BUDGET Right
MONEY MADE PRACTICAL. CONFIDENCE THAT LASTS.

MONEY MINDSET AFFIRMATIONS

Change the way you speak to yourself about money - one thought at a time.

Notice it. Reframe it. Repeat it.

The way you talk about money matters.

Your money mindset isn't just about being "positive".

The things we repeatedly tell ourselves about money can influence how we feel about it and the choices we make.

Thoughts such as **"I'm terrible with money," "I'll never get ahead,"** or **"There's no point trying"** can become so familiar that we stop questioning whether they're actually helping us.

A money affirmation isn't about pretending everything is perfect or telling yourself something you don't believe.

It's about replacing an unhelpful money message with something **more constructive, realistic and encouraging.**

1 NOTICE THE MONEY MESSAGE

What do you sometimes tell yourself about money?

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Where do you think that message may have come from?

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2 REFRAME IT

Instead of...	Try...
"I'm terrible with money."	**"I'm learning how to manage my money better."**
"I'll never get ahead."	**"Small steps can move me forward."**
"I've made too many money mistakes."	**"My past doesn't have to decide my next financial choice."**

Your affirmation should feel believable.

You don't have to convince yourself that everything is wonderful. Choose words that remind you that you can learn, make different choices and keep moving forward.

MONEY MINDSET AFFIRMATIONS TO TRY

Choose the words you need today.

Read through these affirmations and tick the ones that resonate with you. You don't need to use them all.

LEARNING & GROWING

- ☐ I can learn to manage my money one step at a time.
- ☐ I don't need to know everything to start making better money choices.
- ☐ Every intentional money decision is an opportunity to build a healthier habit.

LETTING GO OF THE PAST

- ☐ My past money choices don't have to determine my future.
- ☐ I can learn from financial mistakes without defining myself by them.
- ☐ I am allowed to start again.

MAKING INTENTIONAL CHOICES

- ☐ I can pause before spending and choose what matters to me.
- ☐ My money can support the life and priorities that are important to me.
- ☐ I can enjoy my money while still planning for my future.

MOVING FORWARD

- ☐ Small financial steps still count.
- ☐ Progress with money doesn't have to be perfect to be meaningful.
- ☐ I am capable of building healthier money habits over time.

3 MY AFFIRMATION FOR THIS WEEK

The affirmation I want to focus on is:

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Why this one matters to me:

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Try this: Put your affirmation somewhere you'll see it - your phone notes, bathroom mirror, diary, desk or beside your budget.

REWRITE YOUR MONEY STORY

Create money mindset affirmations that sound like you.

4 TURN AN OLD MESSAGE INTO A NEW ONE

Something I want to stop telling myself about money:

A more helpful way I could say it:

MY MONEY MINDSET AFFIRMATIONS

1. I am learning to...

2. I can...

3. I am choosing to...

4. I am letting go of...

5. My own affirmation:

YOU CAN REWRITE YOUR MONEY STORY.

Your financial story isn't only about what has happened before. It's also about what you choose to learn, practice and do next. You don't need to change everything today.

One different thought. One intentional choice. One small step at a time.

READY TO GO FURTHER?

Changing the way you think about money is one part of changing the way you manage it.

Budget Right has practical books, tools and personal support to help you understand your money, build healthier habits and make more intentional choices.

Explore Budget Right – budgetright.com.au

Money Made Practical. Confidence That Lasts.

Important information: This resource provides general financial education and information only. It does not take into account your individual circumstances and is not financial, legal, tax or accounting advice. If you require advice specific to your circumstances, please speak with an appropriately qualified professional.

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