

ULTIMATE

MONEY

AFFIRMATIONS

1. “I’m worthy of a wealthy life”.

People have the wrong assumption that you can’t become wealthy if you’re not born into a wealthy family or married into one. Another misconception is that the higher your educational attainment, the richer you can be. These circumstances, however, are not and should not be your basis for becoming wealthy. Regardless of whether or not you came from a wealthy family or have an unimpressive educational background, it doesn’t mean that you are undeserving of a life of riches and wealth. You are every bit as worthy as everyone else in wanting to live and be living a wealthy life.

2. “Money comes to me in ways I never imagined”.

People mistakenly think that the only way they could get money is through a job. If you also think the same way, then challenge yourself to be open-minded. As you broaden your mind, you will begin to see that money can come to you in expected or unexpected ways.

Money can come from anywhere and at any time. It is not only limited to your job. It can come from your business, investments, or even in the form of gifts. The amount of money you have is not a measure of your hard work alone. It can come from various sources that you may have least expected.

3. “I deserve abundance in my life”.

The Universe provides an abundance of resources for the creatures living in its abode.

As part of the creatures living in it, you are as worthy as anyone else to seek abundance in life. There is more than enough for everyone to go around. You just have to do your share of effort and believe that you can have abundance in your life. As we are talking about the money aspect, abundance not only refers to the financial facet of your life. Not only does it refer to an abundance of resources, but it's also an abundance of happiness, prosperity, freedom, and goodwill from you and others

4. “I am open-minded in receiving wealth”.

It was previously said that money can come to you in expected and unexpected ways. However, you must be open to receive it as well. Instead of feeling anxious when you do receive it, be humble and grateful. For sure, it will not be the last. Money not only comes from your main livelihood. It can come to you from investments or monetary gifts. A friend you once lent money to in the past might come back one day and repay you twofold. The point is to be open-minded. There is not only a single way to receive wealth. There are various paths that you can expand your money. You might even be surprised as you were not expecting it.



5. “I love my happy and abundant life”.

A life filled with positivity, happiness, and abundance is what everyone desires to have.

So, why shouldn't you aim for that?

First and foremost, visualize a positive, happy, and abundant life. It might seem bizarre to think about it, especially if it differs from your actual circumstances. Still, it is better to start somewhere and work your way to it. What better way than your thoughts. When you start to believe your vision, you begin to find ways and work towards realizing that vision.



6. “The more I give to others, the more blessings I receive and vice versa”.

When your life is filled with abundance, it is best to share them with others. It is believed that the more you give and share that abundance and prosperity to others, the more that you will also receive in the future. It is a positive cycle that not only promotes generosity and consideration to others but also kindness and camaraderie. Consequently, you would also make a great role model for others. That said, you unknowingly create a positive influence on those around you.

The background of the image shows the silhouettes of several people in business attire standing in a modern office with large windows. The scene is dimly lit, with light coming from the windows, creating a professional and contemplative atmosphere. The text is overlaid on a semi-transparent blue rectangle.

7. “Life is abundant”.

This affirmation is interrelated with other affirmations as well. As previously mentioned, abundance not only refers to the financial aspect alone. Once you begin to view your life as abundant, it is alright to think that you are safe and secure. Don't let abundance make you feel scared and easy. Instead, let abundance wash away those negative feelings. See life and the world you live in as an abundant and safe place to be in. You might also view life and the world with fear and scarcity. However, when you put your focus on peace, abundance, prosperity, love, and other good things, you can also attract positivity into your life and to those around you.

8. “I am a money magnet”.

Do you believe that you can attract money? Have you encountered money-making opportunities now and then? If you answered no to both questions, then you underestimate yourself. In truth, everyone has the potential to create or attract such opportunities, including you.

This money affirmation works similarly to the law of attraction. You have to instill in your mind, as the statement says, that you are a money magnet. In that way, you can attract financial opportunities that can make your money grow.

9. “I am the master of my money”.

This is probably one of the most important things to remember. This affirmation of wealth is similar to the famous poem called Invictus by William Ernest Henley. It mainly refers to you being in control of money and not money controlling you.

In your journey to financial abundance and prosperity, don't let money take over your life.

Like Henley's poem, you are the master of your fate, you are the captain of your soul. Similarly, you are the master of your money – not the other way around.

2021

10. “I am grateful to be financially free”.

2020

What does it mean to be financially free? To be financially free is to be able to make decisions in life without stressing about the financial aspect of it. You are already prepared for the impact on your finances, so there is no need for you to be worried. That is why you should feel grateful when you become financially free.

Attaining financial freedom correlates with the previous money affirmation. Being financially free means to be in control of your finances and not your finances controlling you. To achieve financial freedom, you must improve your financial literacy. Without the latter, you won't get to experience the former. That said, you have to put in the effort to become financially literate and later embody this affirmation.



11. “Money comes to me easily and effortlessly”

You might think that this affirmation doesn't work or most likely say “It might work for others but not for me.” When you believe that obtaining money is difficult, then you will continue to see making more money as a tedious and unenjoyable task. Many people fail to realize that that in itself is an affirmation, albeit a negative one. What they don't know is that the opposite works the same way as well.

Money affirmations are there to change your negative way of thinking with regards to money and direct you towards a positive direction. Repeat the mantra “Money comes to me easily and effortlessly” in your head at first. Then, write it down multiple times and say it out loud several times every day to give the encouragement you need.

A person wearing a light blue button-down shirt is holding a silver metal briefcase with both hands. The briefcase has a handle and two combination locks. A large blue rectangular overlay is positioned in the center of the image, containing white text. The background is dark, and the overall lighting is soft.

12. “I am comfortable handling large amounts of money”.

Are you comfortable holding \$100? How about \$1,000? \$1,000,000? You might have thought that having \$100 doesn't elicit any significant reaction from you. Holding \$1,000 might make you cautious but nowhere near uncomfortable. However, having \$1,000,000 might be a different story. Whether in the bank, in your pockets, or held in the palm of your hands, you might feel utter joy or great distress.

We have what we call a psychological wallet. It refers to the amount of money a person is most comfortable with. It varies per person. You might know how to budget your money when you have \$5,000, but you might lose your sense of frugality when you have \$50,000 and end up splurging. You need to expand your psychological wallet so that when more money comes to you, you won't be overwhelmed.

A warm, festive photograph of a family gathered around a Christmas dinner table. In the background, a woman with a green holly leaf headband and a young girl with a red headband smile. In the foreground, a woman with short blonde hair and a red headband also smiles. The table is set with glasses, plates of food including tomatoes, and a lit candle. A decorated Christmas tree is visible in the background.

13. “Money leads to happiness for myself and those around me”.

If you want to change your financial circumstances for the better, then you best believe that money can bring happiness. Money is not a source of happiness per se, rather it's a means to be happy. To be able to enjoy good food with your family, wear proper clothes, and live in a decent house are some of the reasons to be happy. To have you and your family's basic needs met and even beyond that is already a good thing.

Aside from you and your family, you can also bring happiness to others. You can present other gifts fit for the occasion or even give monetary gifts. You may also lend financial aid to friends who are in dire need or donate to foundations and organizations for a good cause.



14. “Money creates a positive impact on my life”.

One negative statement about money that people have commonly thought of is that money can bring harm to one's life. Thoughts and sayings like “Money will only lead me to unhappiness” or “Money will make me do bad things” are such examples that people perceive about money. You have to abolish and overcome that thought if you want to become financially free and live a wealthy life.

When you do your affirmations, write down how money can bring a positive impact on your life. Include practical examples that you relate to and are applicable in your life. This will help affirm the belief that money is not as bad as it seems. It matters on how you perceive it and how you use it. It is not impossible to say that as long as you will, the money will be a positive facet in your life.