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FINANCIAL FREEDOM STARTS HERE

# MONEY BELIEF AUDIT

Your money beliefs silently and invisibly influence your financial behaviours. Many of your money beliefs will be outside of your awareness and invisibly trapping you. If you want to change your behaviours or your financial situation you need to be very aware of your money beliefs.

## *Grab a pen and paper and get started.*

Take time to go back into your childhood and reflect on your 3 most significant money memories, under the age of 15 years old. If you are a bit stuck, review the prompter questions on the following page.

### MEMORY #1

## MEMORY #2

## MEMORY #3

Amazing work, you've just take the first big step to creating an awareness of your money psychology

# Helpful Prompters

- Family-what was like to be in your family financially?
- Parents-what did your parents do for a living?
- Who was in charge of the money?
- Did they talk about money?
- Did you feel financially safe?
- Did your parents agree or fight about money?
- Siblings - how many, siblings do you have?
- Where are you in sibling order?
- Were you treated equally and fairly where money/gifts were concerned?
- Did you get an allowance?
- Were your parent’s savers or spenders? What about other family members?
- Whom did you feel safer with, mum or dad, when it came to getting your needs met?
- Were birthdays and holidays celebrated and a positive experience?
- Did you feel you fit in financially at school?
- Did you ever feel financially judged or less than others?

# Steps to Rewire Your Money Story

**Now that you've taken time to reflect on** any limiting beliefs or stories you currently hold about money. These might be things you've heard growing up, such as "money doesn't grow on trees", "you have to work hard for money" or "rich people are greedy".

### 1. Challenge and Reframe

Look at each belief and ask yourself: Is this really true? How has this belief impacted my financial decisions? Replace each limiting story with a more empowering statement, such as "I am capable of creating wealth" or "money is a tool for positive change", "I am learning to be better with money", "saving is delayed spending, not depriving me".

### 2. Create New Affirmations

Write a handful of affirmations that reflect your new money story.

Affirm these by repeating these daily, especially when you're making financial decisions or facing money stress. For example: " I am learning to be better with money ", "I am worthy of financial success", "financial confidence comes through action, I am taking action with my money"

### 3. Visualise Your Financial Goals

Spend a few minutes each day picturing yourself achieving your financial goals. Imagine the feelings (really feel into the new emotional state you wish to create with money), the actions, and the outcomes of living your new money story.

### 4. Take Inspired Action

Set small, achievable goals that align with your new beliefs, such as starting a savings plan, investing in your education, listening to money educational podcasts or tracking your spending. Celebrate your progress and acknowledge any mindset shifts along the way.

### 5. Reflect and Adjust

Regularly check in with yourself. If old stories resurface, revisit these steps and reinforce your new beliefs. Remember, none of this is a 'one and done', rewiring takes time and consistency.

By following these steps, you'll gradually transform your relationship with money and create a narrative that supports your financial wellbeing.