to do it. I made a lot of mistakes and corrections along the way, so my first 100% goal took me eight years.

When you reach this goal, you'll experience a sensation much like the one you felt when you first visualised the 100% goal. Notice how much better your life is and how much less stress you feel about financial matters.

Your thoughts and feelings have become reality.

You are transformed!

Having achieved such a huge long-term goal for yourself, you now have the confidence of knowing you can perform the same kind of transformation on your other goals.

The Success Process:

- Keep increasing your weekly deposits until you reach 100% of your annual income no matter how many years it takes!
- Each year monitor the changes in your income and expenses so you're consciously aware of how money flows in your life.

Warning!

If you stop the process and become stagnant, you'll feel depressed that you have not achieved your original goal.

Don't give up when the process gets tough or you'll lose your power and strength and slide back into your old patterns.

And the Walls Came Tumbling Down!

If you took bricks out of the foundation in your home to patch up the holes in your walls, sooner or later the whole house will fall down.

The same goes for your Foundation Account.

Taking money out of your Foundation Account to pay for problems in your life will cause weaknesses in your financial stability and create weaknesses in your energy.

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Remember, don't touch the money in your Foundation Account. Even if life throws its worst at you and you're tempted to reach into your Foundation Account to rescue yourself, resist with all your might and find other ways to get out of whatever situation you are in.

Of course, if you have tried everything else and you are completely stuck and the situation is becoming desperate, then by all means use some of your Foundation Account. Then restart your Foundation Account again as soon as possible.

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My Notes

Beyond Your Transformational Goal

Now you've achieved your 100% Goal and your tank is full, what is your next step?

Continue to build your foundation account to 120% of your annual income.

Your New Foundation Account

As you are achieving your 120% goal, you will be challenging yourself with a new feeling of having an overflow of abundance and how that affects your life and your behaviours.

Next your new goal is to build your **second Foundation Account** to 120% of your income. You'll see how much more peace you have in your life and how much you have grown since you first did the process. You will also notice that you are able to reach your second 120% goal quicker and easier.

The experiences you have accumulated to this point enable you to set long-term goals and stick with them until you've achieved them. Also, you'll see how much you have grown mentally, emotionally and physically since the first time you started this process.

My experience of going beyond 120%

In my experience and in the experience of others to whom I have taught this process, once you go beyond 120% you have more control over your spending and your finances. At this level, advertising and the media have a lot less power over you.

When you do need to buy something, the best deal comes along to you effortlessly, saving you time, energy and money. You become very clear about what you need and want to have in your life. Your ego and your fears are much quieter. Now you have clarity and peace.

It took me just over eight years to reach my 120% Goal the first time. I used some of that money to wipe out the debts I had accumulated in building my business. I promised myself I wouldn't take on any more debt until I rebuilt my foundation account. I would only spend money I had.

I only took enough out of my Foundation Account to wipe out all my bad debt and left the rest as the base to rebuild my 120% Goal.

It took me four and a half years to build back to 120%. I then used my Foundation Account amount as a guarantee to buy an office for my business. This mortgage became my second Foundation Account. I kept increasing the

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monthly mortgage payment amount (Foundation Account Deposits) until the mortgage payment I made each month was double the required amount.

I used the extra amount beyond the double mortgage payment to start a new separate foundation account (Third Foundation Account). I expect it will take me another five to six years to reach my next 120% Goal. While this Foundation Account is building, I am looking for my next investment opportunity to use it for.

All along my original 120% Foundation Account is still sitting in the Bank.

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My Notes

Freedom for Future Generations

This step shows how to develop habits that will create abundance and well-being for generations.

Since I don't have children, this chapter is not based on my own experience. I can make these recommendations by observing others who have successfully expanded their wealth across many generations.

I can say for sure that you can teach your children and grandchildren the habits you have learned so they can understand and benefit from your wisdom and the reasons behind your actions.

Growing beyond yourself

Would you like to contribute to your family's future safety, security and wellbeing for generations?

Pass this winning formula on to others, especially your immediate family and you'll find it becomes more powerful. It will inspire you to focus beyond your own life to help others in a lasting way.

Each time I teach someone how to build their own Foundation Account, it reinforces the

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reasons why I do it. Every time I see and hear the results they create with this process, it gives me a greater feeling of satisfaction.

When you share your wisdom with your family, work colleagues or employees, you strengthen the energy of the people around you and the benefits far exceed anything you could produce on your own.

As you work with others helping them to build their own Foundation Account, you'll be amazed how much it empowers you and raises the collective consciousness of everyone in the communities around you. Giving to others and helping them improve their own lives leads to enormous energetic benefits for you and you'll be overwhelmed by the gratitude you receive.

If you're really committed to success, it will be easy for you to share your commitment with others and then you'll be able to stand together and support each other. As they say, "Like attracts like," and you'll see increasing success and stability in your personal and family life.

To strengthen this result, affirm out loud each morning, **"I am committed to successful action to achieve my goals."**

This points your thinking in a positive direction as you begin your day.

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Teach this system to your children once they are old enough to understand. Teach others in your family to start their own Foundation Account and keep each other accountable to these Foundation habits.

Some questions for you to think about:

- How would it be if everyone in your family and those in your immediate community had this energy of a solid foundation, security and abundance?
- How would the effects be spread to those around you as you go through your day?
- Can you see the positive effects it would have on your life, your children's lives and the lives of those around you?
- Can you imagine the positive benefits that would be passed on to future generations?
- Wouldn't the world be different if individual countries also adopted this process?
- The process starts with you.

I'd even suggest that you start a small community of friends and family who are committed to building their own solid Foundation. You can meet once a month to exchange success stories and compare notes about how

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your ego tried to sabotage the process and how you overcame this.

The most important reason for your community is to keep each other accountable to the process and to encourage each other on the journey.

How to Start This Process in Your Family

Remember, money is simply a medium for exchange of energy that we use in our daily life. Use the Foundation Account process yourself and with your family to increase your energy, self-worth and self-confidence.

When starting your children on this program, I recommend that they build their Foundation Account at home and deposit their money into a Foundation container *daily*. Once a month, they can deposit the total they've accumulated into a bank account.

They can start with the smallest amount available to them in coins and then grow the amount over time. Even a one penny deposit that increases each month will grow to an incredible amount within a few years.

Teach children to exchange their energy for money. Even if they're doing chores around the home for pocket money. Exchanging their contribution for money helps to keep them from

developing the “entitled” attitude that being given money without exchange can develop.

Then, from their earnings, teach them to pay themselves first by making a deposit into their Foundation container. Developing this habit early can give them a lifetime of freedom from the financial stresses most adults go through each day. It will also establish the good habit of providing for themselves rather than relying on others to look after them for the rest of their lives. This sort of independence will be extremely valuable for their future.

Doing this process changes the consciousness and habits of individuals and their families for generations by transforming their physical, mental and emotional relationship with money. It also transforms their self-worth and self-confidence by increasing their ability to contribute to themselves and to society. When everyone in the family engages in this process, they create a collective consciousness of security and abundance.

A wealth process for companies

The same goes for having the members of a company use this process. It creates an increase in the company's creative ability to contribute to the world.

If your team members won't do this process, they may not be a right-fit for the future growth of

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your company. I've seen too many instances where team members pull the whole company down because of their personal stresses, financial debts and constant complaining.

Get a copy of this book for each member of your team to help them develop a strong foundation for themselves. This will contribute to the strength of your company's future.

Company team members can share a collective consciousness of security and abundance that enables them to create great things and increase their contribution to the world.

I Am Responsible for My Life

I can't predict what results and benefits you'll experience by following the system in this book. Those will be your own unique creation and will probably reach far beyond anything you imagined at the start of this process.

What I can say for certain is that you'll be amazed by the sense of peace and freedom you will experience in many areas of your life.

It begins as a huge weight of stress and debt is lifted off your shoulders. Then you will be able to breathe deeply, filling your lungs with life giving energy. Once you have created this new set of habits with money, you will create a totally different reality in your life.

But the real value of this system goes well beyond money. It's about living from a genuine experience of abundance that will show up in your well-being, in your relationships and in the overall way you approach life.

When I started my business, I had dreams of being rich, but the truth turned out to be much bigger than that. I now have an amazing experience of freedom, peace and a lack of stress about money.

Don't sabotage this chance to be free!

The biggest obstacle I've come across in years of working on people's money issues occurs right at the beginning, their ego stops them from creating a new reality by filling them with fear about not doing it correctly.

I ask them how their Foundation is going and they say, "Well, I haven't decided which bank I should use," or "I haven't done the exercise yet to figure out how much to deposit." They've sabotaged themselves before they've even started.

This work is going to put you far outside your existing reality, so your ego is going to be uncomfortable and will do anything it can to stop you including finding faults in tiny details. I'm telling you they don't matter. You have got to go for it.

Start right now. YES, right now!

Get a ziploc bag, an old jar, a food container, anything that can be closed. Grab your wallet or the coins in your pocket and put something into your container.

This first move is the most important.

Reading this book on a plane?

Grab the sick-bag, put some coins in it and seal it. Really, you can use anything!

Take the crescendo of energy you feel right now and turn it into action. Later, you can take this seed money and plant it into your Foundation Account at your bank.

Seven steps for immediate action

Here are the first seven steps that will turn the ideas in this book into your new reality:

1. Make the decision to start **NOW!**
2. Get a container and put some money into it.
3. Visualise what it feels like to have 100% of your annual income in your bank account.
4. Calculate your weekly deposits, first mentally, then emotionally.
5. Commit yourself to action. Write today's date in the front of this book as your starting date.
6. Open your bank account and make your first deposit.
7. Make your deposits every week, then increase the size of the deposit each month until you reach and pass your Critical Mass.

Read through this book every month for the first year until the habit becomes solid, then at least once a year after that to remind yourself.

The big picture of an abundant world

It's hard for people to give to others when they're overwhelmed with financial stress.

If the world had the consciousness of security and abundance, there'd be a massive increase in contribution and a decrease in the amount of stress and illness in the world.

The world would be a happier place to live in.

We need to be able to hold the energy of abundance so that our body, our mind and our consciousness have the chance to accept abundance as normal — and not spend our energy and money on trying escape from our fears!

What can I do next?

- Register your commitment to build your Foundation Account at:

www.AreYouRunningOnEmpty.com

- Send your stories and experiences to:

mystory@AreYouRunningOnEmpty.com

- For those who cannot deposit by hand into a bank, email for an alternative method to:

deposit@AreYouRunningOnEmpty.com

Acknowledgements

I am eternally grateful to God and to my intuition for helping me begin to overcome my weaknesses around the handling of money in my life. I still have a long way to go and look forward to constant improvement along my journey ahead.

There are many friends, coaches and family members who have helped me on this journey. I look forward to personally thanking you and acknowledging your input into the realisation of this book.

And to all those who aspire to overcome their own weaknesses with money, I encourage you to persist with this process so you can also experience the benefits that I have and many more.

Remember,
Money is simply a medium we use for exchanging energy.
Take control of it and don't let it control you.

I look forward to hearing about your great success stories in the future.

All the best to your growth,

Kim White

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My Notes

About the Author

Kim White is originally from Perth, Australia.

In 1993, Kim received his Bachelor's Degree in Business Administration from Northern Arizona University where he was attending on an athletic scholarship. He achieved Academic All American for Cross Country in 1991.

He has been consulting as an Energy and Business Coach and as a Space Clearer for the past 21 years for clients in more than 30 countries.

He has the unique gift to see where people, homes and companies are losing their energy or struggling with their productivity.

He helps them to overcome these energetic blockages to create a better future for themselves, their families and their organisations.

Kim lives in Vienna, Austria with his wife Judith.