

Rewriting Your Money Mindset: Free Worksheet

Section 1: Identifying Your Money Scripts

Money scripts are deeply ingrained beliefs about money that shape how we earn, spend, and save. Use the questions below to uncover the invisible financial narratives influencing your decisions.

1. What did you hear your parents say about money when you were growing up?
2. How did your family handle financial stress?
3. What emotions come up when you think about money? (Stress, guilt, fear, excitement, etc.)
4. What do you believe about wealthy people?
5. Do you avoid looking at your bank balance? If so, why?
6. Do you feel guilty spending money, even on necessities?

Section 2: Challenging & Rewriting Your Money Scripts

Now that you've identified your money scripts, it's time to challenge and reframe them. Rewrite negative beliefs into empowering ones using the examples below.

Old Script: 'I am just bad with money.' New Script: 'I can learn to manage my finances effectively.'

Old Script: 'Money is the root of all evil.' New Script: 'Money is a tool that allows me to create freedom and security.'

Old Script: 'If I just work hard enough, I will be rich one day.' New Script: 'Building wealth requires strategy, not just hard work.'

Section 3: Small Daily Actions to Shift Your Money Mindset

Small, consistent actions can rewire your financial beliefs. Choose one or more of the activities below to practice daily:

1. Track your spending without judgment.
2. Set a financial goal and write it down.
3. Read one page of a personal finance book daily.

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4. Automate a small amount of savings every month.
5. Visualize yourself confidently managing money.

Section 4: Visualization & Mental Rehearsal

Close your eyes and imagine yourself handling money with confidence. Picture yourself checking your bank balance without anxiety, making smart financial decisions, and feeling secure in your wealth.

Final Thought:

Your financial reality is shaped by your subconscious beliefs. But once you bring those invisible money scripts to the surface and rewrite them, everything changes. Take control of your financial future, one belief at a time.

Keep building the skill

A worksheet gives you the map. Repetition is what changes the default.
Here is where to take it next.

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Symptoms are signals.

You are not broken. You are adapting — and capacity can be grown,
a few minutes at a time.