

Reframing Self-Talk

Negative self-talk	Re-frame
I'm not good with money	I've struggled with money in the past, but I'm learning and getting better
People with money are greedy	There are a lot of very generous people out there
I'll never be able to afford to buy a house	I'm making progress every month towards the down payment to buy a house
At this rate, I'll be working until I'm in my 90's	I've got a plan to retire and am making progress
The economy sucks	I'm going to contribute to my retirement fund every month, I know the economy goes up and down
Investing is only for the rich	Investing is available to anyone, including me
I can't save	I saved more this year than last year
It's rude to talk about money	I'm going to learn as much as I can about personal finance so I can improve
I'm just going to lose it in taxes anyway	I'm going to talk with a professional to help me with tax optimization
At this rate, I'm going to have to win the lottery	I'm making financial progress every month
It's not fair that athletes and celebrities get paid what they do, and I'm in the poorhouse	I'm on my way to financial independence, I'm focused on my own situation. Comparing myself to others is futile.

<p>My parents never talked to me about money so how should I be expected to be good with it?</p>	<p>I teach my kids about personal finance so they don't have to worry about money like I used to</p>
<p>School didn't teach me about money so I'm not good with it</p>	<p>There are endless opportunities for me to self-educate myself about money: books, podcasts, blogs, webinars. There is opportunity everywhere.</p>
<p>There's more to life than money</p>	<p>Money gives me more choices in life. I can choose to give to charities, keep my kids out of student loan debt, relieve stress by paying off all my debt, and more.</p>