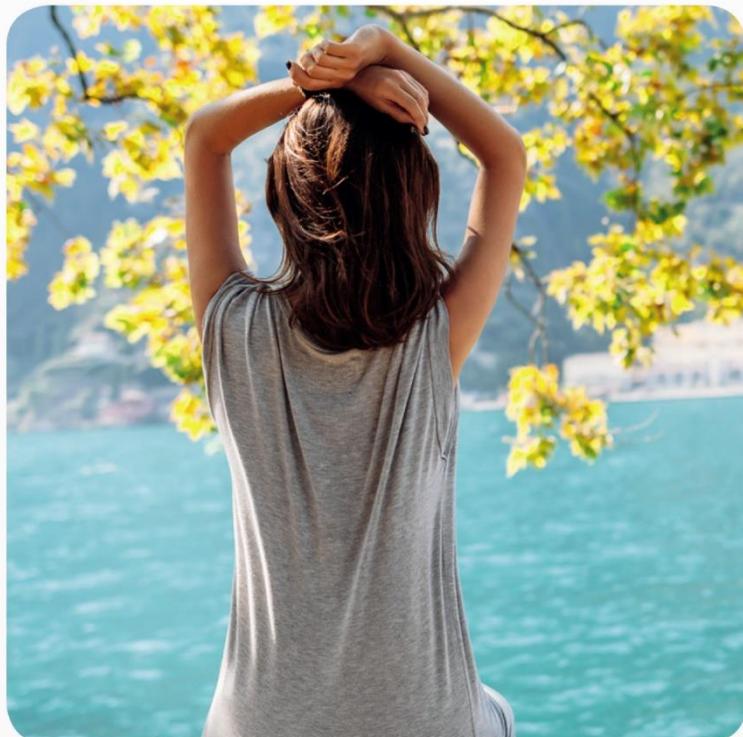


WHAT is Moneyfulness?

More money & less stress in 10 steps



Michael Keet

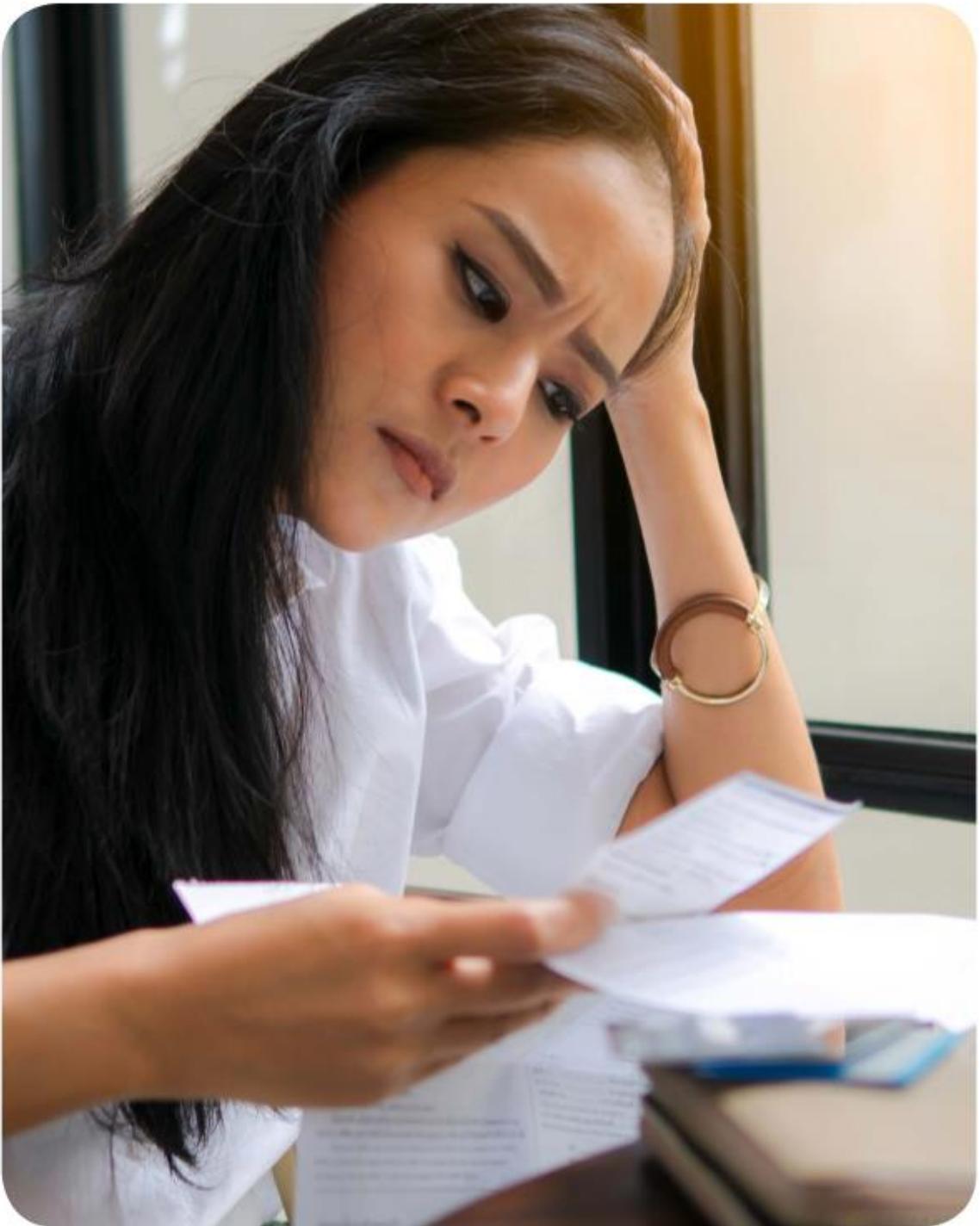


MONEYFULNESS®

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Introduction



What is the purpose of Moneyfulness?

The sole purpose of Moneyfulness is to end money stress. This can be your personal stress or worry, or the worries of someone else.

Let's get started with your personal money stress. You have a nice job and you should be able to save some money. But on the other hand, you relate yourself to the saying "At the end of my money, there is some month left". You are living paycheck to paycheck. Somehow it seems that you can't get out of this situation. The bills keep on coming in, and you always seem to have troubles paying them off.

Moneyfulness will improve your convictions about money, the way you think about money and your money habits. On the other hand, you will master practical guidelines on how you can manage your money. The combination of mindset, behavior and the practical "How to" decreases your possibility of falling back into old, non-supporting money habits tremendously.

Moneyfulness is about money and your mindset towards money. You can feel poor and have a lot of money or you can have a lot of money and spend even more. In this case, you have a poor mindset. Another form of poverty is financial poverty and it affects people who have taken a wrong turn and are in trouble, people who don't have a dime and have to rely on the food bank or even worse, have to engage in dumpster diving, and people who don't have a roof over their head and who spend their entire life living out of a plastic bag. These are two extremes; there are a lot of nuances in between. Poverty is a perception. In truly-poor countries, where people have no food or clean tap water, this is a whole different kind of poverty.

10% of all proceeds of the Moneyfulness Foundation are donated to promote poverty reduction.

This could be a local project in your area, for example, a donation to the foodbank, a micro credit, or a drinking water facility with clean drinking water in Senegal. Everyone has the opportunity to support a project that fights against poverty. In addition to literally donating money to charity or projects that fight poverty, part of the money is spent on education. By teaching people how they should manage their finances properly, you contribute to poverty reduction. Education can be considered as a preventive poverty reduction technique.

Michael Keet

I was a drop-out at school and at the age of 21, I was labelled as “underprivileged”. I had no relevant education or working experience. This label gave me the opportunity to study again and get my diplomas, which worked for me. I finished my bachelor and following degrees at an evening school. Career-wise it went very well too. Within a timespan of nine years, I rose from being an underprivileged youngster to a finance & control manager in a company.



At the age of 30, I became financially responsible for a company that employed over 400 employees. I performed my duties in this role for 13 years, directly reporting to the owner of several companies. At the age of 43, I started my own business. Together with a partner I developed online accounting software for small entrepreneurs and set up my own accounting office. In 2016, the accounting office was transferred into a franchise formula.

Basically, I have a strong financial background. On the other hand, I've attended a lot of trainings in the personal development area. One of them was mindfulness. I'm also a certified mindfulness coach with a mindfulness-based cognitive therapy (MBCT) diploma. The combination of these two areas is not very common.

I invented “Moneyfulness” because I saw so many people stressing over financial issues and not knowing how to solve their problems. There are a lot of books and trainings about budgeting or investing but they don't change people's mindset. On the other hand, there are many books and trainings on mindfulness. There's no one who has combined those two subjects. In my opinion, they are tied to each other like body and spirit. With Moneyfulness, I want to help people solve their financial issues in the long run.

It's my mission to contribute to your happiness by ending money stress.

- Michael Keet -

The origin of Moneyfulness



My software business was not developing the way it should be, and I could hardly make any money out of it. The strange thing was that there was no money and no money stress. When I was working as a controller/finance director, I had enough money and money -stress. Now I'm an entrepreneur without money, and without money stress. How is that possible? I wondered. While analyzing this situation, I came to the conclusion this had to do something with the personal development trainings and mindfulness. During my morning running-exercise session, the idea of Moneyfulness came into my mind.

Moneyfulness is a combination of mindfulness and money. If you explore the philosophy and background of mindfulness, you will find all kind of subjects regarding stress, depression, burn-out, anxiety and so on. But what causes the most stress in the USA? Money. Around 72% of all Americans experience stress about their finances. Within the concept of mindfulness, there is no scope for addressing stress that emerges from money problems. Moneyfulness is a unique concept that fills this gap.

Frequently asked questions about Moneyfulness



I am great with money, why would I become moneyfull?

Do you know all there is to know about money and do you feel that you are great with money? If you're fully convinced of yourself and of this claim, this book is not for you. In reality, the group that never worries about money, is a very small minority. Within the 5% of the richest people on Earth, there are plenty who have financial stress. Worries about retaining the money, about allowing capital to grow and about preventing arguments about the inheritance. The bigger the inheritance, the bigger the risk of family quarrels. Are you worried about money? If so, this book can help you make those worries go away or at least reduce them greatly. Dealing with money is an interesting hobby, one that you should definitely invest time in. Stressing about money is a waste of life. Valuable time you waste worrying, can be used positively to deal with money in a constructive manner.

I have no money, let alone money to spare.

Do you recognize this situation? If so, this book was written for you! With the help of Moneyfulness, you can create a better life for yourself, one without financial worries, without spending valuable time on worrying about money. It is not about the heights of the amounts, it is about your attitude towards money. Managing your money and dealing with it wisely. Every penny counts, even if you have just one cent a week to spare. Get rid of your inhibiting convictions about money or accept them and learn how to deal with money properly. You may even start liking money.

At the end of my money, there's a lot of month left

Robbing Peter to pay Paul, it's a very common problem. The credit card is a proven method to postpone payments. Getting a loan is extremely easy nowadays. However, everything you borrow must be paid back. Depending on the interest rate, you'll have to pay back much more than you borrowed. Pleasure today, the pain is for later. Millions of people live like this and have money stress. Towards the end of the month, the money runs out and the worries start. How great would it be if you could stop worrying and start spending all that time on fun things, because you are in control of your finances. Read the money method, do the exercises and apply the bank management to your finances, and at the end of the month, you'll have money left.

Do I have to become a millionaire?

By all means, you do not have to become a millionaire. Everything depends on your wishes and your spending pattern. If you live alone in a small apartment,

you don't need a lot. I am not talking about your desires for the future, but about your current spending pattern. When you live in a big house and have three children who go to college, things are a little different. Your spending pattern changes with every phase in life. Moneyfulness has a twofold objective. The first objective is to fix your attitude towards money, to say goodbye to inhibiting convictions and to obtain self-insight about your behavior. The second objective is to map your finances and to plan and secure your financial future. Having a lot of money is pleasant, a 1 million bank balance is extremely pleasant, however, as soon as it causes stress in any way, it's not right.

Mindfulness is a little vague to me, is moneyfulness for me?

Moneyfulness has a practical approach. There are exercises concerning your convictions about money and you'll obtain self-insight about your behavioral pattern. Very recognizable and applicable. Organizing and planning your financial affairs can only be done using a practical method. Bank management is the way to organize your financial affairs. The seven aiding factors of mindfulness are used to shape the money method. There is nothing vague about money.

It's easier to feel a little more spiritual with a couple of bucks in your pocket.

Craig Ferguson

Can I apply my charity for funding?

In principle, any charity that fights poverty in the world qualifies for a listing on www.moneyfulness.me. The project plan must be well-substantiated with figures. How much money you need and how much are you asking the moneyfulness foundations. If the funding has a deadline, this must be specified. When a contribution is assigned to your project, you are expected to provide information about the realization of the project once it is completed. What project has moneyfulness contributed to? and how was poverty in the world reduced as a result of this contribution. As soon as the project is posted on the website, it is up to you to motivate everyone to save coins and to assign them to your project.

The Mindfulness – Moneyfulness Link



There is a strong connection between mindfulness and moneyfulness. Moneyfulness is an addition to mindfulness. The seven aiding factors for mindfulness are translated into financial subjects. Within the mindfulness theory and practice, there's no space for stress about money. Moneyfulness doesn't obstruct mindfulness; it helps people to be mindful about their money.

There are seven aiding factors of mindfulness. Based on these seven principles, I will show you how mindfulness and moneyfulness are connected and supplement each other. Similarities between all seven aiding factors and moneyfulness are reflected in Moneyfulness.

1. Acceptance

Be willing to see your own reality. How are your finances organized right now? Don't be angry or frustrated if your current situation is not your ideal or desired situation. The number of people that are on the right track right away is zero, to be precise.

2. Letting go

Be aware of your thoughts, ideas, wishes, opinions, hope, experiences from the past etc. You have been formed by your past, which has brought you to the current point in your finances. This is neither good nor bad, it simply is what it is. If you experience resistance against money or claims and statements about money you're struggling with, acknowledge this resistance and struggle and try to stop it.

3. Beginners mind

Begin your financial future with an empty sheet. Write your own financial future. Plan your future where you want it to go, navigating between the icebergs you are bound to encounter. The future is yours, be open to all new kind of idea's, don't be prejudiced.

4. Patience

Life is full of opportunities. You simply need to wait until the idea presents itself to you. When the time is right, you must be prepared to seize that opportunity. Frustrations about not having found your cash cow yet are not useful. It will come when you're ready. I had to struggle and wait for five years.

5. Not judging

A factor literally adopted from mindfulness is “Not Judging”. Don’t judge and condemn others. Don’t be blinded by apparent riches of other people. Don’t try to compare yourself to your neighbor, who has a more expensive car. Don’t discard your neighbor as a show-off because he has a more expensive car. Look at your own car and be content with it. Observe what you have. The trick is to not be affected by the outside world, because everything happens in your mind. Don’t judge and condemn others based on what you see on the outside.

6. Non striving

There is no other goal in life than to be yourself. Do things you like, that give you energy, and best case scenario: put you in a flow. In the Kindness examples you’ll find famous world citizens. Every single one of them started by pursuing their passion, their dream. Then, fame and money followed. Be the best version of yourself.

7. Trust

Have faith in yourself and in your feelings. Be confident that things will present themselves when the time is right. Trust yourself and have faith in yourself. No reaction without action. Take action to work on yourself and keep learning. Change your inhibiting convictions and realize what you want to realize. Analyze yourself and your behavior. If you improve your strong money characteristics and avoid your pitfalls, you can increase your confidence.

All seven aiding factors are used in moneyfulness. It is easy to make a connection to mindfulness with them. The interpretation of the aiding factors for mindfulness is used differently in Moneyfulness because money virtually doesn’t exist in Moneyfulness.

The Moneyfulness Foundation.

10 % of the turnover will be donated to fight poverty



Moneyfulness is all about ending money stress. It concerns your money stress as well the money stress that you get from someone else's actions. There are different levels of poverty; poverty in the western world is different from poverty in the third world. It doesn't matter what kind of poverty is at hand, all projects are welcome. Education is another way to fight poverty. Consistent learning is good for yourself and it will help you develop a positive attitude towards life. In every phase of your life, there are different things to learn. Moreover, learning keeps your brains sharp and active. Think how many people in your environment have stopped reading and learning. At least, you're working on breaking that cycle, by buying this e-book and actually reading it.

Shortage of money in the western world

Poverty is all across the globe, the western world is no exception. There is a reason for the fact that food banks and homeless shelters exist. You may have taken a wrong turn at some point in your life, have made a wrong decision or have experienced something negative. Whereas some bounce back easily and get their lives back on track, others are sucked down in a negative spiral. If you continue that spiral long enough, you'll end up in serious trouble at some point. Worst case, you'll face a depression. Marvin Scheffer is a good example. He used to be bullied a lot at school, which can affect you greatly later on in life. A friend of his who committed suicide came on top of all that. This led to depressions and suicide attempts. He was involuntary committed to an institution. At this institution, he was diagnosed with a form of autism. In that institution Marvin consciously chose to have himself treated for the rest of his life and to live independently with supervision. He managed to gain control over his life and he is working hard to deal with external stimuli. He has found a job and he is proud that he learned to convert negative thoughts into positive thoughts. This is one of the many stories that show how you can get in trouble and get out of it.

The western world imposes a great pressure to perform on us, in doing so, increasing failure. Another important cause that can get people in psychological and financial trouble is divorce. If you are unable to properly process your divorce emotionally and, on top of that, you face residual debt from your former marriage, this is a pure recipe for poverty.

Shortage of money in the third world

Having no money in poor countries leads to completely different problems. If you have no money in the third world, this has immediate consequences for your health. You don't have access to food or water: the two essential basic needs for survival. There's a good reason why, in, Maslow's Pyramid, food and water are at the bottom, as the foundation of life itself. Ironically, there is plenty of food and water across the globe, it simply is distributed improperly. In addition to food and water, clothing and a roof over your head are the two basic needs a human has. When you don't have any money to buy food and clean drinking water, you most definitely have no money to pay for clothing and a roof over your head.

According to the World Health Organization (WHO) you are poor if you have less than \$ 1.25 to spend a day. It is hard to imagine how to live on \$ 1,25 a day. Moneyfulness contributes 10% of its turnover to poverty reduction. Giving money straight to concrete projects is an important part thereof. In 1990, 43 percent of the global population lived in poverty. In 2000 the percentage dropped to 33%, only to drop even further to 21% after 2010. The rapidly declining percentage of people that have to survive on less than \$ 1.25 gives hope, hope to eliminate poverty in the world. However, this daily amount still isn't a lot, which is why funds that aim to eliminate poverty, will be needed for quite some time.

A poor mindset

No true lack of money, and still feeling like you're poor. How is that possible, you might wonder. If only I had millions of Dollars in the bank, imagine the things I could do. Imagine these millions on your bank account. This question has been asked before and a lot of people fantasize about a stuffed bank account. This is one of the reasons why lotteries are doing so well. The answers to these questions vary greatly, from traveling to a new house or new car, to going back to school or helping others and quitting the day job. Everyone has other wishes and dreams.

By buying anything Moneyfulness-related, you are not only helping yourself, but also other people around the world. I want to thank you in advance for helping us to fight poverty.

Organize your finances



Organizing your finances is very important as well. Finances that you learn at school are hardly related to your personal finances. They are all about general economics, accounting, banking, annual statements, calculating ratio's etcetera. And I know, because I'm well-educated in finance and accounting.

The funny thing is that a lot of people don't have a clue on how they should organize their own finances. Dealing with money is a skill that has to be acquired. Within the current curriculum in schools, dealing with money is only addressed to a limited extent. By learning how to deal with money in a healthy way at a young age, you can protect yourself from a life of poverty. Education is an essential cornerstone within poverty control. Another question is if you would be able to do the same with less money. Can you maintain your lifestyle or even improve it whilst saving money?

Imagine a rat in a cage. There is a treadmill in the cage. Without external motivation, the rat will get on the treadmill and start walking. At first, the rat will walk slowly, but gradually it will have to walk faster, until it has to run. After a while, it will be drained and exhausted, but the treadmill keeps going and it can't get out. When you allow people to do this, it is referred to as a burn-out. Still, this is how our career society works. You slowly start working and you build a career. You start walking faster, making more money. Instead of putting money aside, you start spending more. Now, you need to run faster to have money to spend, so you need to build a better career, rise faster on the corporate ladder, work more. Make more, spend more. There will be a point during which you will ask yourself how you can escape from this rat race. It isn't easy, because this is when your ego surfaces. How do you see yourself, how do others see you and how do you want to be seen?

Your inhibiting convictions and non-supportive behavior are literally visible in your bank account. Analyze your past and recognize your money-costing actions that you want to avoid or improve. Then you can start planning a bright financial future. This is the practical part of Moneyfulness. You will be taught how you should manage your money. Save money in one hand and start making money on the other hand. To do so, a plan has to be made and executed. A plan without action is a dream.

The importance of the combination of “Mind” and “How to”



Mindset about money combined with the practical organizational guidelines for your personal finances is very strong and unique. They work together like body and spirit. As soon as you control your mind and your money, your money stress will disappear very soon.

Only “Mind”

If you only work on your mind and you don't know how to do “money things”, you can't make real progress. Visualize money, analyze where your inhibiting convictions come from, empower yourself, stop judging others, and believe that you control your money-thoughts. But if you don't have a clue how to do it, even though you may be on the right track, you still won't be able to get where you want to be. You don't recognize your spending behavior in your bank account from the past, so you won't be able to avoid them in the future. If you don't structure your personal finances, you can't end money stress.

Only “How to”

If you're only told how to organize your finance (do this, do that) and you don't understand why you did these things in the past, your spending and saving patterns won't change. Your old spending and saving habits are still anchored in your mind. You still think the same way about money, including your non-supportive convictions. You can organize your finances, but if you don't believe you can do it, or why you're doing the things you have been told to do, the change is not sustainable.

If you really want to change your financial life, you will need to change both, mind and how to. If you change only one of the two areas, it won't last very long. The short term change will definitely be there, and it might even feel great, but the chances that it will last forever

Online Moneyfulness Training

More money & less stress.

To help you to become moneyfull and stop money stress, there is an online training. This training will be life-changing. There are a lot of videos audios and downloadable documents to help you. You will also receive a workbook which will feature exercises that you will need to complete. You can read back parts of the training to complete those exercises. It's a huge training and it will take time to perform all exercises. It requires guts to look in the mirror (and at your bank account).

Are you ready to end money stress??

There is a guarantee that you will save more money or make more money than what you will spend on this training. If you don't save or earn more, you will get a free online consultation from me for one hour.

This online training will cost you \$ 597.

But it will definitely bring you more.

Check www.moneyfulness.com/online-training to find out if there is a special offer going on.

Remember that 10% of all revenues will be donated to charity that fights poverty all over the world.



MONEYFULNESS[®]

**I want to contribute to your happiness
by ending your money stress**