

Worth more than your credit score  
continued from page 23...

Forgive yourself for having a less than perfect credit score or the worst possible score ever. Forgive yourself for struggling to pay your bills or for failing to pay your bills.

Even if you don't agree with her life choices, she is an example of a person who is refusing to internalize the judgments everyone is so quick to toss her way. She clearly trusts in her own ability to manifest as she goes along in life. Is she taking advantage of the system? Well, for the sake of her 14 kids (who very possibly may have been strong spirits hell bent on manifesting her as a mom), I hope she is. You had better believe that those financial giants who just asked for and/or accepted billions of federal bailout money have and are continuing to take advantage of the system! So many ordinary folks are driving themselves nuts, even killing themselves, in order to play by the rules when the rules are completely unfair and even ridiculous in the first place.



Debra Lynne Katz, author

**3. Confess your sins and stop hiding!** By sins I mean your problems and issues. Let it out in the open where help is available, whether that's divine help or help from other mortals. The purpose of confession is not to berate yourself, but to free your self energetically and emotionally from shameful secrets. If you hadn't noticed, people speak more freely about their most intimate sexual encounters than the status of their checking account. It's more taboo to ask someone about how much they earn than their bra size! Even with millions of people losing their homes, there are only a small portion of these homeowners who will admit to even their closest friends or family members what is going on until it's too late. People have lost their homes, and avoided telling their adult children for months until they happened to see a news report about a homeless encampment and there were their parents living in a tent! There is only one reason for bearing this burden of silence: shame. When you hold onto a secret about your difficult situation, you lose a tremendous amount of life force energy, creativity and power and you ensure the doors of possibility will remain closed.

**4. Become fully conscious of everything.** As a mathematically challenged double Aquarius who can barely balance her checkbook, I fully understand what it means to be unconscious and unaware of what's going on. A lot of the people whose homes are in foreclosure not only failed to read the small print on their contracts with their lenders, but they didn't even bother to read the big print. They didn't bother to calculate interest rates or consider

what a variable interest rate might mean. Many didn't want to know how much the bills would add up to because it was just too darn stressful. However, it's actually more stressful to live in confusion, chaos, and unconsciousness, especially when you find yourself living day to day wondering when you might be out on the street. To not act is as much as a choice as to act, and when you fully understand your situation and understand where you are being motivated by ego or guilt or shame you can make much wiser choices for yourself and your loved ones. Sometimes the choice is to get out while your head is still above water and recreate your life in a brand new way.

**5. Utilize the Law of Attraction! Forgive, believe, see it, feel it, be it, go for it, have it.** Understand that you can create anything you need to, even with the worst credit score imaginable. The key is not to focus on your credit score or the lack of money in your bank account at the moment, but on what you want to achieve with that score.

How to manifest a great place to live, even with a terrible credit score

- Expand your idea of what you need to be happy.
- Get real about who really owns your home. If you have no equity in your house or very little, then you don't really own your home. I know more home owners such as this who are more stressed to the max than renters who

Even forgive yourself for letting people down, whether or not you have, think you have, or might at some point in the future.

are living within their means. Who was it that said, know when to gamble and know when to run? I think he still owns a house or two.

- Expand your concepts about how you can manifest the perfect home. Many people gave up a long time ago ever having enough cash to buy a home with. But this is not out of the question unless you believe it is, even if you can't see how it's possible. Open up to the possibility of it and you might see it. You might win it, you might inherit it, at any second a person could enter into your life who wants to give or build you a brand new house, who wants you to house-sit theirs indefinitely, or who wants to rent or sell to you and only you at a reasonable, even unbelievable price.

- Remember: For every person with a wish, a need and desire there are countless other people whose own wishes, needs and desires will be fulfilled by your own. The moral of the story is, while in this day and age they might help, you certainly don't need credit cards. You don't even need a decent credit report (gasp! Wes I did just say that, and the sky has not yet fallen and no men in suits have arrived to take me away). For that matter, you don't need to have thousands of dollars or even a penny to begin moving towards your dreams. What you do need is to forgive yourself. You need to believe in yourself and your power to create.

Most importantly, you need to stay focused on the truth: that whether you are a renter, a homebuyer, an actor, an artist, a musician, a psychic, a healer, a teacher, a student, or a lover - you are always someone else's dream come true.

Debra Lynne Katz is a former Sedona resident, and author of 3 books: *Freeing the Genie Within: Manifesting Abundance, Creativity and Success in Your Life*; *You Are Psychic: The Art of Clairvoyant Reading and Healing*, and *Extraordinary Psychic: Proven Techniques To Master Your Natural Abilities*, all published by Llewellyn Worldwide Publishing.

[www.urpsychic.com](http://www.urpsychic.com)

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**FC:** Can you give a specific example of how to notice this change?

**JD:** This is a quandary for a lot of people because when change finally comes, they realize they are afraid to take it. So now they have worked so hard on their creation, and it finally materializes and they say: "If I do this, it is going to upset that person, I'm going to lose *that*, and these people are going to feel *this* way. I don't know what is going to happen with this new situation" ... so I better stay stuck.

**FC:** Let's talk about that uncomfortable moment right when you've given up. You have begun the practice of mentally rehearsing a new you. You feel empty (there is no chemical party), you are bored (there is no drama). Is there any way to make that painful waiting a little less uncomfortable?

**JD:** I've had months when I was working on something- over a year one time, and nothing *seemed* to be happening even though I was passionate about making a change. When I would stop engaging in my new creation, I would return to the old self and begin to question: "What if it doesn't work? Can I trust?"

But as the new personality develops, where you are thinking and feeling differently, you're in a state of elevated mind and body, literally tied to that new potential. From a biological state, the new personality is that opportunity. In this state, you can't ask old questions. "Believing is seeing" is the quantum law, not seeing is believing.

If I'm engaging every day and re-memorizing new emotions and mind, I get to the point where I don't even care if anything happens. When you get to that point, you're lifted- that's when the *change* shows up from nowhere.

**FC:** Does this refer to jumping off that cliff in one leap?

**JD:** It doesn't have to be that severe. It could be small change. Hey, you know what, I'm going to live today as this new self. I'm going to maintain this modified state of mind and body- independent of what goes on in my life today. I'm not going to rush for anybody, I'm not going to get mad or frustrated. I'll just start with that, and if I'm being my new self then something's got to change, right? Lets just try it out as an experiment. Let's play! You've just taken all the urgency and contraction away, and that's when it happens. It's that simple. This is not a complicated process. The complication is how we freeze it based on our fear.

**FC:** Why are we so afraid of something so beautiful?

**JD:** It is the difference between game and play. When you have a game, you really think it all matters- you contract, force and try. When you play- you are spontaneous and free, creative and lighthearted and that's the natural state of being!

### Next issue: PART 2- Motivation to Change and the Practice of Mental Rehearsal

Dr. Dispenza's new book and CD, *Breaking the Habit of Being Yourself: How to Lose Your Mind and Create A new One*, is scheduled for publication later this year. His interactive video website is: [www.drjoedispenza.com](http://www.drjoedispenza.com)

Dr. Joe will be the closing keynote speaker for the 4th annual "Finding the Gift in Shift Conference" at the Sedona Creative Life Center on January 16, 2010. Go to [www.stellarproductionslive.com](http://www.stellarproductionslive.com) for more info or to register.

Pamela Becker is the Art Director of Four Corners Magazine, a professional illustrator, a fine artist, and a writer whose work and life are inspired by her exploration of human consciousness. [www.pamelabeckercreations.com](http://www.pamelabeckercreations.com)

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