

21 DAY  
MONEY MINDSET  
PROGRAM



***Action Power Steps***



**Publication Notice**

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# Welcome

Welcome to the 21 Day Money Mindset Challenge.

We use money in the exchange of goods and services. Your relationship with money affects your life... your lifestyle.

There is a lot of negativity out in the world surrounding money. I came to realization it was my relationship with money was holding back my desires and causing me to sabotage my financial goals.

When I committed to changing my beliefs around money, everything I needed to heal my money relationship came into my life... Once I changed my inner relationship with money, everything changed and money started showing up.

This program started out as a healing tool for me. I just started blogging about my money journey several years ago. The response I received was incredible.

**This program is divided into three phases:**

## **Phase 1: The Money Mindset**

We'll focus on identify your negative money belief, replacing them and start bringing harmony to your inner self. This week is where most of the inner work happens. *(lessons 1 - 7)*

## **Phase 2: The Prosperity Mindset**

Money and abundance follow the laws of the universe. You'll discover how money works within these laws and begin to explore your hidden treasure. *(lessons 8 - 14)*

## **Phase 3: Searching for Wealth Within**

Focusing on the purposes for which you desire money, your inner treasure will create the means to receive the money to fulfill your desires. *(lessons 15 - 21)*

Once you remove negative beliefs about money and yourself and see your true self-worth, your true inner **ME**... your **M**agical **E**ssence... you'll not only experience success **M**ore **E**asily...

You'll also experience a **M**oney **E**xplosion in your life.

Stay Unstoppable,

**Ann Rusnak**



## Day 1 Action Power Step

The first lesson sets up the rest of the program foundation. It's very important for you to devote time to complete these steps in both the appraisal and this sheet.

Your building a new relationship with money and like any relationship it will take time and devotion.

**1. Write the words:** *"You are the perfection of God's creation and the creation of God's perfection. That makes you a worthy person. God divinely created you to be successful in all things."* on an index card and carry it with you.

You might also want to read those word in the morning and night before going to bed.

**2. Print the Treasure poster** on the next page. Put it in a frame or hand on your wall to remind of you that you're a worthy person.

**3. Write down your feelings about your self-worth**

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#### **4. Complete Day One Inner Reflection Questions**

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*You are the perfection of God's creation and the creation of God's perfection. That makes you a worthy person. God divinely created you to be successful in all things*





## Day 2 Action Power Step

The first lesson sets up the rest of the program foundation. It's very important for you to devote time to complete these steps in both the appraisal and this sheet.

Your building a new relationship with money and like any relationship it takes time and devotion.

**1. Download the Limiting Money Belief Appraisal** and answer those questions first. Upon completion of the Appraisal, answer the questions below.

**2. How do you feel about your attitude toward money after you completed the appraisal? Write the first things that pop in your brain.**

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## Day 3 Action Power Step

**1. Where have you notice the Psychological Reversal showing up in your money?**

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**3. Complete Day Three Inner Reflection Questions**

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## Day 4 Action Power Step

### **Your Constant Companion**

I am your constant companion.  
I am your greatest helper or your heaviest burden  
I will push you onward or drag you down to failure.

I am at your command.  
Half of the task that you do you might just as well  
turn over to me and I will do them quickly  
and correctly.

I am easily managed,  
you must merely be firm with me.  
Show me exactly how you want something done;  
after a few lessons, I will do it automatically.

I am the servant of all great peoples and  
alas of all failures as well.

Those who are great I have made great,  
those who are failures I have made failures.

I am not a machine, but I work with all the precision  
of a machine, plus the intelligence of a person.

Now you may run me for profit or  
you may run me for ruin.

It makes no difference to me.

Take me, train me, be firm with me,  
and I will lay the world at your feet.

Be easy with me and I will destroy you.

**Who am I? I am called Habit**



**1. What habit do you want to transform or replace? *This can be related to money or some other area in your life. (You can ask your Magical Essence for guidance)***

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**2. How will you feel when this new habit is part of your life?**

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**3. Complete Day Four Inner Reflection Questions**

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## Day 5 Action Steps

**1. Watch the Money Affirmation Video first thing in the morning and right before you go to bed. Say the affirmations aloud from the several times a day.** This will help impress them in your subconscious mind more quickly.

### Money Mindset Affirmations

- I choose wealth now
- I am grateful for everything I have
- I choose to give myself permission to enjoy money
- My life looks brilliant and shines with abundance
- I choose to have a healthy relationship with money
- Money speaks to me and guides me to my highest good
- I choose to be open to receive unlimited abundance
- I respect and appreciate the abundance in my life
- I choose to accept money flowing into my life right now
- My prosperity serves the world
- I choose to express my unique creativity
- People love to give me money because I add value to their lives
- I allow myself to have more than I ever dreamed possible
- God is the source of my abundant supply
- I choose to release my unwillingness to be wealthy

**2. Day two you made a list of your negative money beliefs.** Using the Empowering Supportive Beliefs worksheets, write out a positive money belief for each one on your list.

Follow the 7 guidelines from the video for writing believable, effective affirmations

For example:

The love of money is the root of all evil.

Replacement:

I love money and money loves me. *(hard to be in a loving relationship with somebody you find as evil)*

**3. Complete Day Five Inner Reflection Questions**

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## Day 6 Action Steps

**1. What damage has listening to your inner critic caused in your life?**

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**2. What has it cost you over time?**

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**3. What will it continue to cost you stay in the relationship with your limiting money beliefs?**

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4. Yesterday you wrote a series of positive statements to replace your negative money statements. **Pick 5 of those statements** and place them a note card etc.

Read those statements along with your affirmations.

Commit those statements to memory to shout back to your inner critic

**5. Complete Day Six Inner Reflection**

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## Day 7 Action Steps

Imprinting happens when your subconscious mind accepts your new visual image of your desired end result.

Here are the steps for Impressing Your New Money Visual Image

### **Step One - Your Goal - Seeing Yourself with Money**

Your subconscious only understands specific commands. Since you're going through the money mind set challenge, I guess you want more money in your life. (secretly who doesn't)

Get specific on the amount. Personally, for me, the amount usually isn't the goal. I usually pick something I want to use the money for. Ask for inner guidance.

### **Step Two - Affirming the End Result of Your Image**

Write out a simple statement to the end result you want. Write it out in a personal, positive, present tense form as though it were already reality. Writing out your affirmation triggers your brain's reticular activating system.

### **Step Three - Picture the End Result**

See yourself in your mind activity involved in the achievement of your end result. The more detail the better. You're displaying your old picture with a new one.

### **Step Four - Feel the Emotion That Goes with Your Accomplishment**

Your subconscious responds to feelings more than words. Think of feelings and emotions like super food feeding your subconscious.

The more feeling and emotion... the faster the end result will materialize. Feel the joy and satisfaction of the accomplishment. You can even add the words, happy, joyful etc. to your written affirmation.

**Step Five - Willing to Accept Your New Money Coming**

You will never allow yourself to possess more money than you think you deserve. Make sure you are willing accept what you ask for. Start accepting the fact you deserve wealth.

Don't fall into the "HOW" mindset. This will stop the process. Following this process takes a lot of trust and faith. God takes care of the how. Learn to trust your intuition... your inner voice... your money honey.

**1. Close your eyes... see money in your life. Now write out what you saw while you visualize yourself with money**

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**5. Complete Day Seven Inner Reflection**

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## Day 8 Action Steps

### The Trust List

A good friend of mine forwarded an article to me when I shared with her my year theme for 2012 was Trust and Faith.

This article is about creating a Trust List by Danielle LaPorte... As long as I give her credit, I can reprint it here.

This was something I added to my yearly Chart My Destiny Journal. I keep adding to my trust list throughout the year.

### Create a "What I Trust List". Whenever you need it.

**FOCUS ON THE PRESENT.** The whole point of this exercise is to access the trust that *already* lives in your being. It's *not* about generating new trust, or visualizing outcomes, or affirming your way into positive thinking. Those techniques are useful, but they can also turn into mind tricks. We're concentrating on presence here.

Sometimes, the fact of the matter is that you don't fully trust that something will work out in your favor. You have doubts, you're anxious, you have reason to be cautious – and you're going for it anyway. This is the definition of courage: *Regardless of concerns, I'm givin' 'er!* **It'll be easier to give 'er if you're anchored to what's already working in your life.**

**WRITE IT OUT.** It's important that your *What I Trust List* be written, out. The movement, hand to vision, will help your psyche take in the comfort. Imagine that your mind is like a lung, inhaling and exhaling as you account for all that you know to be true. Ahhhh.

**SPEAK IT OUT.** If you're an audio-learner, speak it out. Leave yourself a voicemail, or a voice-memo on your mobile, or talk to yourself. Kindly.

**STREAM YOUR CONSCIOUSNESS.** Just let it pour out – but, again, **don't include things that you don't fully have trust in.** It's okay if your list is short. Brevity is better than bravado. It could be one word if that's what feels true. It could be six pages in your daytimer if that's real.

*I trust my love for... I trust my integrity. I trust how much my mama loves me. ... I trust that my guides are watching out for me. ... I trust that she'll be there when I call. ... I trust that there's always another idea. ... I trust that I can always get a job. ...*

**GO "OBVIOUS" IF YOU NEED TO.** Nothing is too great or too small to put your trust in. Sometimes the most basic and primal things will give you a boost, especially if you're finding it difficult to think of things that you fully trust in.

*I trust my next breath will keep coming. ... I trust the sun will rise tomorrow. ... I trust Sparky will be wagging his tail when I walk in the door. ... I trust that the snow will melt. ...*

Trust now. Trust in The Now. Consciously access what you know to be positively, life-affirmingly true. And that sureness will become a bridge to what's possible.

### **1. Start Your Trust List Below**

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**2. Complete Day Eight Inner Reflection Questions**

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## Day 9 Action Steps

**1. What is one area in your life that you won't relinquish control?**

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**2. What is one thing in your relationship with money that you won't let go of control?**

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**3. Where do you find yourself "pushing" an agenda or result?**

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**4. What is one small thing you can do to experience the feeling of trust and detachment?**

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**5. What is one small thing that you can let go of the "how" and detach from the outcome... trusting the details will become obvious at the right time and place?**

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It took me most of my life to reach this step... please don't be hard on yourself if you don't get it right away or you need to do more inner healing to build up your trust.

One thing that worked for me was to trust my husband could complete a task without me giving him step by step instructions or insisting my way was the only way.

Let me tell you... it drove me nuts at first. I literally sat on my hands. At times tempted to put duct tape over my mouth.

Actually, some of his ways or methods turned out to be much better than mine... the task got completed just fine.

**6. Complete Day Nine Inner Reflection Questions**

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# Day 10 Action Steps

## Connecting to Your Magical Essence

1. Meditate for a few minutes each day
2. Record your dreams.
3. Follow your Guidance
4. Relax your mind
5. Keep a journal

**1. Begin meditating at least once a day. Start out with 30 secs and work your way up to 10 minutes.**

**2. Throughout the day notice guiding thoughts and write down what you notice**

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**2. Act on at least one of your guidance and record the results below**

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**3. Complete Day Nine Inner Reflection Questions**

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## Day 11 Action Steps

**1. What new money belief seeds did you plant this past week?**

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**2. How are you nurturing your new money belief seeds?**

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### 3. Planting Desire Seeds.

Make a list of your desires, things you want, especially if money were no object. Just like affirmations, write your list in the present... with expectation you'll receive it. example: instead of I want a new garage... write, I have a new garage.

*Remember "Trust" and "Detach"*

### Heart Desires List

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#### 4. Complete Day Eleven Inner Reflection Questions

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**2. Complete Day Twelve Inner Reflection Questions**

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# Day 13 Action Steps

**1. Answer the following questions below:**

What do you need to do to make room for money?

What things do you hold onto that could use replacing?

*Look around your office...your home... your closets*

Do you have unfinished projects?

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**2. Print out the form on the next page.** Select one item from the above list. Use the form to get rid of that clutter.

## Clarity Project Form

What "Mess" is bugging me the most either professionally or personally every time I am exposed to it?

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If this "Mess" were eliminated from my life, what effect would this have on me?

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List the Action Steps to complete your clarity project

	<b>Activity</b>	<b>Length of Time</b>	<b>Completed</b>
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**3. Complete Day Thirteen Inner Reflection Questions**

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## Day 14 Action Steps

**1. Show gratitude for 50 things, people, etc. what you already have in your life** - *You don't need to do this all in one sitting... you can spread it out over several days. Try starting with 5 a day or more.*

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**2. Complete Day Fourteen Inner Reflection Questions**

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# Day 15 Action Steps

## 12 Tips Toward Loving Yourself

1. Take full responsibility for your life
2. Do something good for yourself.
3. Invest in yourself... both in time and money. If you don't invest in yourself, nobody else will.
4. Devote daily quiet time to rejuvenate your spirit
5. Devote time to pursue your passions.
6. Take care of yourself, mentally, physically and spiritually... become self-sufficient by meeting your needs.
7. Trust your inner self... your intuition.
8. Once a day look at yourself in the mirror and say, "I love you"
9. Hug yourself.
10. Criticism never changes a thing. Refuse to criticism yourself.
11. Gently change your thoughts to more loving ones.
12. Tell yourself how well you are doing with everything.

### 1. What are some other ways to love yourself?

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### 2. What's one step from the 10 Steps of Loving Yourself will you do during the next 30 days.

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**3. Complete Day Fifteen Inner Reflection Questions**

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## Day 16 Action Steps

### 1. What are some of your talents and gifts?



Download your bonus gift - **Self Confidence: Polishing Your Gems** on the resource page and complete the 5 exercises to help you find your talents and gifts.

### 2. List your top five memorable accomplishments in your life. They include your children, an award in school, anything that you would consider one of your most memorable accomplishment.

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**3. Complete Day Sixteen Inner Reflection Questions**

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## Day 17 Action Steps

*Happy talk, keep talking happy talk, Talk about things you'd like to do, You gotta have a dream, if you don't have a dream, How you gonna have a dream come true?*

*Lyrics from South Pacific - Happy Talk*

**1. Write out that one dream that's been nagging at your inner core.**

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**2. List any unrealized childhood dreams that still make your heart jump when you think about them.**

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**3. What is your ultimate financial dream**

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What does success mean to you? In order to discover what success means to you and what you want in life, the answers to these questions can give some guidance.

**4 “Where do I want to be in 2 years?”** *This is not the question “Where do I see myself in 2 years?” Think about what you want in five years. If you ask yourself where you see yourself, you’re simply going to see yourself as a glorified version of now.*

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**5. "How do I define happiness in my career or business?"** *It is important to assess whether or not you're feeling fulfilled in your work.*

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**6. "How do I get to the places I want to be?"** *You need to know how to get to where it is you want to be. You can't go there blind or expect it to fall into place all on its own. You must be proactive to make things happen. - Ask your inner guide/voice for guidance*

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**7. "What areas in my life do I want to enjoy more?"** *We all want to succeed in more than just one area in our lives, so set multiple goals. For example, one goal may relate to your career while other goals may relate to your relationship, children, or hobbies.*

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**8. "What are my goals in life?"** This coincides with what areas you want to experience success, but you must actually *write down* your goals and set real milestones that you can accomplish.

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**9. "What kind of balance do I need in my life?"** *You must find a balance between work, family, and personal time for you to feel fulfilled. If you have a tendency to over-extend yourself, it's important to find an equal balance so no area of your life goes unnoticed.*

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***Don't be afraid*** of your dreams and desires, especially when it comes to your finances.

The next page contains Marianne Williamson's Our Deepest Fear poem that you can print. Hang on a wall where you will read it regularly.

## *Our Deepest Fear*

*Our deepest fear is not that we are inadequate.  
Our deepest fear is that we are powerful beyond  
measure.*

*It is our light, not our darkness that most frightens  
us.' We ask ourselves, Who am I to be brilliant,  
gorgeous, talented, fabulous?*

*Actually, who are you not to be?  
You are a child of God.*

*Your playing small does not serve the world.  
There's nothing enlightened about shrinking so that  
other people won't feel insecure around you. We are all  
meant to shine, as children do.*

*We were born to make manifest the glory of God  
that is within us. It's not just in some of us;  
it's in everyone.*

*And as we let our own light shine, we unconsciously  
give other people permission to do the same. As we're  
liberated from our own fear, our presence  
automatically liberates others.*

*Marianne Williamson*







**10. Complete Day Seventeen Inner Reflection Questions**

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## Day 18 Action Steps

**1. What is the biggest mistake you made about money that you still feel guilty about?**

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**2. Write yourself a letter of forgiveness**

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**3. Complete Day Eighteen Inner Reflection Questions**

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## Day 19 Action Steps

### Your Money Vision

**1. On a separate sheet of paper, write out your money vision.** Why do you want money? Usually it's not money you want, it what money can buy. Perhaps a new house, a car, private school for your children, latest electronic gadget, security, freedom, vacations, comfort and anything you place value on.

It's okay to make a short term and long-term money vision.

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**2. Download your Adding Doubloon to Your Treasure Chest Bonus in the resource section and complete it.** This will help identify your interest, talents and skills.

**3. Ask your subconscious mind to make it a priority to use your money vision to come up with money ideas.** Don't try to come up with the "perfect" or "original" idea. When something pops into your brain, record it in your Money Idea Journal.

**4. Always express gratitude for being given the opportunity to use your Money Vision to inspire ideas.**

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**5. Complete Day Nineteen Inner Reflection Questions**

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## Day 20 Action Steps

You may not be experiencing any "rearranging" in your life at this moment. Remember these tips when you do... these 10 tips may help you through it.

**1.** One of my favorite mantras to say during this time: "Up to this very moment, I have survived everything that has happened."

**2.** *Keep focusing on the outcome.*

**3.** Keep a journal. I like using composition books. You can usually find them on sale during the back to school season.

**4.** *It's okay to "feel"... acknowledge what you are feeling during this period.*

**5.** Have lunch with your best friend and cry on her shoulder.

**6.** *Remember God/Universe will supply you with whatever you need to make it through this period.*

**7.** Do not give up... most people quit right before they experience a breakthrough.

**8.** *Is some fear causing this upheaval?*

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9. Stay in gratitude... even during the "rearranging" time. Be grateful for this time because the universe is working on your request.

10. *Ask for help... Write a Dear God Letter.*

*Dear God,*

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**11. Complete Day Twenty Inner Reflection Questions**

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**1. Complete Day Twenty-One Inner Reflection Questions**

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## About Ann Rusnak



Ann Rusnak is a Success Mindset Strategist helping women change their money beliefs that keep them feeling stuck and working too hard. Her unique techniques and programs provide the clarity and confidence to easily and effortlessly attract more ideal clients.

Ann is the creator of the powerful Unstoppable Success System and author of the soon-to-be-published book, *The Journey to ME* which combines her 25 years of business experience and self-discovery journey to empower others live the life they richly deserve.

Discover how you can go from **Stuck to Unstoppable Success** with a complimentary 20-minute, no strings attached...  
["Stuck to Unstoppable Breakthrough Session"](#).

*I didn't feel confident enough to talk to potential clients. Within, two weeks of working with Ann, I shifted my thoughts to be more open especially around money. This resulted in unexpected money showing up and a customer calling me out of the blue to place a big order. I loved how Ann gently guided me to overcome the fear of talking about my business, and to see the worth and value in myself. I'm feeling less stressed and confidentially gain new clients now. I'm so grateful for all Ann had done for me.*

*Rynette Vall*

*"I knew I was being way too hard on myself. I needed to get over 'settling' for things that were wrong for me and my business. I seriously needed validation and support I'm on the right path. Ann's transformed her journey into an extensive arsenal of strategies to help you overcome the inner issues holding you back from experiencing who you're destined to become. She's caring, thoughtful, insightful and helps you get the job done in empowering, rewarding ways. I intend to place more value on who I am and what I offer others. I'm looking forward to sharing my skills and talents through my book, classes and workshops."*

*Debi Goldben*