

I handle money wisely

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I have a healthy relationship with money. I respect what financial abundance can do for my family and me. **Having sufficient financial resources provides comfort and freedom.** My life has more possibilities when my financial situation is healthy.

I control my impulses to buy items beyond my needs. I only make larger purchases after careful consideration. I understand the damage poor spending habits can create.

I make saving a priority. I feel proud and excited with each dollar I save. Watching my accounts grow is a real thrill for me. **I know I am preparing for my future when I save consistently.**

I place more importance on the long-term than the short-term. I am forward thinking with my financial habits.

I avoid debt whenever possible. Debt is like poison to my financial health. I only use it in cases of emergency. The more I avoid debt, the brighter my financial future becomes. I am patient enough to avoid debt.

I examine my income and expenditures on a regular basis. I look for ways to enhance my income and reduce my spending.

I am helping my family and myself when I take my finances seriously. I love my family and do the best I can for them.

Today, I handle my money responsibly and wisely. I avoid any unnecessary spending. I make my life easier now and look forward to a bright financial future.

Self-Reflection Questions:

1. What are three unnecessary expenses in my life?
2. What can I do to save more money each month?
3. How can I increase my income? How would that change my life?