Philosopher, Bob Proctor, asserts that earning money is easy. He states that most people spend their entire lives trading their time for money and yet failing to amass the fortune available to them because they don’t take the time to learn the basics of how to generate money. Earning money, Proctor says, has nothing to do with age, formal education, gender, geography, past experience or your level of intellect, and I agree with that. Certainly there are people that prove each of these points. We all know people who don’t seem all that bright or who are not replete with social graces who have become multimillionaires and we also know those who are clearly brilliant and charming, but broke!

Proctor asserts that virtually anyone can be taught how to earn millions of dollars. I’m not sure I agree with that since we have to factor for mental retardation, dementia and people in undeveloped countries that have no opportunity to earn millions. But most of the people in developed countries do have the capacity to generate abundance. The sad truth, however, is that 97% of them never even come close. Most people live and die without ever learning how to generate sufficient sums of money.

Like dozens of other ridiculous notions that have been perpetuated from one generation to the next, unhealthy relationships with money get passed along through ignorance to the truths of abundance and the role money plays. Our educational systems are designed to teach basic concepts, enlighten minds, and replace ignorance with understanding in order to improve our quality of life. And in many areas they do a fine job. Abundance and how to amass money are not among them. Students can earn a doctorate degree in Economics and still have very little knowledge about how to earn money or gain wealth.

Money is the medium of exchange used worldwide, so a lack of understanding in this area can cause a whole host of problems, and not just personally, but globally as well. One commonly seen result is in wealth distribution. Studies consistently show that approximately 3% of our population owns 90% of the money and assets. Interviews of this 3% makes it very clear that this small, select group has a prosperity consciousness and understands that it is a primary cause of wealth. This group also understands that prosperity consciousness — like ignorance — is passed down from one generation to the next and they make sure that their children are taught prosperity principles.
**Following are the Three Primary Factors Bob Proctor Presents about Money**

1. **Money is a reward you receive for the service you render.** The more valuable the service, the greater the monetary reward. Thinking of ways to be of greater service will help you earn more money and can also enable you to grow intellectually and spiritually.

   Proctor’s first factor exemplifies the importance of a prosperity or abundance consciousness, but perhaps not quiet in the way he intended it. The world is full of people who work hard and give continual service that do not receive monetary rewards equal to the service they give. There are many who volunteer their services and receive no monetary rewards at all. Some of the people whose income does not reflect their service would like to receive monetary rewards, but have a low sense of their own worth and so fail to adequately charge for the services they perform. For this group a new view of themselves and a new relationship to money is in order. For others, such as those who happily volunteer their services, abundance and prosperity is about much more than money. For this group service is its own reward.

   In both cases, Proctor’s first axiom does not hold true. Yet, the list is about amassing money, and if money is the goal, service to others is how you will get it—provided that your mindset is such that you realize that the exchange of money is no different than the exchange of other commodities. If I have dirt and you have water, for example, and we both agree that we need both of these to grow seeds, you do not diminish me and I do not diminish you by exchanging dirt for water and vise-versa so we can both grow seeds. Such is the exchange of services for money.

2. **Money is just an idea.** The paper you fold and place in your purse or pocket is not money. It is simply paper with ink on it which represents money. Money is an idea. The earning of money has nothing to do with amassing the paper and coins. It has to do with consciousness.

   Using the analogy of exchanging dirt and water to grow seeds exemplifies this statement.

3. **To accumulate wealth, a person must become very comfortable with the idea of money.** Most people are not comfortable with the idea of money, which is why so many don’t have any. The cause of poverty is poverty consciousness. A poverty consciousness leads people to see, hear, smell, think, and feel lack and limitation.

   The late Mike Todd said, "Being broke is a temporary situation. Being poor is a mental state." He was correct. There are wealthy people who lose every cent they have through a series of mistakes in judgment ... but that does not make them poor. Those with a prosperity consciousness can lose everything and will soon have it back because they understand the very important difference between being broke and being poor.
How to Earn More Money

It’s easy to discover the quality of your prosperity consciousness and your relationship with money. All you have to do is study the patterns in your life. If you struggle constantly with finances and don’t know why or what to do about it, it is likely that the application side of the abundance formula needs to be adjusted. The application side is the side of action and beneficial results. Part of that path is taking the action to learn what you need to know to get the results you want. If you work hard and study a lot, but are still struggling with finances, it is likely that the attitude side of the abundance path needs adjusting. In this case doubt and fear are likely derailing your efforts. (See chapters 3 and 19 of The Law of Abundance for a complete explanation).

If you have money at times, but can’t hang on to it, it is likely that your insulators are lacking so negative people and life’s negative events are able to easily throw you off your chosen path. (See chapters 9 – 11 of The Law of Abundance for a complete explanation).

To improve your financial position in life, make the proper adjustments so that you are living and working in harmony with the Law of Abundance. When you are, your outcome must be abundance, whether your goal is a lot of money, great relationships or any other thing you desire.

The first thing to check is your money consciousness. An unhealthy relationship to money can prevent us from developing the right actions to activate the application path and can also prevent us from developing good insulators.

Proctor suggests beginning by preparing a powerful, positive affirmation and fueling it with emotion. What this does is shift your attitude. But, unless you prepare the affirmation yourself, rather than adopting someone else’s affirmation, you are not likely to get that result. Once you have an affirmation that evokes an emotional response for you, write it out, read it, feel it and repeat it over and over every day until you feel an attitude shift. Be patient. In time, your subconscious mind will accept the affirmation as fact and begin to mentally move you in the direction you want to go. To get physical results, which is how you generate money, you will need to translate the attitude to responsible, courageous action, and you will need to define exactly how much money do you want, and by when. This must be believable to you, but stretch your boundaries as far as you are able. Saying “I want a lot of money” is not good enough. You need to be specific. Decide on an exact figure and give it a time frame. You will not seriously want more money than you are capable of earning so whatever you are able to claim and believe in, you can produce. Just remember that you must earn it.

There are just three key strategies for earning money. They are as follows:
1. Trading time and energy for money.

This is the worst of the three ways to earn income, yet this is the strategy employed by approximately 96% of our population — doctors, lawyers, professors, accountants, laborers, etc. With this method you must continue to invest your time and energy to make money. When you are not working, you are not earning.

The biggest problem with this strategy is that you eventually run out of time and energy. Anyone who accumulates any degree of wealth using this strategy, usually does so at the expense of life and enjoyment.

2. Investing money to earn money.

This is a great strategy, but it requires sufficient amounts of discretionary income to implement it. This is the method used by the top earning 3% of the population. For most people, this is not the place to begin amassing wealth, but it is an excellent strategy for growing your money once you start accruing it.

3. Leveraging your time and energy to earn money.

For the average person this is by far the best way to accumulate wealth. In this strategy you multiply your own efforts by utilizing the efforts of others. Just as those fortunate few who have the money to invest, employ money managers to do the work for them, and business owners employ others to run the company, individuals need to learn ways to leverage time and energy.

Proctor suggests that you consider the following as you explore ways to leverage your time and energy.

- How can you do what you do more effectively?
- How can you improve the quality and quantity of the service you render?
- How can you help more people and do it better than anyone else? To use a question from Jim Collins’ book *Good to Great*, what is the one thing that you can do better than anyone else on earth?

There are countless companies and opportunities already poised to help you multiply your time and energy; affiliate programs, network marketing, etc. You can also leverage your time and energy by creating products that others can sell. You can partner with companies that sell complementary products to reach larger audiences in less time. Leveraging your time and energy through developing your own products takes a lot of work initially, however. A quicker, easier way is to find existing products you like and set up affiliate programs. However you decide to leverage yourself, this is a method that can free up your time and multiply your income for years to come.