MASTER YOUR MONEY

MINDSET

THE FUNDAMENTAL ELEMENT FOR SUCCESS

Leonie Fitzgerald

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Your current wealth mindset has helped you to get where you are now... but if you want to go further to achieve financial security, you may need some help to get there.

This is a common issue for people who know they need to secure their financial future, but haven't had much success in actually doing it.

I needed to 'hack' my mindset and update my old programming so I could think more like the 'rich'. Henry Ford once said "Whether you think you can or you think you can't – you are right".

Mastering your mindset is potentially the most powerful tool you have in your toolbox and only when we have upgraded our thinking and our habits can we expect different results in our lives.

With a simple question, you can alter your state of mind, your focus and your direction – changing your mindset from one of negativity to one of empowerment.

Ask yourself an empowering, solution-orientated question. "What would I do if I couldn't fail" is a common one.

It will change your focus as your emotions will respond with confidence as your mind will picture what you would actually do.

"Optimise your mindset for success by overcoming limitations. Give yourself the freedom to succeed."

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CHAPTER 1

LETTING GO

Let Go of Fear

What's your current psychology around your own desire to build wealth?

Are you scared people will judge you, come and steal from you, be jealous?

Fear is a natural part of being human and the number one reason most people don't do things.

Fear is a learned belief and you must ask yourself "Is it serving me?" And if it's not, you need to find a way to work through that.

Letting go of fear does not mean that we are not vulnerable or fearful but rather means that we are aware of our feelings and fear, and we do it anyway.

Accept fear is a part of life but don't let it stop you from doing anything. Do not try to block the fear, or judge yourself for having fear but rather let it teach you more about yourself, allow you to grow as a person and be open to the possibility of moving past it.

Let Go of Your Stories

What has been your story around money? Do you believe you must work hard for money? Do you need to have money to feel safe and have security?

Does having money make you feel more accepted and respected? Perhaps you believe that because you don't come from a rich family you'll never have the money you desire.

Our stories are how we would describe our life to someone else and often the stories we create for ourselves keep us entrenched so that we keep reliving the same scenarios over and over, throughout our lives.

They are what we believe our reality to be and are therefore the lens through which we live our existence.

Let Go of Limiting Beliefs

Limiting beliefs are those which constrain us in some way and shape everything that we do. They have probably prevented you from seeing opportunities and perhaps even discouraged you from trying at all. Anything you say to yourself to justify why it isn't working out for you is a limiting belief.

If you're having trouble with your finances maybe you explain it with something like "You have to work hard for money", "I'm not smart enough to be rich" or "I don't come from a wealthy family".

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How do you unearth and eliminate limiting beliefs?

Step 1: Write the limiting belief down.

Step 2: Acknowledge that these are beliefs, not truths.

Step 3: Try on a different belief.

Step 4: Take different action.

"We learn our belief systems as very little children, and then we move through life creating experiences to match our beliefs."
Louise L. Hay

CHAPTER 2

MINDSET HABITS

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REACH AND MAINTAIN YOUR WEALTH POTENTIAL BY APPLYING THESE MINDSET HABITS...

1 **READ CONSISTENTLY**
88% of wealthy read 30 minutes or more each day for education or career reasons.

2 **EXERCISE**
76% of wealthy exercise aerobically 4 days a week.

3 **AVOID TOXIC PEOPLE**
86% associate with other successful people.

4 **WAKE UP EARLY**
44% of wealthy wake up 3 hours before work starts.

5 **HAVE A MENTOR**
93% of wealthy who had a mentor attributed their success to that person.

6 **PURSUE OWN GOALS**
81% of wealthy maintain a to-do list for their personal and professional life.

7 **LIMIT WATCHING TV**
67% of wealthy watch 1 hour or less of TV every day.

8 **AVOID OVERSPENDING**
Save 20% of their net income and live on the remaining 80%.

9 **POSITIVE OUTLOOK**
84% of wealthy believe good habits create opportunity luck.

10 **GIVE BACK**
79% of wealthy people network and volunteer a minimum of 5 hours a month.

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CHAPTER 3

MONEY MINDSET SHIFTS

Pay Attention to Money

I suggest you pay attention to your money, on a daily basis. A great way to do this is to keep a money diary or a budget where you make a note of all expenses. You could also set a bold money goal every 60 days to keep you on track. Get into a relationship with money so it can thrive and grow.

Give Yourself Permission to Make Money

Many people (women in particular) do not feel they deserve to make money so they stay stuck, never achieving more. If you can't give yourself permission, I give you permission.

Surround Yourself with Successful People

They say we are the average of the five people we spend the most time with. This relates to the law of averages, which is the theory that the result of any given situation will be the average of all outcomes.

When it comes to relationships, we are greatly influenced (whether we like it or not) by those closest to us. It affects our way of thinking, our self-esteem, and our decisions.

Of course, everyone is their own person, but research has shown that we're more affected by our environment than we think.

"Treat being wealthy like a business because your lifestyle depends on it."

CHAPTER 4

MIND MASTERY TOOLS

According to the latest brain research, our ability to manage our thoughts, emotions and behaviours is a learned ability that anyone can master.

Our success in no longer determined by our current results, circumstance or even genetics which means we have the ability to shape our results by learning how to retrain our own brains deliberately. Powerful stuff!

Mind Mapping

There are two hemispheres to the brain: the left brain and the right brain.

The theory is that people are either left-brained or right-brained, meaning that one side of their brain is dominant.

If you're mostly analytical and methodical in your thinking, you're said to be left-brained.

If you tend to be more creative or artistic, you're thought to be right-brained.

Successful people use their right brain for creative thinking.

They focus on possibilities: the big picture, 'What can be', the future – rather than 'What is', 'What was' or what the limitations are.

Mind mapping is a very simple process:

1. On a large, blank piece of paper draw a small circle in the middle of the page

2. Write a topic inside it eg. dream home, retirement, health, millionaire

3. Jot down points that link to that topic, letting your brain run free

4. Remember, don't censor yourself as this is a brainstorming session

5. You can link ideas by using arrows, branches, question marks or whatever you like

6. If you have a block, leave it for a bit and come back to it

Planning & Scheduling

I always ask people what they want to achieve as there needs to be alignment between their intentions (or goals) and what needs to be done to achieve them. We must have the will and determination to change what we ordinarily do to receive extraordinary results in our future.

Planning and scheduling provides long-term vision to help us get past short-term obstacles. It provides focus and clarity around the exact actions we need to perform to achieve everything we desire in life.

If you want more than a one dimensional life – have good health, enjoy a good relationship, have the freedom of choice... then you must decide in advance what you would like your life to look life and plan accordingly. You cannot just have good intentions as wealth doesn't 'just' miraculously happen.

When you schedule in to your calendar for the year you won't forget anything really important. Schedule it so intelligently that there's no wasted time – be effective and efficient.

Would it be possible for junky stuff to get in there? Would it be possible you might forget stuff otherwise?

Where's the gaps in your calendar? Fill your diary with things you love, in line with your intentions (goals).

Decide in advance how you want your life to be, get your goals down and then get related stuff in your diary.

OR don't plan and be busy doing non-important stuff that doesn't relate to your goals.

Most people don't respect time because it is given to you for free… as you get older or diagnosed with an illness you start to value your time more.

You have your grand design 'hat' on when designing your schedule then you put your worker bee 'hat' on.

You don't need to think about it, you just need to get on and 'work' the plan. It's not about being busier, it's about being conscious and respectful of your time.

Remember to also plan and schedule your down time as it's as important as your up time. If you know there's two days in Byron coming up soon, is it easier to get through the week?!

Work With A Mentor

Are you surrounding yourself with inspirational people, people who encourage and support you, people who elevate your thinking, your performance?

Jim Rohn says 'We are the average of the 5 people we spend the most time with'.

This relates to the law of averages, which is the theory that the result of any given situation will be the average of all outcomes.

When it comes to relationships, we are greatly influenced (whether we like it or not) by those closest to us – it affects our way of thinking, our self-esteem, and our decisions. It's common for those building wealth to underestimate the importance of the company they keep.

Here's the kicker…

Critiquing those around you may sound ruthless, but understanding their influence on your performance is critical to your success.

As someone who is wanting to create a better lifestyle financially, there is too much at risk.

If someone is continually bringing you down, you may have to reduce their involvement in your life.

Not doing so will alter your ultimate success.

A tell-tale way to tell is to check your energy levels – uplifting people give you more energy and toxic people drain it.

We strongly recommend working with a coach or mentor to move yourself forward and get the success you desire.

If you're interested in working with a mentor speak with one of our team.

"There is no elevator to success. You have to take the stairs".

CHAPTER 5

WHAT HAPPENS NEXT?

Are you interested in fast-tracking your financial independence?

If you answered “Yes”, then you’re well on the way to discovering how closely mastering your money and 'hacking' your brain is entwined.

The power of how we can greatly increase your chances of getting you investing smarter and creating greater opportunities for yourself is available to you, if you think you’re ready.

What results can Wealthology help you to achieve in your life?

We help property investors succeed with a unique strategy which is designed around your individual circumstances and future plans to create maximum growth and get your desired results.

We help in the following areas:

✔ Understand The Science Behind Wealth Creation - Learn about brain transforming technologies
✔ Own Your Home Sooner - Learn simply strategies of how to put your money to work for you to bring you closer to owning your home sooner
✔ Minimise Your Tax - Property investors have the luxury of certain tax benefits; minimise your costs and enjoy tax-effective benefits
✔ Reduce Your Debt - Understand the key tools to becoming debt-free quicker
✔ Achieve a Financially Secure Lifestyle - Create choices and freedom in your life
✔ Guidance & Education - Together we'll grow as knowledge is power, when put in to play

If you’re prepared to take the steps, follow the system and advice that has been applied by other investors, then this could work for you too.

Most start with nothing but a desire to grow wealth and then they learn a few things along the way...

Amazing Opportunities Arise

When you are crystal clear about where you want to go in life, the universe will start conspiring to help you achieve it.

You will find that you will start to recognise opportunities that will help you in your pursuit and you will start to look for these things both consciously and sub-consciously.

For example, you suddenly decide you want a black Mercedes. You may never have noticed them on the road before but as soon as it becomes something of interest to you, you see them everywhere.

This is because we all of a sudden become focused so we now start to 'see' things we may not have seen before.

You Let Go of Things That No Longer Serve You

Now that you are clear about what you do and don't want it becomes very easy to let go of things that are no longer serving you so you can focus on the things that do serve you.

Fast Track Your Financial Independence

Follow sound money principles as money is plentiful for those who understand the simple rules of acquisition.

Some of these include saving 10% of your income, controlling your spending, keeping your money safe, investing profitably and increasing your ability to learn.

These actions will help you in acquiring money, keeping money and making your money earn more money.

Tip: A budget is a very important and practical tool and an essential part of getting ahead financially.

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4 | Get a Competitive Edge

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"It's in your moments of decision your destiny is shaped." Tony Robbins

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