

# A SPUNLIK HERITAGE MASTERPIECE

How To Become A Modern Class Profit Magnet



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## What is a money magnet?

A money magnet is the definition of a person or organization that acquires wealth legally, as by a means that involves tax avoidance.

The background of the slide features a man in a dark suit, white shirt, and striped tie, smiling. He is positioned on the right side of the frame. On the left side, several US dollar bills are shown falling or floating in the air. A solid yellow horizontal bar is located at the top of the image. A black rectangular box with rounded corners is centered in the middle of the slide, containing white text. Yellow L-shaped brackets are placed at the corners of this black box.

Can I Solve My Financial Problems?

YES YOU CAN !!!

## Live On Cash For 2 Weeks

When was the last time you only used cash to pay for your purchases? Debit and credit cards helps many people develop bad money habits and the fine line between what they can afford to pay for and an item they cannot afford. With cash, it's very easy to tell if you can afford a commodity or not.

Your first assignment is to put all of your cards away for at least 2 weeks. When you need to purchase a product, you're only allowed to use cash. After 2 weeks, if you've managed to do it, give yourself a passing grade.

## Create A Plan To Pay Off Your Debt

Everybody has some form of debt so is it really a big deal? Yes, it can be. If you have debt that has slowly accumulated over a number of years, you need realistic debt solutions that work for your lifestyle not quick fixes that you can't live with for the long term. At some point, interest rates will start going up and eventually your income will likely decrease e.g. when you retire. When either of these things happen and you have relied on credit to make ends meet, you will find yourself facing some tough choices.

Dealing with debt sooner than later leaves you with more options. With that being said, many people delay getting help because they're either embarrassed or don't know where to turn. Here is a tip to help you deal with your debt. Use this tip to help your assignment – create a plan to pay your debts off, but also maintain a reasonable standard of living. You will only be able to pass this assignment if your plan is realistic and you draw on what you learnt so far.

## Identify Expenses You Can Reduce

Over the next month, identify areas of your budget that need some special attention. Look for ways to decrease your spending value on your utilities. Do your laundry with cold water instead of hot water, turn the heat down and the lights off when you're not home. If you have a landline telephone and a cell phone, decide if you need both. Routines can be hard habits to break.

Also, identify products or services you no longer need which you're still paying for. Many people simply let their bundled services renew from month to month, even when their needs have changed. This might be because they're too busy to look at their bills carefully, but taking the time to go through your bills line by line and calling the companies to make changes to service plans or cancel services altogether can save a lot of cash.

If you haven't guessed it yet, your assignment is to identify what expenses you can reduce and then create the plans to follow through with your changes. You'll know you've passed this assignment when your bills get a little smaller.



## Create A Spending Plan Or Budget To Solve & Prevent Financial Problems

Creating a monthly plan for your spending is one of the smartest things you can do for your finances. Yet, it's the most overlooked solution to most people's financial problems. Having a budget makes life so much easier because you've given yourself a guide to decide how you want to spend your money.

Ironically, it's also one of the things that you'll likely never learn in a class at Cambridge or Harvard. Not to pick on these universities though, most schools don't teach students how to create a budget. So to help with this lack of training, your assignment is to outline your budget. A budget based on real numbers sets you up for success, so use what you learnt when you tracked your spending. If there's an expense you want to cut out of your budget, start by reducing it by 50%. This will tell you if you can stick it out for the long term. If you can make having a budget part of your life, you'll know that you've passed this assignment successfully!



## Become Mindful Of Your Spending – Increase Your Awareness

Consider what you learnt about your spending habits by only using cash. Was it easier or harder to pay for finances with cash than to pay with debit or credit cards? Did you only buy the products you needed or was there also enough money to buy other products you wanted? How much was left at the end?

Some studies have found that people spend as much as 15% more per purchase when they use debit or credit cards instead of cash. Spending more on every item adds up over the years and if you want a debt solution that last for a lifetime, be cautious of how you spend your funds.

## How Do You Become A Magnet Of Wealth?

**Evaluate your beliefs about money.**

**Use money affirmations to change your money magnet mindset.**

**Practice gratitude for money.**

**Visualize yourself being financially abundant.**

**Give more to others.**

**Invest in yourself.**

**Believe that you deserve abundance.**

# Storyline

A client named Rose (real name withheld) used positive affirmations to get out of debt and launch her own business. She came to us in despair, complaining about her debt. (Side note: Complaining about money only repels and restricts it from coming to you.) Spunlik heritage advised her to stop talking about the lack of money and start commanding it to come. We gave Rose a money mantra to say every day—even when she didn't feel like saying it. She took that mantra and put it on her bathroom mirror and started saying it every single day for 30 days. We noticed by the next time, Rose had become more positive and hopeful about her situation. She told us that money started flowing into her life in the most amazing ways...she got a check for \$1000 out of the blue. Her old employer sent her a lump sum settlement for back pay from 3 years prior.

The affirmation led her to start thinking differently about her situation and she started getting creative on how to make money. Rose ended up developing an idea for a new business that was actually something she could do easily and quickly...within her first month she had earned \$3500 and by the sixth month she was earning \$40,000 monthly.

## Conclusion

**Visualization is an amazing tool to becoming a money magnet. At Spunlik heritage, we often tell our clients to put pictures of money where they can see it often. Create a vision of your ideal life where money flows unlimitedly. Meditate on it daily and allow your subconscious to accept that this money is for you. Feel yourself as a money magnet that attracts money from multiple sources.**

# Disclaimer

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