

How to Multiply Money With Your Mindset



Developing a healthy mindset can help you take control of your life — particularly during stressful times.

Americans and Money



60 percent of Americans feel anxious when thinking about their finances.

Source: FINRA



1 in 10 people have dipped into retirement savings during the holidays.

Source: New Retirement



45 percent of people have felt pressured to overspend during the holidays.

Source: Bankrate

Scarcity vs. Abundance Mindset



SCARCITY Mindset Thoughts

- I Don't Have Enough Money and Never Will.
- I'll Always Be Broke So What's the Point in Trying?
- Why Do Bad Things Always Happen to Me?



ABUNDANCE Mindset Thoughts

- I Have Enough Money for My Needs.
- I'm Working Hard To Change My Situation.
- I May Not Have Much Money, but I Have a Lot To Give.

Five Ways to Start an Abundance Mindset

01

FOCUS ON GRATITUDE

WHY:

To focus on what you have rather than what you don't.

TRY:

Write down at least three things you are grateful for every day.



ABUNDANCE MINDSET: There are enough resources and opportunities to go around.

02

SET BOUNDARIES

WHY:

To find a healthy balance of spending and saving.

TRY:

Practice saying no when you feel pressured to spend money.



ABUNDANCE MINDSET: I'll learn from my mistakes to become better.

03

MAKE A PLAN

WHY:

To feel less spending guilt and avoid overspending.

TRY:

Create a monthly budget to determine how you'll spend money wisely.



ABUNDANCE MINDSET: I'll joyfully spend money on planned purchases.

04

REPEAT DAILY MANTRAS

WHY:

To develop more positive beliefs about money.

TRY:

Repeat "I am more than my bank balance" or "I am in control of my finances."



ABUNDANCE MINDSET: I have all the answers and resources I need.

05

SET GOALS

WHY:

To gain momentum toward a healthier financial situation.

TRY:

Set small goals to do better. For example, spend \$15 on dining out each week.



ABUNDANCE MINDSET: There's always room for improvement, but I'm doing my best.

06

FOCUS ON OTHERS

WHY:

To shift focus away from financial hardships.

TRY:

Volunteer at a local shelter, make a gift or leave someone a thoughtful note.



ABUNDANCE MINDSET: Good things come from giving to and learning from others.