



Building Wealth Starts With Your Mindset

A **money mindset** is simply the way you think and feel about money. When people hear the word **wealth**, they often think of luxury cars, designer clothes, or becoming a millionaire overnight. Real wealth is different. **Wealth** = having **choices** in life.

It's having enough money to:

- ✂ Take the trip you want.
- 🎓 Finish school with less debt.
- 🏠 Move into your own place.
- 🗑 Leave a job that isn't right for you.
- 🚑 Handle emergencies without panicking.
- 🦋 Invest in your future self

Bad Money Mindset	Good Money Mindset
-Fear and anxiety -Feeling a lack of control -Negativity around the concept of money -Feeling intimidated by difficult concepts -Defeatism ("I'll never be good at this") -Procrastination ("I'll get to it eventually")	-A willingness to tackle difficult problems -Feeling in control of behaviors and decisions -General optimism in the face of uncertainty -Openness to learning new things -Solution-oriented attitude -Acknowledgement of the steps to progress

<https://www.fool.com/terms/m/money-mindset/>

Your mindset influences every financial decision you make. Ask yourself:

- Do I spend money to impress others?
- Do I believe I'll "*figure it out later*"?
- Do I avoid looking at my bank account?
- Do I think saving is impossible?
- Do I believe every dollar can help me build my future?

Wealthy Habits > Big Paychecks. *Small habits repeated over time create big results.*

You don't need to make six figures to start building wealth. People build wealth by consistently doing small things like:

It's Not About Being Rich, It's About Building Freedom.



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- ✓ Spending less than they earn
- ✓ Saving before spending
- ✓ Avoiding unnecessary debt
- ✓ Investing early, even small amounts
- ✓ Learning about money instead of avoiding



Think Like a Wealth Builder

Instead of asking...

Try asking...

✗ "...can I afford this?"	✓ "Will this help Future Me?"
✗ "...do I deserve this?"	✓ "Is this worth delaying my goals?"
✗ "...can I save what's left over?"	✓ "Should I save first, then spend the rest?"



The Wealth Formula

Earn → Save → Invest → Grow → Repeat

Building wealth isn't one big decision. It's hundreds of small choices that add up over time.

Your Wealth Challenge: Pick **ONE** habit to start this week:

- ☐ Track every dollar you spend for 7 days.
 - ☐ Save \$10–\$25 before your next paycheck is gone.
 - ☐ Delete one subscription you don't use.
 - ☐ Wait 24 hours before buying something you *want*.
 - ☐ Learn one new thing about investing.
 - ☐ Set one financial goal for the next 6 months.
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Remember This

- You don't have to be perfect with money... You just have to be intentional.
- Every smart money choice you make today is an investment in the life you want tomorrow.
- Your **income** can help you survive, but your **mindset** can help you build wealth.

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