

A person's silhouette is shown from the back, looking out over a city at sunset. The sun is low on the horizon, creating a warm, golden glow that illuminates the person's hair and the city below. The city lights are visible in the distance, and the overall atmosphere is one of reflection and hope.

Starting the New Year Right

Changing Your
Money Mindset



MONEY MINDSET

Did you know that many of your money behaviors are linked to things in your past? Maybe you were use to hearing your own parents state they could not afford things, or you have heard repeatedly that money is the root of all evil. Some of your feelings around money may even be subconscious. It is time to work on your thoughts and change the way you think about money. We have heard the saying "what you get out is what you put in." This is true for your beliefs on money. Your mind is so powerful that it could be you holding yourself back.

Make a list of words or phrases that describe yourself towards money. Try to get up to 15.

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

11.

12.

13.

14.

15.

**From those 15 words, pick three negative phrases.
Why did you choose these to describe yourself?
Where did that belief come from? What feelings
came up for you? Write these answers below.**

1.

2.

3.

Take the three negative phrases and turn them into something positive. For example, if you said "Life always happens to me", change that to "I create my own life." Instead of saying "I am broke", change that to "I choose not to spend my money on that."

1.

2.

3.

Moving Forward

It is important to forgive these negative areas. Whether it is someone specific who may have hurt you or just the general belief you held onto for so long. It is time to let it go and move on to a healthier more positive mindset.

Say out loud to yourself "I forgive you. I will not allow these negativities to control me anymore."

Change your money story. Start by realizing how much you do have in your life. What are some things you are grateful for? Look for all the positives in your life and start to reflect on that daily. You will see how much of a difference a shift in mindset can make!

Be open to change and possibility. If you keep negative thoughts in your mind nothing will change. Feel limited by the income your bring in? Find ways to have a fun filled day for free; look for opportunities to bring in extra money. You are only limited by your thoughts.

Gratitude

Take a minute to think about everything you have to be thankful for. Even small things like having food to eat.

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.



THE POWER OF PURGING

Now that we have purged your mind of negative thoughts, let's purge your life. We are creatures of habits and we tend to hang on to things we don't need. By having more clothes you are allowing yourself to put off laundry until there is so much it overwhelms you to do it. Extra dishes allow you to wait until you have a full dishwasher and so many dishes to put away. Get rid of the stress of extra work! As you go through and declutter your life you will not only find a sense of achievement, but can also make some money on the side. Do you have items you haven't used in 6 months or more? It's time to cut the cord. Simplify your life. List items for sale on Facebook or Craigslist and gain some extra cash!

Purging



YOUR HOUSE

Think of items you are not using. Clothes in closets not being worn. Electronics not being used.

YOUR COMPUTER

Organize your desktop to find files easily. Delete files you are not using. Opt out of emails you are not checking.

YOUR CAR

Clean out your car. Finally take the sweater inside. Vacuum the floors and seats.

YOUR CELL PHONE

Delete apps that you are not using. Organize your home screen with the apps you use the most.

Goals

The best way to a positive Money Mindset is by setting specific clear goals. If you maintain a positive mindset, positive things will happen to you. Be very specific about your goal and the action steps you will take to attain that goal.

For Example:

Goal: I will bring in an extra \$100 this month!

Notice I am not saying I want to. Make it a present statement as if you are already doing it.

Action Steps: Purge Clothes \$30, Site surveys \$20, purge electronics & movies \$50.

Make separate and specific 30 day, 60 day, and 90 day goals. Take it a step further. Print and put these goals somewhere you will see them on a daily basis. Remind yourself everyday that you can and will achieve these goals! Nothing is stopping you from achieving them!

30 Day Goals

ACTION STEPS:

60 Day Goals

ACTION STEPS:

90 Day Goals

ACTION STEPS:

Be Happy

Your money mindset will not change instantly in a day. It will take time and constant reminders from yourself. Eventually it will just be part of who you are. You will see the benefits of manifesting a positive money story and the goodness it can bring into your life. You should be proud of yourself for the work you have accomplished and the steps you have taken to make those changes.

