

10 Things Wealthy People Say Differently

Simple language shifts to
change the way you think,
speak and make decisions
about money.

GUIDE + WORKBOOK

Charlene

LIZETTE



MORE CLARITY

MORE ABUNDANCE

A LIFE THAT FEELS
FULLY YOURS

Your words shape your money reality.

A SMALL SHIFT CREATES
A BIGGER LIFE.

WELCOME

Let's Shift The Conversation.



The way you speak about money matters. Your words create thoughts, your thoughts create energy, and your energy creates results.

I created this guide to help you become more aware of the everyday phrases that keep you in lack, and to give you new language that opens you up to more possibility, opportunity and abundance.

These aren't just feel-good affirmations. They are grounded, realistic shifts that help you take back your power, change your mindset and start making decisions from a more aligned place.

Inside, you'll find 10 common phrases, a new way to say them, and reflection prompts to help you integrate the shifts into your daily life. You'll also find bonus workbook pages to go deeper and a simple practice to make this work for you.

Because a different conversation leads to a different reality.

Charlene
LIZETTE

MORE CLARITY

MORE ABUNDANCE

A LIFE THAT FEELS
FULLY YOUTS

This guide will help you **hear the money story** hidden inside your everyday language.

The way you speak about money often reveals the beliefs you hold about earning, receiving, spending and creating wealth.

This guide is here to help you notice the phrases keeping you in scarcity, rewrite them in a more supportive way, and practise a new relationship with money.

Inside *this guide*

- 01 | Notice the phrase
- 02 | Rewrite the story
- 03 | Practice the shift

*Your words reveal
the money beliefs you
keep reinforcing.*



01

INSTEAD OF SAYING

I'm just bad with money.

When you say “I’m just bad with money,” you turn a learned pattern into an identity.

The way you earn, spend, save and receive money is shaped by much more than personality. It can be influenced by subconscious beliefs, past experiences, family conditioning and the money stories you’ve repeated for years.

Being “bad with money” is not a fixed identity. It’s a pattern you have not learned how to change yet. And patterns can be rewritten.

SAY IT DIFFERENTLY

I’m rewriting my money story. I have the confidence to manage money well.

When you change the story, you give yourself room to create a different relationship with money. Confidence grows when you understand your patterns, build new skills and make financial decisions from awareness instead of old beliefs.

You are capable of managing money well. With the right tools, support and aligned action, you can create a level of abundance that feels good, feels stable and feels like you.

REFLECTION

What have I been calling part of my personality that may actually be a learned money belief?

Where do I think that belief came from?

INSIGHT

Your words are the surface. The real shift happens when you understand the belief underneath. When you change the story, you change what’s possible.

02

INSTEAD OF SAYING

I can't afford that.

When you say "I can't afford that," you immediately close the door on possibility.

This phrase can keep you in a scarcity mindset and reinforce the belief that the things you want are out of reach. It often comes from old money stories, past experiences or a fear of not having enough. But just because something feels out of reach right now doesn't mean it always will be.

The way you speak about money shapes the choices you see, the opportunities you notice and the actions you take.

SAY IT DIFFERENTLY

I have different financial priorities.

This language keeps you in a place of choice instead of limitation. Rather than telling yourself you cannot afford something, you are acknowledging that your money is being directed toward what matters most to you right now.

When you say, "I have different financial priorities," you remind yourself that saying no to one thing does not mean you lack money or possibility. It simply means you are choosing where your money goes with intention.

Wealth is not about spending on everything you want. It is about knowing what matters to you, making clear financial choices and directing your money toward the life you are creating.

REFLECTION

What is something I really want but tell myself I can't afford right now?

What would become possible if I believed it was within reach?

INSIGHT

Your current financial situation is a moment in time, not a life sentence. New opportunities, income streams and possibilities are always available when you keep your mind open.

03

INSTEAD OF SAYING

I have to work harder to make more.

When you repeat “I have to work harder to make more,” you are subconsciously programming your brain to connect money with more effort, more pressure and more work.

Over time, this can make overworking feel normal. You may keep adding more to your plate, pushing harder and assuming that the answer to earning more is always doing more.

But income does not only grow through effort. It can also grow through better decisions, stronger positioning, new opportunities, smarter systems and knowing where your energy is best invested.

The goal is not to stop working. It is to stop assuming that exhaustion is the only path to more money.

REFLECTION

Where in my life am I equating hard work with worth?

What would change if I focused on value, strategy and aligned action instead of only doing more?

INSIGHT

More effort is not the only path to more wealth. When you combine your natural strengths, strategy and aligned action, you can create greater income with more ease and sustainability.

SAY IT DIFFERENTLY

I can increase my income through value, strategy and aligned action.

Creating more wealth becomes easier when you have a clear, actionable plan instead of simply adding more work.

That can mean knowing where your strongest opportunities are, what skills and offers have the greatest potential, where to focus your time and which actions actually move you closer to your financial goals.

Your Astrology Prosperity Keys and cosmic blueprint can add another layer of clarity. They can help you explore your natural strengths, the way you create value, where growth may come more naturally and the areas of life that support your path to greater prosperity.

Learning and embodying these insights can help you stop relying on constant effort and start creating wealth in a way that feels more aligned with who you are.

- It can help you:
- 1. Make clearer, more confident financial decisions
 - 2. Focus your energy on the opportunities with the strongest potential for growth
 - 3. Create steady, long term wealth with more ease and less overworking

04

INSTEAD OF SAYING

I feel guilty for spending money on this.

Guilt around spending is often about more than the purchase itself. It can come from old money beliefs, family conditioning or past experiences that taught you that money leaving your account means something has been lost.

We are also naturally more sensitive to losing money than gaining the same amount. This can make spending feel uncomfortable even when the purchase is planned, affordable and aligned with your priorities.

Over time, this can create a pattern where you second guess purchases, struggle to enjoy what you buy or feel safer holding onto money than using it intentionally.

The goal is not to spend without thinking. It is to understand what is underneath the guilt so you can make financial choices from awareness instead of fear.

SAY IT DIFFERENTLY

I know how to spend money thoughtfully and always multiply my abundance.

Thoughtful spending is part of a healthy relationship with money. Wealth is not only about how much you eat. It is also about feeling confident in your ability to receive, hold, spend and grow money over time.

When you understand wealth psychology and begin dissolving the money blocks behind your decisions, you can build greater self trust around money. Instead of automatically associating spending with loss, you begin asking whether a choice supports your priorities, your goals and the life you are creating.

This is how you begin aligning your mindset, choices and energy with steady, long term wealth.

Inside Money Magnet Workshop, we go deeper into the beliefs and money patterns that may be shaping the way you earn, spend, receive and hold wealth so you can start creating a relationship with money that feels more secure, abundant and aligned.

REFLECTION

Where did I learn to feel guilty about spending money on myself or the things I enjoy?

What would change if I trusted myself to spend thoughtfully and still expand my abundance?

INSIGHT

Thoughtful spending is not the opposite of wealth. Guilt does not protect your money. Self trust, clear choices and aligned action help you build wealth that feels steady and sustainable.

05

INSTEAD OF SAYING

It's really hard right now.

When you say “it’s really hard right now,” you can stay emotionally locked into what feels heavy. The phrase may describe a real moment, but when it becomes your default language, it can reinforce stress, pressure and lack.

It can also reflect a deeper money story that says life has to feel hard before it gets better. That belief can make it harder to notice support, receive help and trust that things can change.

What you repeat shapes what you focus on. When your language keeps returning to hardship, your mind can miss the possibilities, resources and next steps that are available to you.

REFLECTION

Where in my life do I keep making a temporary challenge mean something permanent about me or my money?

What would self trust look like for me in this season?

INSIGHT

Temporary pressure is not your identity. When you build self confidence and self trust, you create more room for support, possibility and aligned action.

SAY IT DIFFERENTLY

This is temporary and I have the self confidence and self trust to handle it.

This new language helps you acknowledge the challenge without turning it into your identity. It brings you back to self confidence, self trust and the reminder that a difficult season is not a final outcome.

When you trust yourself, you become more available for grounded decisions, emotional safety and aligned action. You stop giving all your power to the problem and start reconnecting to your capacity.

Self trust is an important part of changing your relationship with money. It helps you move through pressure with more steadiness, more awareness and a stronger belief in what is possible.

06

INSTEAD OF SAYING

There's
never
enough.

When you say “there’s never enough,” you reinforce a scarcity mindset. This phrase keeps your nervous system in a state of lack, making it harder to feel safe, receive more and enjoy what you already have.

It often comes from past experiences, conditioning or subconscious beliefs about money, safety and worthiness. Even when you are making progress, this mindset can make you focus on what is missing instead of what is working.

Over time, it can cause you to overlook opportunities, underestimate your capacity and make financial decisions from fear instead of alignment.

SAY IT DIFFERENTLY

*There is always
enough, and I am
worthy of receiving
more.*

This new language shifts you into trust, expansion and possibility. It reminds you that there is enough for you now and even more available as you grow.

When you believe there is always enough, you start to notice opportunities, resources and support around you. You make choices from trust instead of fear. You feel more grounded, grateful and open to receiving on a higher level.

You have a unique energetic blueprint for creating wealth. Your Astrology Prosperity Keys reveal the specific areas of your chart that support your financial growth, including your 2nd house, 8th house, North Node, Jupiter, Venus and more.

You’ll uncover your unique pathway to wealth through your Astrology Prosperity Keys, which you’ll learn inside the Money Magnet Workshop I created to help you become a magnet for wealth.

REFLECTION

Where in my life do I notice a fear of not having enough?

What would shift for me if I truly believed there is always enough for me?

INSIGHT

Abundance is not just about what you do, it’s about who you believe you are and how you are energetically aligned. When you understand your unique prosperity blueprint, you can create wealth in a way that feels natural, expansive and fully yours.

07

INSTEAD OF SAYING

That's too expensive.

When you say “that’s too expensive,” you can collapse value into price and shut down the conversation before you have actually decided what matters most to you.

This phrase often comes from scarcity, past financial stress or the habit of judging what you want before you explore whether it could support your growth, peace or long term vision.

Sometimes something is not aligned for you right now. But sometimes the real question is not whether it costs money. It is whether it is worth the investment to you.

SAY IT DIFFERENTLY

Is this worth the investment to me?

This new language brings you back into discernment, self trust and intentional choice. It helps you look at support, experiences or purchases through the lens of value instead of reflexive lack.

When you ask, “Is this worth the investment to me?” you become more honest about what matters, what you are building and what you are willing to prioritize.

Wealth grows when you make decisions from clarity. You stop using price as the only measure and begin choosing from alignment, value and long term return.

REFLECTION

Where in my life do I automatically label something as too expensive instead of asking whether it is worth the investment to me?

What would change if I evaluated my decisions through the lens of value, alignment and return?

INSIGHT

Aligned investing begins with honest discernment. When you know what something is truly worth to you, your decisions become clearer, cleaner and more empowered.

08

INSTEAD OF SAYING

I should be grateful for what I have instead of wanting more.

Gratitude is powerful, but it can become limiting when you use it to silence what you truly want.

You can appreciate your life and still know that you are ready for more. More freedom. More wealth. More opportunities. More experiences. More of the life you know you are capable of creating.

When you tell yourself that wanting more means you are ungrateful, you may start shrinking your desires before you ever give yourself permission to explore them.

You may settle for what feels familiar, lower your expectations or convince yourself that wanting something bigger is somehow wrong.

Gratitude does not require you to stop growing. You can honour what you have while still being honest about what you want next.

SAY IT DIFFERENTLY

I can be grateful for what I have and still desire more for my life.

Gratitude and expansion can exist at the same time.

You can deeply appreciate where you are while holding a clear vision for where you want to go. Your desires can show you what matters to you, what you are ready to experience and where your life is asking you to expand.

When you give yourself permission to want more, you become more intentional about the choices, opportunities and actions that can move you toward it.

The goal is not to chase more simply for the sake of having more. It is to create a life that feels increasingly aligned with your values, your vision and the person you are becoming.

You are allowed to appreciate what you have today while still creating space for greater wealth, freedom, fulfillment and possibility tomorrow.

REFLECTION

What have I been telling myself I should be satisfied with, even though I know I desire something more?

What would I allow myself to want if I knew gratitude and ambition could exist together?

INSIGHT

Gratitude honours what you have. Desire gives you direction for what comes next. You do not have to choose between appreciating your life and expanding it.

09

INSTEAD OF SAYING

I should be further ahead financially by now.

Comparing your financial progress to someone else's timeline can make you feel behind, even when you are moving forward.

You may look at your age, income, savings, business or lifestyle and decide you should already have more. Over time, that story can create pressure, shame and frustration around money.

The more often you repeat that you are behind, the easier it becomes to focus on what you have not achieved instead of what you can do next.

Your financial future is not determined by where you think you should already be. It is shaped by the beliefs you choose to change and the actions you take from here.

SAY IT DIFFERENTLY

I am building wealth at my own pace, and every aligned decision moves me forward.

Building wealth becomes more powerful when you stop measuring yourself against someone else's timeline and start creating an actionable plan for your own.

That means getting clear on what you want, identifying the beliefs and habits that may be holding you back, and deciding which steps will actually move you closer to your financial goals.

When you reprogram your mindset and release the internal stories that keep you from making the money you desire, you create space for different choices, stronger self trust and greater financial possibility.

A clear plan helps you know what to focus on now instead of feeling overwhelmed by how far you still want to go.

Learning and embodying this can help you:

- 1.Create a clear financial plan you can actually follow
- 2.Release the beliefs that keep you feeling stuck, behind or incapable of creating more
- 3.Build greater income, confidence and long term wealth through intentional action

REFLECTION

What story have I been telling myself about where I should be financially by now?

What are three actions I can take next to move toward the financial life I actually want?

INSIGHT

Your past timeline does not determine your financial future. When you change the story, create a clear plan and take intentional action, you give yourself a new path forward.

10

INSTEAD OF SAYING

“I’ll never be wealthy.”

Telling yourself you will never be wealthy creates a limit before you even begin. It can make wealth feel like something that is possible for other people, but not for you.

When you hold this belief, you may lower your expectations, play small and avoid opportunities that could actually lead to greater financial abundance.

This mindset can keep you stuck in the same patterns, because if you believe it is not possible for you, you may not take the steps, make the decisions or put in the effort to change your financial reality.

Your past experiences, background or current circumstances do not determine your financial future. Wealth is not reserved for a select few. It is a possibility for you too.

SAY IT DIFFERENTLY

“I am capable of creating, receiving and holding wealth.”

You are capable of creating wealth when you choose to see it as a real possibility for yourself.

When you shift your mindset, you start to recognise opportunities, ideas and resources that were always there, but may have been out of reach when you believed wealth was not for you.

Believing you can create, receive and hold wealth helps you make bolder choices, take aligned action and stay open to new possibilities.

Wealth is not just about making more money. It is also about expanding your capacity to receive, hold and manage it with confidence.

When you see yourself as someone who is capable of wealth, you naturally start to make decisions that support that identity. You become more open to new opportunities, you take inspired action and you allow yourself to step into a future with greater financial freedom.

REFLECTION

Where in my life have I believed wealth is not possible for me?

What would I choose, do or allow myself to pursue if I truly believed I could be wealthy?

INSIGHT

You are more capable than you think. When you believe wealth is possible for you, you open yourself to new opportunities, make different choices and create a future that reflects your potential.

YOUR

7 Day Money Language Reset

Small shifts create real change. This 7 day reset will help you become more aware of your money language, rewire old patterns and start thinking, speaking and acting like the version of you who is ready to receive more.

REMEMBER

You do not need to be perfect. You just need to be intentional. Awareness is the first step and repetition creates new beliefs. Give yourself these 7 days and notice what shifts for you.

You can attract
money effortlessly.

01

DAY 1 AWARENESS

Notice the money phrases you say today. Write them down without judging. Just observe.

02

DAY 2 REFRAME

Choose one negative money phrase and rewrite it using a more empowering and aligned version.

03

DAY 3 FEEL IT

Say your new phrase out loud at least 3 times today. Notice how it feels in your body.

04

DAY 4 TAKE ACTION

Do one small action today that supports your new money mindset, even if it feels uncomfortable.

05

DAY 5 SURROUND

Pay attention to the people, content and environments that influence your money mindset. Choose more of what feels aligned.

06

DAY 6 VISUALISE

Take a few minutes to visualise your life with a healthy, abundant money mindset. How do you think, speak and make decisions?

07

DAY 7 INTEGRATE

Reflect on what you have noticed this week. What has shifted? What do you want to keep doing? Set an intention for how you will continue using aligned money language moving forward.

JOURNAL PROMPT

What is one money phrase I am ready to release and what new truth do I want to create?

YOUR

Wealth Language Commitments

You have spent this guide becoming more aware of the way you speak about money. Now choose the language, beliefs and actions you want to carry forward.

01

I am no longer available for...

02

I am choosing to believe...

03

I am ready to receive...

04

I am willing to do differently...

05

The wealthier version of me starts today by...

LANGUAGE IS THE BEGINNING.

Your words can reveal the beliefs shaping your relationship with money. When you change the language, challenge the old story and choose a new response, you begin creating a different financial reality.

Language is the beginning.

*Now discover the money
story underneath it.*

The words you use are powerful, but they are only the first layer. Beneath your money language are deeper beliefs, patterns and past experiences that shape your relationship with money.

In the Money Magnet Workshop, we go beyond the surface to help you uncover the real story, release what no longer serves you and align with a new financial reality.

INSIDE THE

Money Magnet Workshop



Dissolving Money Blocks

Release the beliefs and patterns that keep you stuck.



Wealth Psychology

Rewire your mindset and build unshakable self trust.



Astrology Prosperity Keys

Learn how to work with your chart for greater financial flow.



Creating an Actionable Plan

Turn your insights into clear next steps.



Aligning with Steady, Long Term Wealth

Build a life of financial freedom on your terms.



CLEARER
BELIEFS.
BIGGER
POSSIBILITIES.

This workshop will help you:

Understand your unique money blueprint, heal your money wounds, step into your worth and create a clear strategy to attract and hold more wealth with ease.

CLARITY. WEALTH.
FREEDOM. FULFILLMENT.

IT IS ALL POSSIBLE FOR YOU.

**JOIN THE MONEY MAGNET
WORKSHOP HERE**

INVEST IN YOUR MINDSET.
INVEST IN YOUR FUTURE.

CONGRATULATIONS

You have already started
changing your money story.

You became more aware of the words you use, the beliefs underneath them and the way those beliefs can shape what you allow yourself to receive.

You do not need to change everything overnight.

Keep choosing the thought, the language and the action that supports the life you are creating.

Every time you choose differently, you reinforce a new version of yourself.

The version of you who trusts themselves.

The version of you who expects more.

The version of you who knows wealth is possible for you.

Your next level begins with
what you believe is possible.

Thank you for being here.
Charlene Lizette

CLARITY • WEALTH • FREEDOM • FULFILLMENT