

## MONEY BELIEFS TRANSFORMATION

### LIMITING BELIEFS



### EMPOWERING BELIEFS

Belief	Behavior	Result	Belief	Behavior	Result
I don't make enough to save.	Spend all the money that is earned.	Live paycheck to paycheck.	Financial security is important to me.	I pay myself first and invest a portion of it.	My savings grow exponentially.
Money is the source of all evil.	Spend it too generously on others	People take advantage.	I have a passionate desire to help others.	Direct others to resources where they can help themselves.	Others are empowered, responsible, and show gratitude.
I can't make ends meet.	Budget limits and boundaries are not kept and borrow money to make it.	Feel overwhelmed, frustrated, a failure.	Mindful money decisions now mitigate family expectations and/or future problems.	Make a realistic budget, review it with family members and follow it faithfully.	Healthy communication, less stress, and more time to care for myself and others I love.
Born Poor, Always Poor, it's your Destiny.	Scarcity behaviors, never enough, always borrowing, and living in fear of being without food or shelter	Negative emotions of helplessness and hopelessness, depression and self-hatred, generational poverty	Poverty is not permanent. It is temporary and can be overcome.	Spiritual behaviors manifested through prayer and community provide a positive perspective to overcome poverty.	Miracles manifest themselves as prayers by believers are answered.

This is a tool to use when you find yourself in conflict about money matters and want to transform a negative or limiting belief into a more positive and empowering one. When you find that what you are doing is not working, check out what or who is driving this state of mind. Try "being" in reflection before "doing", then choose to change your beliefs and transform your behavior. Practicing self-management in decision making and around your emotions will greatly improve the quality of your life. Setting your financial intentions and changing behaviors is key.