



*The Frugal*  
**CREDITNISTA**

*Change Your Mindset  
Around Money and  
Empower Your Life.*

**MONEY ABUNDANCE**

**JOURNAL**

*with*

**Netiva Heard**

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# WELCOME!



Hi! I'm Netiva "The Frugal Creditista" and I am so excited that you are here!

What do you think of when you hear the word "Abundance"?

I remember hearing this word for the first time and it felt foreign to me. Scarcity. Lack. Insufficient. These were words that felt more familiar. I heard them every day while growing up, no matter whose household I was in.

I heard them on the news when the person on my screen discussed financial statistics in minority communities.

- I heard them from my peers.
- I heard them from my teachers.
- I saw it on my bank statements.

Prosperity. Abundance. Those were words for 'others', but not me.

It wasn't until I took a chance in an MLM that I truly believed that Prosperity, Abundance, and Financial Freedom could be a part of *my* future. They had all of us read a book a month so that we could build our subconscious minds by weeding out the negative thinking that kept us stagnant and prevented us from seeing ourselves accomplishing better; which is a precursor to *experiencing* better, right? We have to see it first.

Even though I later left that MLM to embark on my real estate career, that exercise - reading, affirmation statements, vision boards, abundance journaling - was extremely instrumental in me being the first person to hit 6-figures in my immediate family. That income transformed my life and it all started by changing my mindset first. And guess whose turn it is now?

Yep! YOURS!

This journal is just a start on your wealth-creating mindset journey.

Ready to get started?

Great!

Grab a quiet spot to think freely, undisturbed, and let's begin :).

# DO ANY OF THE FOLLOWING STATEMENTS SOUND LIKE YOU?

- You constantly think or worry about money
- You either talk about nothing else or are extremely uncomfortable talking about money
- You avoid money:
  - You don't check your bank account, you don't open letters and/or delay paying invoices
- You feel fear about money and taxes
- You have no idea where your money goes
- Spending money is emotionally charged:
  - You spend when things are good, to celebrate wins, when things are bad, when you're feeling happy or when you're feeling down.
- You're in a constant hamster wheel of paying off debt and/or are so restrictive with spending that you are afraid to use your emergency fund even if there is a true emergency
- You experience feelings of jealousy or envy and you are feeling like you're behind everyone and need to catch up
- You feel in a constant state of survival: No amount of money is enough to make you feel safe
- You don't allow yourself to dream and set audacious goals
- You are in a vicious cycle of restricting your budget to a point where it's not sustainable for you so you give in to shopping sprees and overspend massively now you feel guilty and go back to restricting yourself and the cycle continues.



# THIS JOURNAL IS RIGHT FOR YOU! IT WILL HELP YOU TO:

- Uncover your true money mindset
- Understand limiting beliefs and self-sabotaging thought and behavioral patterns and help you to shift them
- Gain clarity on what lifestyle would actually make you feel abundant and what you can do to make it happen
- Reveal what purchases are emotionally charged and how to relief the charge so that you can make decisions that are good for you and serve your long term goals
- Map out how you can translate your desires into a clear vision that you can then break down into goals and small action steps
- Make a game plan on how to hold yourself accountable and really follow through with sustainably changing your money mindset and financial situation this time

# HOW TO GET THE MOST OUT OF THIS JOURNAL

I recommend going through the entire journal once over a long weekend and then begin journaling for 15 minutes per day answering 1 question over the next 28 days.

Keep reviewing how your answers change over time, set the intention to take aligned action, and trust that the process will call lasting change into your life.



# UNDERSTAND

*Change happens when you understand what you want to change so deeply that there is no reason to do anything but act in your own best interest. -Geneen Roth*

- Answer the following questions to help you discover your past and current feelings about money.
- Explore your thoughts and experiences further using the journaling sheets that follow.



































DATE : \_\_\_\_\_

**Journal Prompt:** *Select all that apply.*

- *What limiting beliefs do I have about money?*
  - *Money is Scarce*
  - *Money doesn't make you happy*
  - *Wanting more money is greedy and selfish*
  - *People that focus on making money have bad character*
  - *I am not worthy of making more money. I can't make enough.*
  - *I lack the self-control to save money*
  - *The more money you make, the more problems you have*
  - *Making money means I am taking from others: "The Rich Get Richer, and the Poor Get Poorer"*
  - *You have to work hard for money*
  - *I can either make money or follow my passions, but not both*
  - *I don't know where to start and I will never figure this out.*
  - *Reaching my goals is impossible because I don't have the time and/or resources (It takes money to make money)*
  - *I don't have the skills needed to make money. Learning them would take too long and I am not sure if it would work out and be worth it.*
  - *List any other beliefs you have...*























# CREDIT ON FIRE

## Special

Elevate Your Wealth-Creating Mindset, Master Your Money, Destroy Your Debts, Accelerate Your Savings, Soar Your Credit Scores, Leverage Your Finances to Create Wealth.

**SIGN UP NOW**

**50%  
OFF**  
First Month

**\$99/mth**  
Drafted  
30-days  
afterwards



“

Not All Thoughts Are True!

## RECREATE

*You could make a wish or you could make it happen - unknown*

By holding on to limiting beliefs, we are holding ourselves back from achieving our goals.

We don't want that, right?!

Limiting beliefs are our comfort zone. They can significantly limit our progress and success in every area of our lives.

Nothing grows in comfortability. Growth prospers when we stretch ourselves, and that involves some uncomfotability.

Therefore, we must continuously challenge our self-limiting thoughts and beliefs by identifying them, acquiring new, success-driven ones, and practicing positive affirmations.

Answer the following questions to begin recreating your thoughts, feeling, and beliefs about money.













































































## REMINDER

Now that you've had time to reflect on your attitude to money, hopefully you're more aware of seeing things from another perspective.



Now it's time to start planning your goals.

### **Your goals START with WHATs and WHYs**

Your 'WHATs' are the things you desire. The 'WHYs' are the emotion behind it - the driving force and reasons why you will continue to work towards them.

### **Your goals are ACHIEVED with your everyday actions.**

They happen when you take steps towards them by incorporating them into your daily/weekly/monthly schedule.

## **GOAL PLANNING FOR SUCCESS**

Over the following pages there is a series of worksheets for you to write down your goals and then structure them.

Goals become easier when they are:-

- Written down
- Include the 'What' and the 'Why'
- Have a visual image - a Vision Board
- Mapped out so you can see the 'How'
- Regularly reviewed
- Logging your progress
- Journaling your experience



## 12 MONTH GOAL PLAN

DATE : \_\_\_\_\_

*What financial goal would you like to achieve 12 months from now?*

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*What will it look like when you achieve this goal?*

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*Where are you now?*

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*What is the "jump" from now to 12 months' time?*

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*Your observations and feelings on achieving the 12th month goal.*

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## 12 MONTH GOAL PLAN

*Quarterly Plan of Action  
Monthly Breakdown*

	MONTH 1	MONTH 2	MONTH 3
QUARTER 1			
	MONTH 4	MONTH 5	MONTH 6
QUARTER 2			
	MONTH 7	MONTH 8	MONTH 9
QUARTER 3			
	MONTH 10	MONTH 11	MONTH 12
QUARTER 4			

### QUARTERLY REVIEW

*Review your progress and success so far. Are you on track? What obstacles have you faced? Moving forward, will you change anything in your action plan?*

MONTH 1 REVIEW	MONTH 2 REVIEW	MONTH 3 REVIEW

QUARTERLY REVIEW

MONTH 4 REVIEW	MONTH 5 REVIEW	MONTH 6 REVIEW

QUARTERLY REVIEW

### QUARTERLY REVIEW

*Review your progress and success so far. Are you on track? What obstacles have you faced? Moving forward, will you change anything in your action plan?*

MONTH 7 REVIEW	MONTH 8 REVIEW	MONTH 9 REVIEW

QUARTERLY REVIEW

MONTH 10 REVIEW	MONTH 11 REVIEW	MONTH 12 REVIEW

QUARTERLY REVIEW



*We are at our very best, and we are happiest  
when we are fully engaged in work we  
enjoy on the journey toward the goal we've  
established for ourselves.*

- EARL NIGHTINGALE

Recreating my beliefs has made me feel...

- Calmer
- More Confident
- Happier
- Relieved
- Content

## NEXT STEPS

*If you change your point of view of YOU  
your whole world can change.*

- BOB PROCTOR

### **Successful Money Abundance Mindset**

Becoming more aware of your money mindset can help you to identify any limiting thoughts and beliefs, challenge them, and adopt new ones that will support you in realizing your hopes and your dreams.

### **PERCEPTION**

Successful goal creation starts with a change in how you view things - your perception.

Continue to make journaling a part of your everyday lifestyle.

Use the RECREATE worksheets to practice looking at your life through a different lense.

## **HOW I CAN HELP!**

My Credit on Fire Academy was designed to help you Transform Your Self-Limiting Beliefs while you're actively Transforming Your Finances!

Every quarter, our Licensed Clinical Therapist & Life Coach will help you to challenge any self-sabotaging beliefs and behaviors so that you continue to improve your life and your finances.

You'll have access to Masterclasses to help you Build A Better Budget, Get Out of Debt, Improve Your Credit, Purchase A Home, Start Investing, and MORE!

Enroll Today & Receive 50% Off Your First Month!





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# I HOPE YOU ENJOYED YOUR JOURNAL!

Please continue to put what you've learned into practice on a daily basis. Journaling is such an important part of your self-care and of building healthy finances.

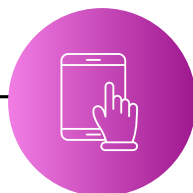


## CHECK OUT OUR OTHER WORKBOOKS!



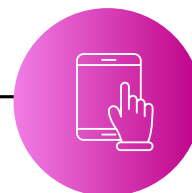
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