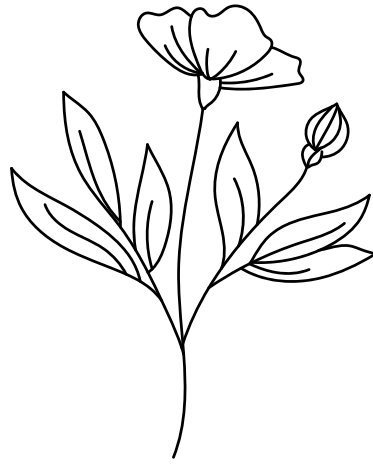


# Unlock Your Money Mindset With Three Easy Steps





# Disclaimer

All of these techniques are freely available online.

I don't claim to have created any of them or personally developed them. Where references are available I have added them and I have not used anything that is not already freely available in the public domain.

The purpose of this e-book is to collate all of the wonderful freely available techniques out there and give you a central resource.

# What's Mindset Got To Do With It?

Your money mindset is your unique set of beliefs and your attitude about money. It drives the decisions you make about saving, spending, and handling money.

If you find yourself living "paycheck to paycheck" then it's possible that you've cultivated a scarcity mindset in relation to money. At some point in your life, you may have experienced an event that now dictates your mindset concerning your finances.

Consequentially, you now operate from that mental space leaving you with less than desirable results. You may find yourself afraid to spend money or spending most of your money the minute it hits your checking account. While there are certainly emotional components associated with this, the most important of all is the mindset you maintain around how you make and spend money. With a scarcity mindset, you'll find yourself always focusing on never having enough.

How then do we shift from scarcity to abundance?

# Mind Your Self Talk

Replace negatively charged words with objective language. We can break negative thought cycles by changing the language we use with ourselves.

Consider that you may have a reflexive emotional response to your finances. Changing the language that you use around money can help diffuse the power held by certain words, giving your mind a reprieve from the fight or flight response that might occur when initially digging into your finances.

Reframe the dreaded B-word ("budgeting," that is). Try this on for size: You "get" to pay your bills instead of "have" to pay your bills. Fashioning an objective framework for saving and spending can help remove the stigma that budgeting is just about limits and constraints. By making choices for your dollars in alignment with your predetermined hierarchy of needs and wants, your actions become an empowering expression of freedom, not obligation.

Call your emergency savings fund an "opportunity fund." Refocusing on our intention potentially can lead to improvements in mood, mindset, and energy. Instead of saving for an emergency or a rainy day, approach it from the more positive mindset of saving for an opportunity, which can affirm sound savings habits.

Balance your attention between what you have and have not. Assets are what you own, liabilities are what you owe - it's a balance.

When we focus solely on what we don't physically have, it's difficult to see the intangible good and meaningful relationships we do possess. Whether it's your family, supportive friends, a loyal four-legged companion, meaningful work and causes, or even simply access to indoor plumbing, coupling a gratitude list with thorough wealth planning can be a powerful way to help find balance..

# Keep It Personal

Money is personal, not relative

It's easy to compare your financial situation to those in your family, friends, or coworkers. This can create feelings of lack, envy, and despair concerning the state of your finances.

Consider your personal financial goals for yourself, not as they should be in relationship to what you see in others.

You may see someone driving the latest car and feel jealousy, however, you may not see they are just barely scraping together the money to make the payments every month.

Yet, as you compare your situation, it shifts your mindset from being appreciative of what you have to now being insecure about what you don't have.

Money is personal and best kept that way to avoid a negative shift that will inevitably affect your financial situation.



# Use Visualisation

## VISUALISE IT HAPPENING

A Powerful manifestation exercise is visualization. If you have set an intention with a specific aspect of your life, it is important to prepare ourselves for manifestations by visualizing it as if it has already happened.

Use your senses, be creative, explorative, and playful. If it is about money and starting a new career, imagine the lifestyle that you are living WHEN you achieve that.

What would you be doing? What will you be wearing? How are you spending the money?

Really lean into the emotions you will feel when you meet your money goals. Is it gratitude? Is it excitement, is a feeling of safety and contentment? Feel those feelings now.





# Want more insight and support?



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