



3 STEPS TO REWRITING YOUR MONEY STORY

BY: CAROL EMERSON

Money Stories

Money stories are the beliefs we developed early in our lives about money and prosperity. We learn these mostly from our families. These early beliefs are what create our reality – including what we believe is possible. Our subconscious mind adopts these long-held beliefs and this becomes the money story we believe to be true. Even when you have a deep desire and set goals to change your finances and have more abundance, you don't seem to be able to make any progress. Something is holding you back.

Your money story can sabotage your plans for prosperity. To finally break free and reach the prosperity you seek – you will need to **REWRITE YOUR MONEY STORY**.

Abundance Blueprint

All of us are born with a blueprint for abundance and success. Yet, our individual blueprint can become corrupted by our early money experiences and by what goes on at the mental and emotional levels. Limiting beliefs and negative emotions about finances siege our mind and over time these stories get programmed subconsciously.

Your unconscious mind – your beliefs – affect your decisions, actions and inactions. Many people focus on creating more money consciously, yet at the unconscious level, they might have blocks or limiting beliefs that are stopping them.

It might come in the form of doubting you can actually make the money you deserve or you might even be fearful of actually getting what you want. For many entrepreneurs, they do not feel they can charge for the value they provide their clients. “I'm not good enough” “My client's don't have much money and I cannot attract the clients who can pay”, etc.

Common Money Beliefs:

- I don't deserve to have money
- I shouldn't make more money than: my parent or my spouse
- People who have money are "bad" and people who are poor are "good"
- Money corrupts / Money is evil
- Most rich people got their money illegally or through inheritance, and didn't do anything to deserve it
- Money destroys all worthwhile relationships
- Most of my friends who have money have lots of other issues with health or relationships – if I solve my money problem, I'll end up with these other issues
- If I mix money with my passion, it will taint that passion
- I shouldn't spend money on myself; it's selfish or extravagant
- It's not spiritual care about money
- If I have lots of money, I'll be just like those other rich people I don't like.
- You have to choose between love and money; you can't have both.
- It's virtuous to live on very little.
- I shouldn't have any more money than what I really need.
- My net worth is a reflection of my self worth.
- I have to work myself to exhaustion to make a lot of money
- Asking for money is greedy
- Who do I think I am to think I can charge for what I do

Subconscious “Set Point”

We all have a subconscious prosperity “set point” based on our beliefs about money. We’ve all heard about people who have nothing, then win the lottery and become Millionaires – only to find a few years later they are back to nothing.

Conversely, a Millionaire experiences a down turn in the market, or makes a bad business decision or goes into bankruptcy – only to find a few years later, they are back to being a Millionaire.

Do you find that you always seem to end up in a similar place financially?

Laws of Attraction

Per the Laws of Attraction, **what you focus on is what you create**. Holding an idea in your mind will cause it to appear in your physical world. Do you have an **abundance mindset** or a **scarcity mindset**?

If you think MORE about financial struggle than about being wealthy – that is what you create: STRUGGLE. If you focus on DEBT – you create more debt.

The thoughts you dwell on and the stories you tell yourself can create leaks of your valuable energy – energy that you then no longer have for your creative projects and the shifts you are trying to make in your life and business.

Sabotaging Yourself

Your subconscious beliefs about money will sabotage your best efforts and intentions to create wealth – often without even realizing that you are sabotaging your success.

You may have a dream or financial plan. You want to play big. However, you will sabotage your success by undertaking actions and behavior that are put you off course.

Common ways we sabotage ourselves:

- Feeling undeserving or unworthy of money
- Spending excessively and going into debt; not saving any money
- Not charging for my services or pricing them very low
- Ignoring bills or paying them late
- Not tracking my expenses; Not having a budget
- I don't have what it takes
- Fear of failure / Fear of rejection
- I'm not smart enough / experienced enough
- I can't justify charging that
- There is not a lot of money in the world

If You Want To Change Your Results, You Need To Change Your Beliefs.

In order to get in money flow and release blocks in your way, you must first find the stories that are holding you back. Uncovering both your past and current money stories gives you a clear idea of what limiting beliefs have carried over from your past money story to your current money story.

STEP 1

Ask Yourself These Questions To Begin To Discover Your Beliefs About Money:

What did your childhood look like in regards to money? Did your family have money or never enough? What role models did you have? What was your parents' relationship with money?

What is your earliest memory of money? Did your parents even talk about money? Was the subject avoided? Did they fight about money? What did money symbolize to you when you were a kid?

What are your beliefs about money today? What does money symbolize for you today?

Are you good with your money? What does that mean for you?

Do you believe money is good or bad? In what ways?

What is your biggest fear about money?

How have you sabotaged yourself with money? What stories are you telling yourself that keep you stuck?

What You're Gaining

Sometimes you don't realize what you are gaining by holding on to your story. You really would not do or think anything unless you are getting some sort of gain or benefit from doing so.

List ways you are benefiting from your story:

Do you believe you deserve to earn more money? Why or why not?

Why You Want Money

You are NOT focusing solely on the money; the focus is on the IMPACT you want to make in the world. One of the by-products of making an impact just happens to be making money.

You won't make the money you want to make until you're clear about the PURPOSE for that money. Get clear on your PLAN OF IMPACT! It's really difficult to chase your money goals when you don't know WHY you're chasing them.

What do you want more money for? What would more money allow you to do? What's your "why"?

How do you want to impact your clients' lives through the work that you do?

How will making more money impact YOUR life, both personally and in business?

How will you impact your community and the causes you support by making more money?

Your Value

Do you think that you DESERVE to be paid the full value of your services? Do you think you'll find full-paying clients? Do you give away your services because you feel guilty charging for work that flows and feels easy?

Do you hear "I'd love to work with you but I don't have the money right now" over and over? And you believe them, so you never shared your offers with them. Then you watch as they sign up with someone else.

What are your beliefs about the value you provide – the value of your work?

How are you limiting yourself?

Having More Money Means...

What happens when you do get that little, medium or big break – and you have more money? You may be telling yourself some interesting stories (positive or negative) that getting more money will have on you, your relationships, your time, your status, etc.

What are your stories about what will or won't happen if your bank account increases?

Having more money means that _____

With more money comes more _____

Ultimately, I'm afraid that _____

STEP 2

Flipping It

What is your money story? What would the opposite belief be?

YOUR STORY

OPPOSITE BELIEF

Rewriting Your Money Story

Do you want to continue with your current beliefs? Do you want to change your own relationship with money?

What is a new money story you could adopt?

STEP 3

WHAT TO DO NEXT

Taking Action

The last part of the jigsaw puzzle to rewriting your money story and getting to where want to be is action – **taking the right action**. When opportunities came up for having more money, take them (even if you are scared or it feels uncomfortable). You are where you are now financially because (up until now) you have been taking the wrong action. You have been doing things that are not going to get me to where you want to be. Figure out what action you could take that would transform the situation.

So, if what you're doing now isn't working, then what other action could you take?

- If you are undervaluing your services or are afraid to tell people your prices – be brave and ask for your true value with confidence (even if you feel scared – act with confidence)
- If you keep going deeper in debt or are afraid to really look at your financial picture – instead of continuing your avoidance, face the facts head on and take steps to change the situation. You can start small and gain momentum. (I cancelled all but one of my credit cards and worked on finally paying them off. By not having the available credit – I had to make better spending decisions.)
- If you feel like you can never save money – start a small savings plan and keep building at it.

Congratulate yourself for taking the first step. How does it feel to take action? Find ways to feel good about the small steps you are taking and keep creating more good feelings about how you are changing your money story. Look at your progress periodically. What have you changed, even if it seem small, those small changes add up over time.

In Summary

The 3 Steps to Rewriting Your Money Story

1. WHAT ARE YOUR MONEY BLOCKS?

The first step to getting to where you want to be financially it to get clear on what your money blocks are. Hopefully you completed the worksheets above and have answered the questions, “What thoughts do I have around my ability/decisions to have more money?” “What are my money beliefs and thoughts?” Once you’re clear on what’s going on inside of your head, let them go and start to open yourself and be willing to allow more money into your life.

2. REPROGRAMMING YOUR SUBCONSCIOUS MIND TO CHANGE YOUR STORY

The next step is to work on reprogramming your subconscious mind so that you can really align yourself with receiving what you want. The first step is to pay attention to the story when it comes up. Notice your thoughts. When you hear that negative story your subconscious mind is running – tell your mind that this is an old story, you are now replacing it with a new story. Reframe your thoughts with the new beliefs you are now adopting. Other ways to consistently reinforce your new story is to use financial abundance affirmations, meditation and guided visualizations.

You can record your new story in your own voice. Once you’ve recorded it, listen to it daily and really start to feel yourself opening up to receiving more... you’ll be surprised by what opportunities open up and situations occur once you begin to align yourself with what you want.

You have been running the old story that your subconscious mind believes for years. It will take repeated exposure to your new beliefs for your subconscious mind to adopt your new beliefs. Stick with it, you can change your mind!

3. TAKE THE RIGHT ACTION

Now that you are aware of your money story and how your beliefs about money have held you back, and you are reframing those beliefs to rewrite your money story, it is time for action. If your old patterns are not working, what different actions can you take? Look for opportunities to make small changes in flipping your money beliefs.

Congratulate yourself for making even the smallest changes. Notice how you feel now that you are taking action and building confidence in the new money story you are writing.

Don't expect your story to change overnight. It took years for your money beliefs and patterns to be formed. It will take some time to change those patterns. Making small daily changes will lead you to your new story. So take time to review your progress periodically. See how far you have come!

You can do this! Every one of us deserves abundance.

Don't let the stories you tell yourself keep holding you back from financial success. Rewrite your story.

I'd love to hear your feedback and how you are changing your money story. Email me at: carol@carolemerson.com or connect with me on [Facebook](#)

About the Author



Carol Emerson is a life and business coach with extensive experience working with entrepreneurs and small business owners to build and grow successful businesses.

She is the founder of Custom House Business Services LLC, Success Builder U and co-founder of Dragonfly Dreams Inc.

She has studied at Institute for Professional Empowerment Coaching, iPec-Institute for Professional Excellence in Coaching, and the Life Mastery Institute and has earned her certifications in Business and Life Coaching and is a certified DreamBuilder Coach. She is a Certified Intuit QuickBooks ProAdvisor and has a Bachelor of Science degree from the University of Southern Maine in Leadership and Organizational Studies.

Carol blends her coaching expertise with her own life experiences and her extensive financial background, knowledge of Internet and Attraction Marketing, and more than 20 years' experience in small business operations and management to help position women entrepreneurs and their businesses for success.

"My purpose and mission is to help women entrepreneurs change their money story so they can stop struggling financially and step into their greatness and share their unique talents, gifts, and passions authentically to make an impact in the world in whatever way you choose."

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