

The Money Beliefs Audit

Find the beliefs running your finances before they run them further.

"Above all else, guard your heart, for everything you do flows from it."

— Proverbs 4:23

You do not manage money with a calculator. You manage it with beliefs — most of them installed in childhood, none of them chosen. If you keep starting over financially, the problem is rarely the budget. It is the belief underneath it. This audit drags those beliefs into the light, one by one.

1 SCORE EACH BELIEF

1 = strongly disagree · 5 = strongly agree. Answer fast — first instinct.

BELIEF	SCORE 1-5
Money is the root of evil, so wanting it is wrong	
People like me do not become wealthy	
There is never enough — someone else's gain is my loss	
If I get money, I will probably lose it	
Rich people must have cut corners to get there	
I am just bad with money — always have been	
Enjoying money now matters more than securing later	
Talking about money is rude or shameful	

2 TRACE THE TOP TWO

Take your two highest scores. Every belief has a birthplace.

BELIEF #1 — WHERE DID I FIRST LEARN THIS? WHOSE VOICE IS IT?

WHAT HAS THIS BELIEF COST ME SO FAR — IN MONEY, DECISIONS, OR PEACE?

BELIEF #2 — WHERE DID I FIRST LEARN THIS?

WHAT HAS IT COST ME?

3 WRITE THE REPLACEMENT

A belief is only removed by a stronger one, acted on repeatedly.

The Money Beliefs Audit — continued

EXAMPLES OF REPLACEMENTS

"People like me don't get wealthy"

"Wealth follows wisdom and consistency — both are learnable, and I am learning them."

"There is never enough"

"Money is grown little by little. I am the gatherer." (Proverbs 13:11)

"I am bad with money"

"I was untrained with money. Training is underway."

MY REPLACEMENT BELIEF #1

ONE ACTION THIS WEEK THAT PROVES IT

MY REPLACEMENT BELIEF #2

ONE ACTION THIS WEEK THAT PROVES IT

"The heart is the budget behind the budget. Rewrite what it believes, and the numbers follow."

— HOUSE OF WISDOM

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