

# Busting Your Money Blocks

## Planner



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## Introduction: Why Entrepreneurs Earn Less Than They Should

You can do all the pricing research in the world before you open the doors to your business but that doesn't guarantee you'll make money. Of course, there's marketing involved and there's also learning time management so you have enough time in your day to see clients. Those two things definitely have an impact on your earning potential. But one of the most common reasons why entrepreneurs don't earn what they should is due to their mindset.

Entrepreneurs are not less knowledgeable or less skilled as their corporate counterparts; the problem stems for their mindset and how they really feel about money. Plus, we generally don't think about mindset when it comes to earning money. We run on adrenaline and excitement to open our doors and think that will carry us through for years to come.

### Examining Mindset Scenarios

Think about when you first opened your doors. Did you do you fall into any of these categories?

- You did your market research and put your price on your website.
- You did your research, then hemmed and hawed over whether it was too expensive.
- You lowered your price (even though you did market research) because you were new to the world of coaching and wanted to attract clients.

The reasons different business owners fall into these different scenarios all has to do with mindset. They either have an abundance mindset which also brings self-confidence or they have a poverty mindset, which brings loads of self-doubt. As you can see, only one of these mindsets will yield success while the other brings mediocrity.

### Can You Change Your Mindset?

Of course you can and we're going to discuss some ways to do that within this planner. There's absolutely no shame in acknowledging that you fall into the poverty mindset; so many people do! Now it's time to take action to change that mindset and to change your outlook on life and your business.

Just remember, changing your mindset takes practice and some time. It's not something that just switches overnight. Think about how long you've been in a poverty mindset; many, many years, right? That won't change quickly. But there IS hope! I've included quite a few exercises that examine how you developed this money block in the first place and ways to change your way of thinking about money that will open you to attracting more money in abundance. Of course, there's work involved; it's not magic. But working on your mindset and overcoming those money blocks will open up your world to new opportunities as well as boost your self-confidence.

## Step One: Acknowledging the Problem Is Always the First Best Step

Understanding and acknowledging the problem is almost always the first hurdle you must overcome when seeking to accomplish bigger, better things. One of the greatest challenges entrepreneurs face is the fear of daring to dream big – or even of admitting you have those big dreams for your business.

In fact, most entrepreneurs, if asked the question “How much money do you want to make from your business?” will respond with one of the following answers:

- “I just want to make enough money to stay home with the kids.”
- “I just want to make enough to buy a new sofa for my living room.”
- “I just want to make enough to put a dent in my credit card debt.”
- “I just want to be able to have a little money left at the end of the month.”

These are all great goals. But these types of goals do not become driving forces that keep you motivated. They don't inspire you when challenges arise. They may, in fact, be holding you back.

More importantly, they aren't the authentic truth. There's nothing wrong with daring to dream big. It's also perfectly acceptable to admit you have those big dreams. Of course, the first person you have to let in on the secret is yourself.

### **Be Honest with Yourself**

Once you've accepted that you dream of more than making ends meet, getting by, or finding a way to balance working a business and watching your children grow, then you can begin acting to create and accomplish goals for your business.

One thing is certain. You'll never reach the level of success you dream of, if you can't admit it to yourself. Once you've decided for yourself that you have these dreams, the next step on your journey is fleshing out your dream. Defining your dream and creating a path for accomplishing it.

Write down what you want. Create a vision board with the things you want to buy with your money. Stare at the board day after day. Let your desire to earn those things drive you in your business. Use this vision board, or your “list of future purchases” (for those of us who work better with lists than pictures), to inspire your business goals and provide an extra boost of motivation when you're tired or feeling discouraged.

### **Tell Others about Your Dreams**

After admitting your dreams to yourself, one of the most terrifying things you will do – and the most necessary – is letting others in on your dreams. Share your dreams with your spouse, your best friend, and even a critic or two.

Once you tell others, it becomes necessary to act consistently to accomplish those dreams. Be specific. Give yourself dates and deadlines. Carve out a path in your business to accomplish your goals one by one. Don't make them all so large you can't see a path. Give yourself small victories to celebrate along the way.

Acknowledging the problem, that you have dreams that inspire, and, to some degree, terrify you, is your first step on a long and fulfilling journey to success as an entrepreneur.

## Journal About Your Money Blocks

What are Your Money Blocks?	
What are you afraid of?	
What's the <b><i>best</i></b> thing that could happen if you earned more money?	
What's the <b><i>worst</i></b> thing that could happen if you earned more money?	
How would you handle success?	

## What are Your Money Blocks?

How would you handle failure?

What financial events from the past are feeding into your fears?

What lessons can you/have you learn(ed) from these past events?

Notes

## Step Two: Get to the Root of the Issue

As many entrepreneurs explore the things that hold them back, money issues are almost always the root of the problem. Money blocks often originate in your childhood. If you hope to eventually be financially free, then one of the most important things you can do is pinpoint the reason you're intimidated by money. Only then can you act to move past the money blocks keeping you from accomplishing your financial goals.

### Digging Deep for Answers

Start by asking yourself "What is your first memory around money, and how does it feel?" Most people have negative connotations surrounding money they find challenging to explain. The odds are good that you don't remember a specific moment in your life when you began to associate money with negative things. Think about all the things you've heard over the years, though, about money. It's supposed to be the root of all evil according to some (though this is wildly distorted, misquoted, abused, and misused).

Other people say negative things about people who have money. As if having money makes them inherently bad. The sad truth of this is that these negative emotions and feelings surrounding money often come from people we love and deeply respect.

- Your parents
- Your teachers
- Your friends

It's difficult to overcome a lifetime of hearing negative things about money said out of spite, jealousy, or, in some cases, ignorance of the fact. You have to identify that subconscious association between money and negative feelings and emotions and allow yourself to seek financial success without guilt or apprehension.

The problem many people in your situation share is that you have these internal blocks and limiting beliefs you don't even realize are there. Sometimes, your fear of financial success is based on these early experiences. You may fear any one of the following:

- Increased scrutiny by the public
- Jealousy from people you believe are your friends
- Scorn from friends & family who speak negatively of others who've achieved financial success

The truth is, the people who love you will celebrate your successes with you. Those who do not will only hold you back. But, as long as you continue to allow fear of financial success to hold you back, you'll never enjoy the reality of that financial freedom you desire or how beautiful it is to share your success with friends and family who support you along the way.

Learning why you're afraid of achieving success and financial freedom is the first step toward changing your perceptions and your own thoughts about money, wealth, what it means to achieve it, and how you will react once you're there.

### Taking those First Steps

Most of us were too young to remember our first toddling steps or to communicate what it felt like to take those first steps. The hesitation. The doubt. The fear. The unbridled joy as we took those first steps without falling down. As you work to overcome your money blocks, so you can achieve your financial goals, there will be moments of hesitation, fear, and doubt. Once you take those first steps, though, you get to experience the amazing joy of a job well done.

## Money Memories Journal Page

### What is Your First Memory about Money?

***Write out your earliest money memories and how you felt (or still do feel) about them.***

*How did this memory make you feel?*

*Do you still feel the same way today?*

*What lessons can you learn from this memory?*

*How can you change this memory into something positive?*



## Step Three: Watch Your Language

Positive thinking is great. It can help you accomplish marvelous things in your life. But for it to really take hold and deliver lasting results for prosperity and happiness, you must also focus efforts on banishing negative thinking. Especially when it comes in the form of negative self-talk. Once you master the art of banishing those negative thoughts, words, images, and ideas, you will find the path to prosperity and abundance in your business is much easier to walk.

### **Making Your Self Talk Work in Your Favor**

It doesn't matter how many minutes you spend each morning reciting positive affirmations if the remaining minutes of your day are filled with doubts, fears, and shockingly negative self-talk. It's counterproductive and you may not even realize it's going on at the time.

Changing your stars isn't only about telling yourself in the mirror you can do it. It's about telling yourself, inside the darkest recesses of your mind, that you can accomplish anything you set your mind to. By doing this, you shine a little light in those dark corners, sweep out the cobwebs, and plant seeds that with steady effort will grow and blossom into the positive thoughts, attitudes, and self-talk you need to hear no matter what the world outside is trying to tell you.

### **How Can You Change Your Inner Conversation?**

Sometimes, we spend so much time focusing on the problems in our lives that we forget the obvious. The problems seem too big; too ingrained; too much to overcome. That's the negative self-talk in action.

So, change your inner dialog. Whenever you begin thinking, "I can't" Ask yourself, "But, what if I could?"

Why this question?

Because it invites a series of follow up questions:

- What will it take to make my goals happen?
- Am I willing to do whatever it takes to accomplish my goals?
- Have I ever done anything like this before?
- How can I do it now?

Each of these questions places your mind in a problem solving mode. When you're busy solving a problem, you're not caught up in the details of why you can't accomplish your goals. You're too busy figuring out what you need to do to accomplish those goals.

Then...Voila! Now that you know what to do to make your goals happen, the only thing you need to do is go out there and accomplish them. One. By one. By one.

### **Stop Focusing on Perfection and Shift Your Focus to Forward Motion**

Life is messy. No matter how much you try to color inside the lines, the best art happens when you leave those lines behind. Your path to financial freedom doesn't have to be perfect. You're not competing with the Facebook lies so many people tell.

But success never happens when you're standing still or treading water. You need to be making things happen, constantly, to find personal, professional, and financial success.

Once you master the way you speak to yourself AND how you respond to the stray negative self-talk that gets through, the faster you will achieve the success that has been so elusive.

## Be Aware of Negative Thoughts and Speech Journal Page

*Keep a list of the negative things you catch yourself saying about money and the people who have it.*

What Negative Things Do I Say About Money?

What Negative Things Do I Say About People Who Have Money?

How Can I Turn These Negatives Into Positive Statements?

## Step Four: Recognize (and Accept) Where You're Starting From

One of the first tasks, before you can go where you want to go in life, is to figure out where you are right now. You can't plan a trip without an accurate starting point. You'll just end up going in circles, zig zags, and who knows what else. The odds of you getting where you want to go, though, are almost non-existent.

### Get a Handle on Your Financial Situation

By that I don't mean you have to get your finances under control. You just have to know where you stand financially. You need to see your situation for what it really is. No matter how dire that financial reality may be. It may take a few hours, or perhaps even a couple of days of digging, doing math, and gathering paperwork. These are the things you need to know:

- Current financial holdings (cash, cars, real estate, retirement accounts, personal savings, kid's college funds, income, bonds, IRAs, annuities, etc.).
- Current debt (this includes the notes for all those things you own, credit card debt, student loan debt, etc.).
- How long it will take you to pay off each item at your current rate of payment.
- Is your current income sufficient to manage the debt you have?

Aside from the math aspect, it's good to know these things before making financial decisions or setting financial goals. These give you your starting point. You can even use an [online net worth calculator](#), like the one from Kiplinger, to help you remember all the things to add and subtract for a clear image of your financial situation.

### Why do You Need to Know Where You Are?

Not only is it instrumental as a reference point for helping you get where you want to go, understanding where you are now, in your current situation, is instrumental for helping you maintain your motivation for financial change.

The one thing you know for certain is that where you are now isn't where you want to be five years from now. The more fully you are aware of your actual financial situation, the better you can see how long it will take you to achieve your goals if nothing changes.

If you do nothing new to reach your goals, it will probably take eons to get where you want to go. And that is if you're being conservative in your goal setting.

Understanding the reality of where you are now invites you to stop thinking of all the reasons why things won't get better and begin asking yourself one vital question.

"But what if it could?"

As discussed in previous steps. That one question can have a life-changing effect.

Few things get you ready to ask that question faster than going through your finances, while thinking about all the goals you haven't yet realized.

Let this be your catapult to greater financial rewards in your life. By examining the full reality of your current finances, you can finally ask the question you've been building to all this time. "What am I willing to do to achieve the future I want?"

## Review Your Financials Activity

*Spend Some Time to Review Your Financial.*

	Household	Business	Personal
Monthly	<ul style="list-style-type: none"> <li>• Mortgage/rent</li> <li>• Insurance*</li> <li>• Phone/internet</li> <li>• Cable</li> <li>• Utilities</li> <li>• Car payment</li> <li>• Groceries</li> </ul>	<p><i>*check the fees for any services or software you use. Sometimes paying an annual fee will save you money in the long run.*</i></p>	<ul style="list-style-type: none"> <li>• Credit cards</li> <li>• Entertainment</li> <li>• Clothing</li> <li>• Beauty</li> <li>• Gifts</li> </ul>
Annually	<ul style="list-style-type: none"> <li>• Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Website hosting</li> <li>• Cell phone/ internet</li> <li>• Computer Software/Maintenance</li> </ul>	<ul style="list-style-type: none"> <li>• Vacation</li> </ul>
Other Expenses/ Notes	<ul style="list-style-type: none"> <li>• Use real numbers; don't guess!</li> </ul>		

# Keep a Money Journal to Track Your Assets and Expenses

## What is an Asset?

An asset is anything of value that can be sold for money.

For a company, an asset might generate revenue.

For an individual, an asset is: a bank account; land; personal property; or investments

## How to Track Assets

**Balance sheet:** shows number and type of assets plus how those assets were financed.

Of course, there are apps to track business assets but many are designed to track fleets of trucks/cars or inventory.

## Glossary of Terms

**Current assets** = anything that can be converted into cash in 1 fiscal year; cash, accounts receivable, inventory

**Fixed assets** = used in the production of goods and services; older than 1 year; vehicles, office furniture, machinery, building

**Expense** = anything you buy.

## Apps for Tracking Expenses

[Pocket Guard](#)

[Home Budget with Sync](#)

[Wally](#)

[Honeyfi](#)

[Clarity Money](#)

[Wallet](#)

[DollarBird](#)

[Wela](#)

[Fudget](#)

[Spended](#)

[IOU](#)

## Step Five: Dare to Dream

Now that you have the big picture about where you're beginning, it's time to decide your destination. Imagine you're a 29 year old kid writing out your Christmas list. This isn't about things like new curtains for the bathroom. It's about the BIG dreams you have, if you could have anything in the world.

### What's on Your List?

- A new car that will make grown men weep when you drive by?
- How about a beautiful sailing yacht so you can explore the seven seas?
- How about a nice vacation home on the beach?
- Or a mountain chalet where you can go in winter to watch the snow fall?

Many people are uncomfortable putting their BIG dreams, like these, into words. You may still be working to overcome the negative connotations associated with these types of desires. The truth is, everyone wants more. It's okay to want more.

It's even GOOD for you to want big things in life.

Do you know why?

Because those desires are what drives you to go out and change your world. As long as there is one more thing you want, you have something to work for. A reason to get up and make choices that drive your income.

### Getting Comfortable with Your Big Dreams

For some people, it takes a little time to get comfortable putting your desires and dreams into words. Especially when you first start dreaming big. Consider creating a vision board or even journaling if you're simply uncomfortable vocalizing your goals.

One thing many of the most successful people in the world share in common is that they keep journals. These journals detail their business ideas, their personal goals, and their financial desires.

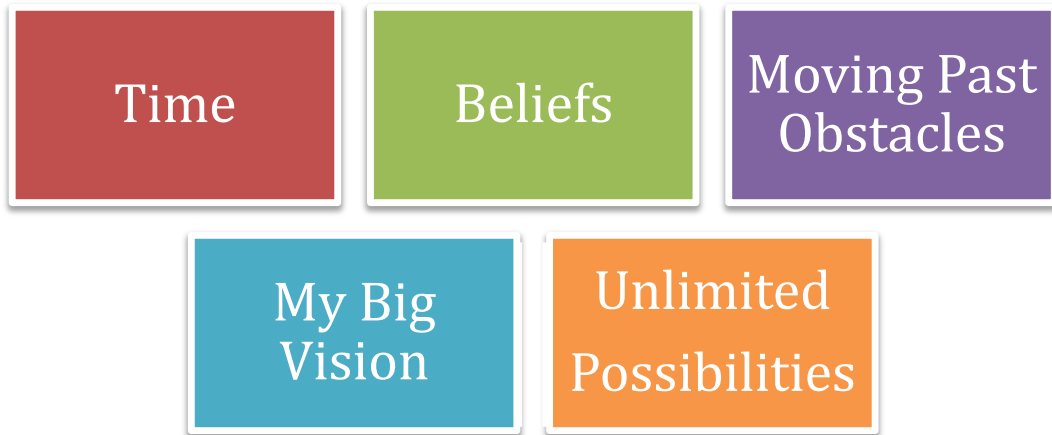
Vision boards are not quite the same thing as journals but can be extremely helpful for people who are more visually motivated. Plus, it can be fun to look at photos and images of the things you desire. Seeing those images each day can drive you to make the changes required to make those items yours.

### Making Your Dreams Feel Natural – Even Tangible

The added benefit is the more you see these items, the more tangible they become. After a while, it isn't only about seeing the objects of your desire each day but beginning to see yourself in them. Eventually, you'll be able to smell the cocoa and hear the crackling fire from the hearth in your mountain chalet or smell the salty air of your new beachfront real estate.

The more comfortable you become having these BIG dreams (and admitting to having them), the faster you'll be able to make them real for you and your family.

## Create a Vision Board of Your Hopes and Dreams



Here's How I'd Spend My Days if Money Were No Object	Fears and Limiting Beliefs I Am Willing to Let Go Of	Things That Are Holding Me Back from My Dreams
The Big Vision for My Business	What I'd Do if I Could Do Anything	The Big Vision for My Life

# Daily Dream Journal

***Start a daily journal habit and write out your goals as if they have already come true.***

## Journal Your Dreams

*Ex: Today I put a down payment on a new house! Can't wait to move in!*

*Ex: Today I took my dream car for a test drive. Going to order mine in \_\_\_\_ months!*

*Ex: I received an offer to be the keynote speaker at my favorite conference!*

*Ex: A book agent is interested in representing me!*

*In the section below, journal about your dreams.*



## Step Six: Generosity Breeds Abundance

It may sound counterintuitive at first. It's hard to imagine being overly generous when you know you have such a long way to go. However, another trait most successful people have, is that they give back to communities and society in general. They've discovered, over the years, that the more you give to others, the more you open yourself up to receive.

One of the first, non-negotiable things you need to do on your journey to accomplishing your dreams is to make charitable contributions an essential part of your budget. That doesn't mean you have to give to every charitable organization that comes calling. It is always a wise plan to perform due diligence when exploring your charitable giving options and look for causes you believe in, organizations with a reputation for prudent spending of their donated dollars, or individuals you feel are deserving of your largesse.

The reality of the world we live in is there are no shortages of worthy causes to donate your money, skills, time, and attention to. The hard part may be limiting your charitable donations once you see how great the needs of so many people happen to be.

### **Why does Charitable Giving Go Hand in Hand with Abundance?**

Professor Michael Norton said it well, "If you think money can't buy happiness, you're not spending it right. Stop thinking about which product to buy for yourself, and try giving some of it to other people instead." We're not advocating to abandon your financial dreams and goals. Only to make a little room in your budget, no matter how small it may be at the moment, to give to those who have less.

This type of giving accomplishes more than you realize. First, it brings a little light into some of the dark places in the world. Second, it provides you with a warm feeling donating to causes you believe in. The act of giving alone can make you feel wealthier, even when you have little to share.

### **How to Make Charitable Giving Work for You?**

It needs to be something that is automatic once you've identified the causes you wish to donate to. That means setting it up to automatically draft from your account is a great way to make sure you give to your charities of choice each month (or year), as needed.

You get the comfort of knowing your causes are covered, but you don't have to take time away from more profitable ventures to make it happen.

Don't forget to give your time as well. One way to do that is by offering your services to help an entrepreneur who is just getting started or someone who just needs a little help learning a new skill. You'll be amazed at the personal, professional, and financial rewards you'll gain from making charitable giving a non-negotiable priority in your life.

# Find Worthwhile Ways to Share Your Profits

*Research worthy charities and give a portion of your profits to at least one charity each month.*

Charity Name	Contact Info	Their Mission	Contribution Amount

## Step Seven: Use Affirmations to Create Your New Reality

Just as the lies you've been telling yourself have shaped your financial life (as discussed in step three), positive affirmations can shape your future. It's time for you to stand up and craft a new money story for yourself. But that's not enough. You must repeat the story to yourself every day. Day after day. Until it sticks and finally becomes YOUR story!

### **What are Affirmations?**

You've probably heard people talk about affirmations before. You may even have a general idea of what they are. Until you've put them to use in your life and experienced the full effect for yourself, you have no idea how powerful and life-changing they can be.

Affirmations go beyond telling yourself that you can accomplish great things. While that's a worthy goal in itself, affirmations are far more powerful than that. Affirmations allow you to believe that you deserve good things to happen in your life; sometimes this idea is difficult for many people to see and believe.

We live in a world where people are constantly in need yet people are constantly astonishing us with their capacity to do great things. It's hard to feel worthy or deserving. That doesn't mean you aren't. You don't have to move mountains to accomplish great things. You don't have to change the world to change one person's world.

Your affirmations teach you that you can do great things and that you are worthy of great things happening to you and in your life.

### **Why are Affirmations so Powerful?**

If you want to find a driving force behind change, look no further than affirmations. Affirmations are commonly used to help people develop self-confidence, manifest happiness, improve health, and ensure personal, financial, and career success.

Many people feel that affirmations are their first steps toward taking responsibility for whatever happens in their lives. Rather than living by accident, affirmations allow you to live by design. It's empowering to believe, at your core, that you can effect changes in your mind, spirit, body, health, and your financial situation rather than being the victim of circumstances, the economy, or someone else's greed.

Affirmations can even change the way you view the world. One of the most powerful affirmations you can make, when looking for change in your life according to Huffington Post, is this: "I am superior to negative thoughts and low actions." It's empowering you to rise above things that bring you and others down. Another powerful affirmation for people seeking success is this: "I have been given endless talents which I begin to utilize today."

The thing that makes affirmations so powerful is that these thoughts become desires, which become actions, and change your world. Create your own money affirmations and begin changing your money story today.

## Create Your Daily Money Affirmations

### Money Affirmations by Louise Hay

- I am open and receptive to all the wealth in the Universe.
- I am a magnet for money. Prosperity of every kind is drawn to me.
- Today is a delightful day. Money comes to me in expected and unexpected ways.
- I move from poverty thinking to prosperity thinking and my finances reflect this change.
- I delight in the financial security that is a constant in my life.
- I am an unlimited being accepting from an unlimited source in an unlimited way.
- More about [Louise Hay](#)

### Create Your Own Money Affirmations

