

HOW TO WRITE YOUR WAY TO A

Rock-Solid Mindset

IN JUST A FEW MINUTES EACH DAY!



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Lesson 2: A Proven System for Managing and Multiplying Your Money - With Words

Learning Objective: Identify your old money fears, doubts, and issues.

Does it feel like you NEVER have enough money? That the minute you deposit savings into your account, it goes straight back out towards paying bills? If you stress out over money, it's time to get a handle on your finances. This is crucial not just so you can live debt-free but to also prevent these stresses from spilling over into the other areas of your life, including your relationships with your partner, kids and in your business.

If you started a personal lifestyle journal, you probably already have some insight into how it feels to let go of your problems and release stresses through your journaling. The same will be true for your money journal and the benefits may well go beyond you getting a handle on your financial situation. Financial stresses affect our relationships AND our health so it's wise to resolve any budgetary problems and negative money mindset stories you have as soon as possible.

Brainstorming ideas inside a money journal will bring clarity to your next steps. If you want to create a separate money journal, then do so. Use whichever tools will motivate you to write down your thoughts, brainstorm some ideas, and put together an action plan that you can follow.

Identify Your Money Goals

When it comes to the most common sources of stress, personal financial stress stands at or near the top of the list. It's difficult to be happy when we're struggling financially, which undoubtedly can lead to other forms of stress that will make it even more difficult to succeed financially, creating a vicious cycle that can feel impossible to break.

Although tackling your financial health will require a multi-faceted approach, journaling is a powerful tool that may serve as the linchpin you need to solve your monetary problems and prepare yourself for success. Nearly all parts of reaching your financial goals can be aided by journaling, and the earlier you start, the better you'll be.

You can delve deeper into your Money Mindset Story and how to re-write it for good in my Create Your Sexy, New Money Mindset program.

What Are Your Financial Goals?

Before finding out how journaling can best help you achieve your financial goals, you'll need to define what these goals are. Are you looking to pay off your debt? Planning how soon you can retire? Figuring how you can best start saving for the future? Statistics often show that unexpected life events such as a car problem or a short hospital stay can lead to you being hurt financially. How can you best prepare for inevitable emergencies that may potentially strike at any given point in time?

Thinking about money can be a bit frightening, which is partially why some people are reluctant to take a closer look at their financials. However, by focusing on your finances through journaling, you'll be forced to face reality, acknowledge it and take back the reigns of control.

Plus, taking control of your money situation can be incredibly empowering!

Your Relationship with Success

People often fear failure, but ironically, the ideas of success can be scary as well. The same concept can apply to money, where the failure to account for your financial successes can lead to potential problems. Fortunately, journaling can help you address these potential issues and handle them seamlessly.

How does financial abundance make you feel; are you looking to feel more worthy of what you're earning? For many people, past financial mistakes can be a source of shame and frustration. Are you interested in journaling to help you move beyond mistakes you've made in the past and focus on the present and future?

Regardless of your goals, note that money journaling can help, and a bit of effort can go a long way towards achieving your personal financial goals.



Clear Away Old Fears and Doubts

We often understand, intellectually, that most of us tend to have self-limiting beliefs about money. Some people feel that they need to avoid spending money far more than necessary, while others end up overspending, thinking they can make up the difference through future income. Through money journaling, you can help clarify money beliefs and find out how they're affecting your day-to-day life.

Over time, you'll develop a process that works best for you, but the first step is to simply capture your thoughts on a page or on your screen. This provides a starting point to build upon. In some cases, simply writing down certain ideas you hold about money that you know don't reflect reality can be pivotal with helping you move past them and avoid future stress from unfounded fear and doubts.

Focus on Negative Money Memories

We often have hang-ups involving money. Was there a time during your childhood when your family struggled financially? How did that affect you and the rest of your family? Do you have a history of overspending, or do you know someone who does? How did that make you or the person feel, and what lasting effects did overspending have? Note that these memories can work the other way as well. Did you have a relative who insisted that any money not spent on essentials should be saved and that indulging yourself in a healthy manner was irresponsible?

These types of memories are often at the core of financial stress, and they can last a lifetime if you don't deal with them. Be as thorough as possible with these journal entries and note that you'll likely uncover other memories over time. Just writing these thoughts down can help you start the process of freeing yourself from financial stressors.

Who was Involved?

While we'd like to imagine that our financials are largely independent of other parts of life, the reality is that financial stress often involves the other people around us. Financial stress involving relationships, in particular, can be especially stressful, with financial difficulties being a common cause of breakups. When you're journaling about your negative money memories, make sure to include information about who was involved.

If you're still struggling with a breakup you had in the past, your financial stresses and personal stresses might be more intertwined than you think. Furthermore, it's easy to place blame on other people for the financial stresses you're feeling today, and this frustration might not be well-placed. Regardless, being as detailed as possible is essential for making journaling about money work for you.



Forgive Others and Yourself

Although it can be a long, patience-testing process, forgiving others for the role they played in your financial stress can provide invaluable relief for moving forward. If you had a partner or family member who spent more of your money than they should have, note that they were probably also under stress at the time and lacked the ability to control themselves. By forgiving them, you'll be able to better focus on your present and future.

If a parent or trusted relative imparted bad financial advice on you when you were younger, try to forgive them for not knowing better and failing to realise the harm they caused. This forgiveness helps you realise that you know better now, and will help you thrive over the years to come. One of the most powerful aspects of journaling is turning ideas in your mind into concrete words. Putting your forgiveness in writing makes the process feel more complete, helping you move forward.

Don't forget to forgive yourself as well. It's easy to beat yourself up for mistakes you've made in the past. When it comes to financial mistakes, which can have long-term effects, this can feel especially profound. Just like you should try to forgive others, making the most of your money journaling involves forgiving yourself for the mistakes you've made in the past.

Dwelling on your past mistakes won't improve your financial situation in any way, and it can serve as a distraction from moving forward and

improving your financial status. We become better by learning from our mistakes and writing down the lessons you've learned and how you'd like to improve in the future can be a powerful means of making your financial goals a reality.

Genuine Forgiveness

Simply stating you forgive yourself or others is a great start, but there's more you can do. Reflect upon what you learned along the way and, perhaps, some of the positive effects past mistakes have had on your life today. When journaling about forgiveness, make sure to include details. Why did you feel upset? How did your actions or the actions of others affect you in an acute manner?

Some people go even further, offering thanks for the lessons learned along the way and detailing how to turn these lessons into action. Forgiveness can be a profound tool for moving forward financially and otherwise.





Feeling Worthy of Wealth and Abundance

A common root cause of blocking money from coming into our lives (and staying there) is the misguided idea that we're not worthy of it. Some business owners think they can't charge higher prices because they don't have the same experience as others. Or they feel like an imposter who's going to be found out if they charge such high prices.

Others feel the added pressure of having to produce results for their clients if they want to make the income of their dreams, and they struggle with the idea of achieving that goal, thinking they don't have the skills or experience. Lack of confidence certainly plays a role in this eternal struggle of believing that

YES, you DO deserve everything good that the world has to offer.

Journaling all these money feelings is a wonderful first step to overcoming these roadblocks. Although you can't change the mistakes of the past, acknowledging that you have learned lessons from those mistakes can certainly help propel you towards a future of financial growth.

Pay special attention to these mindset issues or blocks. Very often, you can't resolve money issues without first dealing with your mindset. If you write down some positive affirmations and recite them every day, you will feel a shift and witness the start of money manifesting itself in your life.



STEP FOUR

Choose What to Write About in Your Money Journal

While you can (and should) write about random money issues as they arise, for those who haven't written about money before, this can be a daunting task. Sometimes it's easier to start off with an overall topic or theme and then create extra journal entries as the mood strikes.

Some common money themes include:

Money Tracking Journal

Keeping a budget is essential for your financial health, so make sure that you're tracking expenditures on a spreadsheet or via a dedicated program. However, it's also important to remember that your personal finances also deal with money coming in, a step many people fail to account for.

One of the best ways to stay motivated with monitoring your financial health is to track every penny you receive through your business and any other means. Track the name of the person responsible for contributing the money. Attach yourself to money you earn on the job or through other efforts, but don't just stop at cash and money in your bank account. If you received a gift from someone, make sure to credit them and track the monetary value.

Tracking this abundance in action will help you to develop a more holistic view of your financial

status, and is fantastic for being grateful for other parts of your personal financial life.

Monthly Money Goals

Building excellent financial health is a long-term process. However, focusing on a month at a time can help you achieve better clarity about your goals and what you need to live your best life. Set a monthly goal for how much you'd like to earn for the month to help with planning your days and how you'll generate your income.

Feel free to be aspirational, as setting a seemingly lofty goal can serve as motivation for forging ahead and maximising your opportunities.

Again, the concept of manifesting plays a role here as well: When you set high goals, you'll inspire yourself to put forth the extra effort to thrive.





Where Does Your Money Go?

In addition to setting a high goal for your monthly income, you'll also want to set aside some journaling time and space for deciding what you want to spend your money on.

Too often, we view our money goals as abstract ideas that will pay off in unknown ways. When you know what you'll spend your money on, you'll be better able to define exactly how much income you want to make.

Set aside essential items first; rent, utilities, food, and other necessities must take priority, and focusing on paying off your debt will return significant dividends in the future. However, everyone is entitled to splurge a bit as well, as self-care is critical for maintaining a healthy body and mind. By knowing what you're aspiring to achieve with your money, you'll be better prepared to set and meet the right goals.

Daily Money Journaling

Journaling is best done as a daily activity, and if you're only journaling once per month, it'll be easy to lose track of your goals and progress. Every morning, set aside some time to determine what your daily money goal is and write down an action plan for achieving your goals. Furthermore, spend some time tallying up how much you've made during the month to date, and track how close you are to achieving your goals.

Getting in this habit helps you start each day with a clear mind, and it helps you learn what techniques work best for you. This process doesn't have to be a long one, but it should be a consistent one.

Journaling time is an investment, and financial journaling is no exception. Journaling about your finances for a few minutes each day will pay off by giving you clarity and inspiration.



Create New Beliefs About Money

It's often said that money can't buy happiness and viewing money as a solution to all problems is a potentially dangerous mindset. However, research consistently shows that people need a certain amount of income to be happy and falling below a sustainable threshold can have a major impact on your life, your health, and your ability to reach your goals.

While it's unfortunate that all, but the extremely wealthy, need to set aside time and effort to focus on their finances, money journaling serves as a valuable tool for taking control of your finances and highlighting the effect money has on your life.

Instead of being afraid of financial problems, tackling the issues head-on puts you in control and gives you the resources you need to work beyond past issues and thrive in the future.

A New Perspective on Money

Journaling gives us a means of tracking our successes and our struggles, and the data it produces helps us uncover patterns to build on or to eliminate. However, its fundamental power goes much deeper. By journaling about your money, you can account for how money affects your mind and what goals are truly important to you. Furthermore, journaling gives you a feeling of control over your finances, letting you spend confidently with the knowledge that you're still making progress toward your goals.

Although achieving your financial dreams will take time, journaling the process will give you the motivation and tools you need to start checking off milestones along the way.



STEP SIX

Journal Your Way to Wealth One Prompt At a Time

Contrary to popular belief, thinking about money does not make you greedy. Knowing exactly how much you earn and spend every month makes you a responsible adult.

Likewise, wanting to earn more money and dreaming of a luxury lifestyle are NOT bad motivations! Don't let the naysayers in your life tell you any differently. Watching your budget, making financial investments, and saving for retirement make you money wise as compared to those who just keep blindly spending and then complaining that they can't retire because they don't have enough savings to live on.

Start off your money journaling by going through the exercises mentioned earlier. Get in touch with your money demons, roadblocks and fears... Acknowledge and deal with whatever is holding you back from creating wealth and abundance.

Write down some of your money goals. Maybe this is a bucket list of activities and holidays you'd LOVE to take...once you save some money. Create a timeline of when you'd like to reach these goals. Brainstorm ideas of how to earn extra money to meet these goals. You never know, your next brainstorm could be a million-dollar business idea!

These are topics that should be revisited from time to time but once you do that initial journaling, choose prompts from below or follow your instincts and write about your own money topics.

Choose ONE prompt each day and dedicate 5-10 minutes writing your answer. If your time runs longer because you have a lot to write, so be it.

STEP SIX

- What does it mean to you to “not have enough” money?
- What does it mean to you to “have too much” money?
- How does money bring you joy?
- What’s your biggest fear relating to money?
- What would you do if you ran out of money tomorrow?
- What would you do if you inherited \$10,000 tomorrow?
- What are your first memories about money?
- What will you do when you retire?
- What are your innermost beliefs about money?
- What does “prosperity” mean to you?
- What are you willing to do to improve your relationship with money?
- What stressful thoughts arise when you think about your bank account now?
- Dream about being out of debt and financially secure. What would you do with your time?
- Imagine you won a lottery prize of \$1,000 per week for life. What would you do with the money?
- Your significant other receives a large inheritance and starts buying you things. How does this make you feel?
- Dream about socialising with celebrities. How does this make you feel?
- Think about shopping at designer shops in NYC or on Rodeo Drive. Do you look at the price tags? How does this make you feel?
- You have \$100,000 to give to 5 charities. How do you pick and choose?
- What have you done to earn money?
- What was your favourite job or way to earn money?
- What investment are you willing to spend toward your business or to get your dream job (speaking gig, etc.)
- Can money buy you happiness?
- Name something you recently purchased. Are you happy with the purchase or do you wish you had saved the money?
- Name one money decision you made this week. Would you do something different?
- What is the best advice you ever received about money? Describe the person and setting in which you received that advice.
- What 5 words do you think of first when you think of “money”? How do these words make you feel?
- What advice would you give to your younger self regarding money?
- How have you been blocking your ability to receive and keep money? Identify the root cause of those blocks.
- Brainstorm ways you can earn extra money.
- What is your “why” for desiring more money? Go into detail.
- On a scale of 1-10, how much control does money have over you?
- How did your parents spend money?
- Do you have any unexpected financial expenses? Write about your feelings and how you’ll overcome those added expenses.
- Make a plan of action for the money you want to manifest.
- What does it mean to have an “abundant” life?
- Reflect on your experiences with money so far in your life. What feelings does that bring up?
- List your favourite abundance mantras or affirmations. Why are they your favourites?
- Do you believe in your heart and soul that YOU are WORTH the amount of money you want to attract?
- What’s your definition of success?
- What would you spend money on that brings you total joy?
- Write about a current money challenge. What are some possible solutions?
- Write about one money decision you made that makes you proud.
- Do you resent others who have an abundance of money? Why or why not?
- When you think about talking about money with your partner or spouse, what’s the dominant emotion you feel? How can you change that?
- How would you like to feel about money? Explore ways that you can improve this relationship.

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Happy Journaling!