

CREATE YOUR

Sexy New Money Mindset



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Welcome to my

Create a Sexy,
New Money Mindset
coaching program!

I'm so excited that you've decided to accept my invitation to complete this program, because you're in for a real treat - the liberating transformation of your money mindset awaits.

The aim of this program and what you can look forward to achieving

The aim of the program is to prompt you to embark on a journey towards overhauling your money mindset, taking it from AGGGHHH *facepalm* to WOOHOO I've got this *dancing lady emoji*.

So, if the topic of money, finances or financial literacy has ever made you feel BLAHHH, let's kick that feeling for good.

Now, I appreciate some aspects of the program may cause you temporary discomfort, because let's face it, if you loved all aspects of money you wouldn't be here, right? But please be patient and stick with the course - pushing through your discomfort will open up new opportunities for you to access your GROWTH ZONE. Trust me, that's where the magic happens.

And what's on the other side of the door? Empowerment, peace of mind, and the beginning to your bright, shiny, sexy and new relationship with money.



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How does your money story evolve?

Your money story evolves from the impact your childhood had on your core memories of money.

The way we view money and how we create our money story develops from a very young age, as young as 3-4 years old. How our parents handled money and the family life while growing up can have a profound impact on our relationship with and views on money for the rest of our lives.

More importantly, what you were 'told' about money is not as crucial as what you **saw, heard, thought** and **felt** about money. As you complete the **Create Your Sexy New Money Mindset Program**, I invite you to be introspective. Don't censor yourself. Whatever bubbles to the top will very likely be your truth as you perceive it.

As you work through the program, you will find answers about your money story that might come to you quickly and that's terrific. Capture everything you can think of in the workbook and move through it quickly.

However, the real, deeper discoveries come when you put the workbook down for a while, unleash your subconscious mind (on the questions at hand) and come back, ready to dig even deeper.

The great news is that no matter what your money story is, if it no longer serves you, then you have the power to rewrite it completely.

Let's Begin

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Let's explore your personal money story

Consider these common money story prompts

Here are some common money stories to prompt your thinking about your own money story.

Use these prompts to help you capture your own thoughts and feelings about money.

Debt is bad

It takes hard work to make money

Money doesn't grow on trees

Making money means taking from others

I'm not good at saving

I never have enough to pay the bills

Credit cards are bad

You need to live within your means

It's not spiritual to have lots of money

Rich people are bad

Money is the root of all evil

To make money, you have to start with a lot of money

I could never afford that

I don't deserve that, it's too expensive

Write your money story

What money stories do you have?

What words do you associate with money?

Imagine that you're in an actual relationship with money, how would you describe your relationship?

What words do you use when you talk about money?

What does money make you feel? Why?





Make a list of the fears you've associated with money

What's your biggest fear about money in your personal life?

What's your biggest fear about money in your business life?

How are you allowing your money fears to block your progress and success?

What learned money beliefs do you have?

What are my father's beliefs around money?

What are my mother's beliefs around money?

Are there any other important or significant people in your life who have influenced your money beliefs? Who are they and how? e.g. Aunt, Uncle, Grandparents, Siblings, Partner, etc.

Do you have any pivotal or memorable money moments in your life - childhood or adult? Describe them and their significance to you.





Money and relationships

Do your money beliefs align with your domestic partner (if you have one)? What conflicts or points of contention exist, if any?

Do your money beliefs align with your family and friends? What conflicts or points of contention exist, if any?

Do your money beliefs align with your business partner (if you have one)? What conflicts or points of contention exist, if any?

Review and reflect

Ok, take a deep breath. It's now time to pause, review and reflect. Take some time to gather your thoughts and reset. I recommend you pause here and pick up where you left off tomorrow and review your input up to this point.



Reflection of Lesson 1

Now that you've had the chance to reflect on the completed work and reviewed your responses to the prompts thus far, I invite you to answer the following questions, but first please consider the following statement:

Money is not good or bad, money is neutral

What have you learned so far?

Are you satisfied that you've dug deep enough? If you're feeling pretty cruisy and comfortable, perhaps there's more work to be done?

What new words and phrases will you use when you speak about money from now on?

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LESSON 3

Let's explore how your money mindset psychology influences your behaviour

In order to change our behaviour, it's important to first understand how we form 'Habit Loops'.

What is a Habit Loop?

Charles Duhigg introduces the concept of the Habit Loop in his book *The Power of Habit*. He breaks the Habit Loop into 3 steps:

Cue: Trigger - challenging and difficult feelings arising from an event or situation

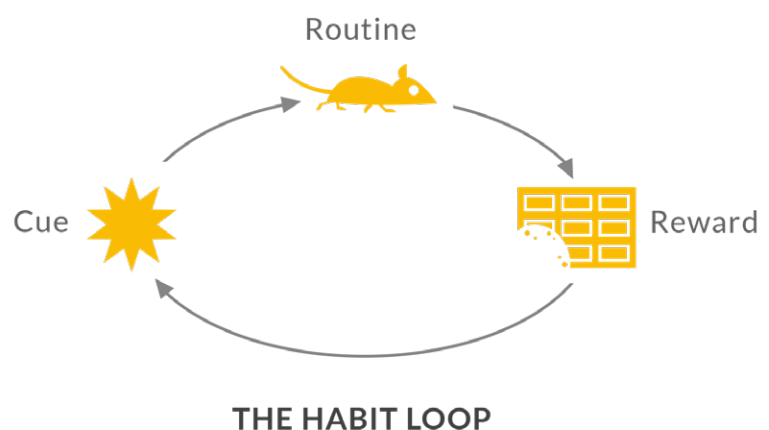
Routine: Any behaviour that distracts us, so we may temporarily avoid feelings. (This can even be 'worry thinking' to avoid the hard feelings).

Reward: Our habits become reinforced by our brain because the reward regions are stimulated in some way. This is called reward-based learning. For example, when we transfer all available funds in our transaction account to our savings account, the 'safety' feeling it produces can trigger dopamine to be released in the brain. This chain reaction can then flood our body with opiates, causing us to feel elevated or naturally high. However, this could also be followed by negative consequences, such as regret and self-loathing for repeating unwanted behaviours. Perhaps that money would've yielded better results if reinvested back into the business to increase production, but the temporary high is so powerful that we repeat the pattern to avoid negative feelings. This is what our brain gets out of it.

When a cue, behaviour and reward get neurologically intertwined, what's actually happening is the development of a neural pathway that links those three things together in our head.

He proposes that this is why habits are so sticky, and why habits (good and bad) are hard to break.

Regardless of how 'sticky' habit loops are, if you have the desire to make a change, then you can create change.



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Identifying and breaking money habit loops

Our mind creates habits through reward-based learning. Current strategies are often about focusing on the habit or behaviour. We now know that changing habits by avoiding situational triggers, and habit replacements, don't work. For example, avoiding all spending on non-essentials can eventuate into feelings of discontent and 'missing out', which may gradually rise and cause anger and resentment.

Here is a simple breakdown of how habits are created. Habits are formed because there is a reward that reinforces our behaviour. An example would be that I should always have a \$20,000k cash reserve in the bank. The reward to the brain isn't the money, it's the way the body responds to the money - by relaxing, because of a perceived sense of 'feeling safe'.

Hacking the habit loop

Step 1

Start by forming a conscious awareness of your habit loops, recognise them as a mind habit or story, and identify the triggers, habits and rewards. By stepping back and imagining your trigger being projected onto a movie screen, you are able to create distance between you and the emotion that's being triggered. Then replace your internal dialogue with "I'm having a thought that ...". This will effectively remove you from the story, giving you greater control to remain calm instead of becoming over emotional and reacting with destructive default patterns of behaviour.

Step 2

The question to ask is: What do I get from this? What needs am I fulfilling? What's the reward for this behaviour? What does this feel like in my body? What's the outcome or results of the behaviour?

Step 3

Start identifying and finding rewards that are more rewarding. This is where we begin to change our behaviour.

When we become disenchanted by old behaviour and more enchanted by changing the behaviour, change can then begin to happen. By being curious and understanding of your triggers, you'll be able to step out of the habit loop and find rewards that are more rewarding.

Learn to tap into an internal reward rather than an external reward.

Instead of saving every spare dollar, what if we were to get really curious about it? What if we were to turn towards our stress instead of away from it? What does curiosity feel like? What does it feel like in the body? Does it feel better or worse than our default behaviour? We might even have a reward within us that is more 'rewarding'!

Learn to breathe into the desired response and get excited about feeling the peace that comes from not indulging the negative habits. Focus on the joy that comes from the reward of moving that energy through you.

You cannot avoid negative habits if you are regularly acting on them without thought; however, you can learn to move the energy of that unwanted negative habit (response) through your body and play with it, instead of letting it drive you.



The RAIN technique

The RAIN technique teaches us to 'be with' our old, negative thoughts or behaviours, without action or judgement. It uncouples the behaviour in our brain by moving us into observer mode. This enables us to change our feelings by 'playing' with the energy instead of letting it unconsciously drive us.

RAIN is a process that was developed by Michelle McDonald as part of the mindfulness movement, which is characterised by an emphasis on maintaining awareness of your surroundings and the thoughts and feelings that accompany them, without judgement. This means no reliving the past, and no preparing for the future.

R

Recognise the behaviour. Stand back, project, become the observer.

A

Allow it to be there. Observe the energy intensity and allow it to be there.

I

Investigate and get curious about what it feels like in your mind and body.

N

Note moment to moment 'oh this is, tension, tightness, burning ...' This is an impulse that I don't actually have to act on. Be curious and play with it by noticing it and observing it. You'll find that this removes you from the behaviour and therefore you are able to respond from a conscious, calm and centred perspective, rather than an unconscious one.

Now that you have dug deep and you're familiar with your existing money story, you've explored the money mindset psychology and how to hack your habit loop, I invite you to roll up your sleeves and begin challenging your thinking.





Money Mindset Exercises

What money mindset habits do you have that no longer serve you?

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Create a list of compelling reasons to change the money mindset habits that no longer serve you.

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Payoffs and benefits of resisting change

Write a list of payoffs and benefits for resisting your desired money mindset changes.

As much as you might hate to admit it, if there weren't any benefits to your current behaviour, you wouldn't feel such a level of discomfort that you would want to change it.

In this exercise we examine the subconscious reasons for why we are here in the first place. Authentic honesty is required for this exercise, so don't be afraid of whatever comes up. We cannot change what we can't acknowledge.

Costs of resisting change

Now that you have written payoffs and benefits for staying exactly where you are, we need to understand what the costs are of staying where you are.

In this exercise, we are looking at where your money mindset is holding you back in life and business, whether it is a lack of self-confidence, in relationships, in health, in enjoyment, in chasing your dreams, inability to scale and grow your business.

List the costs, big and small, for not changing, so you are aware of where you have adjusted your world to 'accommodate' your money mindset.



Trying your new money mindset on for size

Visualising your best life and dream business and trying on your shiny new money mindset story for size is where it all begins. If you can visualise that, then you're on your way to making it your reality.

Let's get started.

I want you to dream BIG like there are zero constraints and you simply cannot fail. Don't sanction yourself. There are no rules here. I encourage you to dream your biggest, brightest, most amazing future vision. Whatever it is that brings you maximum joy and freedom and totally sets your soul on fire.

Unleash your imagination

Here are some tips on where to start, but just quickly, before you jump in and let your imagination loose, grab a pen and notebook, sit in a quiet, comfortable place where you won't be disturbed, then close your eyes and make a start.

Where will your new money mindset take you? Imagine yourself in 12 months from now...

Where are you?

What are you wearing?

What are you doing?

Who are you with?

What are your surroundings like?

What can you smell in the air?

How are you feeling?

How much are you earning?

How much money do you have in your purse?

How much money do you have in the bank?

Envisage your P&L statement. How has it changed?

What impact is your new situation having on you, your family and your life?





Capture every drop of this juicy goodness

Once you've dreamed big and have a tangible vision for your dream life, business and money story, it's time to capture it in your notebook. Start brain dumping. Don't worry about spelling or grammar mistakes. There are no rules in this process. Bullet points, unfinished thoughts and single words are all perfectly fine.

Work swiftly, while you're in the moment and everything is fresh in your mind. Don't think too hard, don't over analyse or second-guess yourself. Write freely from your heart, your soul, and your imagination, until the inspiration comes to a natural end.

FANTASTIC! Now close your journal and leave it for 24hrs. Breathe, relax and let your desired future state sink in. Get comfortable with it, give it a twirl in front of the virtual mirror, see how it feels and how much it excites you.

Rewrite Your Money Story

Ok. It's been a minimum of 24 hours later and you're ready to proceed. Grab your journal and review the brainstorm you had about your future vision and money mindset.

I invite you to rewrite your money story entirely. It's like a choose-your-own-ending book - did you ever read those as a kid? You have complete power over your money mindset and money story, so write your happy-ever-after ending exactly as you choose it to be. Cut the cord with your old money mindset and money story and free yourself to pursue what serves you at a higher level.

My New Money Story



