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# Money Magic Mojo ~ Positive Money Beliefs

Nearly everyone wants to be rich, but not many are. *Why do so few people have real wealth, even though everyone desires it?* Certainly, there must be some fundamental differences between the rich and the poor that can account for the differing levels of success.

Rich people often seem capable of generating amazing things in their lives.

And many with less money seem to be stuck. You wouldn't be alone if you concluded that this is due to some difference in abilities or work ethic. But if you look closely at the rich people you know, you'll likely find that most aren't particularly lucky, intelligent, or hardworking

It's not the things you don't know, but rather the incorrect things you believe, that cause many of the real challenges in life. *A few errors in your thinking can be a detriment to your finances.* 

One sure way to boost your odds of becoming successful is to have a mindset geared toward wealth and prosperity. Why? **Because the actions you take on a daily basis** — right down to the amount of effort you put toward your goals — **stem directly from your state of mind**.

All you need is the willingness to start thinking in a different way and the courage to take actions based on this new way of thinking.

Unfortunately, many of us pay little attention to our mindset, and end up creating a whole lot of struggle and difficulty for ourselves in the process! The good news is that creating a wealth and prosperity mindset can be achieved quickly and easily with a little know-how and some determination.

Don't worry; you won't have to take groundbreaking actions; just one step at a time will move you in the direction you want to go.

Enhancing your understanding of money mindset and personal finances is an effective way to get on the path to prosperity.

To create a true prosperity mindset, you must train yourself to turn your attention away from anything that distracts you from focusing on your wealth and financial well-being.

That doesn't mean hiding your overdue bills in a drawer or refusing to face reality. You don't have to become a "Pollyanna" to focus on abundance, but you do have to stop obsessing over the challenges and problems in your life.

Improving your mindset is the first step to increasing your wealth. You mindset ultimately determines the opportunities you will recognize and create, as well as determining your ability to capitalize upon them.

Negative beliefs about money are especially damaging. **Negative beliefs will stop you from taking the necessary action to achieve financial stability and abundance.** Recognizing these beliefs and adopting more useful alternatives can bring about financial change.

# Avoid allowing these negative beliefs to inhibit your financial life:

Replace your negative money beliefs with more helpful alternatives. *This is the first step toward financial abundance.* Avoid frustration and approach one belief at a time.

Your inner critic will do it's best to keep you aligned with your false belief system about your worthiness. You have my permission to yell at your inner critic... tell it to shut up... call it liar... call it out.

# **Anchoring Your New Positive Messages**

You begin to change unsupportive money beliefs to supportive ones is through the repetition of positive messages.

Keep reciting the positive messages in this playbook to counter your inner critic.

**Every day for the next 21 Days**, you will focus on one affirmation per day. Read the Anchor ME© text associated with the affirmation and answer the three inner reflection questions.

Throughout the day keep repeating the affirmation.

To help maintain your new wealth mindset, each week, re-examine your beliefs, attitudes, and actions regarding your money situations and repeat this process for any slips back to your old, ineffective mindset.

# Journal Your Thoughts

# Money Mojo Anchor ME Affirmations

You begin release limiting money beliefs with positive, supportive ones through the repetition of positive messages.

The affirmations were selected to help you see and believe in your selfworth. Keep watching and saying those affirmations over and over.

**Every day for the next 21 Days**, you will focus on one affirmation per day. Read the Personal Reflection associated with the affirmation and answer the three personal reflection questions.

- 1. Exciting opportunities abundantly appear in my life
- 2. I bring prosperity into my life
- 3. I celebrate my ability to take risks and dare to take a different direction
- 4. I easily attract wealth
- 5. Miracles happen daily in my life
- 6. Opportunities for financial growth continue to come my way
- 7. My life overflows with blessings
- 8. I define success on my terms
- 9. My mindset controls my reality
- 10. An abundant future awaits me
- 11. I am capable of achieving my financial goals
- 12. I live in prosperity and abundance
- 13. I am creating the life of my dreams
- 14. Taking consistent small steps results in big changes
- 15. Wealth is pouring into my life from all directions
- 16. I am connected to the source of abundance, security, and well-being
- 17. My actions support my belief system
- 18. My financial future is bright
- 19. I have wealth and abundance
- 20. Money and wealth flow to me easily
- 21. I deserve to be happy and successful

# Exciting opportunities abundantly appear in my life

New opportunities surround me every day. *All I need to do is recognize them and take the leap of faith.* I have an abundance mindset that keeps my mind open to these new opportunities.

Each morning I greet the new day with excitement and anticipation. I give thanks for my blessings and wonder what good this day will bring. *When I search for the good in my day*, I often find beautiful, hidden gems.

Living in the moment helps me recognize new opportunities. When I focus on the present, regrets of the past and worries of the future simply cannot exist. *I explore all options of the moment* in my mind and take decisive action to seize those opportunities that can benefit me.

My abundance mindset includes a healthy optimism that brings me confidence and helps me get over any hurdles in my path. When challenges arise, I expect that there is a solution and I seek it out. I inevitably find it and continue happily toward my goal.

Today, "Seize the day!" is my mantra. My plan is to keep an eye out for those opportunities that I know, without a doubt, will appear and then go for them with all the gusto I've got!

- 1. Do I expect that good things will happen to me each day?
- 2. How can I make my mind more open to new possibilities?
- 3. How can I encourage myself to take swift action on the opportunities I find?

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# Foring prosperity into my life.

I bring prosperity into my life by living my life with high standards and values. When I work hard and refrain from dishonest practices, I attract prosperity into my life. My integrity aligns me with endless possibilities.

By living honestly and responsibly, I make it easy for blessings to find me. When I make responsible financial decisions absent from greed, I open the window to my life and allow the light of prosperity to shine in.

Easy steps, such as maintaining a balanced budget, keep me on the right path. Learning to live within my means is another easy way to create wealth.

I assign the proper value to the things I have. I value relationships above all else. My heart is content with the things I own. Even as I work hard to better my situation, my joy comes from the people around me rather than from my material possessions.

My work ethic places me on the path of blessing. *I work harder every day to serve those around me.* I genuinely care for the people I work with. My creativity and willingness to try new ideas and opportunities set me apart from the rest.

Prosperity is in my life because I am ambitious enough to seek it, yet humble enough to share it. I enjoy giving to others. Whatever blessings I receive, I pay them forward.

Today, I attract prosperity into my life by living with integrity, ambition, and humility. I choose to live by a higher standard in order to witness my success.

- 1. How can I share my blessings?
- 2. Why do I need to balance ambition with humility?
- 3. Are my financial practices responsible and honest?

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# Fcelebrate my ability to take risks and dare to take a different direction

I am a fearless risk-taker. The road less traveled calls out to me. I am enticed to tread new ground and go where few have gone before.

I swim against the current, away from the crowds. I travel upstream like a courageous fish. Others are unable to convince me of fitting into a cookie-cutter mold.

# My heart desires more than an average life; therefore, I must take on more than the average risk.

I enjoy being a little rebellious. The best discoveries were made by people who were brave enough to go against the flow. Although I love feeling safe, a desire for security cannot handcuff me. I arise from the seat of contentment and welcome risks.

Even when there is a path traced out before me, I dare to take a different direction. I respect life, but I don't take it too seriously. *Life is a gift that I enjoy to the fullest.* 

To me, there is no fun in attempting only the things that have a guarantee of success. I live to try the unknown and difficult. I am defiant of limitations and boundaries.

Taking risks is as exhilarating to me as parachuting out of an airplane. I get a rush from knowing that I am about to face off with danger. My heart pounds in my chest when I venture out on a limb. I am not shy about questioning norms.

I celebrate who I am because I am proud. *I was created for greatness,* and the only way to achieve it is to step in the direction of the unknown.

- 1. Have I given in to norms for fear of the unknown?
- 2. What price am I willing to pay in order to fly higher than the rest?
- 3. What is my attitude toward risks?



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# Feasily attract wealth

How lucky I am that abundance just flows to me! It's as if all I need to do to receive wealth is to hold out my cup and let the Universe fill it up!

I am sure, though, to set up my life so I *can* attract this wealth. I plan my goals and then take action to achieve them. *After all, it takes action to turn my dreams into reality.* Otherwise they would simply stay a dream.

*I set myself up for success* with a sure-fire plan. I make my goals specific and detailed and then divide them up into small, achievable steps. Once I do this, I know that all I need to do is to complete each step, one at a time, straight to my goal.

# It is a simple strategy and works every time!

My detailed plans for my goals enable me to leap forward toward success with confidence. Even when I encounter a challenge, my success-mindset encourages me to immediately seek a solution rather than bemoan the trivialities of the delay.

It's no wonder that I easily attract wealth. When I am focused on taking action to get what I want, there is no time to waste sitting around and worrying about the "what ifs."

*I know what I want and it comes to me effortlessly* because I am the personification of motion. I slow down long enough to fill up my cup and then joyfully continue moving forward, filled with gratitude for my blessings.

My gratitude and positivity also help me attract even more wealth to be thankful for. It's a wonderful circle of abundance and I am glad to be in it!

Today, I plan to show appreciation for my blessings by sharing them with others.

# **Self-Reflection Questions:**

- 1. Do I feel that I easily attract wealth?
- 2. Could I be doing something that's blocking the flow of abundance to me? What?
- 3. How can I show appreciation for the blessings I have received?

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# Miracles happen daily in my life

*Miracles happen daily in my life if I just take the time to pay attention.* The life that I enjoy is a miracle in and of itself.

Life is a gift. *Each breath I take is the beginning of a miracle.* As I inhale and fill my lungs up with air, I feel life revitalizing my body.

My body is a mysterious miracle. There are functions of my body that scientists will never understand. Yet they all work together to keep me alive. Each part of me has a purpose and has value.

From the moment I open my eyes in the morning and see the light of the sun, I am aware of the miracles in my life. I am thankful for my senses, which allow me to enjoy the world in a variety of ways. I am grateful for the health that my body enjoys.

Throughout the day, I keep my mind focused on the little things that make life great instead of taking them for granted. I pray for good things to come my way and give thanks for what has already come.

Miracles are far from the wishes granted by genies, like in fairy tales. A miracle is anything I enjoy which is not the result of my own doing. I am humbled when I take an inventory of the miracles in my life.

While there are people suffering from poverty and disease, I have a healthy body that enables me to provide for my family and myself.

Today, I choose to focus on the good that is happening in my life. I take time to reflect on the small everyday blessings that are easy to take for granted.

- 1. What is a miracle?
- 2. What miracles do I enjoy on a daily basis?
- 3. How can I be more appreciative of the daily miracles in my life?

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# Opportunities for financial growth continue to come my way

I am blessed because I can manage my finances responsibly. I work hard to meet my family's needs. When things get tough, I work harder. I have a positive attitude about my financial future. My heart is filled with gratitude for what I have.

Rather than being someone who frequently seeks to take from others, I look for ways to give. My attitude has placed me on the path of constant increase. Takers always need and givers always have something to give. The more I give, the more I have to share.

From working long hours to cutting back on my spending, there is no sacrifice I wouldn't make for my family. My job is to provide in any way I can. *I keep my eyes open for ways in which I can increase my income.* 

I educate myself by doing research on the latest moneymaking strategies. I attend seminars and workshops to find out ways in which I can make my money grow. Most importantly, I am active about networking and building relationships.

The relationships I build result in opportunities for financial growth. When I overcome shyness, I am free to initiate conversations with others to tell them all about my skills. Taking that courageous first step is opening doors for me because people are interested in what I do.

Today, I choose to speak up about my abilities without fear because I have a lot to give. My boldness sparks interest and draws opportunities for financial growth my way.

- 1. How can I increase my income?
- 2. Why is it important to network?
- 3. When was the last time I initiated a conversation about my skills?

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# My life overflows with blessings

My life erupts with blessings like lava out of a volcano. I have been given much more than I could ever need. When I look around me I see that not only are my needs met, but I also have a surplus of things that I enjoy.

I wake up every day thankful for the health of my body. There are countless harms in the world, yet I enjoy life. It humbles me to think about the miracle of life; *to have been chosen to live this very moment makes it unmistakably clear that my life has purpose!* 

Relationships are my greatest blessing. I feel fortunate to have friends and family who care about me and seek me out. Whenever I am alone, I know that I can call someone to meet with me or simply listen to me on the phone. Having people to count on makes me feel blessed.

I appreciate my blessings because they are beautiful gifts. My blessings carrying me through my struggles and lift my spirits.

My worst day is still a good day when I am determined to be glad regardless of my situation. I enjoy peace when I look beyond negative situations to the positive outcomes that follow. For every negative situation, there is a greater lesson to be learned.

Today, I choose to look at my life through the eyes of gratitude and rejoice in my circumstance. I see the blessings all around me and look for ways to share them with others.

- 1. What am I thankful for?
- 2. Do I exhibit a grateful attitude?
- 3. How can I share my blessings with others?

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# Fdefine success on my terms

My success is unique and I am the only one who can characterize it.

I appreciate the successes of those around me. I can learn from them and enjoy their achievements. I appreciate my own success, even if it is not the same as others. *My* success is determined and defined by me. That is what matters most. I can see the progress I make and only I will know where it came from.

It doesn't matter what other people think about my progress because I build momentum on my terms. Others have their own ideas of what success means to them, but I have my own mind to create goals unique to me. I let go of worrying about what others think and I embrace my goals with passion.

My success is perfect for me! I am proud of my progress and I celebrate each success, whether big or small.

Today, I choose to focus on my own progress and celebrate each success on my journey. And when I do, I feel satisfied knowing that I can surpass any goal I have set for myself.

- 1. What areas have I defined as successful?
- 2. How does my success make me feel?
- 3. How have I celebrated my success?

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# My mindset controls my reality

The mind is a powerful thing. My mind can be my biggest ally, accelerating my desired results, or my worst enemy, hindering my outcome.

My mind is selective in its choices. When I am feeling confident and prepared, my mind advises me to push through, regardless of difficulties, because I have the tools to succeed. However, when my thoughts are driven by fear, my mind convinces me to avoid the risk.

I am certain that *my mindset controls my destiny.* I can choose to settle for whatever I can get in a timid mindset, or thrive and reach my fullest potential by keeping positive thoughts.

The choice is easy. *I choose to reach my fullest potential!* 

Success is a matter of mindset. Mind over matter is the name of the game! By turning my confidence into high gear, I place my mindset in a positive zone. This allows me to strategically plow through my challenges.

I let go of negative thoughts and consciously maintain a positive mindset. Not only does this give me a confidence boost, but it also allows me to shine in situations where others typically allow their insecurities to inhibit their results.

My positive thoughts motivate me in all situations. Because I am in a nonstop "I can do it!" mindset, I gracefully overcome hurdles that are set in my path.

Today, I remain focused on my goals by maintaining a positive mindset. I believe in myself and I am free from the heavy chains of insecurity.

- 1. Do I surround myself with positive people?
- 2. Are most of my thoughts positive or do they revolve around fear and worry?
- 3. Which far-fetched goals can I confidently chase with the help of my positive mindset?

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# An abundant future avaits me

Today's successes are the icing on my cake of abundance! I get excited when I open my eyes each morning because *I know great things await me.* I am a blessed child whose story is to achieve all I set my sights on.

*Life's obstacles are only temporary roadblocks*, so I avoid letting them change my resolve and focus. I use my talents and abilities to find a way around each challenge so I can continue on the path to success.

*There is nothing to stop me* from reaching the pinnacle in both my personal and professional exploits.

On days when I might tire, I allow myself to rest. I recognize that rest is an essential element to building my endurance.

I know an abundant future awaits me because I see every situation as an opportunity to do or achieve something great. I embrace even the most understated opportunity and try to find the worth in it.

I figure that even if an experience yields results other than what I expect, it can teach me which path to take the next time around.

Today, I avoid wasting my time worrying about what I have yet to accomplish. I remind myself of what I already have under my belt and use those achievements to propel my drive. I live without regret because every experience serves a purpose.

### **Self-Reflection Ouestions:**

- 1. How do I plan for the great things that are to come?
- 2. Am I committed to achieving my goals?
- 3. Are there times when I feel weak and unable to keep going? How can I motivate myself to persevere?

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# Fam capable of achieving my financial goals

With open arms, I embrace the wealth that is constantly coming my way. In addition to being open to the abundance offered to me, I am also willing to work hard. For these reasons, I know that I am capable of achieving my financial goals.

I trust that the work I do today is paying off.

Abundance is the natural order that includes spiritual, mental, material and financial prosperity. Therefore, all I must do to receive it is to remain open to abundance and willing to put in some time and effort on my own behalf. Natural law takes care of the rest.

My financial goals are reasonable, too. I set objectives that are worth striving for, but not so high that I feel overwhelmed just looking at them. Instead, *when I think about my goals, I feel energized and enthusiastic.* I know I have what it takes to meet them.

Sometimes, I may wonder how I can get to where I wish to go. I may map out a path for myself but still feel unsure about how to connect where I am at now with where I am headed. At these times, I choose to consciously relax. Just as I have reached objectives in the past, I can achieve the ones I set for myself now.

Today, I am confident that I can reach my financial goals. Each day, I cultivate patience, willingness, and perseverance as I watch wealth flow toward me in abundance.

- 1. What are some goals I have achieved in the past?
- 2. Do my financial goals seem realistic to me? Are they high enough to feel exciting without seeming overly challenging?
- 3. What small daily steps can I take to remind myself to trust that abundance is coming my way

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# Flive in prosperity and abundance

Each day, I choose to live with the belief that everything I need is always provided. The universe is generous to me. The amount I can receive is only limited by my beliefs.

**Prosperity is an option available to us all.** I can have anything that I focus on with expectation. As time goes on, I experience increasing abundance.

I constantly find new opportunities that enrich my life. The opportunities presented to me can be subtle, but I notice them. I take advantage of these opportunities to the fullest. I am enhancing my life each day.

I find myself worrying less about meeting my basic needs. What I need to live flows to me effortlessly. *As these basic needs are met more easily, I am free to expand my life in other areas.* My life is complete and satisfying.

Each day is a gift that I enjoy unwrapping. I am pleasantly surprised by the unfolding of the day.

I receive many blessings and feel thankful for each of them.

Today, I am allowing more abundance and prosperity in my life than ever before. *I* am completely open to receiving every opportunity and possibility. I live in prosperity and abundance.

- 1. How am I currently limiting the abundance in my life?
- 2. In what ways would my life be enhanced if my level of prosperity increased?
- 3. What are some examples of prosperity and abundance that I have enjoyed?

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# Fam creating the life of my dreams

I am so excited about the direction my life is taking. *Each day, I feel closer and closer to reaching my dreams.* 

I look at my progress and feel a sense of excitement and anticipation. My creative powers are growing stronger every day.

Occasionally things happen that temporarily challenge my resolve, but I am able to quickly get back on track and focus on my goals. I review my goals daily and visualize myself being successful. It feels amazing to experience that kind of success.

My progress toward my goals is rapid and effortless.

I notice that as I focus on my achieving my goals, I feel happier and more content. My friends and family are also positively impacted by my focus. It is amazing how my happiness positively affects those around me.

At night, I lie in bed and give thanks for all that I have and all that I am achieving. I am very lucky to be so blessed to have so many things in my favor. I smile inwardly and sleep soundly and peacefully every night.

In the morning, I am always eager to pursue the life of my dreams with great enthusiasm. My friends wonder how I successfully create so many positive changes in myself and in my life.

Today, I am taking a significant step toward creating the life of my dreams. My enthusiasm and courage build each day. I know the life of my dreams is right around the corner

- 1. How can I create the life of my dreams more quickly?
- 2. What is the greatest obstacle in my way right now? How can I overcome it?
- 3. What has been my greatest recent success?

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# Taking consistent small steps results in big changes

To create lasting change in my life, I begin with a single step. No matter where I want to go or how far I want to travel, it is all accomplished by one small step followed by another.

I embrace my humble beginning as the starting point of something great. *I am* encouraged by the positive change I can make in my life, regardless of how small or insignificant it may seem at the moment.

Consistency is what takes me from one small step to another and keeps me moving forward. As I continue to move ahead, I see that my dreams are within reach and press on until I reach my goals.

When I want to eliminate a behavior, I start by cutting back on it. I may not yet be able to stop completely, but I can reduce how often I engage in that action. Little by little, I reduce the behavior until I am no longer interested in it.

When I want to increase certain actions, I simply give myself opportunities to purposefully engage in them. Taking things slowly assures me that I am retraining myself from the inside out. Passion leads to dedication, dedication leads to consistency, and consistency leads to achievement.

Lasting transformation only comes when I transform my mind over a period of time. Fast change may seem effective at first, but solid habits are formed over time. Permanent change - the kind that makes life better - comes from within.

Today, I choose to take single step, regardless of how small it may seem. I know that every great accomplishment begins with a tiny movement, so I take action instead of sitting still.

### **Self-Reflection Ouestions:**

- 1. What small step can I take today?
- 2. How does passion lead to achievement?
- 3. Why should I allow myself to be transformed slowly rather than quickly?

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# Wealth is pouring into my life from all directions

Each day, I am grateful for all the many ways wealth flows toward me.

I can hardly turn around without being given a gift of some sort. Sometimes these are material manifestations. At other times, wealth comes in other forms. I embrace them all!

# I remain open to the abundance constantly offered to me.

The people in my life bless me with companionship, laughter, and compassion. My work provides me with a material abundance unknown in many parts of the world. And I am wealthy in my heart because of all the love I feel for my friends and family.

If I ever start to feel that something is lacking in my life, I remember that all the resources are at my fingertips. All I have to do is ask, and whatever I need comes my way. In fact, I usually get not only what I need, but many things I may not yet know I want!

I am so blessed to be alive today, with this healthy body and mind that serve me so well. Right now, all of my needs and many of my wants are met. *Because I have so much going for me, I share my wealth wherever I can.* By offering what I have to others, my gifts are returned to me a hundredfold.

Today, I pay close attention to all the ways in which wealth is pouring toward me. At this very moment, all of my needs are all met. Each day, I take a few minutes to pause and feel gratitude for all of the abundance in my life.

- 1. What are some unexpected ways I have been blessed recently?
- 2. In what ways does wealth manifest most in my life right now?
- 3. How can I best remember to cultivate gratitude for all of the ways that wealth is pouring into my life?

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# Fam connected to the source of abundance, security, and well-being

I experience great abundance in my life and feel like I am connected to the universal source. *I have financial abundance that makes me feel secure.* I also have many friends that support me, especially in times of need. I have a safe and secure place to live.

I enjoy a sense of general well-being. My life is easy and successful. I reach my goals easily. I have good health, both physically and emotionally.

I am connected to the source of everything good in the world. I respect it, and it provides for me. *The universe brings everything I desire.* 

I simply need to believe in myself and maintain habits that support my goals. Suitable actions combined with persistence always bring about desirable results. I experience this fact on a daily basis. It is the universal law.

Today, I feel especially connected to the source of abundance, security, and well-being. I can feel greater prosperity entering my life. I expect success and look forward to enjoying my life even more.

#### Inner-Reflection Questions:

- 1. What could I do to experience greater abundance?
- 2. How can I acquire greater security?
- 3. How would my life change if I experienced a high level of abundance, security, and well-being?

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## My actions support my belief system

Each day, I consciously recommit to my belief system. I use every opportunity to stay true to myself because I trust that I know what is best for me.

My beliefs make up a huge part of who I am, so I do my best to act in accordance with what I feel inside. *The real me comes out when I behave according to the commands of my conscience*. My integrity defines me.

Sometimes, I experience an urge to act against my better judgment. Outside influences may attempt to persuade me to break with my convictions, but I know better than to listen to them. Instead, I stay true to my own heart.

I practice listening to myself, and this allows me to take a step back and think about my beliefs before acting. I do my best to look at situations from the outside and ask myself how I would react. Consistently, my responses are aligned with my conscience.

When I am faced with a tough decision, I always take a moment to think about the consequences of my actions. I know that how I react not only impacts me, but also those around me. I want to always leave a positive mark, so I allow myself the time to pause and consider my response.

Today, I commit to doing and saying the things I believe are right. I make a point to allow my actions to be true to my thoughts and beliefs. This is how, each day, I achieve true peace of mind.

#### **Inner-Reflection Ouestions:**

- 1. Are there situations where my actions conflict with what I believe?
- 2. How can I strengthen my convictions so I can stand strong in them?
- 3. In what ways can I positively influence those around me?

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## My financial future is bright

I am destined to be financially stable and the thought of that brings me immense excitement. Knowing that at some point in the future I can achieve financial wellness gives me the drive to work towards it.

## I have the intelligence needed to build a solid path to a bright financial future.

I spend a lot of time understanding the best financial decisions to make and the best ways to allow my money to grow. I rely on the advice of experts in money management to help guide my direction.

Some of my choices may not bring immediate returns, but I am okay with that because good things come to those who exercise patience.

*I am patient with the journey* to financial wellness because I know the rewards always feel sweeter when I push myself harder to achieve them.

My commitment to saving is solid. I treasure the success I reap with my finances because of the effort I put into achieving it. I know it is much easier to lose money than make it, so *I am mature and sensible with my spending decisions*.

Today, I look forward with excitement to a sunny and bright financial future. I feel it is my reward because I take the correct route to achieve it. I commit to working hard to reap financial success.

#### **Inner-Reflection Ouestions:**

- 1. Do I avoid making impulse purchases of things I desire so as to not get into the habit of overspending?
- 2. What plans do I have in place to maintain financial wellness?
- 3. How can I teach others to achieve financial success?

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## Thave wealth and abundance

Wealth and abundance are all around me. I can easily see the opportunities in my life that allow for abundance. My inner voice tells me of these opportunities; all I have to do is listen to it

When I have time for myself, I repeat positive affirmations about wealth and abundance. This helps to keep positive thoughts and images in my mind. I am a **receiver of great things.** The power of the Creator provides for all of my needs.

When I first wake up in the morning, I give thanks for all that I have. I know that being grateful is the first step to receiving more. The world has endless wealth; there is enough for everyone.

Whenever I feel challenged by my bills, I take a deep breath and relax. I remind myself that the world is full of money and much is earmarked for me.

At night, my final thoughts before sleep are about wealth and abundance. I smile knowing that great wealth is coming to me. I sleep deeply and soundly every night.

Today, I am grateful that I have wealth and abundance and know I can attract even more. The opportunities all around me are just waiting for me to grab hold of them.

## **Inner-Reflection Questions**

- 1. How does it make me feel when I imagine having great wealth?
- 2. What signs of wealth and abundance are in my life?
- 3. Can I use my wealth and abundance to help others? Who? How?

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## Money and wealth flow to me easily

I am letting go of all ideas of scarcity about money. Money abounds and is everywhere. There are people all around me that have large amounts of money and there is more than enough for me to be well off, too. I know I can receive as much wealth as I want and am capable of doing so.

## I possess all the abilities I need to create wealth for my family and myself.

When I start my day, I think about how I can generate increased income. I realize that this can take time, persistence, and hard work. This is okay as I am willing to do whatever it takes to create a powerful incoming cash flow.

I let my mind wander through the possibilities of making money and take all ideas that arise seriously. I use careful planning and patience to implement my ideas when the time is right.

Today, money and wealth flow to me easily. I realize that wealth is everywhere and there is more than enough to go around. I possess all of the necessary skills to obtain and hold all the wealth I can imagine.

### **Inner-Reflection Questions:**

- 1. Am I stopping the flow of money to me with a scarcity mindset? How can I focus on allowing money to come into my life instead of focusing on lack?
- 2. What is something that I can do today to generate more wealth?
- 3. How much wealth do I need and what is a reasonable time frame for me to achieve this?

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## I deserve to be happy and successful

Everyone deserves to be happy and successful, including me. *I know that happiness* and success are things that *I create in my life*. So I purposely take certain actions that facilitate my happiness and success.

I also focus on the good things that life has to offer rather than spending my energy bemoaning my challenges.

I am a good person. I do many fine things. I am kind, generous, and I work hard. All these things contribute to the joy and fulfillment in my life.

I deserve to experience great happiness on a daily basis. I am certainly worthy of it. I remind myself of all my blessings on a regular basis and find it easy to experience happiness.

Even if happiness and success try to elude me, I know that I can catch them. I have all the ability I need. *I have all the talent I require.* 

Success and happiness are mine!

I see success over and over in my life. *I use my past successes to provide confidence now.* Success and excellence are a part of who I am.

Today, I take positive steps to ensure my happiness and success. I spend time doing things I love to do. I surround myself with loving people. I renew my commitment to my goals. And I deserve to be happy and successful.

#### **Inner-Reflection Ouestions:**

- 1. How happy and successful am I right now?
- 2. What are some things I can do to improve my levels of happiness and success?
- 3. Why do I deserve to be happy and successful?

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