



**MONEY 2 SPARE**

**A TEN WEEK ONLINE COURSE  
TO HELP YOU HAVE**

**MORE MONEY  
AND A HIGHER  
QUALITY OF LIFE**



**ARE YOU IN CONTROL OF YOUR MONEY,  
OR ARE YOUR LIFE CIRCUMSTANCES CONTROLLING IT?**

LET'S FACE IT. . .TIMES ARE DIFFICULT. IT'S SO EASY TO LOSE CONTROL.  
PAYCHECKS DON'T STRETCH AS FAR AS THEY USED TO. OVER-EXTENSION.  
RISING COSTS. EASY CREDIT THAT'S NOT SO EASY NOW. HEALTHCARE COSTS  
GOING THROUGH THE ROOF. ALL KINDS OF TAXES GOING UP.

ARE THESE AND OTHER REALITIES MAKING IT MORE DIFFICULT JUST TO KEEP  
YOUR HEAD ABOVE YOUR FINANCIAL WATERS?

OR ARE YOU ONE OF THE LUCKY PEOPLE WHO'S ACTUALLY DOING  
PRETTY WELL NOW, BUT YOUR SIGHTS ARE SET EVEN HIGHER? YOU  
KNOW THAT YOU CAN SCALE TALLER PEAKS AND ENJOY EVEN MORE OF  
WHAT LIFE HAS TO OFFER.

WHATEVER YOUR PRESENT SUCCESS LEVEL IS. . .YOU'LL WANT TO KNOW  
ABOUT MONEY2SPARE™, AND HOW IT CAN HELP YOU REACH EXPANDED  
FINANCIAL AND PERSONAL GOALS.



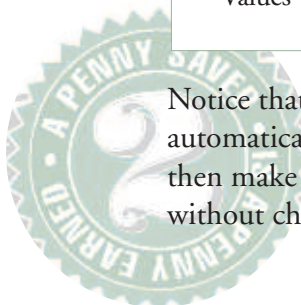
### **MONEY IS ONLY A SYMPTOM...**

The truth is that the money you now have is but a symptom of your past or present beliefs, choices, and behaviors. To change your future financial picture, you must change some beliefs, choices, and behaviors.

Look at it like this:



Notice that your choices are being driven by your beliefs, desires, and values. These then automatically motivate your behaviors, which usher in consistent consequences. These then make up your life circumstances. To attempt to change your life circumstances, without changing the causes that produce them, leads to failure and frustration.





MONEY2SPARE™ ISN'T JUST A STRING OF IDEAS OR GOOD ADVICE. UNIQUELY DIFFERENT, IT'S AIMED AT STRENGTHENING YOUR PRESENT FINANCIAL AND LIFE SITUATION BY WORKING AT THE CAUSE LEVEL. IT GIVES YOU REAL SOLUTIONS THAT ACTUALLY WORK WHEN APPLIED.





## **For the First Time** IN HISTORY

---

This new, dynamic course takes you through exercises that can help you expand your financial well-being and quality of life.

By enrolling in this course, you can adjust it to your individual weekly schedule. Rather than just spouting the usual clichés, you'll learn specific action steps that you can integrate into your daily life.

These action steps will help you:

- Take control of your current and future financial and life success.
- Set and reach higher personal and financial goals.
- Develop a prosperity consciousness, moving past old feelings of fear and scarcity.
- Enjoy a surplus of money.
- Apply a sure-fire plan for increasing your income.
- Learn the Law of Habit Power, allowing it to effortlessly guide you to greater prosperity and abundance.
- Benefit from the dynamic Law of Human Synergy, and multiply your personal powers.
- Allow the Law of Attraction to enrich all parts of your life.

Money2Spare™ isn't just about having more money! It's that, but it's really about having a more expansive, abundant life.

## **Financial Freedom** RESULTS FROM DOING, NOT JUST KNOWING

---

When you follow the action steps of the course, you'll develop new habits and more successful behaviors. You'll break out of old limiting thinking patterns and develop expanded self-beliefs and success expectations.

Our action dynamics differentiates Money2Spare™ from most other online courses that just communicate ideas. Unlike others, we help you integrate what you'll learn into your real life daily activities.

Remember that knowledge is not power! It's the application of knowledge that creates power! Few people either know or take advantage of this truth.

But, you'll both know and practice this dynamic as



# Financial Freedom

## SELF-ASSESSMENT

*Please read each statement and click or circle the number that describes how true the statements are of your actual behaviors.*

1. I never worry about money problems.	5 4 3 2 1	1 2 3 4 5	1. I constantly worry about money problems.
2. My expenses never exceed my income.	5 4 3 2 1	1 2 3 4 5	2. My expenses often exceed my income.
3. I pay all my bills as they're due.	5 4 3 2 1	1 2 3 4 5	3. I'm often late in paying my monthly bills.
4. I pay off my credit cards each month.	5 4 3 2 1	1 2 3 4 5	4. I never pay my credit cards in full.
5. I carefully budget my income and expenses.	5 4 3 2 1	1 2 3 4 5	5. I never budget my income and expenses.
6. I think more of saving than spending.	5 4 3 2 1	1 2 3 4 5	6. I think more of spending than saving.
7. I have specific written financial goals.	5 4 3 2 1	1 2 3 4 5	7. I never write out specific goals.
8. I have complete control of my expenses.	5 4 3 2 1	1 2 3 4 5	8. I cannot seem to control my expenses.
9. I'm prepared to deal with any financial emergency.	5 4 3 2 1	1 2 3 4 5	9. Any financial emergency would wipe me out.
10. I believe the world is filled with opportunities for success.	5 4 3 2 1	1 2 3 4 5	10. I'm in a dead-end situation, and see little hope.
11. I focus on creating value for people believing I'll be compensated accordingly.	5 4 3 2 1	1 2 3 4 5	11. I focus mainly on my own financial survival.
12. I give 10 percent of my time and income to others.	5 4 3 2 1	1 2 3 4 5	12. I never have enough left over to give to others.
13. I see my job/life as serving and creating value for others.	5 4 3 2 1	1 2 3 4 5	13. I'm totally consumed with my own problems and limitations.
14. I'm willing to be compensated consistent with the value I create.	5 4 3 2 1	1 2 3 4 5	14. I expect to get as much as I can for as little effort as possible.
15. When I think about money, I feel confident and positive.	5 4 3 2 1	1 2 3 4 5	15. When I think about money, I feel anxious and uncomfortable.
16. I constantly challenge my current financial expectations and seek to expand them.	5 4 3 2 1	1 2 3 4 5	16. I accept life as it is and feel no need to improve it.
17. If I suddenly earned additional income, I'd save or invest it.	5 4 3 2 1	1 2 3 4 5	17. If I suddenly earned additional income I'd probably spend it.
18. I have people who encourage me to be financially successful.	5 4 3 2 1	1 2 3 4 5	18. I have no one who encourages me to be financially successful.
19. I frequently seek financial advice from wise people.	5 4 3 2 1	1 2 3 4 5	19. I never seek financial advice from wise people.
20. I see vast opportunities for my personal financial success.	5 4 3 2 1	1 2 3 4 5	20. I see no opportunities for my financial success.

**Total Left Column** \_\_\_\_\_  
**Less Total Right Column** \_\_\_\_\_  
**Net Score** \_\_\_\_\_



## SELF-ASSESSMENT

---

What did you learn from this assessment? What did it reveal about your strengths? About your weaknesses? About your financial freedom?

What might your life be like if your answers in the left hand column were higher? What might you be enjoying that you're not now enjoying?

Money2Spare™ isn't just about money, it's really about developing positive, successful life skills! You see. . . money is only a symptom that your present beliefs, thinking, and habits are producing.

We don't just deal with the symptoms; we help you change the causes! These then automatically create new results. This is what makes this course so unique.

Remember, we all handle our money like we handle our lives. To change your current financial picture, you'll need to develop more successful habits and life skills. When you do this, your financial picture will automatically change.





## **WEEK 1**

### **CHOOSE TO BE THE MASTER OF YOUR DESTINY**

Success begins by taking full and complete responsibility for the achievement of desirable financial, career, and life goals. You'll do this in this week's session, and the moment you emotionally do it, you'll immediately enjoy a more abundant future beginning to open up. You'll also begin a daily process that will open up your mind to greater prosperity and abundance.

## **WEEK 2**

### **FIX YOUR MIND ON SPECIFIC OBJECTIVES**

Once you make a firm decision to take full responsibility for your life, you'll write out specific objectives you want to enjoy in your future. You'll learn a workable five-step Goal Achievement System.<sup>™</sup> You'll be given complete instructions about how to cause your new goals to come into reality.

After you've completed this week's activities, you'll have done a success-producing activity that over 98 percent of all living people have never done.

## **WEEK 3**

### **TRIM YOUR EXPENSES TO WEIGH LESS THAN YOUR INCOME**

You'll learn a profound truth: "Our spending mysteriously increases so as to devour all our available income!" Most of us have experienced this phenomenon, haven't we?

If you've previously found it difficult, and certainly no fun, to budget—we have a simple process we call the Financial Freedom Fundamentals. You'll learn this process this week, along with an easy to implement planning form—Trim Your Expenses to Weigh Less Than Your Income.

These tools don't just give you good advice, rather they lead you through an easy to follow prosperity-developing process that helps you have greater confidence and control of your finances.

## **WEEK 4**

### **SET ASIDE FOR YOURSELF A PART OF EVERYTHING YOU EARN**

With the first three laws as a foundation, you're ready for this one. You'll enjoy a fun, exciting game you can play each day that

will put a surprising amount of extra money in your pocket. It's almost like discovering "newly-found" money.

In your materials, you'll receive a Money Bag, and as you play the daily game, you'll enjoy money flowing into your bag almost like magic. The "newly-found" money you discover can then be used for savings or to pay debt. Aside from helping you have more money, this exciting exercise will, in time, change the way you spend—increasing your prosperity consciousness.

## **WEEK 5**

### **INCREASE YOUR INCOME BY MULTIPLYING YOUR VALUE TO OTHERS**

You'll learn a success principle that's hidden from most people but almost always works for you when you practice it. You'll learn how observing this dynamic law helps you reach higher levels of prosperity than you could have otherwise enjoyed.

You'll learn this unerring Law of Financial Compensation that pays you back consistent with the service you render to others. Study any successful person and you'll see that they have either consciously or unconsciously practiced this law.

Observe failures and you'll clearly see that they have not practiced this law that could have otherwise helped them enjoy greater prosperity and abundance.

You'll discover that the difference simply lies in the choices we make that are followed by actions.

## **WEEK 6**

### **INVEST WITH THE GREATEST PRUDENCE AND SAFETY**

You may or may not now be in a position of making investments, but when you practice all the first five laws you soon will be. So it helps to prepare your thinking for the day when you'll have money to invest.

Or you may now be an investor or even a very sophisticated one, looking to expand them. Whatever your situation currently is, you'll learn about a Progression of Human Needs<sup>™</sup> model that will answer many questions about the goals you set. It will reveal to you why you either reach or fail to achieve them. You'll learn some wise investment ideas that can serve you regardless of your level of investing. You'll also develop a profound understanding of certain parts of your life that could be blocking your financial success.

# MONEY 2 SPARE™

## WEEK 7

### BORROW ONLY WHAT YOU HAVE THE ABILITY TO REPAY

Few people escape the use of credit, and often because of circumstances, we either abuse or have difficulty handling it. Should you discover yourself in either of these categories, you'll find help in this week's session.

You'll learn a workable plan for handling your debt that can assist you in keeping good credit ratings and earning the respect of your creditors — as well as your own increased self-respect.

As you practice this process, you'll emerge more confident and develop stronger problem solving skills.

## WEEK 8

### ESTABLISH GOOD HABITS AND THEY WILL ESTABLISH YOU

Your current financial situation is largely the result of certain habits that you've developed and now automatically practice. To change your future financial condition, you'll probably have to develop new, more success-producing habits.

Remember that your current financial condition is only a symptom that's being driven by the deeper causes—your habits and thinking patterns. Keep doing what you've been doing and you'll keep getting to same results you've been getting.

You'll learn about the Law of Habit Power and why most people fail when they try to break old habits. You'll learn how to replace old, unproductive habits with new, success oriented ones. Practice what you'll learn this week and you'll enjoy new, expanded self-confidence and view of your future success possibilities.

## Week 9

### CHOOSE TO ASSOCIATE WITH WISE, SUCCESSFUL PEOPLE

This week's session takes you still deeper into the causes of higher levels of personal and financial success. You'll learn about the Law of Human Synergy.

Here's the law: *When two or more people or forces work together in a cooperative, harmonious way toward common goals, there arises a force that's greater than the sum of their individual powers.*

But, more than just learning it, you'll put pen to paper and apply it. You'll also take action and learn from people who are achieving goals you'd like to be reaching. And...when you do your life will never be the same.

You'll learn that highly successful people are usually willing to teach those who sincerely want to learn and grow.

## Week 10

### INCREASE YOUR WEALTH BY SHARING IT

In the past nine weeks, you've learned that personal, financial, and career success isn't a single dimensional process. It involves much more than just knowing or passive learning. Your path to greater success must involve developing more successful beliefs, values, and emotions. You must go from just knowing to doing.

This week brings you a deeper success principle that will add higher meaning and significance to your life. You'll learn a paradoxical law of joyful, purposeful living that escapes people who haven't experienced the step-by-step growth process that you have these past few weeks.

This paradoxical law of higher success that you'll learn this week is simply this: *We expand by giving and contract by keeping.* Again, a paradox. A seeming contradiction. But, a truth.

People who are wise enough to grasp and espouse this profound law will enjoy elevated lives, filled with greater purpose, meaning, and joy. These values and beliefs will then usher in ever expanding levels of success, prosperity, and abundance.

### A NEW EDUCATIONAL PARADIGM

Differing from old traditional educational processes that only teach people information, this course goes much deeper. It presents information but then gets you applying and practicing success principles in your real life situations.

You learn by experiencing. By discovering. By practicing. By doing.

In traditional, intellectual educational models, most of what you learn is quickly forgotten, but because Money2Spare™ is integrated into your real life experiences, you'll retain much



## **The Author**

-----

Ron Willingham is the author of twelve books. Among them are: *Integrity Selling for the 21st Century*, *The Inner Game of Selling*, *Integrity Service*, *The People Principle*, *Hey, I'm The Customer*, and *The You, You Never Knew*.

His courses, *Integrity Selling*®, *Integrity Coaching*®, *Managing Goal Achievement*®, and *The Customer*® have been conducted in over eighty nations. Over 27,000 facilitators have been certified to conduct his courses, with over nearly 1,500,000 graduates.

Organizations like IBM, American Red Cross, Johnson & Johnson, The Principal Financial Group, Library of Congress, Morgan Stanley, Trade New Zealand, the Guardian Life Insurance Company, Franklin-Templeton, and over 2,000 others have benefited from his courses.

A pioneer in interactive training methods, Willingham has created many firsts in the human development field. He designed the first program ever recorded on audio cassettes and was the first chairperson of the National Speakers Association Sales Trainers Special Interest Group. His *Integrity Selling* client-focused sales process was a first, breaking the old traditional product-focused method of selling. His unique messages have helped hundreds of thousands of people enjoy increased earnings, stronger goal clarity, and greater individual and corporate prosperity.



Willingham is a founding board member of Kids at Hope, a non-profit organization working through schools, Boys & Girls Clubs, YMCA's, and police forces to help kids succeed. Since its inception in 2000, 15,000 caring adults have been trained to touch kids' lives, and in excess of 300,000 kids have been touched with this development.

He was the Founder of Integrity Systems, and is now the CEO of *LifeScript Learning*™, LLC, based in Phoenix, Arizona. [www.money2spare.com](http://www.money2spare.com)



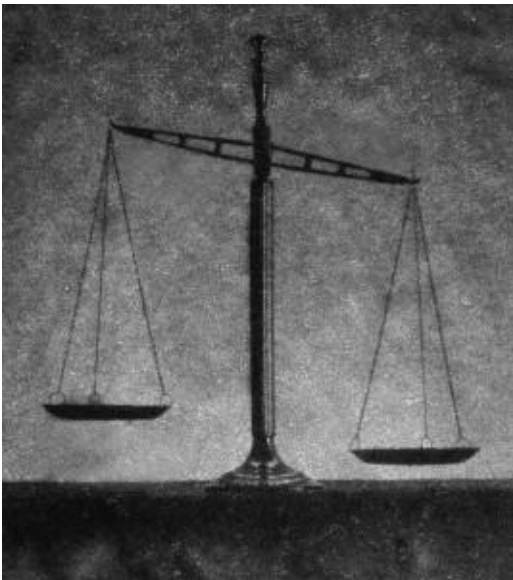
## **When the Student is Ready, THE TEACHER APPEARS!**

You now have the opportunity to experience a learning and becoming process that will take you into new and higher levels of personal and financial success.

You've just learned about the benefits of the course—how you'll reach higher goals, discover “new money” each week, effectively manage your finances, handle your debt, and expand your whole prosperity consciousness.

But . . .much more than just about money, you'll learn dynamic principles of success that can take you into whatever levels of prosperity and abundance you truly desire to enjoy.

Now . . .you must compare the benefits or rewards you'll enjoy against the cost you'll pay. It's like this value scale:



## **The Cost**

Here's what your cost will be:

1. A small tuition fee. This will quickly be recovered by the “new money” we'll help you discover each week.
2. Your focus of a few minutes each day—listening to an audio message and applying success principles in your daily activities.
3. Making this a priority for ten weeks.
4. Willingness to learn and change old habits.

## **The Rewards**

We know that when you follow our simple directions each day, you'll:

1. Reach higher goals.
2. Control your spending.
3. Get out of debt faster.
4. Increase your ability to earn more money.
5. Change the way you view money so as to attract and keep more of it.

You'll catch a whole new vision of who you are and what you can become, have, achieve, or enjoy.

We believe that your rewards will be many times the cost to you. In fact your investment should be returned to you many times over.



To speak to an enrollment counselor, you may call or email to set up an appointment.

**Money2Spare™**

[info@lifescrptlearning.com](mailto:info@lifescrptlearning.com)

866.956.0030

*3131 East Camelback Road, Suite 235 | Phoenix, AZ 85016 | 602.956.0030*