

Money Mastery 30-Day Plan

Day 1 – Affirmation

Say this affirmation: I am unaffected by negativity regarding money. I have the ability to enjoy all of the warmth and joy that life has to offer. I am worthy of receiving wealth. I allow money to come into my life. I have the ability to create unlimited wealth. Money flows into my life because I allow it to and I deserve it. I will have all the wealth I desire.

Day 2 – Understand your Income

Take a good look at the money you have coming in. What do you make every month after taxes? If you've never crunched these numbers, it might surprise you.

Day 3 – Understand your Spending

What are your monthly bills? What are necessities and non-necessities that you buy? Add up your monthly spending, looking at the past three months and find the average. Compare it to your income.

Day 4 – Understand your Debt

What debt and loans do you have? How much do you owe? What are your monthly payments? Do you realize that you can negotiate interest rates with your credit cards? Call them today.

Day 5 – Save Money

To save money, you must spend less than you earn. Promise yourself to cut back on non-necessities and save 10% of your income every month.

Day 6 – Make a Plan to Get out of Debt

Pay down your debt by no longer using credit cards and paying them off slowly over time.

Day 7 – Fix your Credit

Reduce the number of credit cards you have by cancelling some. Always make at least the minimum payment every month.

Day 8 – Reduce Taxes

Meet with an accountant or tax professional and have them review your tax options. Ask about right offs.

Day 9 – Make a Retirement Plan

Talk to a financial advisor about what you need to do today to plan for retirement. Know what stocks, mutual funds and money market funds are and make them work for you.

Day 10 – Attract Wealth with your Attitude

Positive thinking attracts positive things into your life. Think positively about building wealth and allow it into your life. You will attract it.

Day 11 – Visualize Wealth

How much money do you want? Visualize it and think about how having it will make you feel. Visualize what you will do with your wealth.

Day 12 - Develop a Frugal Mindset

Discover new ways to cut back on frivolous spending. If a purchase doesn't make you feel good and you end up worrying and regret it, then make note of that. Buy things when they are on sale and only when you need it.

Day 13 – Find your Ideal Career

Being in a different career that fulfills you will help you feel wealthier and allow more money into your life. Conduct a job analysis online to discover what you should be doing and work towards that career.

Day 14 – Gain Satisfaction from your Job

Be grateful for the job you have. Focus on the positive instead of the negative. Having positive thoughts about what you do will lead to higher satisfaction.

Day 15 – Ask for a Raise

There's no harm in asking for a raise. Ask for one today!

Day 16 – Re-think the Purpose of Money

The purpose of money isn't to be spent right away. The purpose is to have it accumulate and appreciate in value.

Day 17 – Understand the Value of Assets

Some assets decrease in value over time such as a car and electronics. In general real estate and commodities increase in value over time.

Day 18 – Look for Opportunities

Opportunities are all around you. Keep your eyes and ears open to discover new ways to create and attract money into your life.

Day 19 – Time Management

Look for ways to make better use of your time. Make time for taking action that puts money in your pocket.

Day 20 – Resist Temptation

Don't be tempted by get-rich-quick schemes or purchasing a needless item. Be patient and work hard.

Day 21 – Be Healthy

Look for ways in which you can live a healthier lifestyle. Being unhealthy is expensive and can compound over the years. Reverse your bad habits!

Day 22 – Take Cautious Risks

Try to find a balance between being cautious and risk-taking. Where can you take greater risk and where should you be cautious?

Day 23 – Evaluate your Car

Buying a used car instead of a new one can drastically reduce your monthly payments. A new car depreciates in value as soon as you drive it off the lot. Take a look at how efficient your car is with gas and maintenance. Consider trading it for a more efficient vehicle.

Day 24 – Analyze your Skills and Talents

Are you taking full advantage of your skills and talents? Write down what you are good at and analyze how you can make money from it. Build a business from this and be your own boss.

Day 25 – Set Goals

Write down all of your short term and long term goals. Make your goals for 1 month, 6 months, 1 year, 5 years, 10 years, 25 years, etc.

Day 26 – Let Go of Limiting Beliefs

Believe in yourself and let go of negative beliefs that are holding you back from creating the wealth you want. Be confident in your abilities. Allow money into your life.

Day 27 – Thought Transformation

Be aware of all of your thoughts today. Take the negative ones and turn them into positive thoughts. Think positively about wealth, money, your job and expenses.

Day 28 – Boost Confidence

Believe in your ability to be a money master. Tell yourself that you are confident and feel confident about the money you have and the money that is coming into your life. Be confident in your ability to take your wealth to the next level.

Day 29 – Practice Meditation

For 20 minutes today, find a quiet place to sit or lay down. Do a full body relaxation. Focus on money and the opportunities that are ahead of you in your life. Create a positive atmosphere with your thoughts and emotions.

Day 30 – Create a Vision Board

Today, create a vision board. Write down how much money you want and put it on the board. Cut out things (from magazines or photos) that you would like to buy with your wealth. Write down your money goals.