

# Money Management Mantras

Money Management is a journey of becoming  
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I have a positive relationship with money  
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I am financially free  
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I am in control of my finances  
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My money works for me  
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I am not defined by luxury items  
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I am money savvy  
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I will put my money where my heart is  
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Money is not idle, each dollar has a destination  
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I am grateful for my financial story  
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I am grateful for where I am financially  
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“It’s not in my budget” is a full sentence  
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I am proud of my budget  
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Money is not a source of stress and anxiety for me  
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I am capable of making wise financial decisions  
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My income exceeds my expenses  
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I’m aware of how I am spending, saving, investing, and donating my money  
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I am open to new ways of managing money  
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I will meet my short and long term financial goals  
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I do not compromise my integrity for the sake of money  
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I do not allow social pressure to cloud my judgement

# Money Management Mantras

I am good at saving money  
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I always find ways to save money  
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I find joy in saving money  
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Being in control of my money is making my life better  
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Being financially responsible is important to me  
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I am transforming into someone who makes healthy spending decisions  
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My financial future will be brighter than my past  
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I am worthy of financial security  
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Just because I can buy something, doesn't mean I should  
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I will not create consumer debt  
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Debt is a thing of the past  
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I am not too young or too old to reclaim my finances  
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I always have a choice  
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I believe in myself and my ability to manage money  
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I accept my personal financial priorities  
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Other people's opinions about my money don't pay the bills  
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I require my loved ones to respect my financial decisions  
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I can enjoy life and make responsible financial decisions at the same time  
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My spending habits do not catch me by surprise  
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I forgive myself and learn from every financial mistake  
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My money management will never be perfect, but it can always be better