



# MONEY MINDSET MASTERY

Pair it with the book, "Bet on Yourself," or use it on its own  
The guide to understanding and *transforming*  
*your beliefs about money.*  
So you can eliminate negative narratives, set  
your rates with confidence, and  
**attract the highest level of abundance into  
your life and business.**



# BET ON YOURSELF

## MONEY MINDSET MASTERY

BY SARAH TURNER

Hey you, I'm Sarah Turner.

I'm an author and online business coach. Today, I'm the proud owner of an eight-figure business that supports my biggest visions for my life and family – and enables me to **give back to the world in a capacity I always aspired to.**

But my life (and finances) didn't always look this way. *Not at all.*

I started my entrepreneur journey with a mound of student loan and credit card debt, earning a minimum wage writing for content mills. My beliefs about money were so ingrained that I literally felt sick at the thought of spending money on myself – even for basic needs.

It wasn't until I took a deep, hard look at what influenced my money beliefs that I realized I needed to *make a shift* if I wanted to bring in the abundance I was seeking for my life.

**Because what you believe about money influences *everything*.**


It affects your personal life, how you run your business, how you feel about yourself as a business owner, and how you interact with clients, customers, employees, contractors, and beyond.

Of course, success requires both mindset *and* strategy. But everything you aim for starts with your beliefs about money – and what you believe you deserve.

Most of us didn't even choose these beliefs. We learned them through the words and actions of the people closest to us (we'll talk much more about that later).

The good news? You're free to *change that meaning whenever you want.*


That's where this workbook comes in. It's your guide on understanding *and transforming* your beliefs about money. So you can eliminate negative narratives, set your rates with confidence, and **attract the highest level of abundance into your life and business.**



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The truth is, friend: *the money can make your life easier and allow you to be more generous*, if ready for you to claim it. When you believe that and get really clear on the steps to get there – abundance follows.

I'm so excited to help you make it all happen.  
– Sarah



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### 1. CHECK YOUR BASELINE

Let's explore your thoughts and feelings about money. Most people never take the time to do this, allowing the subconscious mind to control their actions, which influences if money comes easily to them or if it causes them grief and judgment. By doing this exercise, you're already ahead of the curve.

This exercise is beneficial for understanding your current state so you can **gradually elevate your baseline over time.**

Imagine revisiting this page a year from now and seeing *just how much* your feelings towards money and the reality of your finances have evolved.

As you journal, allow your thoughts to flow freely. Try not to overanalyze or censor what comes to mind – whether it's anxiety, excitement, confusion, or hope.

These raw emotions give insight into what's needed to shift your beliefs (which we'll dig into in the next few sections). Here are some prompts to help you begin:

#### **How do you feel about what you earn?**

*Reflect on your current income. Does it satisfy your needs, wants, and give you a sense of security? Consider how your income affects your lifestyle and future plans.*



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### 1. CHECK YOUR BASELINE

**When you think of money, do you feel calm?**


*Observe the emotions that surface when you think about money. Are these feelings positive, neutral, or negative? Try to pinpoint what triggers these feelings.*

**With struggle on one end of the spectrum and empowerment on the other, where do you fall in your relationship with money?**

*Do you feel in control and optimistic about your financial future, or does money feel like a source of stress and limitation?*

**How do you feel about your savings?**

*Are you confident in your ability to save for the future, emergencies, and your goals? Or does the topic of savings bring any worry, concerns of greed, or uncomfortable emotions?*



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### 1. CHECK YOUR BASELINE

**How do you approach spending money on yourself?**

*Think about your feelings towards spending money on your own needs and desires. Do you treat yourself freely, or do you feel guilt or hesitation?*

**How do your financial habits affect your relationships?**

*Think about the impact of your financial decisions and behaviors on your relationships with family, friends, and significant others.*

### Write a Letter to Money

One of the best ways to uncover your thoughts and feelings about money is to *write a letter to it as if it were a person*. You can get completely honest in this letter – whether you feel angry, excited, or confused. Write it all in a stream of consciousness.

Here's my old letter to money:



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### 1. CHECK YOUR BASELINE

*Dear Money,*


*Honestly, I'm so sick of thinking about you. I find you incredibly confusing, frustrating, and terrifying. I feel like you're always trying to fuck with me. Most days, I feel like I constantly have to check on you—to make sure there's enough of you. You're not reliable, and you can't be trusted. Sometimes we have fun, but I usually end up regretting those days. I am overwhelmed with guilt when I hang out with you. It's like you give me a hangover. Quite frankly, I'm sick of it. I don't want to have to worry about whether you'll be reliable. Ultimately, I'd like to not think of you much at all.*

*Sarah*

This may seem silly at first, but it's a common exercise that is great for finding conflicting beliefs and often helps people identify how they really feel about something. We've kept those feelings quiet long enough – it's your turn.

**Write a letter to money. Don't hold back.**





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## 2. IDENTIFY YOUR MONEY BELIEFS

After exploring your initial feelings about money, it's time to examine the roots of these feelings and your beliefs. In this section, we'll talk about how they impact your behavior and emotions (both consciously and unconsciously).

Many of us don't realize where we got our subconscious beliefs, or the power they hold over our thoughts and actions.

In the early stages of childhood, especially before the age of 7, your subconscious mind is a sponge – soaking up the beliefs and messages from the people who are closest to us (usually your parents or caregivers.)


**These beliefs get deeply ingrained in your subconscious mind and end up steering your journey through life.**

For example, if you witnessed your parents frequently arguing over finances, you might subconsciously link money with conflict and fear. This belief significantly impacts your financial perspective and behavior.

The first step to making big financial changes in your life is to **get curious about your beliefs and any areas where they are limiting you**. Once you identify them, you can then take steps towards *shifting your mindset to bring in the abundance you desire*.

Here are some questions to help you identify your beliefs:

**2A. Thinking back to your childhood, what are some of the ways that your parents interacted with money? (Either with their words or with their actions).**  
*For example, maybe you grew up in a household where one of your parents talked often about their debt and how it was holding them back in their lives. While on paper it seemed that this parent was doing well financially, they always talked about money as if it was scarce or to be lost around the corner.*




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## 2. IDENTIFY YOUR MONEY BELIEFS

*Take some time to journal on this question. There are probably quite a few different messages about money that come to mind.*



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## 2. IDENTIFY YOUR MONEY BELIEFS


Now, let's get a little more specific:

### **2B. How did financial discussions make you feel as a child?**

*Were these discussions tense, open, or avoided altogether? For instance, you may recall feeling anxious when bills were mentioned, linking money and stress in your subconscious.*

### **2C. What was celebrated or criticized about money in your household?**

*Perhaps saving money was highly celebrated, instilling a belief that spending is wrong. Or maybe there was criticism towards wealthy individuals, suggesting that wealth is associated with negative traits.*



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## 2. IDENTIFY YOUR MONEY BELIEFS

### **2D. Reflect on a significant financial event in your childhood and its impact on you.**

*Did your family ever go through a period of scarcity or abundance? How did this event shape your feelings about security, generosity, or scarcity? For example, a financial crisis might have embedded a deep fear of financial instability.*

### **2E. What financial responsibilities were you given as a child or teenager?**

*Think about any chores, allowances, or jobs you had and what they taught you about the value of money and hard work. For example, having to earn money for non-essential items might have taught you that money must be earned with effort, influencing your beliefs about the ease or difficulty of acquiring wealth.*

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### 2. IDENTIFY YOUR MONEY BELIEFS


**2F. Now, go back through and read each of the answers you wrote above. Make one organized list of any negative beliefs that came through.**

*For example...*

- *You have to work hard to make money.*
- *Rich people are snobby and gross.*
- *You have to sacrifice a good/fun life to have money.*

**2G. Before we move on, let's be sure to identify and reflect on any *positive* money role models or experiences in your life.**

*Think about the individuals in your life who have embodied a healthy relationship with money. What specific habits, attitudes, or principles did they demonstrate that you admire? This could be a family member who managed to save diligently and enjoy life without overspending, a friend who always seemed at peace with their financial situation, or a public figure whose approach to wealth and charity inspires you.*



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### 3. SHIFT YOUR NARRATIVE

How are you doing, friend? The last section might've felt a bit heavy.

Maybe you're feeling confused or even slightly upset with the people in your life who passed on their beliefs. But try to remember that *these beliefs were likely handed down to them as well*. Your parents learned from their own parents and unchecked, the cycle continues.

Understanding this process can give you a better sense of empathy for the people close to you. And the good news is that **YOU have the power to break and transform the cycle.**

It is entirely possible to choose your beliefs and have a positive ripple effect on the people around you. To do so, I'd like to introduce you to the process of *rewiring your brain*.


Neuroplasticity is the brain's remarkable ability to adapt and change in response to new information, experiences, and challenges. This concept highlights how **our brains are not fixed but can evolve, grow, and rewire themselves throughout our lives.**

Imagine your thoughts and beliefs are like clay. At first, they might seem hard and unchangeable. But really, *they're shaped by what you think and do over and over again*.

By adopting the right practices and intentions, it's possible to:

- Interrupt and *shift away from negative thinking* patterns.
- Consciously *choose new, empowering thoughts* and beliefs.
- Establish and *strengthen new neural connections* in the brain.

One of the best books to read on the subject of rewiring your subconscious brain is [Breaking the Habit of Being Yourself](#) by Dr. Joe Dispenza. But I'm also going to walk you through this process.



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### 3. SHIFT YOUR NARRATIVE

#### Write Your Affirmation Statements

It's time to examine your current beliefs about money and consider if they are helping you or hurting you. Then, you can *replace these thoughts with more empowering beliefs that you'd like to hold instead.*

Affirmations are a powerful way to go through this process of shifting and cultivating new beliefs. These are powerful statements that either oppose a limiting belief about yourself – or **affirm a trait or belief that you're choosing to cultivate.**


It might be hard to believe these affirmations at first, and that's completely normal.

It took time to form the neural pathways in your brain, so *it will take repetition and intention to change them.* Your affirmation statements play a key role in this process.

**Refer back to the list of negative money beliefs you wrote in the last section (prompt #2F above). For each limiting belief identified, what is the opposite, empowering belief or trait you wish to cultivate? (If it feels too hard to believe at first you can include the idea that you are learning or practicing.)**

*Here are some examples:*

- *“Money is scarce and you can't trust it to come around” → “I know money is an infinite resource.”*
- *“Rich people are greedy.” → “I can make good money and still be honorable.”*
- *“I just wasn't born to make good money.” → “Money is abundant and I am open-minded about new ways to bring it into my life.”*
- *“You have to work really hard to be worthy of earning money” → “I make money by working smarter, not harder.”*



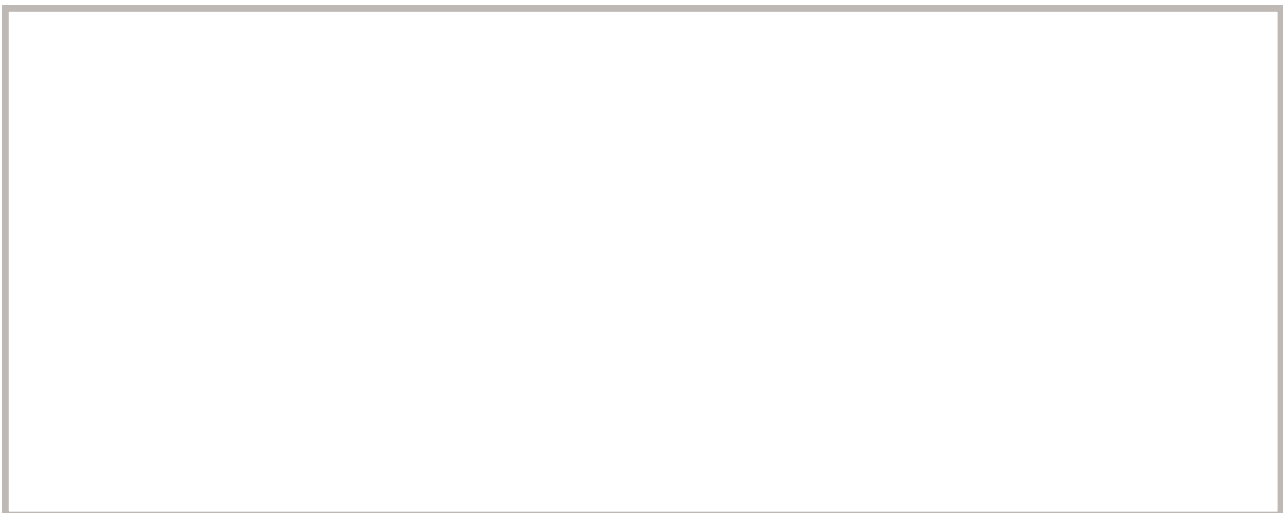
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**Now, refer back to the positive actions or beliefs about money that you wrote about in section 2G. How can you turn some of these ideas into affirmations that you cultivate in yourself?**

*For example, "My wealth is a tool for creating positive change in the world."*





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### 3. SHIFT YOUR NARRATIVE

#### Going a Level Deeper

The next step is to work on instilling your new beliefs into your subconscious. And a powerful way to do that is to **pair the affirmation with an emotion.**

The brain's limbic system processes emotions and makes emotionally charged information more memorable and impactful.

When an affirmation is linked with a strong emotional feeling, your brain is more likely to consider it important and **integrate it into your new thought patterns and belief system.**

Start by pairing your affirmations with a strong emotion. Here are some examples:

#### AFFIRMATION

#### EMOTION

<i>My wealth is a tool for creating positive change in the world.</i>	<i>It makes me feel proud to be able to give back and have an impact.</i>
<i>Money is abundant and I am open-minded about new ways to bring it into my life.</i>	<i>This makes me feel inspired and hopeful about the possibilities for my future.</i>

Now, it's your turn:





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### 3. SHIFT YOUR NARRATIVE

#### Practicing Your Affirmations


Now that you've created your emotion-infused affirmation statements, it's time to practice them. You might consider recording your affirmations to relaxing music. This helps deepen your emotional connection and instill them into your subconscious.

Whether you record them or choose to say them out loud, remember that repetition and consistency is important. Your affirmations go well with a morning routine where you set your intentions for the day.

Incorporating your affirmations into your morning routine is beneficial, but **revisiting them during the day is equally important.**

Sometimes, our old conditioning comes back and we notice old thoughts popping up. Try to be aware when that happens. Don't get frustrated – but pull out your affirmations to use and redirect your thoughts.

When you notice and reframe negative thoughts around money, you create new beliefs and thought patterns.



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### 4. SET YOUR RATES & RAISE YOUR INCOME

As an entrepreneur, you set your own rates and how many projects you work on.

This is a double-edged sword because it means uncapped earning potential – but many new entrepreneurs are afraid to charge what their *work* is worth (or feel lost on how to figure out how to calculate those numbers in the first place).

We've talked a lot about how to shift your beliefs around money. This section walks you through **how to start pricing your work accordingly – and raise your income.**

Let's start with calculating your rates.


**What are the most important things to you in this world?**

*Spending time with your family?*

*Being able to travel often?*

*Creating art that you love?*

**Would money help you achieve any of the dreams you just mentioned more easily?**



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### 4. SET YOUR RATES & RAISE YOUR INCOME

**What would your life look like if you could see past your limiting beliefs?**

*How would you feel? What would you do or stop doing? What would be different?*

Last, let's take a quick moment to translate your own goals, availability, and values into some early goals for money.

Ready? Here's how it goes:

**How much would you need to make in order to live in alignment with the values you just named and the dreams you've been identifying throughout this workbook?**

Maybe you want to travel the world. Maybe you want to replace your income and work from home. Maybe you want to replace your partner's income. Maybe you want to pay for a kid's extracurricular activity.



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**Whatever it is, get it into number form: how much does that version of you need to make in a month?**

**How much would you need to make in order to live in alignment with the values you just named and the dreams you've been identifying throughout this book?**

Now, break that number down.

Let's assume you're going to work five days a week—roughly twenty working days in a month—unless part of your dream is to work less.

A common number I hear at this step is \$200–\$300 a day, but yours may be more or less. Write yours here:



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Last, connect that number to the industry you're in or thinking about building a business in.

Think about what you'd need to do in your business to hit that daily number.


If you make gorgeous, handmade ceramic mugs, how many mugs would you need to sell? If you create content, how many projects would you need to have? If you're a virtual assistant, how many clients do you need to have?

You may want to do some industry research at this step, because your first idea of what your service or product is worth may be lower than reality—it usually is.

More often than not, people are surprised to discover that it's much easier to create a sustainable income with their passion than they realized.

To check your math, start calculating the time it would take you to serve those clients or make that product. A gorgeous, handmade, hand-painted mug doesn't need to be and shouldn't be priced as cheaply as possible. They are art and take actual blood, sweat, and tears to produce, so be sure to account for that.

The most important thing here is you've got some real targets to work with. All too often we have ideas around starting a side hustle or a business, and we don't sit down to crunch the numbers and figure out exactly what it's going to take to untie our time from money.



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### 4. SET YOUR RATES & RAISE YOUR INCOME

When you break it down into daily and monthly goals, you give yourself a goal that *also leaves room for flexibility.*

You might have some days you earn more or less, and it won't happen overnight, but as long as you're taking baby steps in generally the right direction, you're getting closer and closer every day.

#### Dream Bigger

Now that you have a general idea of what you plan to charge, let's talk about dreaming bigger – and why it's important to set those goals.


**Write down how much money you want to make next year.**

*Don't think too much about it; just write down a number.*

**Now, double the number you wrote above.**

*Yes, really.*





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### 4. SET YOUR RATES & RAISE YOUR INCOME

**Quick! Write down what thoughts come up for you after writing this number down.**

*Noticing emotions and thoughts before you censor yourself is one of the best ways to gain insight into your limiting beliefs.*

This exercise might stir up a mix of emotions—fear, doubt, disbelief, excitement. Recognize these feelings as signs you're pushing your boundaries.

I know that no matter what number you wrote down, *it's possible*. And it's possible to do so in a way that is in alignment with your values. I know this because the world has changed. And there are so many different ways to make great money. They just lay outside the traditional 9 to 5.

Entrepreneurship uniquely puts you in control of your financial destiny, with *virtually no ceiling on what you can earn*. **It's our own mindsets that limit us.**

Reaching your goals is a combination of a positive money mindset + a strategic approach + taking the right, consistent actions to get there.

*You've got this.*

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### YOUR NEXT STEPS

If you found this workbook before reading “Bet on Yourself” I’d encourage you to start there. “Bet on Yourself” shows you how to define entrepreneurship on your own terms – and shares the confidence, steps, and mindset shifts to make it happen. It enforces and expands on many of the concepts we talked about throughout this workbook.

If you’ve already read “Bet on Yourself” or if you’re looking for more tangible steps towards your path of entrepreneurship – here’s how I can help you:

For the **new or rising copywriter** who’s ready to break into entrepreneurship with a highly profitable skill.



Learn how to go from zero to consistent 5-figure months with copywriting – starting with no experience or portfolio.

[Free Copywriting Masterclass](#)

For the **aspiring or expert course creator** who’s ready to reach the next level with an online program.



Learn how to turn your experience, expertise, or passion into life-changing profit and impact.

[Free Online Business Masterclass](#)

I empower you with the **mindset, support, strategy, and profitable skills** to create a career you love. Whether you’re ready to break into the world of entrepreneurship or reach the next level – we have free, valuable resources for each stage of your journey.

Together, we’ll confidently and ethically build an online business you love.

You’re amazing, my friend.  
– Sarah Turner