

It's Not Your Money by Tosha Silver

Week 1: Surrendering Ownership: It's Not Your Money + The Offering Chapters 1-2

Summary

We begin by releasing the illusion of ownership over money and recognizing it as Divine energy we are meant to steward. Through the sacred act of offering, we place our financial lives into the hands of the Divine. This surrender allows us to let go of control, fear, and egoic attachment. Offering is a daily practice of trust and devotion. It opens the channel for abundance to flow from Source.

Reflection Questions

- What emotions arise when you hear 'It's not your money'?
- What does surrendering money to the Divine mean to you personally?
- What would your life look like if you truly trusted Divine order?
- How can offering your finances daily help dissolve fear or scarcity?
- What in your life are you still trying to control rather than offer?

Spiritual Practices

- Write an offering prayer for your finances and read it aloud daily.
- Pause throughout the day and say: 'I offer this to You.'
- Create a small sacred space or altar where you symbolically place financial concerns.

Week 2: Inner Surrender: Change Me Prayers + Divine Source Chapters 3-4

Summary

This week we shift focus from outer change to inner transformation. 'Change Me' prayers help us align with Divine will and release the need to control. We also remember that Source is not a job, person, or system—it is the Divine itself. When we stop limiting how good can come, we become open vessels for Grace. This deep surrender reorients us from ego-based striving to Divine partnership.

Reflection Questions

- How do 'Change Me' prayers differ from traditional prayer?
- What does it mean for you to be changed by the Divine?
- Where are you still trying to control the outcome?
- What sources (jobs, people) have you mistaken for your supply?
- How can you become more open to unexpected channels of abundance?

Spiritual Practices

- Create your own 'Change Me' prayer and use it daily.
- Repeat the affirmation: 'God is my Source and supply.'
- Journal about what shifts when you stop trying to 'fix' yourself or your finances.

Week 3: The Divine Always Provides: The Law of Divine Compensation (Chapter 5)

Summary

When we face loss or disappointment, the ego panics—but the soul knows there is always restoration. This week, we trust that the Divine compensates in perfect order, even if through unexpected means. We remember that nothing is truly lost in Love. Calm faith opens us to receive compensation in many forms. This law assures us that all is always being balanced by a greater Love.

Reflection Questions

- Have you experienced unexpected compensation after a loss?
- What happens when you react to setbacks with fear instead of trust?
- What would it feel like to trust Divine compensation?
- How can faith in this law help you stay grounded in uncertainty?
- Can you recall a time when things worked out better than expected?

Spiritual Practices

- Journal about a time when Divine compensation showed up in your life.
- Affirm daily: 'All is being compensated in Divine order.'
- Release a current 'loss' or challenge to the Divine and ask to see its hidden gifts.

Week 4: Letting Go: Detachment + Divine Timing (Chapter 6-7)

Summary

Grasping and attachment often block the very flow we seek. This week we practice detachment—not giving up, but letting go of control. We trust that Divine timing is always perfect, even when it challenges our plans. Freedom arises when we release timelines and trust Love's wisdom. Peace replaces anxiety when we surrender to Divine flow.

Reflection Questions

- What is hardest for you to let go of right now?
- How does attachment affect your ability to trust?
- When have you experienced something arriving in perfect Divine timing?
- What does surrendering your timeline mean for your current desires?
- How does detachment support your inner peace?

Spiritual Practices

- Place a desire in a God Box and say: 'This or something better, in Divine timing.'
- Repeat: 'I let go. I trust. I allow Divine timing.'
- Journal about a time when detachment brought unexpected peace or results.

Week 5: Faith in the Unknown: Trust (Chapter 8)

Summary

This week deepens our ability to trust when outcomes are uncertain. Tosha reminds us that trust is not passive—it is active spiritual strength. We learn to lean into the unknown and affirm that the path is unfolding for our highest good. Fear is softened through love, prayer, and perspective. Trust becomes our spiritual anchor in the face of life's uncertainties.

Reflection Questions

- What does trust mean to you spiritually?
- Where are you currently being invited to trust more deeply?
- How do fear and trust battle in your current mindset?
- What helps you strengthen trust during uncertainty?
- What would life look like if you trusted the Divine completely?

Spiritual Practices

- Start the day with the prayer: 'Divine Beloved, I trust in You.'
- List all the ways you've been supported in the past—evidence of Divine faithfulness.
- Meditate for 5–10 minutes on the word 'trust' and notice what arises.

Week 6: Receiving with Grace: Receptivity + Gratitude (Chapter 9-10)

Summary

In the final week, we open our hearts to fully receive and rest in gratitude. Receptivity means saying yes to the good already flowing and believing we are worthy. Gratitude magnifies abundance by honoring what is, not just what we hope for. We practice receiving without guilt, striving, or shame. Together, receptivity and gratitude anchor us in Divine sufficiency.

Reflection Questions

- How open are you to receiving what you've prayed for?
- What beliefs limit your receptivity to blessings?
- How does gratitude shift your inner energy?
- What small blessings are you overlooking?
- How can you live in a state of continual receptivity and thanks?

Spiritual Practices

- Write a daily gratitude list, including things not yet manifested.
- Receive a compliment, gift, or help with simple 'Thank you'—no deflection.
- Repeat: 'I am open to receive all that is meant for me.'