

101 LIMITING BELIEFS AROUND MONEY



@withwarriors



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Your Relationship WITH Money

1. Money is evil.
2. I don't need money.
3. I'm not good with money.
4. Money creates problems.
5. I don't deserve money.
6. Money makes me do bad things.
7. I can't save money.
8. I have to spend all my money or give it away.
9. It's egotistical to want money.
10. I have to stay humble, so I can't make money.

Your Family + Money

1. If I make money, my family will take it.
2. My family has never had money, so I won't have any.
3. My mom/dad/aunt/uncle/grandma/grandpa was poor, so I will be poor.
4. My family went bankrupt, so I will too.
5. My family never taught me how to manage money so I will never know how.
6. I have to spend money the way that my family spends money.
7. My family will judge me if I make money.
8. I have to make more than _____ in my family.
9. I am the only one who can help my family.
10. The only way to make money my family approves of is to work in certain kinds of jobs.



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Being from a marginalized community + Money

1. I can't talk about money.
2. I'll be seen as _____ if I talk about money.
3. I can't charge for my services/offerings (if I run my own business).
4. I have to give my money away.
5. I'm not allowed to talk about how much I make.
6. I'm not allowed to ask for more money/a promotion.
7. I won't be successful if I talk about money.
8. I'm not worthy of money.
9. I won't fit in if I make more money than other women I know.
10. I won't be liked if I make too much money.

Your Friends + Money

1. If I hangout with rich friends, I'll be rich, too.
2. I can't talk about money with my friends.
3. My friends will be jealous or take advantage of me if they know how much money I have.
4. My friends will take my money.
5. My friends will judge me if I talk about money.
6. I have to hide my lifestyle from my friends.
7. My friends will only hangout with me because of my money.
8. My friends will stop hanging out with me because of my money problems.
9. My friends' fears about money have to be my fears, too.
10. I have to make as much money as my friends make.



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Your Community + Money

1. Everyone else has money but me.
2. Rumors will start flying about me if they find out how much money I have or don't have.
3. I have to keep up with the Jones'.
4. I will be expected to lend people money.
5. I need to appear like I have financial means.
6. I have to have the latest tech device/gadget.
7. People will judge me based on my car/house.
8. I have to fit into my community over making money.
9. I will be seen as showing off if I start making money.
10. No one in my community has money, therefore I can't have money either.

Your Significant Other (S.O.) + Money

1. I have to pay for all of our dates.
2. We have to go eat at certain restaurants.
3. We can't talk about money with each other.
4. My S.O. is expected to buy certain gifts for me.
5. I have to live up to my S.O.'s family's expectations.
6. My S.O. expects me to have a certain income level to love me.
7. When we go out, we have to appear as if we have financial means.
8. My S.O. will breakup with me if my S.O. finds out how much I make.
9. I have to control or be controlled in terms of spending.
10. I can only spend in secret.



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Your Partner + Money

1. Money = love.
2. We have to earn the same amount.
3. I need to earn ____ amount to sustain our family.
4. My partner will leave me for someone if I don't make enough money.
5. I have to sacrifice my wellbeing/mental health in order to provide for our family.
6. We have to buy a house, car, etc. in order to be seen as a family or accepted as one.
7. I have to control how much my partner spends.
8. My partner will resent me if I make more than my partner.
9. I can't buy what I want.
10. We will never have enough money.

Society + Money

1. I have to be insta-rich tomorrow.
2. Money = Success.
3. I have to show how "successful" I am by showing how rich I am on social media.
4. Only celebrities and famous people can be rich.
5. I've never seen anyone who looks like me make it, so I'll never make it.
6. Only people who have a certain kind of education background can be rich.
7. Only people who are good at math can be rich.
8. Only people who live in certain neighborhoods can be rich.
9. The rich get richer, and the poor get poorer.
10. I have to be an overnight success otherwise I am nothing.

Religion/Spirituality + Money

1. I have to donate ALL of my money to the church/spiritual organization.
2. God/the universe/spirit wouldn't want me to make money.
3. I'll be seen as greedy or impious if I make money.
4. I have to prioritize the church's/spiritual organization's financial needs over my own.
5. Making money is bad for the soul.
6. I will go to hell if I make too much money.
7. It is a sin to make too much money.



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Career + Money

1. Only Chads (white, heterosexual cis-gen male identifying humans) can be the breadwinners.
2. Success = Money.
3. The only way to make money is to stay in a 9-5 job even if I am completely miserable.
4. The only way to be successful is to work at a job I hate.
5. I am destined to find low-paying jobs.
6. Only people on Wall Street can be successful.
7. Since I am no good with money, I will never be successful.
8. Only white-collar employees can make a lot of money.
9. I'll fail, if I start my own business.

Miscellaneous + Money

1. Money will just come to me if I think about it.
2. Money is only for smart people, and I'm not smart.
3. Only people who are good at tech can make money.
4. Money is only for greedy people.
5. There is only a limited amount of money to go around.



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Bonus Questions to Ponder:

1. Go back and read through the list again. Read each limiting belief one by one-- out loud. Put a check mark next to the ones that elicit a response in your body. For example, does your stomach sink, do you freeze up, does your heart beat faster when you read it?
2. Based on the limiting beliefs you checked in #1, consider the next few questions.
3. When did you first hear this limiting belief? Who said it?
4. How old were you? What was happening in your life around that time?
5. Is it your belief? Or does it belong to someone else?
6. How does it serve you to hold on to this limiting belief now?
7. What kind of life would you be able to lead without this limiting belief?
8. If you could let it go, what kind of belief would you like to replace it with? For example, replace *money is evil*, with *money is neutral*.
9. Choose your top 3 **new** beliefs like *money is neutral*, and write them down on a piece of paper, so you can see them every morning. I have one that says: *My income is constantly increasing*.
10. If you need more help or have more questions, feel free to reach out to us! We got you!

Dear Awesome Mind/Body/Money Circlers,

It wasn't too long ago, I had a lotttt of limiting beliefs around money, too. Many on this list, many inherited from family, friends, people I had come into contact with from a young age. Since we aren't trained to talk about money, especially as women, we tend to bury these limiting beliefs around money, or they are buried in the subconscious mind.

They resurface when we're adulting and trying to:

- Start charging for services we provide in our business
- Get out of debt
- Start saving for a house
- Apply for a loan in order to get a house or car
- Have financial freedom for GOOOOOOOD
- And more!

If you find yourself nodding your head to some of these limiting beliefs or most of them, **you're not alone**. I realized in coaching many of my clients 1:1 that so many other challenges in their lives were rooted in these 101 limiting beliefs around money. I found myself nodding as I listened to my clients.

Some of the haaaaaaardest **work**, but **the** most **rewarding** is limiting belief work.

Once I started working on these limiting beliefs around money, and peeling back the layers, I was able to:

- Start making 5 figure months in my business
- Help clients do the same in their businesses
- Launch a 4-month incubator to help healerpreneurs grow their businesses
- Have financial freedom like never before
- Not get heart palpitations every time I checked my credit card statements online (!)
- And more!

This is what I sincerely, from the bottom of my heart, wish for you, awesome human. It's not about being a gold digger, it's about being a growth digger-- teeee. We're here for you every step of the way. Wanna chat more? Feel free to schedule a virtual matcha latte date WITH us [here](#).

Wishing you Happiness,

Kyla Mitsunaga
WITH WARRIOR-IN-CHIEF
WITH WARRIORS

