

IT'S NOT
YOUR
MONEY

JOURNEY
WORKBOOK

TOSHA SILVER

Welcome.

I'm so excited to be with you on this journey to becoming Holy Abundance.

As this process unfolds, you might want to record your thoughts, shifts, experiences—whatever you feel called to take note of.

If you commit wholeheartedly, you will move into the Divine Flow, with the idea that God alone is the owner and origin of all.

And then, I promise you, everything will change.

Happy travels.

I love you,

A handwritten signature in black ink that reads "Tosha" above a small heart symbol.

THE PATH TO BECOMING ABUNDANCE

Week 1: A Total Relief

Week 2: The 5 Divine Steps

Week 3: Deepening

Week 4: Energetic Clearing

Week 5: The Forgotten Inner Kid

Week 6: The Crown Jewels

Week 7: No, You're Not Crazy, You're Being Tested

Week 8: Being the Abundant Road

WEEK 1: A TOTAL RELIEF

This process isn't about changing or improving yourself. Instead, you'll be *letting Love Itself* bring changes that you might have zero idea how to execute. This doesn't mean you just sit back and put your feet up. Letting Love take the wheel is neither about passivity nor weakness but consciously and actively honoring the Force.

Practices that run like a river through this process:

- Relaxing into Divine Source, the idea that no person, place, or thing is your Source, only Love Itself.
- Releasing Doership. Rather than striving and pushing harder, you actually learn to get out of the way.
- Offering fear, worry, resentment, shame, desires, decisions, situations, outcomes—what can be an unbearable cross—and returning it to Love.
- Embracing your Prarabdah Karma, the distinct curriculum each soul is born for in this lifetime.



Say the Full Abundance Change Me Prayer every day to instill the intention that You. Too. Can. Receive. What is your experience of repeating this prayer daily?

Set your intention, *sankalpa*, your “one-pointed resolve to focus on a specific goal,” for this process.

Additional notes:

WEEK 2: THE 5 DIVINE STEPS

As you follow these steps each week, moving out of scarcity and resentment and into being abundance, you may feel shifts suddenly happening. The Flow is moving through you . . .

This week:

1. Say the Full Abundance Change Me Prayer every day.
2. Start to clean your house.
3. Stop complaining about money.
4. Make a statement of gratitude.
5. Say “It’s easy for me to receive” throughout the day.

Do the Meditation to Begin Your Journey, found on page 45.



Set your intention for cleaning your space.

What's your experience with ending complaints about money?

Note your statement of gratitude.

What's your experience of using the affirming "It's easy for me to receive"?

Additional notes:

WEEK 3: DEEPENING

As you engage fully and let the steps carry you, desires stop holding you prisoner, and you spontaneously start to move with the Flow Itself.

Practice the 5 Divine Steps.

Try one or all of these tools:

- Get a God box.
- Smash Coconuts.
- Make Demos of Abundance.

Do the Meditation for Giving Freely (page 71).

Do the Mediation on Financial Regrets (page 74).



Which of the tools did you try, and what was your experience?

What's your experience with the Meditation for Giving Freely?

What about the Meditation on Financial Regrets?

Additional notes:

WEEK 4: ENERGETIC CLEARING

The more you offer, the more you're shown what you need from the *inside*. In fact, the more you offer, the more you start to trust . . . you.

Reflect on these concepts:

- *Saucha*: “Purity” or “cleanliness,” both of the physical space and the soul.
- *Spanda*: The inner leap. It’s the pure momentum of the Shakti, the holy energy that runs through each of us.

Continue to practice the 5 Divine Steps.

Do the Cord Meditation (page 82).



How might *Saucha* and *Spanda* impact your thoughts about your inner state?

What are you guided to clean out?

What are you releasing?

What's your experience with the Cord Meditation?

Additional notes:

WEEK 5: THE FORGOTTEN INNER KID

The kid is usually the one frantically grabbing at the world and yelling, “I want this, I want that, what if I don’t get what I need?” It’s the one bitching and moaning (often with good reason), “How come I always feel so cheated?” When you finally start to feed it, the world reshapes itself around you.

Practice the 5 Divine Steps.

Get to know your inner kid.

Do the Meditation for Communing (page 97).



The kid can emerge through feelings of sorrow, guilt, shame, or resentment. Notice how yours cries out for your attention and share your thoughts.

Get to know your inner kid. Listen to it, include it. Be patient, take it slow, be consistent. Notice what age the kid is.

What's your experience with the Meditation for Communing?

Additional notes:

WEEK 6: THE CROWN JEWELS

Offering is based in the idea of radical acceptance, saying yes to Reality in any given moment, so that what's *needed* can come next. It blasts open the door to being Abundance.

Practice the 5 Divine Steps.

Reflect on the three crown jewels of offering:

- *Aparigraha* (non-grasping). “Let all that wants to go, go. And all that wants to come, come.”
- *Vairagya* (detachment). You simply think, “It’s just how it is *right now*.” An hour later, all could be different.
- *Ishvara pranidhana* (surrender). As true offering arises, it becomes easy to let go, because you start to trust that more will always come in.

Become familiar with the three stages of offering.

1: "I want what I want. If I don't get it, I'll definitely feel angry or hopeless, maybe forever."

2: You begin to learn to surrender, offer, and invite the Divine to lead.

3: Everything that needs to happen happens without you consciously doing. *The Universe acts through you.*



What is your experience with the crown jewels since you began this process?

What stage of offering best describes where you are with relaxing into Divine Flow? How might you shift that?

Additional notes:

WEEK 7: NO, YOU'RE NOT CRAZY, YOU'RE BEING TESTED

If you apply yourself to all the 5 Divine Steps, you'll begin to have the visceral experience that *it's not your money*. You'll begin to know this in your Being. And once this begins to occur, oh my god, get ready.

Remember these tools to help you along the Divine Road: follow your intuition, watch for clues, invite help, and honor the cosmic clock.

Do the Courage Meditation (page 143).



Follow your intuition. Learning to follow the holy thread of inner guidance is a big part of our process. You can apply it to anything, big or small.

Keep your eye out for clues that you're on the right path. If you've wandered off course, you'll often get shown how to find your way back.

Invite help: "Allow me, Divine, to always accept the right assistance. I welcome Your help in every way and delight in receiving it."

Honor the cosmic clock. You cast the burden and ask to be shown the way. And even if the shift takes a while, just keep offering.

What's your experience with the Courage Meditation?

Additional notes:

WEEK 8: BEING THE ABUNDANT ROAD

With time and practice, patterns begin to release more easily. It becomes natural to welcome the Flow. The road isn't always direct, smooth, or without obstacles, but the more you offer, the more you stay anchored in Source.

As you continue doing the 5 Divine Steps, notice what patterns are loosening. A few blessings and miracles you might notice:

- Your finances may change dramatically, or you find that your ability to receive is opening like crazy.
- “My” bites the dust. You’re untangling yourself from “my goals, my aspirations.” When you begin to give on God’s behalf, your own needs get met as well.
- You’re moving with the flow from one sign to another. As you know, with your invitation, God can use anything or anyone! Because you’ve said yes, God. Takes. Over.
- You’re lightening the emotional burden you carry from the past, the clutter from your house, resentments and vendettas. You’re releasing *anything* that’s blocked the Flow.
- You’re invoking Divine Order, aligning with the highest outcome and letting yourself be guided to the right actions at the right time.

Do the Final Meditation (page 163).



What's your experience of patterns loosening?

What blessings and miracles have you noticed?

What's your experience with the Final Meditation? Can you feel how as you offer all money to the Divine, the rest of you wants to be offered as well?

Additional notes: