### A Gift for You...

## Common Money Beliefs



By Boni Lonnsburry

"Money is the easiest thing to create!" someone told me a number of years ago. "Yeah, right," I thought. But he was right. It is.

Read through the beliefs below as quickly as you can and check any that seem could be even a little bit true. Then go back through, slowly and ask yourself these questions about the belief boxes you have *not* checked:

- 1. Did/do my parents believe this?
- 2. Does my reality show that I believe this?
- 3. Do the family & friends in my reality show that I believe this?
- 4. Do many people in society believe this?

And ask yourself again, does some part of me also believe this? If the answer might be yes, check the box.

#### **BELIEFS ABOUT MONEY:**

When I am financially abundant I will have to sacrifice my happiness.

You have to earn the money you make.

If I really do what I love, I'll end up broke.

Money comes with struggle.

If a lot of money comes easily, it must be illegal.

Making money takes hard work.

When I am rich I will be tied to obligations and stressed out.

When I am rich I won't be able to handle the responsibility.

When I am rich I won't have time for my spirituality, friends and family.

I can't handle success.

Others are responsible for my success.

Money doesn't grow on trees.

Money is filthy and dirty.

Money is evil.

Money is in short supply.

Money goes out faster than it comes in.

The cost of living is so high that it is impossible to keep up.

It's hard to hold onto money.

It's better to hoard money. You never know when the rainy day will come.

A Depression can come at any moment.

Only people who cheat have money.

I can only earn more when I put in more hours at work.

Rich people are greedy and dishonest.

Money is not spiritual.

It is a sin to have a lot of money.

Spiritual people are not supposed to be rich.

Poor people can never get out from under.

Rich people are seldom happy.

It takes money to make money.

It's hard to have multiple sources of income.

It is difficult to make money from my investments.

There is a limit to how much I can earn.

Good opportunities rarely come by.

Money is the root of all evil.

I don't deserve to have a lot of money.

There is not enough money to go around.

If I have more than I need to get by, someone else has to go without.

If I am successful, people will hate me.

It is better to take less than to be responsible for someone else's hardship.

If I make a lot of money, I will be betraying my \_\_\_\_\_ who never made much money.

The rich get richer.

The poor get poorer.

I am smart and talented; I should get more!

Money is hard to deal with.

Money is hard to get.

To save money you have to do without things.

Time is money.

I can't have money and free time.

You have to do what you don't like to have money.

I do not have enough to share or give away.

Accepting money obligates me.

To be a valuable person, I have to work more for less money than other people do.

Money spoils you.

I never have enough money.

You get what you deserve.

Never buy anything that you don't need.

I always rent; owning a house would be too scary.

I would never feel secure if I had to be responsible for much more than a hammock.

I have to own my own home to feel secure.

People will like me if I have lots of money.

People will hate me if I have lots of money.

It's not fair that other people have more money that I do.

#### **NEW BELIEFS ABOUT MONEY:**

When I am financially abundant I will sacrifice my happiness. When I am financially abundant, I will be as happy as I like.

You have to earn the money you make.

You can *receive* the money you make.

If I really do what I love, I'll end up broke.

If I really do what I love, I'll end up rich.

Money comes with struggle.

Money comes with ease.

If a lot of money comes easily, it must be illegal.

If a lot of money comes easily, it must be magic.

Making money takes hard work.

Making money takes willingness.

When I am rich I will be obligated and stressed.

When I am rich I will be free and relaxed.

When I am rich I won't be able to handle the responsibility.

When I am rich I will be able to handle the responsibility.

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When I am rich I won't have time for my spirituality, friends and family.
When I am rich I will still have time for my spirituality, friends, and family.

I can't handle success.

I can handle success.

Others are responsible for my success.

I am responsible for my success.

Money doesn't grow on trees.

Money does grow in us.

Money is dirty.

Money is energy.

Money is evil.

Money is good.

Money is in short supply.

Money is in unlimited supply.

Money goes out faster than it comes in.

Money comes in faster than it goes out.

The cost of living is so high that it is impossible to keep up.

The cost of living is so irrelevant that it is easy to keep up.

It's hard to hold onto money.

It's easy to hold onto money.

It's better to hoard money. You never know when the rainy day will come and you'll need it. It's better to create money. You never know when the sunny day will come and you'll play with it.

Bad things can happen, like a Depression, so be prepared.

Great things can happen, like a windfall, so be excited.

Only people who are cheaters have money.

Only people who are creators have money.

I can only earn more money when I put in more hours at work.

I can only receive more money when I flow energy and believe it.

Rich people are greedy and dishonest.

Rich people are generous and honest.

Money is not spiritual.

It is sinful to have a lot of money. It is loving have a lot of money. Spiritual people are not supposed to be rich. Spiritual people are not supposed to be poor. Poor people can never get out from under. Poor people can always get out from under. Rich people are seldom happy. Rich people are mostly happy. It takes money to make money. It takes imagination to make money. It's hard to have multiple sources of income. It's easy to have multiple sources of income. It is difficult to make money from my investments. It is easy to make money from my investments. There is a limit to how much I can earn. There is no limit to how much I can create. Good opportunities rarely come by. Good opportunities always come by. Money is simply evil. Money is simply energy. I don't deserve to have a lot of money. I do deserve to have a lot of money. There is not enough money to go around. There is plenty of enough money to go around. If I choose to have lots of money, someone else has to go without. If I choose to have lots of money, someone else can choose that too. If I am successful, people will hate me. If I am successful, people will like me. If I make a lot of money, I will be betraying who never made much money. If I make a lot of money, I will be inspiring \_\_\_\_\_ who never made much money.

Money is spiritual.

# The rich get richer and the poor get poorer. The rich and the poor get what they create.

l am smart and talented; I should get more! I am smart and talented; I should create more!

Money is hard to deal with. Money is easy to deal with.

Money is hard to get. Money is easy to get.

To save money you have to do without things. To save money you have to create extra to save.

Time is money.
Time is an illusion.

I can't have money and free time. I can have money and free time.

You have to do what you don't like to have money. You have to do what you love to create money.

I do not have enough to share or give away. I always have enough to share or give away.

Accepting money obligates me because it is never free. Accepting money delights me because it is always free.

To be a valuable person and I have to work harder than other people do. I am a valuable person and I have to receive more than other people do.

Money spoils you. Money frees you.

I never have enough money. I always have enough money.

I always have barely enough money.

You get what you deserve. You get what you create.

Never buy anything that you don't need. Always buy things that you love and enjoy.

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Having money is too much responsibility. Having money is just enough responsibility.

I have to own my own home to feel secure.
I have to know I am secure to feel secure.

I choose money because people will like me if I have lots of money. I choose money because people don't care if I have lots of money.

People will want to take it from me if I have lots of money. People will be inspired by me if I have lots of money.

It's not fair that other people have more money that I do. It's totally fair that everyone can create as much money as they wish.

### WHAT'S NEXT?

Change those beliefs!! You've discovered them—that's the hard part! It's easier than you might think to go into your subconscious and change them! Don't wait, do it now!!!