

Financial Frequency

WHAT'S YOUR FINANCIAL FREQUENCY?

Happy Frequency Friday!

The Japanese Art of Happy Money
Interview with Ken Honda by DailyOM

DailyOM: What does "happy money" mean? Is it something anyone can experience?

Ken: From a Zen point of view, it is important to remember that regardless of whether our personal beliefs or thoughts about money are negative or positive, money itself is actually neutral. When it becomes your money, it can take on the happy, positive emotions you pour into it, or it can take on negative feelings, which I call "unhappy money." Happy money is, for example, money you are very grateful to receive from a gift or a paycheck. It can be money that someone pays you for a job they really appreciate you for, so the feelings of appreciation get delivered to you along with the money, making it happy. Happy money is also the money you spend or give to others out of gratitude and appreciation. When you help someone in need or when you genuinely feel grateful for someone's product or service, those feelings also go out into the world in the form of happy money.

Unhappy money is exactly the opposite, spreading feelings of lack, fear, hate, and other negative emotions when it flows in and out of people's hands and bank accounts. It is money that lacks love and appreciation when it is given or received. Everyone experiences having happy or unhappy money. The thoughts and emotions that come and go along with our money fill it with happy or unhappy energy that makes a big impact on the world.

Raising your awareness about which type of money you are giving or receiving can drastically change the quality of your life. It makes you stop and think about what truly matters to you and whether you really want to continue spending or earning money in the way that you do. In that sense, happy money has the power to change your entire life, as well as the lives of the people you love.

DailyOM: In this course, you talk about money IQ and money EQ. Tell us how they are different and why it's important to understand our EQ.

Ken: As a society, I think everyone understands now that there is more than one type of intelligence and that your ability to solve math problems, program software, or create scientific theory is totally different from the ability to handle your emotions and emotional situations intelligently. In a broad sense, the same exact thing applies to your money. Money IQ is about knowing how to do the math, and money EQ is about the heart. Money IQ is all about knowing how to save and protect your money well and knowing how to increase and invest your money. Since I grew up in a house full of accountants and even became one myself, I understand the value of teaching these skills and know that every person needs to have at least some basic money IQ to do well in business and life.

However, even someone with a genius-level money IQ would not be guaranteed success and happiness in life without an understanding of money EQ, which I learned very early on. Money EQ is simply your emotional intelligence about money. The key to raising your money EQ is to raise your emotional awareness and acknowledge your current beliefs about money, many of which were created by trauma or pain a long time ago and that can be healed now, in the present. This is why it is so important to me to share the wisdom of money EQ with the world, because it has the power to transform the quality of your life in a way that just having money cannot do.

For the Complete Course presented by best-selling self-development author, Ken Honda, [CLICK HERE](#)

The Japanese Art of Happy Money

continued

DailyOM: What are the most common reasons why we block the flow of money?

Ken: There are hundreds of reasons why we might block the flow of money, and it is different from person to person, but all of them are some form of limiting beliefs, which act like a barrier to incoming streams of income. For most of us, it boils down to believing that we are not good enough or do not deserve to have money. We actually have very stubborn beliefs in place that effectively block opportunities and chances from reaching us, like: "I don't have the skills to get a better job and the best I can do is earn an hourly wage and get a monthly paycheck." Someone with these beliefs would not even begin to imagine the possibilities that actually exist if they were to share their unique skills and gifts with the world in creative ways that would completely defy those limiting beliefs they have. One woman who I have known for many years and was a dear friend of my family had that exact type of belief.

It took a long time for her to let go of those limiting beliefs, and believe me, it was painful at times along the way, but eventually she got the courage to take courses and she became a certified consultant, which she excels in naturally because she is incredibly intuitive and makes everyone around her really feel heard. Now she is completely independent and doing amazingly well financially, working as a private business consultant to some of Japan's most successful CEOs. Sometimes we simply have to gather the courage to take an honest look at the specific beliefs we hold that are blocking our own flow of prosperity. Beliefs are truly powerful, so the most important thing you can do to improve your life is to first take an inventory of your beliefs.

DailyOM: You talk a lot about our pasts and how our past experiences, especially our childhoods, shape our money beliefs. Why is this? And how do those beliefs show up in our money decisions today?

Ken: The core of a lot of my teachings is becoming aware of your beliefs, and the way we do that is by acknowledging how we got them in the first place. To put it simply, we inherit an awful lot of our limiting beliefs from our childhood and the people who raised us, and they got theirs from the people who raised them. That means that we can pinpoint a lot of our beliefs about money by looking specifically at our parents' and grandparents' lives.

A common pattern, for example, is to have grandparents that grew up during the Great Depression. That was a very scary time and many people developed the belief that money was scarce and everything could disappear instantly if you were not vigilant. They became allergic to taking risks and their children grew up in a society where having security was more important than anything else. Security may have come to your parents in the form of an hourly wage with health insurance. It may have come in the form of them pushing your generation into becoming doctors and lawyers, professions that they see as safe and successful choices. Sure, they may not have been doing something that brought them joy, but at least they had a perceived guarantee of safety.

Of course, this is not the pattern that every family falls into, so you will have to do some simple investigation into yours to see how money beliefs affected your own parents and grandparents, or the people that had the most influence on you during your childhood. Where did you get that belief that working hard at a boring job was the only path for a responsible adult? Where did you learn that a university degree was essential to success? Did your parents grow up saying "money doesn't grow on trees" or "money is the root of all evil"? If you internalized any of those types of beliefs, it probably had a very direct impact on what opportunities you perceive in your life at this very moment. It may be time to let those go and choose your own path forward.

DailyOM: What are your two favorite money tips that someone could implement today that would help them change their money flow?

Ken: My first money tip when money comes into your life, immediately say "thank you" to that money, or "Arigato, from the heart." And when you spend money, again say "thank you" to the money. Thanking your money as it comes in and out of your life is the easiest and fastest way to raise your vibration and very powerfully spread compassion to others.

My second money tip is to give. You don't have to give money: it can be time, appreciation, an act of kindness, or anything that would help another human being in need. Most people have trouble asking for help. Sometimes we are so caught up in our own lives that it can be a challenge to notice the struggles of someone else. But I believe compassion and reaching out to help others is exactly what the world needs right now. We all know the joy that comes to you when you give to someone else.

Suzanne Downs with Palm Beach Mortgage Group has been originating home loans since 1985 and established Palm Beach Mortgage Group, Inc. (as a Co-Owner & Founder) in 2001. She takes enormous pride in providing top-notch service and loan options for her clients, which is reflected by her outstanding reputation and reviews.

An extremely knowledgeable expert in her field, Suzanne knows how to customize a loan to fit the specific needs of each and every borrower.

Previously, Suzanne served as President of the Florida Association of Mortgage Brokers where she currently serves the organization as a Local Chapter Director. A true professional, she is known throughout the area and maintains a reputation for excellence in working with realtors, builders, and clients alike. In addition, she is committed to going the extra mile to help people to reach their goal of home ownership by obtaining the best mortgage possible.

Suzanne Downs of Palm Beach Mortgage Group Inc., is a leader and trained specialist in the mortgage industry. Currently, the business belongs to the Florida Association of Mortgage Brokers, the Palm Beach Chamber of Commerce, and the Better Business Bureau. They offer competitive rates, renowned customer service, satisfaction, and a variety of programs to meet your specific needs, ie: CONVENTIONAL, FHA/VA, JUMBO, NON-CONFORMING and NO DOC programs.



The Hometown Heroes program will provide down payment and closing cost assistance to more than 50 professions when buying their first home beginning June 1, including:

- ❑ Veterans, Active-Duty Military, and surviving spouses of deceased veterans
- ❑ Teachers
- ❑ Sworn Law Enforcement Officers
- ❑ Law Enforcement Officers taking part in the Recruitment Bonuses program
- ❑ Child Care Operators, and Daycare Instructors
- ❑ Paramedics, EMTs, 911 Public Safety Operators, and Firefighters
- ❑ Registered Nurses, LPNs, CNAs, Home Health Aides, and Health Care Practitioners
- ❑ Correctional Officers and Correctional Probation Officers, Juvenile Detention Officers and Juvenile Probation Officers

Eligible homebuyers will be able to receive 5%, or up to \$25,000, of their mortgage loan amount



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Palm Beach Mortgage also offers Home Equity Lines of Credit so if you are looking to consolidate credit card debt or remodel your home, now is a great time to pull out some equity from your home!

IRS Sets January 23 as Official Start to 2023 Tax Filing Season

(IRS) - The Internal Revenue Service announced Monday, January 23, 2023, as the beginning of the nation's 2023 tax season when the agency will begin accepting and processing 2022 tax year returns. E-filing began on January 12, 2023 for business returns.

NOW HIRING

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1. **Full - Time accounting manager** and bookkeeper. Tax preparation both business and personal. Send resume to jjoseph@d-acpa.com
2. **Part time or Full-Time Tax Preparer**-Personal Tax Preparation required, Business experience a plus. (Minimum 1 year 1040 experience required). Send resume to shuggins@d-acpa.com
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Cosmic Crypto Mojo

WITH ASTROLOGER & NUMEROLOGIST HATTIE PARKER, MS,ED
A CRYPTO PRIMER: EARTHBOUND AND CELESTIAL NEWS AND VIEWS

Get Your Cosmic Mojo On Rocking and Rolling: Late January Through Mid-April

Cosmic Movements and Impacts

Commonly in any given month at least one planet is in a state described as "Retrograde." This means that from the perspective of viewing planets from earth the retrograding planet appears to be moving backwards. True to form of the power of celestial energy it actually influences us! People sense being stuck relative the nature of the impact of the planet in question.

The Good News is that Mars the planet of assertion, and war, stopped being retrograde on 1/12 (yesterday if you are reading this on its publishing date 1/13). It has been retrograding since the end of October. Perhaps now we will see more progress in the Ukraine War. (We know new weapons systems are being given to Ukraine.) This coming week on 1/18 Mercury, the planet of thinking, goes forward and then on 1/26 Uranus, the planet of Revolution and Inventions goes forward. At that time and until mid-April we will enjoy 2.5 months of being retrograde free.

Jump and Jive to the Beat of Cosmically Inspired Music

The current bottom line to our cosmic mojo is that, we get to enjoy having the world be in a retrograde free zone for 2 and a half months in the first quarter of 2023. I encourage you to take note of this and reap its benefits through thinking when planning for your business and/or your personal life: "The sky's the limit."

Focus, Focus, Focus

Numerologically 2023 is a 7 year. The energy of #7 is very much about integrity and following your heart to be doing what you truly want to do. Thus, the caveat to your thinking "the sky's the limit" is to dig deep within yourself to assure that whatever you plan to launch will take you to where you truly want to go. I encourage you to make sure you read the articles in this newsletter shared by Nanette Saylor, Vision Coach Extraordinaire.



Permission to Create + Live Your Dreams - and more!



It's Day 3 of the VIBE432 "Yes, I Can" 22 Day Challenge and I'm already seeing inspiring synchronicities and feeling the benefit of checking in to affirm my energetic blueprint for the day. How 'bout you?

Have you noticed that you're not feeling quite ready to push forward into 2023 - that there's a bit of a lack of clarity around what to do next? If you've been reading Hattie's column then you know that's normal and to be expected during this period of Mercury retrograde. The good news is that next week you can expect to feel the energy shifting so that you can ask for and receive the clarity you seek.

Here in the Frequency 432 community we believe in limitless possibilities. We are learning to use our creative energy to make our dreams come true as if by magic! No matter where you fall on the "woo-woo" scale, we hope you'll begin to believe in limitless possibilities. We want to give you permission to dream your biggest dreams - and then make them even more grand and glorious than you ever thought possible!

So, consider this your formal "Permission Slip". Close your eyes and imagine that someone you love and trust more than anything just showed up and handed you a permission slip that reads "You have my permission to dream your biggest dream, to start living it right now and I will always support you 100%". Then, without over-thinking, hesitating or being "realistic", write out this sentence:

When I live my biggest dream I am _____. I get to create
_____. I spend my time _____. I am living in
_____. I get to share this joyful experience with
_____. So be it. And so it is.

Read it out loud. Now put it somewhere you can see it so that you can read it to yourself every day while you are playing with possibilities in the VIBE432 Challenge.

The power of this practice is not make-believe. Science is proving that our thoughts create our reality. We can all remember an accidental experience of thinking about someone or something and then the person or the thing shows up! Turning those accidents into everyday occurrences is what the practice of visioning is all about. When we spend just a few minutes every day turning our thoughts (our dreams) into a picture in our mind as if it's real, that's called "Visioning". Those visions attract to us all the people, places and things that help to make our dreams real.

I consider this practice one of the tools, or pillars, of what I love to call "Creative Living". I choose to believe that I get to create my life as I dream it to be. You get to do this, too!

As we move out of retrograde and into two and ½ months retrograde-free, this is the perfect time to get clear about your vision - who you'd like to be and how you'd like to live in 2023 and beyond. If you're not sure, don't worry, I can help. It is my purpose to support women (and a few special men) to let go of all the "shoulds" you've subscribed to and rediscover what makes your heart sing. When you do this you get to play by your own rules and live a life you love. And, you don't have to wait until you retire to live this way!

If you're ready to cut through the noise and clutter to get clear about your biggest dreams I invite you to schedule a complimentary Clarity + Discovery Session with me. Email nanette@wisewellwomen.com and let me know you're ready to create your dreams and we'll find the perfect time to connect via zoom to get started. And if you're not yet ready for one-on-one support, watch for announcements soon about our next Vision Board Workshop.



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