

MONEY BELIEFS TRANSFORMATION

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LIMITING BELIEFS



EMPOWERING BELIEFS

BELIEF	BEHAVIOR	RESULT
I don't make enough money to save.	Spend all the money that is earned.	Live paycheck to paycheck.
Money is the source of all evil or the Universe/God will provide.	Spend money impulsively or emotionally to feel good temporarily. Spend it too generously on others.	Justify spending to meet emotional needs without recognizing consequences. Others take advantage.
I can't make end meet.	Budget limits and boundaries are not kept and borrow money to make it.	Feel overwhelmed, frustrated and a failure.
Born poor, always poor, it's my destiny.	Scarcity behaviors, never enough, always borrow, live in fear of being without food or shelter.	Negative emotions of helplessness, hopelessness, depression and self-hatred, generational poverty.

BELIEF	BEHAVIOR	RESULT
Financial security is important to me.	I pay myself first and invest a portion of it.	My savings grows and my future is secured.
I believe in having a vision and a plan to help myself and others.	I use a spending plan for myself and guide others to resources where they can help themselves.	I build financial security over time and achieve peace. Others are empowered, independent and show gratitude.
Mindful money decisions now mitigate family expectations and/or future problems.	Make a realistic budget, review with family members and follow it faithfully.	Healthy communication, less stress, more support, and more time to spend on self/others.
Poverty is not permanent. It is temporary and can be overcome.	Spiritual practices of prayer, gratitude journaling or mindfulness, and seeking resources from community or church support are positive behaviors to help overcome poverty.	Positive emotions of hope, love and a sense of peace & belonging, feel more secure and optimistic about the future.