A NOTE FROM AMY APPLEBAUM

Chellie is just one of those extraordinary, one in a million women, that knows how to be happy and live her life to the fullest.

I met Chellie through a mutual friend that recommended her Financial Stress Reduction workshop to me. After enrolling in the course, I started making more money immediately! It was insane really. My entire mindset around money, how I made money, the way I felt about money, shifted. Before Chellie, money was “dirty.” After Chellie, money was beautiful and in my hands. I’m happy to say that my financial and personal life have catapulted to levels I never imagined would be possible.

Chellie’s first book was *The Wealthy Spirit: Daily Affirmations for Financial Stress Reduction* (Sourcebooks, 2002) which was chosen as a Book-of-the-Week on the Dr. Laura Schlessinger radio show and a GlobalNet Book-of-the-Month selection. Her publisher asked her to write her second book, *Zero to Zillionaire: 8 Foolproof Steps to Financial Peace of Mind*. Chellie has generously offered us the first chapter of this must read. Thank you Chellie.
Strategy #1: Think Like a Zillionaire

“Are you ready to give up all hope of having a better past?”—Greg Mooers

From Zero to Zillionaire is a scale. Everyone is on the scale somewhere from the lowest to the highest. Why are you where you are? What part of the scale were you born into? Then what did you choose?

Right now, we are thinking and creating our futures. For the most part we do it blindly, unconsciously, without realizing that the habits of thinking that created our past predestine us to more of the same in our future: Same job, same boss, same spouse, same house, same money, same religion, same life. A therapist friend of mine, Laura Arnold, asks, “Do you know somebody involved in a relationship with the wrong person—again? Or still?” Just as you must train yourself to think and behave differently in order to choose more fulfilling relationships with people, you will have to think and behave differently in order to choose a more fulfilling relationship with money. Before behavior, there is a thought that produces the behavior. When you think like a Zero, you produce Zero results. In order to be a Zillionaire, you have to think like a Zillionaire.

But first, let’s look at what brought us to where we are now. Our Zero or Zillionaire thoughts are rooted in our past.

Carrie’s Story

Carrie sobbed as her grandmother Bea shook her.


“I didn’t steal it!” Carrie wailed. “They wanted the candy. I just sold it to them.”

“You know that candy was only one cent at the store. You charged them two cents—that’s twice as much. You robbed them blind!”

“No, Grandma Bea, I didn’t rob them! The candy store closed at 6:00. I just bought a bunch of candy early so I could sell it to the kids when they wanted it later. I thought I was smart. I thought I could make a little money from it. Isn’t that okay?”

“No, no, no! It’s not okay to sell one cent candy for two cents and take advantage of your friends. You are
going to give every penny of that ill-gotten money back. I am so ashamed of you!”

Carrie hung her head weeping as Grandma Bea called all the neighbors and told them to come over to the house with their youngsters. Carrie was made to apologize and give back every cent to each child who had bought candy from her. She cried herself to sleep for weeks.

She learned her lesson well: It’s a sin to make a profit.

Carrie was still shaken by the memory of that day when she related this story in my workshop. Everyone in the class shook their heads at the power of that bitter lesson. Now a savvy young businesswoman, Carrie had owned her own business for a couple of years. But the most powerful authority figure in her life had impressed upon her in that wrenching emotional scene that making a profit was evil. Especially from her friends.

Every time she had to ask someone for payment, she choked. Every time she felt friendly feelings towards someone (which was pretty much all the time towards everyone), she lowered her prices. She was embarrassed to charge them any money, let alone good money, for her services. Is it any wonder?

“That’s the Story of My Life”

Have you every heard someone say, “That’s the story of my life” and they mean their life is joyful, successful, rich, and fabulous? No. It’s a euphemism for “My life sucks right now and it always has.” It’s usually said in a whine.

Do you ever say it? When? Are you acting defeated when you say it? Feeling like a loser? Like a Zero? Do you think people can’t tell? They can. You speak it. You reek of it. Your desperate, flailing, losing energy pervades the air and sends up flares like blood in the water summons sharks.

Poker is my hobby and I was playing cards one afternoon, when a young fellow walked by and said hello to a man sitting at my table. He looked up and said, “Hey, Joe, how did you do in that poker tournament last week? When I saw you it looked like you had a mountain of chips in front of you.”

“Yeah,” the young man smiled. “I did pretty well for awhile. I made it to the final table.”

“That’s great!” said his friend.

But Joe sighed then and shrugged his shoulders. “But I didn’t get any good cards after that and I finished in seventh place. I hardly made any money.”
“That’s the story of my life.”

And all the poker sharks were thinking, “Oh, baby, baby, come back and sit right down at my table and play cards with me. Because you’re going to lose and I’ll be happy to get all that money that you’re going to give away!”

Contrast that story with this one:

The Texas Hold‘em poker jackpot had just been raised to $100,000 during certain hours at the Bicycle Club Casino. The very first day of the big jackpot, a poker player named George announced to each of the floormen that he was going to win it. He told the other players he was going to win it, too. “Isn’t that new jackpot great? I’m going to win it today,” he repeated over and over.

You know what happened. He won it. People shook their heads muttering about how lucky George was. I overheard a floorman say that George had won six jackpots in the past year, and four the year before that. I introduced myself to him later and inquired if that was true. The truth was even more astounding: the $100,000 jackpot was the fourth jackpot he had won in three days! Yet I know many people who’ve been playing poker for years who have never won one. And they tell me that sadly, whenever somebody else wins, “I’ve never won a jackpot. I’ve never even been at the table when the jackpot’s been won. That’s the story of my life.”

What is it that makes some people winners and some people losers? The clues lie in your past, and the stories you tell about your life.

Your Life—Low-Budget Horror Flick or Big, Rich Blockbuster?

What was your life like when you were growing up? Are you in the same financial circumstances now? In the same neighborhood? Did you set your sights higher than your parents or friends or did you get a similar job at a similar pay scale?

Americans hate to think that we have social classes. Rather, we’re comfortable with the term “middle class,” but less happy about calling others “upper class” or “lower class.” But it is plain to see in every city that we group in socio-economic milieus. Aside from a few rebellious types who won’t follow the norm, most people aspire to blend in with others around them. So there are neighborhoods defined by a high collection of Blue Collar/Apartment-renting/High School Grad/Kmart Shoppers and others that hold White Collar/Tract Home-owning/College Grad/Nordstrom Shoppers. The fewer rich neighborhoods have Tuxedo Collar/Man-
If you grow up in a low-rent district, your parents work in low-wage, unskilled jobs, and your friends at school scoff at their studies and have discipline problems, that's most likely what you will do, too. If all the parents on your street are working white-collar dads and stay-at-home moms, it's probable that the majority of the boys on your street are going to go to college and look for professional jobs and middle-class money. The girls are going to do that, too—until they settle down to have a family, if that is the norm of the neighborhood.

We are born into mind-sets of expectations that come with their own sets of values, language, and experience. We look around at the people we know, who are like us and—for the most part unconsciously—we embrace and emulate that picture of our future. It comes with its own set of preprogrammed beliefs—affirming hope or hopelessness, affirming higher education or not, affirming riches or poverty. Some good, some bad, some helpful, some harmful—these beliefs inform our actions, and our actions bind us ever more tightly to the same milieu. We grow up in a box, create more of the same boxes, and, as the song goes, “they’re all made out of ticky-tacky and they all look just the same.”

In the book and movie Alive, the true story about the Uruguayan rugby team whose plane crashed in the Andes mountains, only sixteen out of the forty-five people on the plane survived to make it out of the mountains seventy days later. Although rescue operations were called off after a short time, some of the parents never gave up hope. They continued to search for their children, refusing to believe they had perished. The children of those same parents never gave up hope, either, and they were the ones who walked out of the mountains and found help. Parents teach their children with every waking moment how to think and behave, what to expect, and what to value. Their children drink it in and horde it, and that is the reservoir they will draw upon when drought is upon them.

In this same way, our expectations of our financial futures are laid out for us from the beginning, as we assimilate the luxuriousness or penuriousness of our surroundings. Our parents’ attitudes and beliefs about money filter down and manifest in the quality of our homes, whether we rent or own, where or if we travel, what kinds of things we buy and where we buy it. They manifest in the stories they tell about how hard or easy money is to come by, what is worth spending money on and what is not, whether or not they think they are succeeding in life. When we absorb and repeat the same convictions, without thinking or examining them, they will produce the same results for us.

What is the story about life, success, and money that you were told as a child? Did your parents tell you
it was easy to get or difficult? What did they value more than money? Suze Orman, in 9 Steps to Financial Freedom, recounts how she watched her father run back into the burning conflagration that had been his restaurant. He ran through the flames—not to save a life, but to rescue his cash register. It was blazing hot and burned him badly, but he saved the money. And Suze learned that money was more important than life.

When I speak to groups or teach workshops, I always ask, “Who took a class in school about how to make or manage money?” Very few people raise their hands—most people never took a personal finance class in school when they were growing up. So when we’re not taught it, we make it up from what is around us. We make it up from what our parents say to us when we’re young. We make it up from what our teachers tell us in school. We make it up from the television shows we watch, the newspapers and magazines we read, the stories our friends tell us. We make it up from our milieu. We’re all graduates of MSU—Make Stuff Up.

So what have you made up about money? Take some time to reflect about money and the role it has played in your life. Pay attention to your first memory of money. Was it received as a gift or did you earn it? Note your first job—what it was, how much you were paid, whether or not you liked it. Did you ever think of going into business for yourself? If you did, what made you willing to take the risk? If you didn’t, what stopped you from taking the risk? Who said, “That’s a great idea. Go for it!” And who said, “That’ll never work. You’ll lose everything if you do that.”

Write down the financial autobiography of your life. List how many jobs you had, if they were fun, how much money you made, how much praise and attention you received. What made you leave each job? What enticed you to stay? Did you ask for raises, bonuses and promotions, or did you wait until they were offered? Note the patterns of your past behavior and how you chose the amount of money in your life.

This is the financial story of your life. Your choices have been informed by your experience of all that you have seen, heard, felt, recorded in memory, and repeated. We act in accordance with our beliefs, even if we have never examined them. Deep within, you hold cherished beliefs about finances, rich people, wealth, poverty, good, and evil. You were born into a milieu, and your beliefs lock you in the pattern that keeps you in it. Are they facts—or opinions? Are they beliefs—or truths?

Knowledge is power. Self-knowledge is the power to change your future. If we want our outer material life to change, we have to change our inner mental life.
Habits of Thought and Habits of Behavior Produce the Same Old Results

We all naturally have thoughts every day, some positive and some negative. But if we consciously decide to change our thoughts to better quality thoughts, we can change our perception of ourselves, which will change how we behave, which will change other’s perceptions of us, which will change our results in life. We can upgrade our thoughts through life-long education, reading, taking classes, taking risks and getting some therapy. But along with this, we must discipline our minds to root out the old habits of thinking and develop new ones based on our new learning. The voice of the past is loud and insistent—and habitual. New ideas get lost in the clamor like new seeds get washed away in the rain, leaving alive only the older plants with deep roots. We must discipline ourselves to practice new positive statements while rooting out the old negative ones, because what we tell ourselves about ourselves, about our world, and about our money, is the foundation of our happiness and our prosperity.

I laughed when I heard Cher, in concert at the MGM Grand in Las Vegas, tell a story that began, “So I said to myself, ‘Cher…’ When I talk to myself, I call myself ‘Cher.’” She paused a moment. “Usually, it’s followed by ‘you stupid bitch.’”

Does that sound familiar? We’re all talking to ourselves all the time, and most of it isn’t pretty. Studies in neuro-linguistic programming have shown that the average human being has around 60,000 thoughts every day. It’s estimated that 95% of those thoughts are the same old thoughts we had yesterday. Doesn’t that sound about right? Aren’t you really familiar with those thoughts you’re thinking? You think it’s you, but it’s not you—it’s the voice of your milieu. It’s a pre-recorded program on a loop that plays endlessly in your head.

About 80% of your thoughts are negative. When I was broke, filing bankruptcy and losing my home to foreclosure, my everyday thoughts looked like this:

“Chellie, you are such an idiot. How could you be so stupid?”

“Oh, God, another bill—doesn’t the mail ever bring anything but bills?”

“You are so broke! You have no money! What are you going to do?”

“This goddam prospect better sign up today—I need the money or I won’t be able to pay my rent, employees, light bill, phone bill…etc.”

“You’re going to end up a bag lady, homeless, on the streets.”
This is not Zillionaire thinking.

You might think that it was the situation I was in that caused me to think like that, and that those thoughts are appropriate to the situation. Perhaps. We all have “out of the blue” disasters that throw us into a tail-spin; that may or may not have been of our own making. I think there are negative thoughts and fears first, which then play out in our experiences. Either way, thinking thoughts like those above won't help your situation or improve your finances. It will only reinforce the negative experience and create more panic and less ability to solve your problems. I knew a man who snarled before every job interview, “Those assholes aren’t going to hire me.” Think the interviewers could tell that's what he was thinking? The 80-lb chip on his shoulder preceded him into the room.

When you’re worried, in a panic, and thinking negatively, everybody knows it. Desperation is not attractive. Some people are more aware than others and consciously add up the clues. Other people just get a funny feeling that…well, you’re just kind of a drag. And then the people who are kind of a drag, too, are the ones who are most attracted to you. Then you all get together and talk about what a drag life is…You see how it works?

You’re Wearing Your Thinking

You wear your thoughts like you wear clothes. Your thinking shows up on your face and in your body language and in your energy. You are projecting joy, success, and prosperity or you are projecting misery, failure, and poverty. And all points in between Zillionaire and Zero. People can see it and they can feel it. They respond, consciously and unconsciously, to the thoughts you project.

I explained this once on a radio show in Billings, Montanta, when my book, The Wealthy Spirit, was first released. The interviewer was Tommy B, and the call letters of the radio station were KBUL. I pictured him as a skeptical guy in a cowboy hat and boots, and didn’t think he was going to be wildly enthusiastic about practicing positive thinking.

I was right. The first thing Tommy said after he introduced me was “I have to tell you I am a skeptic. You aren’t going to tell me that saying some silly positive phrases is going to make me more money, are you?”

“Well, yes, Tommy, I am,” I said.

“Okay,” he said, sounding perfectly delighted to have some controversy, “You are going to have to explain how that works.”
“It’s really quite logical,” I explained. “For example, let’s say a friend of yours walks into your house and he’s really angry about something. Can you tell he’s angry before he says so?”

“Yes,” replied Tommy.

“What if instead of being angry, he’s really happy. Can you tell he’s happy before he says anything?”

“Sure,” he acknowledged.

“How?” I asked.

“Well, he looks angry, or he looks happy.”

“Yes—because you’re wearing your thinking. Your emotional state is reflected in your body language and on your face.”

“I guess that’s true,” said Tommy. “But how is that going to make me more money?”

“Wait and I’ll explain,” I said. “Do you network in the community to promote your radio show? Do you go to Chamber of Commerce, Rotary Club, and other business or trade associations meetings?”

“Oh, sure,” he replied. “I go to things like that all the time.”

“When you’re there, do you notice that some people look happy and successful, and other people look angry and complaining?”

“Yes,” chuckled Tommy.

“And, in addition to promoting yourself, do you sometimes hire the people you meet to provide products or services for you? To design or print your business cards, or sell you stationery supplies, or provide your insurance?”

“Yes.”

“So do you hire the people who look happy and successful, or do you hire the people who look angry and complaining?
“I hire the people who look happy and successful,” he replied.

“Why?”

“Because if they look happy and successful, I expect they will do a good job. It will be a pleasure working with them and there won’t be any problems.”

“Exactly,” I said. “That is why positive thinking works. You repeat positive statements to yourself in order to talk yourself into a happy, successful feeling. That feeling is going to show on your face and in your body language. People will look at your smiling face, hear the smile in your voice, and see you as successful. Whether you are or not! In show business they say to “Fake it ‘til you make it.” Positive thinkers are using that principle in daily life. Act joyful and successful every day, and more people will hire you and be willing to pay you top dollar. Soon you’ll find you aren’t acting anymore. You’ll actually be successful. And happy. And rich.”

“Oh,” exclaimed Tommy. “I never thought about it like that.”

We’re all wearing our thinking, and other people can tell what it is. The March 2005 issue of National Geographic mentioned a classic study by Paul Ekman, a psychologist with the University of California, who conducted an experiment with the isolated Fore people in New Guinea. Although most of them had never seen people from the West before, when they were shown pictures of people with various emotional expressions on their faces, they could easily identify the expressions: Anger, sadness, joy, disgust and fear. Likewise, when Westerners were shown pictures of the Fore wearing these expressions, they had no trouble recognizing the emotions. It is now widely believed that facial expressions reflecting basic emotions are universal.

In another study, Human Resources professionals were asked whether attitude or skills was more important in a job candidate. They agreed that even if another applicant was more technically qualified, most often the job would go to the candidate who has a positive outlook and the confidence and energy to make things happen. I know that when I owned my bookkeeping firm and placed ad for prospective employees, I always put, “Computer experience and positive thinking required.” That eliminated all the pessimists—they hated that requirement. Worked perfectly for me.

**Think Like a Zero—Produce Zero Results**

When I was at the Zero end of the Zero to Zillionaire scale, I had pitiful thoughts about myself and money. I’m sure I was wearing facial expressions that announced my Zero thinking to the world. What about you?

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*Excerpted from the book “Zero to Zillionaire: 8 Foolproof Steps to Financial Peace of Mind” by Chellie Campbell*
What are your thoughts about money—the actual statements that you repeat to yourself whenever the word “money” is mentioned? Remember what your parents and teachers said about money. Is the voice in your head saying the same thing? What did you learn from your church, synagogue, temple, or other religious or metaphysical authorities? What are the old clichés about money that you have memorized and repeated endlessly in your mind? Are they facts—or just opinions?

Here are some of the thoughts I hear most often from my class participants:

“Money doesn’t grow on trees.”

(It does if you own an apple orchard or an orange grove.)

“The love of money is the root of all evil.”

(This quote is from the Bible, Timothy 1, 6:9 and is a warning against being obsessive and putting money above spirituality.)

“A fool and his money are soon parted.”

(You’re afraid you’re the fool, right?)

“There’s never enough money.”

(Actually, Buckminster Fuller’s foundation showed that there is enough wealth in the world for every man, woman and child to have a million dollars. However, they also theorized that if it were all divided and distributed equally, the people who have all of it now would have all of it again within three years.)

“It’s just as easy to fall in love with a rich man as a poor man.”

(Not if you’re broke. Then you’ll only meet other people who are broke.)

“You can never be too rich or too thin.”

(Ridiculous. Of course you can be too thin.)

“You have to work hard to make money.”
(I know lots of people who are working hard who aren't making any money.)

“Money can't buy happiness.”

(People who say this are usually broke. Funny, but they usually don't look all that happy, either.)

“It takes money to make money.”

(So if you don't have any, you can give up all hope now? And not have to work to try and improve your lot? A handy phrase used by the resentful.)

“Cold, hard cash.”

(Ouch. Could we try “warm, friendly, moolah” instead?)

Read this list out loud and then take a look at your face in the mirror.

Do you look poor? Fearful? Hungry? Sad or anxious? Do you look angry that life hasn't given you the gifts you deserve? Do you look confident, rich, and happy? If you are wearing your thinking, when the subject of money comes up in conversation, what do you think you look like? Do people read hope for the future or fear of the past on your face?

Think Like a Zillionaire—Produce Zillionaire Results

In her book, Marilyn and Me, Susan Strasberg recounted how she and Marilyn Monroe were walking in Manhattan one day. Marilyn wore a trenchcoat, scarf, and sunglasses, and no one took any notice of her. When Susan remarked with surprise at that, Marilyn turned to her and said, “Oh, do you want to see me be ‘her’?” Suddenly, her energy shifted, a subtle but dramatic change came over her, and she was immediately surrounded with adoring fans. She had changed her thoughts, which changed her energy, which changed the way people perceived her.

If you want to become a Zillionaire, you have to practice Zillionaire thoughts. Consciously. Out loud. Every day. Because otherwise, the negative thoughts remain your default position, and they keep you a Zero.

This isn't a revolutionary idea, but it amazes me that so many people who know about it still aren’t doing it. In 9 Steps to Financial Freedom, Suze Orman calls these positive thoughts “your new truth” and the press
labeled them “money mantras.” T. Harv Eker, in Secrets of the Millionaire Mind, calls them “declarations.” My friend, Rhonda Britten, star of the television show, Starting Over, calls them “intentions.” Many people call them “affirmations.” Affirmations, Zillionations, Schmillionations—I don’t care what you call them. Call them “assertions” if you’re practical. Call them “affirmations” if you’re metaphysical. Call them “Chellie Chants” if you’re fun. Call them anything you like. Just call them.

Yeah, yeah—you know all about positive thinking already. I did, too. But knowing about it and practicing it are two different things. When I was teaching Financial Stress Reduction® Workshops in the early 90s, I noticed I was the most financially stressed person in the room—a rather humbling awareness, as you can imagine. I wondered why all my class participants were creating marvelous financial results for themselves and I wasn’t. What were they doing that I wasn’t doing?

They were practicing positive statements about money every day. Out loud. I was teaching them, but I wasn’t doing them. I was talking the talk, but not walking the walk. Ouch. I thought I was a positive person and knew all that already, so I didn’t actually have to say positive affirmations—chants, declarations, whatever—any more, did I? Like, isn’t there a time when you’re done, already?

No. It’s irritating, but that’s how it is. It’s like my dentist who says you don’t have to floss all your teeth—just the ones you want to keep. So I started practicing my positive thoughts out loud every day, and in the next six months I doubled my income. And I’m not the only one—I’ve seen hundreds of people do the same thing.

As long as you’re alive, you’re still thinking. You’re repeating thoughts that make you richer or thoughts that make you poorer. Thoughts that make you happy and thoughts that make you sad. You’re doing them now, whether you realize it or not. There’s a constant stream of positive and negative statements running through your mind every waking moment.

Affirmations aren’t magic words. They are a tool to help you get dressed, to put better emotions on your face for the viewing public. They help you focus on what’s good instead of worrying about what’s bad. Worry puts a frown on your face. Confidence puts a smile on your face. Who do you want to work with? Frowning people or smiling people?

Let me give you a tip: The more you have repeated the negative statements in your mind, the more awkward and silly it is going to feel to say positive things. As I look around the room when I give speeches, I can see the thoughts of the audience. I see people thinking, “Oh, this is great and feels good!” and I see other people grumbling, “This is silly and stupid.” I notice the guy snoring in the back, and the woman looking thoughtful in the front. I see the happy energy radiating from the faces of the people who know all about this already. I see the desperate people who will try anything, no matter how silly it seems, because they need financial
stress reduction and they need it fast.

But this is a book, and I can’t see your face. I don’t know how you look. But you do. Go look in the mirror and say the usual things you say about money and your life. How happy and successful do you look? Or do you look bitter and twisted? If you want more money, commit now to changing your attitudes about money. Then watch your face change as you practice the following new positive assertions about money:

1. People love to give me money!

   (Emphasize the word love. Relish this one—it’s hard to say without smiling!)

2. I am rich and wonderful.

   (It’s not a lie—it’s telling the truth in advance.)

3. I am now earning a great big income doing what satisfies me.

   (State everything in the present tense, not the future—or it’s like the sign in the bar that says “Free Beer Tomorrow.”)

4. Something wonderful is happening to me today—I can feel it!

   (Use this one to ramp up your energy and FEEL IT!)

5. All my bills are paid up in full and I still have all this money.

   (All statements must reflect a positive perspective. You want to visualize your bank account overflowing, not overdrawn.)

6. My positive thinking works for me, whether I believe it does or not.

   (This is for the skeptics, or “realists” as they like to be called.)

7. A lot more money is coming into my life. I deserve it and will use it for my good and others.

   (You are deserving of life’s riches and when you get them, it’s really fun to share.)
8. All my clients praise me and pay me!

(Isn’t that all you want from them? “I love you—and here’s some money.” Yes!)

9. Money flows to me like water from a faucet!

(Just turn on the spigot and money pours in. And put a plug in the sink and bank part of it, too.)

10. Money comes to me easily and effortlessly, waking and sleeping.

(Making money while we sleep is what investing is all about.)

11. All my dues are paid in full.

(You don’t have to “pay your dues” any more in order to get what you want. You’ve already paid enough.)

12. Money is rushing to me from expected and unexpected places.

(I love to receive money that I’ve worked for and am expecting, but I want surprise money, too.)

13. I walk, talk, look, act, think and am rich!

(I tried to cover all the bases with this one.)

14. I am a winner—I win often, and I win big!

(Take this one with you to Las Vegas, raffles, lotteries, drawings, and prize pools of all shapes and sizes. Besides, you’re already a big winner in the lottery of life: You’re the one-in-a-zillion sperm that connected with a one-in-a-zillion egg and were born.)

15. I now receive large sums of money—just for being me!

(Think of yourself as worthy to receive money. You are!)

16. Thank you, God, for my abundant blessings.
Thank whatever Higher Power you believe in for all that you have. Gratitude is the only thing that studies have proven increases happiness.

17. Every day, I follow my life’s design to my heart’s desire and I find safe harbor every night.

(Promotes your life purpose, happiness, security and a perfect end to every day.)

One evening as I was teaching my class, I said, “I don’t know if billionaires like Bill Gates practice positive assertions like this. Maybe they don’t have to. Maybe they were born with wealthy thoughts running through their minds.” But a man named Dwyane spoke up right away and said that when he used to work for Bill Gates, he often saw him in the halls saying, “I’m making money. I’m making money…” Since Mr. Gates is way ahead of most of us on the Zillionaire scale, you might want to add that one to your list.

If you practice these positive statements every day for 21 days, Zillionaire thinking will become a habit. If you aren’t even willing to try repeating these positive statements, that’s what Alcoholics Anonymous calls “contempt prior to investigation”. I hand out my list for free everywhere I speak, it’s posted on my web site, but most people don’t do them. And those that do often stop before they get within shouting distance of 21 days. Or they do them grudgingly, all the while thinking, “This will never work.”

Let me give you a tip: If you practice Zillionaire thoughts while skeptically rolling your eyes, sighing, shrugging your shoulders, and giving little self-deprecating laughs, they aren’t going to be very effective. If you say them in front of other people who will roll their eyes and tell you that you look ridiculous, you’re probably going to stop doing them long before they have a chance of working. If you do them for 5 minutes a day and the other 23 hours and 55 minutes you’re angry, shouting, sad, depressed, whining, or complaining, you probably going to see Zero results.

But get started anyway. Do them even if you think they’re stupid. Do them even if your life is a mess and you feel broken and hopeless. Use them to talk yourself into feeling richer and happier, even before you are. Yes, it’s difficult and yes, it feels unnatural. So what? That’s what you always feel when you change a habit. Feeling uncomfortable is a sign that you are changing. If you want things outside yourself to change, first you have to change things inside yourself. Otherwise, nothing is going to change.

“Open Sesame!” Open the doors to the treasure house. Open your mind. Open, open, open! Say your Zillionations as if they really were magic words. At the end of three weeks, you might believe they are.
The Placebo’s Evil Twin—Nocebo Effects

The placebo effect is when someone is given a harmless sugar pill instead of real medicine, yet they get healthier anyway, just because they think they are getting medicine that is making them better. Research has shown that this has a real physical basis: the expectation of pain relief activates the body’s anti-pain mechanisms—the production of endorphins.

Unfortunately, the placebo effect has an evil twin—the nocebo effect. An article in the Washington Post in 2002 stated that people who assume the worst about their health are prone to get sicker. Researchers found that women who believed they were prone to heart disease were nearly four times as likely to die as women with the same risk factors who weren’t so fatalistic in their attitudes. The risk of death had nothing to do with their age, blood pressure, or any of the usual culprits, but only with their belief. They could write a new book, Think and Grow Sick.

Surgeons hate to operate on people who seem to relish the idea of dying in order to meet with loved ones who have passed away. Herbert Benson, a Harvard professor and the president of the Mind/Body Medical Institute in Boston, stated that “Close to 100% of people under those circumstances die.”

In clinical tests, when participants were warned of side effects, approximately two-thirds of the group reported experiencing the effects they were warned about, even if there was no physical reason for them to do so. In a study in the 1980s, a group was told that an electric current would be passed through their heads and warned that this could cause them to have headaches. After the test, two-thirds of the group reported headaches. But no current had been used! This is just like the stories of Voodoo practitioners who caused someone to sicken and die by the power of their fear that a curse had been put upon them.

The Aviator was a fascinating movie biography of Howard Hughes, and how he suffered from Obsessive Compulsive Disorder (OCD). The DVD contained a clip of a panel discussion of the disease, with star Leonardo Di Caprio, director Martin Scorsese, and Jeffrey M Schwartz, M.D., of the UCLA Neuropsychiatric Institute. Dr. Schwartz stated that “We now know from multiple brain-imaging studies…that when an actor portrays a part, the blood flow in their brain and the serotonin in their brain take on the same characteristics as the actual patient they are portraying.” He remarked that even though there are genetic predispositions to disorders like OCD, “we now know the power of the mind to override those signals…We are now in an age where mindful awareness allows us to override the messages from our genome.”

If your mind so clearly can affect your health, is it so strange to think that it would affect your bank account? That the expectation of financial woes would likewise affect your brain and cause you to act in ways that would help create the disasters you fear? If mindfulness can overcome genetics, surely it can overcome
You will make different financial decisions if you are thinking confidently about your money than if you are fearful. And that often has nothing to do with the reality of how much money you currently have, but rather how much you expect to have in the future. Most people expect their future to coincide with their past—or they are afraid it will. But which past? The negative version or the positive version?

Discovering Your Past: Is it Filled With Disasters or Delights?

When you tell the story of your life, is it a balanced viewpoint? Or do you focus on the negative stories or the positive ones? Reread your autobiography and notice which stories you relish the most—“Pitiful Pearl” stories or “Stanley Success” stories.

Now rewrite your history—twice.

The first time, write it from a Zero's perspective and focus on all the bad breaks you ever had, all your accidents and disasters, all the people who were mean to you, hurt or robbed or beat you, and all your financial losses.

When you write the second version, focus on winning. Take pleasure in every good thing that ever happened to you—every win, every success, every raise, bonus, prize, etc. Count all the people who helped you, nurtured you, and loved you.

Both of these stories are true. They are both “The Story of Your Life.” But which one do you focus on? Which one shows up on your face? In your body language? Which story do you think about before you go on a job interview, or make a sales call, or go on a date? The story you tell yourself stimulates your mind and body to produce the chemistry of fear or the endorphins of success. From this you create your results—financially, professionally, and personally.

To illustrate, here are some of the things I include in “The Story of My Life”:

Version #1-Zero: Lost election for cheerleader. Twice. Was in abusive relationship. Divorced. Failed as an actress—never had a starring role on TV, movies or Broadway. Was left at altar three weeks before wedding. Worked for years as a secretary for little money. Lost major client right after buying out partners from business. Drowned in credit card debt. Bought house at high price, with high-interest mortgage. Couldn't pay bills. Couldn't pay mortgage. Couldn't sell house. Filed bankruptcy. Lost home to foreclosure. Robbed at gunpoint. Attacked in bedroom at 3:00 a.m. Car broken into 3 times, stolen once. During one 8-month period, mother

Don’t you just want to say, “Oh, poor thing”? I feel depressed just writing all that. Quick! Version # 2.

Version #2-Zillionaire: Won elections for Pep Club President and Worthy Advisor of Rainbow Girls. Leading roles in school plays. Won Outstanding Senior Speech Arts Award. Graduated Magna Cum Laude from UC Santa Barbara. Selected Outstanding Senior in Drama Department. Worked often and had great fun in professional acting career—member of Screen Actors Guild, Actors Equity, and AFTRA. Found new career in bookkeeping service, grew business from $80,000 annual sales to $420,000 annual sales in four years. Made partner, then bought business. Saved business after loss of big client. Invented new business—Financial Stress Reduction® Workshops. Elected President of L.A. Chapter of National Association of Women Business Owners, won Small Business Administration Women in Business Advocate award, Pacific Palisades Rotarian of the Year, Women’s Referral Service Member of the Year, Women in Management Most Inspirational Speaker. Got sober, happy, joyous, and free. Make six-figure income. Author of two published books. Have fabulous friends and family. Enjoy every day—making money, having fun, and helping people.

Same life, different perspective. Both versions are true. But if I allow myself to think about the Zero version each day before I make a phone call or write an email or go to a meeting, I’m going to be depressed. That’s going to show. Then, if I call you and you’re a Zillionaire, you’re going to be put off by the negative undertone you feel from me. Conversely, if you’re a whiner and complainer Zero, you’re going to be ever so attracted to me. If I think about the negative version of “The Story of My Life”, I’ll be unconsciously repeating negative thoughts all day long. But if I think about the positive version, I’ll be happy and the successful people will be the ones most drawn to me.

Throughout my life, when I focused on Version #1 and all my sad stories, I created more sad stories to tell. I am loathe to admit it, but for long periods I was a “Pitiful Pearl.” I got an emotional charge out of how unfair life was, how great I was to keep struggling against all odds, how strong I was to be a survivor, and I loved the “Oh, poor things” people comforted me with.

But those weren’t the rewards I wanted in life. “Oh, poor things” weren’t paying my rent or sending me on Mediterranean cruises. One day I looked at “The Story of My Life” and I wanted a different story. I wanted different results. I wanted success, and money, and vacations. The good story was there all along, I just hadn’t been focusing on it. And when I changed the story I told myself and told others, I changed the course of my future. Better jobs came my way, along with better friends. I started saving money, yet always seemed to have enough to buy the things I wanted and take vacations, too. I quadrupled my income.
Which story are you focused on? What are your results? If you have more of what you don’t want—you’re thinking Version #1. If you have what you do want and are getting even more—you’re thinking Version #2.

Beware the stories you tell other people. Telling them reinforces your belief about yourself, and creates your future from your past. Which version of your life do you want to perpetuate? Focus on that version, wear that face, and tell that story. Every day you say your Zillionaire thoughts out loud with energy and joy, you are actively creating a better future.

People often ask me for specific statements to solve specific problems. “Can you give me a prescription for procrastination, Chellie?” they ask. I can. “Do you have special affirmations for getting past writers block?” I do. “How do you get so lucky at cards?” I’ll never tell.

But you can do this on your own. Just take a piece of paper and draw a line vertically down the center of it. On the left, write down all your current thoughts about your situation, however awful they are. After you’ve written everything you can think of, on the right hand side, write the exact opposite of all the negative statements as a positive, like this:

“I can never seem to meet deadlines.”     “I always finish tasks long before they are due!”
“I can’t think of anything to write.”     “My writing flows easily from my spirit to the page.”
“I never have any money.”             “I always have plenty of money.”
“I hate my life.”              “I love my life.”

Change your thoughts, change your money, change your life.

**Your Self-Worth Creates Your Net-Worth**

You can’t make money if you don’t think you deserve it. How you think about your life motivates your actions. If you think you’re a loser and not good enough, that other people are better, smarter, more good-looking than you, you will defer to others and let them have the winner’s spot instead of you. Automatically, without thinking about it.

Donna called me the day after class. Intelligent and warm, she sold advertising for a small publication and wanted to increase her sales and income. I wondered why she seemed a bit anxious that first night of the
workshop as each participant introduced themselves. Now on the phone, she explained.

“Last night, listening to the other people talk about their goals, I didn't feel I belonged in the group. I felt their goals were so much higher than mine; that they were smarter, better, more experienced—more whatever—than me.

“But I had a realization as I walked down the hill to my car. When I arrived for your class, I had parked at the bottom of the hill, thinking that others would have gotten there first and taken all the convenient parking spaces. But I was the first to arrive! Why did I assume that others would be there before me? Why did I park at the bottom and walk up that steep hill without even trying to see if I could park at the top?

“I saw that this was a metaphor of how I have been living my life. I have assumed that others will take the top spots, so I automatically settle for the inconvenient place, the lesser place—and lesser income, too. But now that I’ve seen it, I’m going to stop it. I will find my space at the top of the hill from now on.”

Do you park at the bottom of hills? Do you take a back seat, let others do the talking, let others get the clients, the sales, the promotions and the cash? Who told you to do that? Who told you that you had to go last? The little child inside us needs nurturing and support as much as the little child in our arms. We don’t encourage others to shine when we hide our own light. Let us strive to be the best we can be, and empower others to do the same. Let us all look for the top of the hill. And if today, you don’t get the premium space, oh well—there’s another day tomorrow. We can fail sometimes and be last sometimes. But we don’t have to settle for last as our default position. At least drive up the hill and look around. You may find you’re the first one up there after all.

You have to focus on positive thoughts in order to have positive outcomes. The first positive is you. You are the only you on the planet and there are people out there just praying for you to show up. They want what you have to give and will pay you richly for it. But you have to reach out and ask. To do that you need confidence in your self-worth, which is what produces your net-worth. You are worthy, worthwhile and worth it! You wouldn’t be reading this if you weren’t. You can do anything you want. Fill your mind with positive statements, repeat them out loud, listen to encouraging audio tapes, read enlightening books. Stop watching violence on the news and serial killer movies. Do whatever it takes to change your thinking and believe in yourself. You deserve the best!

Zillionaires don’t live at the bottom of the hill. They live at the top. They drive automatically to the top. The top is all they see, all they are conscious of, all that they focus on. To be a Zillionaire, start looking for the top.

See you at the top of the hill!

Excerpted from the book “Zero to Zillionaire: 8 Foolproof Steps to Financial Peace of Mind” by Chellie Campbell