

Break Up With Being Broke



Grab a pen, a journal or a few pieces of paper will do just fine as we make our way through

The Journey to renewing your financial habits and beliefs

3

Foundations; Understanding the stories we tell ourselves

4

Awareness; Know your numbers

5

Creating a Healthier Money Mindset

6

Cultivating Abundance

7

Dreams to reality

8

Embracing Your Financial Journey

9

*** * * Disclaimer * * ***

This book is a guide to help you reflect on and improve your relationship with money. It is not financial advice. For personalized advice tailored to your specific situation, consult a licensed financial advisor or professional. The author and publisher are not responsible for decisions made based on this material.



The Journey to renewing your financial habits and beliefs

Has money been a constant worry or stressor in your life? You're not alone. So many of us carry money as a burden, feel confused or are frustrated by it. This book is your guide to creating a new financial relationship. One where you feel empowered, at peace and safe when it comes to your finances.

Redefining your relationship with money isn't just about budgeting and numbers, it's about changing the way you think, feel, and act with money. It's about understanding the story you've been telling yourself and deciding to tell a new one. This journey will help you see money as a tool to create the life you want, rather than a source of fear or limitation.

We'll explore:

The beliefs and habits that shape your financial reality.

Practical steps to gain clarity about your current financial situation.

How to align your money choices with your values and goals.

Simple strategies to build positive, sustainable financial habits.

We don't aim to be perfect, we aim to progress. Each chapter includes exercises and reflection questions designed to empower you to take small, meaningful steps toward financial clarity and freedom. Please answer them honestly and write down your answers. Some additional feelings may come up around your answers, that's okay. The best thing is to breathe, sit with them and feel through them.

Your First Step

Take a moment to reflect on what brought you here. Whatever your reason, know that you've already taken the first step by choosing to focus on shifting your perspective on finances.

What do you feel about money right now?

What's one thing you hope to gain or achieve from this journey?

As you embark on this path, remember You have the power to create a new financial story, one honest answer at a time.

Foundations; Understanding the stories we tell ourselves

We all carry a unique money story, a blend of beliefs, emotions, and lessons about money shaped by our past experiences. Perhaps you grew up hearing phrases like “Money doesn’t grow on trees,” or maybe you saw loved ones struggle or thrive financially. These early experiences influence how we feel about and interact with money today.

You have the power to reflect, redefine, and rewrite it to better align with the life you want to create. Start by thinking about your earliest memories of money. What were you taught? How did those lessons make you feel? For example, did they lead to feelings of scarcity, confidence, or even fear?

Take a moment to write down one belief about money that has helped you and one that has held you back. For instance:

Helpful belief: “Saving for the future is important.”

Limiting belief: “I’ll never be good with money.”

Now, think about how you could reframe the limiting belief. Instead of “I’ll never be good with money,” try: “I can learn and grow to manage my finances with confidence.”

Identifying Your Money Beliefs

Answer the prompts to begin uncovering your money story: Reflect on **three** key memories about money.

What happened?

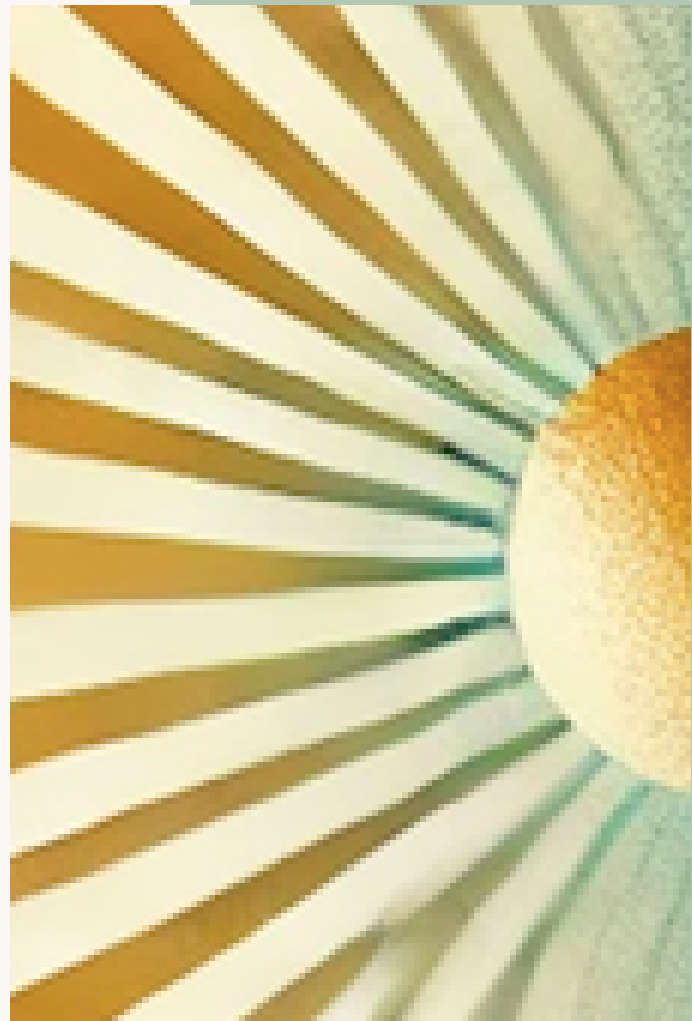
How did it make you feel?

How does it influence your financial habits today?

What was money like in your household growing up?

Which belief no longer serves you, and what could replace it?

Your journey starts with understanding your story and realizing you have the power to change it. As you move forward, one step at a time.



Awareness; Know your numbers

Take a moment to check in on where you're at with money right now. Understanding your current financial state is like looking at a map—it helps you see where you're starting from so you can chart the path forward. No judgment, just clarity.

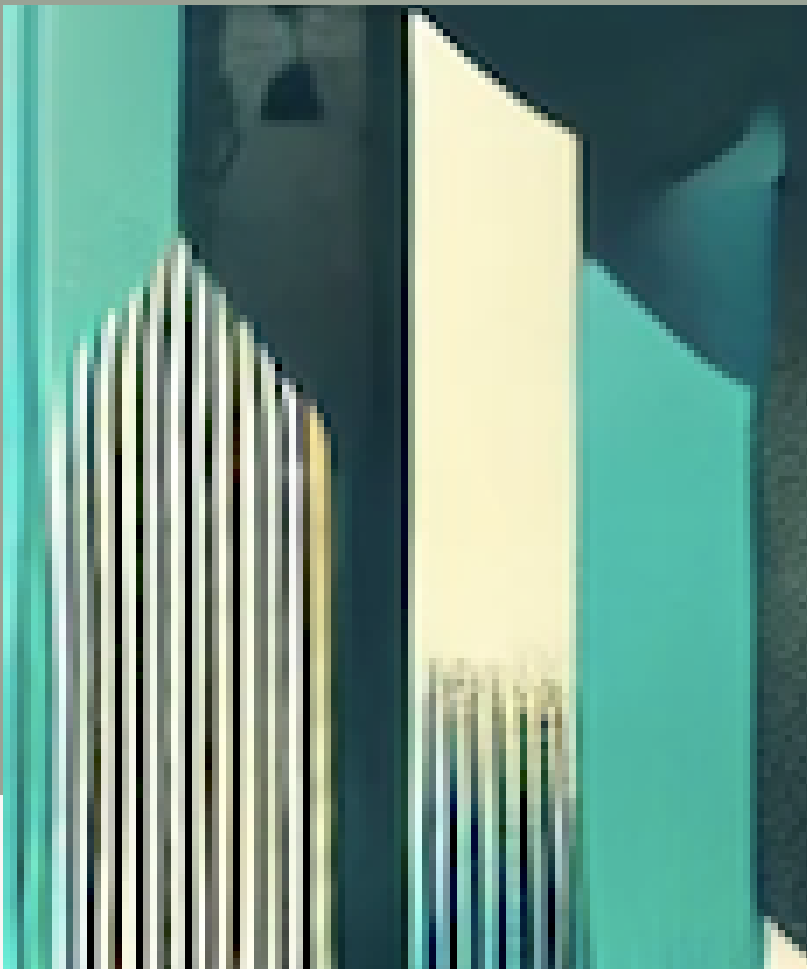
Steps to Build Financial Awareness: Take Inventory

List all your income sources: Write down your monthly expenses (fixed and variable).

Track You'r Spending: For the next week, write down every dollar you spend. Notice patterns. Are there areas where you're spending more than you realized?

Identify Your Strengths: What are you already doing well with money? One financial habit you're proud of.

Spot Opportunities for Growth: Where do you feel stuck or overwhelmed? Highlight one area to focus on improving.



Awareness is the first step toward change. Once you know where you are, you can take intentional steps to get where you want to be!

Creating a Healthier Money Mindset

Your relationship with money is more than just numbers; it's about how you think, feel, and act when it comes to your finances. Redefining this relationship means letting go of limiting beliefs, building resilience, and creating a new, empowering narrative. Your money story is the narrative you tell yourself about finances.

Money stress is real, but you can handle it with these steps:

Acknowledge Your Feelings: It's okay to feel stressed or fearful about money. Accepting your emotions is the first step to overcoming them.

Practice Gratitude: Focus on what you do have and what's going well. Gratitude can help shift your perspective.

Take Small Actions: Tiny steps, like setting a savings goal or organizing your finances, can reduce anxiety and build confidence.

Aligning Money with Values When your financial decisions reflect your personal values, they feel more meaningful and fulfilling

Determine Your Values: What matters most to you? Examples: family, adventure, security, or generosity.

Align Your Spending: Prioritize spending on what aligns with your values and cut back on areas that don't

How can I use it to support the life I want?

What could money make possible for me?

Steps to Build a Healthier Money Mindset

Reflect on Your Beliefs: Are they helping or holding you back? If they are holding you back, find evidence that proves them wrong.

Set Clear Goals: Try one short-term and one long-term. Make your goals specific and achievable to build momentum.

Reframe Negative Thoughts: Replace negative thoughts like "I'll never have enough" with empowering ones like "I am capable of building financial security."

Celebrate Small Wins: Did you skip that impulse purchase today? Celebrate it! Small victories add up to big changes.

Every step, no matter how small, brings you closer to a healthier, happier relationship with money.

Cultivating Abundance

Cultivating an abundance mindset can transform your financial life. By shifting from scarcity thinking to a focus on possibilities, practicing gratitude, and taking inspired action, you'll start to see opportunities where you once saw obstacles.

What's one area of your life where you're already experiencing abundance?
Write down three financial blessings you're thankful for.
Choose one financial goal to visualize and outline three steps to move closer to it.

An Abundance Mindset Starts with

Reframe Scarcity Thinking: Replace thoughts like "There's never enough" with "There's always more to create and share."

Focus on Growth: Acknowledge your progress and look for ways to expand your financial opportunities.

Gratitude Practices

Daily Gratitude: Write down three things you're grateful for—including small financial wins.

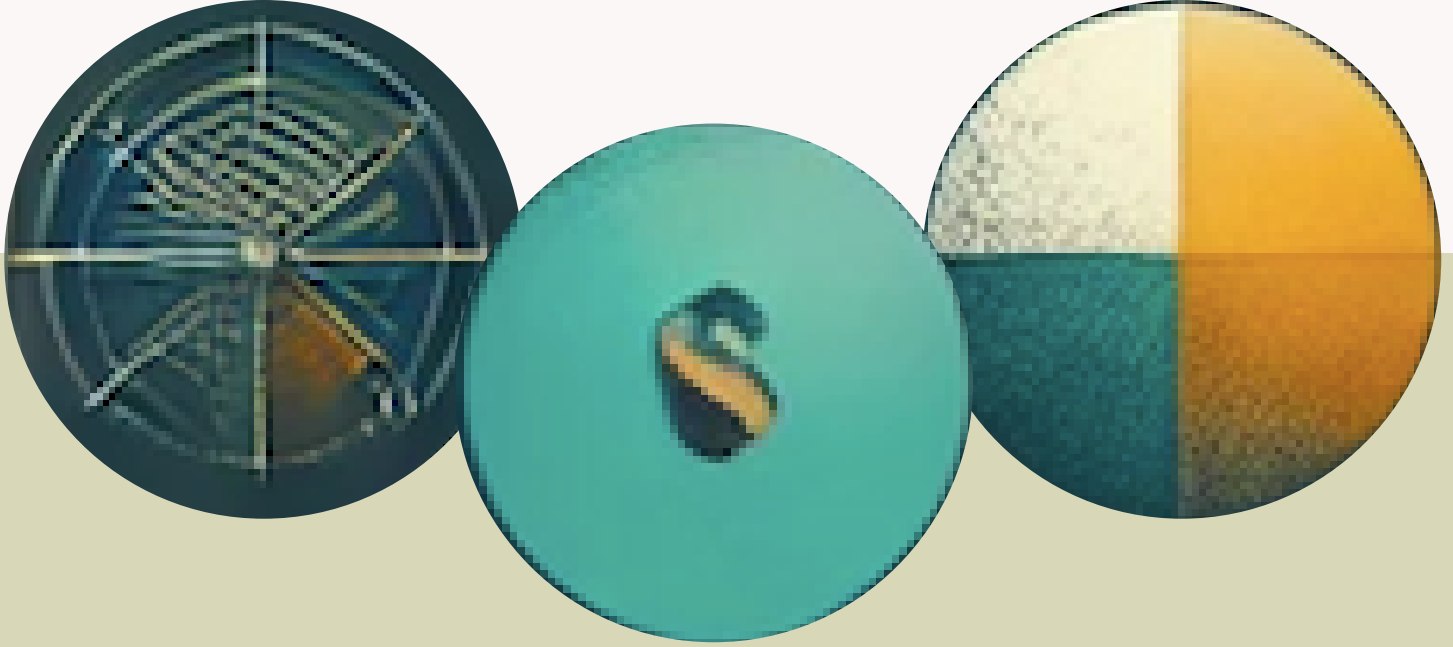
Shift Focus: Celebrate what you have instead of dwelling on what you lack.

Manifestation and Action

Visualize Your Goals: Spend a few minutes each day picturing the life you want to create.

Take Inspired Steps: Pair positive thinking with practical actions, like setting up an investment account or networking for new opportunities.

*Abundance isn't just
about wealth, it's
about feeling fulfilled,
hopeful, and
empowered in all
areas of life.*



Dreams to reality



Action turns dreams into reality. By setting clear objectives and taking small steps, you'll build momentum and see real progress. Each small action becomes a building block toward a more secure financial future. Consistency is key. Success isn't about being perfect, it's about showing up regularly. Small, consistent actions, even if imperfect, can lead to significant progress over time. Remember, momentum matters more than speed.

SMART Goals

Setting goals that are **Specific**, **Measurable**, **Achievable**, **Relevant**, and **Time-bound** ensures clarity and focus.

Set one SMART financial goal for yourself (for example, "Save \$1,000 in six months.")

Write down three small actions to get started. This might include cutting one expense, setting up a dedicated savings account, or scheduling a weekly check-in to monitor progress.

Make sure to celebrate each milestone along the way, no matter how small. Progress deserves acknowledgment!

What's a financial milestone you'd like to achieve in the next three months?

What's the first step you can take today to move closer to that goal?

Embracing Your Financial Journey



Congratulations! You've taken meaningful steps to transform your relationship with money. By understanding your money story, gaining clarity, and aligning your finances with your values, you've laid the foundation for a future filled with possibility and purpose.

This journey is unique to you, and there's no finish line. Each choice, each honest answer, and each goal you set moves you closer to financial confidence and empowerment. It's not about being perfect but about progress, celebrating every small step forward.

Remember, your financial well-being is about more than numbers. It's about creating a life that reflects what truly matters to you. Keep revisiting your goals, practicing gratitude, and taking intentional actions. You've proven that you have the resilience and determination to shape your financial journey.

Envision your ideal financial life

What does it look like?
How does it feel?

What has shifted in your mindset
about money?

What excites you most about the next
step in your financial journey?

***The path ahead is yours to
design. Trust in your ability to
create a fulfilling and
abundant financial future!***