

We all have a personal money psychology* ingrained in our subconscious minds, from money messages we heard during childhood, modeling our parents and past experience. And, more than anything else, our subconscious mind will determine our financial success. We can know everything about accounting, stocks, economics, real estate, marketing, sales and the world of finance, but if our money psychology is not set for abundance, we will never experience prosperity and wealth – and if we do, chances are we will lose it!

Take the Money Mindset Test and circle the beliefs that represent your money mindset. Add them up at the bottom. Do you have limiting beliefs about money, or an abundance philosophy? If you've got limiting beliefs, they may hinder your success in business AND life. Identify these beliefs. Switch them to the positive. Create a new rich future!

LIMITING BELIEFS

- I resent rich and successful people.
- I know all I need to about money.
- I focus on reducing debt.
- I focus on budgeting.
- I experience financial obstacles.
- I focus on what I don't have or want (debt).
- I think about how I'm going to spend my money.
- My financial thermostat if set for thousands.
- Money will come to those who work hard.
- We can't afford it.
- Rich people are greedy.
- Money is the source of bitterness in my family.
- I enjoy spending, because "you can't take it with you."
- I'm the type who saves for a rainy day.
- I'm going to work hard and rise above my parent's financial lot in life.
- I worry about money.
- I frequently feel that I'm not good enough.
- I really want to prove my financial viability.
- Money is a burden to manage.

TOTAL: _____

ABUNDANCE BELIEFS

- I admire rich and successful people.
- My income grows as I grow.
- I focus on income generation and saving.
- I focus on investing.
- I experience financial opportunities.
- I focus on what I do want (prosperity).
- I think about making, saving and investing money.
- My financial thermostat is set for millions.
- Money works hard for me and makes me more.
- I CAN afford it.
- Rich people are generous.
- Money is a source of joy for me and my family.
- Money will always be abundantly available.
- I save for financial freedom and contribution.
- My family and background doesn't affect my motivation around making money.
- I'm excited about my financial game plan.
- I am good enough and have plenty.
- I am earning money through purpose, contribution and joy.
- Money is fun to manage.

TOTAL: _____

* Excerpts and summary from *Secrets of the Millionaire Mind*, by T. Harv Eker