

Handout # 8: Negative and Limiting Beliefs about Moneyⁱ

Negative and limiting beliefs about money	Positive beliefs and affirmations about money
Accepting money obligates me	All money is energy awaiting my command to create good into my life
Being rich is a sin	All the money I spend brings me joy
Being super conscious about every single penny is right thing to do	Being rich is easy
Daddy will like me better if I don't spend much	Being rich makes potent
Everybody wants more	By embracing my passions and offering my skill sets to the public I become richer and richer every day
God must not want me to have money	Earning money is easy
God wants us to struggle	Everybody can be successful
God wants us to suffer	God is my Source and Supply for all material and spiritual Substance
Having money is greedy	Good and intelligent people should always be rich
Having money makes you evil	Having money feels great to me
Having money stops you from being happy	I accept abundance and it is coming to me right now
They don't deserve to have a lot of money	I accept good things into my life with gratitude
I always rent; owning a house would be too scary	I adore the rich
I am separate from money	I allow myself to dream
I am smart and talented; I should get more!	I allow myself to feel successful
I can never get ahead	I allow myself to play and enjoy life
I can't have money and free time	I always do my best
I can't handle having money	I always give myself permission to buy the things that are most important to me in life
I can't have money	I always have access to an abundance of money
I can't save money	I always have enough money to give to my favorite charities and others who are in need
I do not have enough to share or give away	I always have everything that I need
I don't deserve to have a lot of money	I always have more than enough money
I don't deserve money	I always have more than enough money to meet my needs
I don't have any money	I always manage and invest my money carefully
I don't have enough money	I am a magnet to money, prosperity and abundance

Negative and limiting beliefs about money	Positive beliefs and affirmations about money
I don't know how to make money	I am a magnetic to success
I don't know what I'd do, if I had money	I am a special, unique person with much to offer the world
I get nervous, when I think about money	I am a success
I give up when it comes to money	I am abundant in all areas of my life
I hate money	I am always able to solve my own money problems to ensure that I have what I need
I hate thinking about money	I am always in charge of earning exactly how much money I need and want
I have to do something, other than what I want, to make money	I am building a financially stable future for myself and my family
I have to feel guilty for having money	I am creative and capable
I have to hustle to make money	I am happy, healthy, wealthy, healed and whole
I have to own my own home to feel secure	I am living an abundant happy life
I never have enough money	I am open to abundance
I never want people to know I have so much money because people are really mean to rich people	I am open to opportunities
I really don't want money anyway	I am prosperous, healthy and happy
I spend money on something that breaks I'm stupid	I am rich
I want to have a lot of money when I get old, then people will be nice to me	I am saving more money every day
I will never have enough	I am self-confident, loving and generous
I would never feel secure if I had to be responsible for much more than a hammock	I am succeeding
If I am successful, people will hate me	I am successful
If I get paid a lot people will find out that I am a fraud	I am successful in everything I do
If I have a little more than I need to get by, someone else has to go without	I am thankful for the comfort and joy that money provides me
If I have money, I'll just lose it anyway	I am the best in my job
If I have money, I'll lose all my friends	I am the center of power
If I have money, others won't have money	I am the creator of my abundance
If I have money, people will be after me for money	I am the creator of my own life
If I have money, people will be jealous	I am the creator of my own success
If I have money, people will just want me for my money	I am the source of my abundance

Negative and limiting beliefs about money	Positive beliefs and affirmations about money
If I make a lot of money, I will be betraying my father who never made much money	I am wealthy
If I make a million dollars, I might lose it and then I would feel stupid and hate myself forever	I am well paid
If I spend money, I won't have any money	I am willing to accept the best life has to offer
If you were a smart and cute woman you would have married someone with money by now	I am worthy of my salary
If you were a smart woman you would be supporting yourself easily by now	I am worthy of receiving abundance
If you work hard, you'll never be rich anyway	I am worthy of being rich
I'll never make money	I appreciate all that I have
I'm afraid	I attract all things that I desire into my life
I'm blocked when it comes to money	I attract money into my life
I'm broke and stuck	I attract only lucrative, enjoyable and beneficial circumstances
I'm going broke	I attract success into my life
I'm limited when it comes to money	I believe in unlimited possibilities
I'm not destined to have money	I bring love to everything I do
I'm not good enough to have money	I can be successful in every job
I'm not good with money	I clearly see opportunities to effortlessly make money
I'm not willing to do what it takes to make money	I create money and abundance through joy and self-love
I'm not worthy of having money	I decide for abundance
I'm poor	I decide for prosperity
I'm powerless over money	I deserve any job I want
I'm stuck when it comes to money	I deserve it
It is better to take less than my due and be free from sticky situations	I deserve to be financially free and independent
It is better to take less than to be responsible for someone else's hardship	I deserve to be prosperous
It's best if I just want enough to get by	I deserve to be rich
It's not fair that those people have so much more money than I do	I deserve to be wealthy
It's a hassle having money	I deserve to earn a lot of money and to be wealthy
It's bad to have money	I deserve to earn money by pursuing my passion and life purpose
It's bad to want money	I deserve to have a happy and prosperous life

Negative and limiting beliefs about money	Positive beliefs and affirmations about money
It's filthy being rich	I deserve to have abundance and prosperity
It's impossible to make lots of money	I deserve to have nice things
It's more spiritual being poor	I enjoy an abundance of money
It's not spiritual having money	I enjoy being rich
It's shameful being rich	I enjoy earning money
It's tough times	I enjoy multiple streams of passive income
Making money is a pain	I expect and receive the very best
Making money is hard	I focus on my goals daily
Money can't buy love	I focus on what I love and draw it to me
Money causes fights about money	I forgive any and all debt owed to me
Money causes problems	I give myself permission to be and do what I want
Money causes stress	I give myself permission to have what I want
Money doesn't grow on trees	I have wealth in every area of my life
Money is a curse	I honor myself at all times
Money is a pain in the neck	I learn from my challenges
Money is a sin	I live in an abundant universe
Money is dirty	I love me and my success
Money is frustrating	I love money
Money is hard to come by	I love to be around rich people
Money is hard to deal with	I manage my money wisely
Money is hard to get	I open to my inner guidance
Money is not spiritual	I picture success for everyone
Money is the root of all evil	I receive money just by thinking luxuriously
Money makes the world go round	I release all thoughts of lack and I focus on what I have
Money slips through my hands	I trust that everything comes at the perfect time and in the perfect way
Money spoils you	I trust that the universe will always meet my needs
Money will change me for the worse	I use money to make the world a better place
More money goes out than comes in	I value my money
My prosperity takes away from someone else's prosperity	I value my time and energy
Never buy anything that you don't need	I value myself
No matter what I do, I won't make any money at it	It is easy for me to make money
Only some people get to have money	Lots of money means lots of power
Only a select few get to have money	Money comes to me easily through the services and products that I provide to others
Other people get to have money, but not me	Money comes to me freely and easily from multiple sources of income

Negative and limiting beliefs about money	Positive beliefs and affirmations about money
Poor people are happier than rich people	Money flows to me easily, frequently and abundantly
Rich people are corrupt	Money is a reward for providing great value to others
Rich people are evil	Money is energy
Rich people are greedy	Money is freedom
Rich people are stuck up	Money is my friend
Rich people don't make it into Heaven	Money is my friend
Rich people get there by taking advantage of others	Money is pleasant
Rich people think they are better than everyone	Money is positive energy that takes care of my worldly needs and desires
The economy is poor	Money makes sexy
The poor get poorer	My choices and possibilities are expanding every day
The rich get richer	My decisions are always right for me
There is not enough money to go around	My dreams are coming true
There's a shortage of money	My energy flows freely and easily in all areas of my life
There's not enough money in the universe	My energy is focused and directed to my goals
There's not enough money to go around	My finances are secure
Time is money	My income always increases over time
To be a valuable person, I have to work more for less money than other people do	My job is fun and fulfills me
To save money you have to do without things	My life is alive with vitality
When I think about money, I shut down	My self-worth and net worth are building every day
Worrying about money is tacky	My self-worth is growing every single day and every single moment
You can never have enough money	My thoughts are completely on abundance
You get what you deserve	My thoughts are loving and positive
You have to break your back to make money	My wallet is bulging with money
You have to do lots of things you don't like in order to have money	Power is something beautiful
You have to sell your soul to have money	The better I manage my money, the more money I attract into my life
You have to struggle to survive	The bigger the problems you can solve for people, the more money you will earn
You have to suffer to get close to God	The universe always serves my higher interests
You have to work hard to get it	There are no limits to my imagination

Negative and limiting beliefs about money	Positive beliefs and affirmations about money
You have to work hard to have money	There will always be an abundance of money
You have to work hard, scramble, struggle, suffer, and pursue money	Unexpected money simply falls into my lap
You should always use money well	Wealth comes to those who pursue their passion relentlessly
The love of money is the root of all evil	When I open my mailbox, there is always a check for me
When it comes to money, more less is better	With every day I become richer and richer

ⁱ Source: T. Harv Eker, 2005. "Secrets of the Millionaire Mind"