FREE GUIDE

The Money Mindset Guide

7 Beliefs That Are Keeping You Broke

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"I've been dabbling online since 2000.
It's all coming together only now —
because I found my why only years before I die."

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INTRODUCTION

Why You're Not Broke — You're Misprogrammed

Most people who struggle financially are not lazy. They are not unlucky. They are not lacking intelligence or opportunity.

They are operating from a set of beliefs about money that were handed to them before they were old enough to question them.

Beliefs absorbed from parents, from culture, from religion, from school — from every environment that shaped them in their earliest years.

And those beliefs are running every financial decision they make. Automatically. Invisibly. Without their conscious awareness or consent.

This guide identifies the seven most common money beliefs that keep good, hardworking, intelligent people financially stuck — and shows you what to replace them with.

Read it slowly. One belief at a time. Because somewhere in these seven pages is the belief that has been running your financial life.

BELIEF ONE

01

"Money Is the Root of All Evil"

This is the most misquoted verse in the Bible and the most damaging money belief in existence.

What the Bible actually says is this: *The love of money is the root of all evil.* — 1 Timothy 6:10

Not money. The love of money. The distinction is everything.

Money is a tool. A neutral instrument. A store of value and a medium of exchange. It has no moral character of its own. It amplifies whatever the person holding it already is.

In the hands of a generous person — money produces generosity at scale. In the hands of a greedy person — money produces greed at scale.

The tool is not the problem. The heart is the problem.

But millions of people absorbed the corrupted version of this verse — *money is evil* — and have been unconsciously pushing money away ever since. Every time an opportunity appeared that might produce significant wealth — something in them flinched. Wanting more felt wrong. Pursuing it felt dangerous. Having it felt like a moral risk.

That flinch has a name. It is a money belief. And it is costing you.

THE REPLACEMENT BELIEF

Money is a tool. In my hands — hands that are generous, intentional, and purpose-driven — money does good. I am not at risk from having more of it. The world is better served by me having more of it.

BELIEF TWO

02

"Wanting More Makes You Greedy"

Somewhere along the way — in a sermon, in a family conversation, in the cultural water you swam in — you absorbed the idea that contentment and ambition are opposites.

That a truly good person is satisfied with what they have. That wanting more is a character flaw. That ambition is just pride with better clothes on.

So you learned to suppress the wanting. You called it contentment. You called it gratitude. You called it faithfulness.

But suppressed desire does not disappear. It goes underground. And from underground it shapes every financial decision you make — keeping you small, keeping you quiet, keeping you from pursuing the very things that would allow you to serve at the level you were created for.

Contentment and ambition are not opposites. Contentment is peace with where you are. Ambition is vision for where you are going. You can hold both simultaneously. The saints did. The great builders of history did.

THE REPLACEMENT BELIEF

Wanting to build wealth through my God-given gifts is not greed. It is stewardship. I can be deeply content and fiercely purposeful at the same time.

BELIEF THREE

03

"Rich People Are Dishonest"

This belief is subtle. Dangerous. And almost universally held by people who grew up without money.

It goes like this: the only way to get truly wealthy is to exploit someone. To cut corners. To be willing to do things that decent people won't do.

Therefore — if I am a decent person — I will never be truly wealthy.

This belief does something insidious. It makes wealth and integrity feel mutually exclusive. And since you have chosen integrity — you have unconsciously ruled out wealth.

The evidence does not support this belief. Abraham was wealthy and called the friend of God. Joseph accumulated extraordinary resources and saved nations. Boaz was wealthy — and that wealth was precisely what made redemption possible. Proverbs celebrates the diligent person who builds wealth as a model of wisdom.

Wealthy people are not inherently dishonest. Exploitative people exist at every income level. So do generous, honest, purpose-driven people.

THE REPLACEMENT BELIEF

Wealthy people are not inherently dishonest and broke people are not inherently virtuous. I can build significant wealth with complete integrity. In fact my integrity is an asset in building it.

BELIEF FOUR

04

"I Don't Deserve to Be Wealthy"

This one lives deeper than the others. It does not announce itself as a belief. It shows up as behavior.

You undercharge — because asking for what you are worth feels arrogant. You over-deliver without being asked — because your work never quite feels good enough. You avoid visibility — because being seen feels presumptuous.

You deflect compliments. You walk away from opportunities. Something in you whispers: that is not for people like me.

Worthiness is not something you earn. It is something you receive. Genesis 1:27 establishes it before you did anything. You were made in the image of God. Creative. Productive. Capable. Worthy of dignity and provision.

Not because of your performance. Because of your nature.

The financial paralysis that comes from unworthiness is not humility. It is a lie about your identity dressed up as virtue.

THE REPLACEMENT BELIEF

My worthiness is not determined by my performance or my past. I was made in the image of a generous Creator. Receiving well — fair payment, good opportunities, financial increase — is not arrogance. It is alignment with how I was made.

BELIEF FIVE

05

"There Is Never Enough"

Scarcity is not just a financial condition. It is a psychological state. And it is self-fulfilling.

People who operate from a scarcity mindset make decisions that produce scarcity outcomes — even when the circumstances do not require it.

They hoard rather than invest. They avoid risk entirely. They underprice themselves. They struggle to celebrate others' success — because it feels like subtraction from their own.

And the cruel irony is that scarcity thinking produces scarcity results — which confirms the belief — which deepens the thinking. The cycle is real. And it is breakable.

Deuteronomy 8:18 says: *Remember the Lord your God, for it is He who gives you the ability to produce wealth.*

The ability to produce. Not a fixed amount from a limited supply. The ability to generate. Wealth is not a pie with a fixed number of slices. It is a capacity — one that grows with development, skill, stewardship, and faith.

THE REPLACEMENT BELIEF

There is enough. There is more than enough. My gain does not require someone else's loss. The same God who provides for the sparrow has given me the ability to produce wealth. I operate from abundance — not from fear of lack.

BELIEF SIX

06

"Hard Work Is Enough"

This one is painful because it comes from a genuinely virtuous place. You were taught to work hard. You believed it. You did it. And it has not produced what you were told it would produce.

Here is the truth nobody wanted to tell you: hard work is necessary. It is not sufficient.

The person who works hardest in any organization is almost never the wealthiest person in that organization. Because wealth is not built by effort alone. It is built by leverage.

Leverage is the ability to multiply your effort through systems, assets, teams, intellectual property, and compounding.

An employee trades time for money — one hour produces one hour's worth of value. An owner builds systems that produce value whether they show up or not.

Proverbs 13:22 does not say: a hardworking man works until he drops. It says: a good man leaves an inheritance for his children's children. Generational wealth is not built by effort alone. It is built by systems that outlast the effort.

THE REPLACEMENT BELIEF

Hard work is the starting point — not the destination. I am building systems, assets, and leverage that multiply my effort. My goal is not just to work hard but to build things that work for me.

BELIEF SEVEN

07

"Talking About Money Is Shameful"

In many families — money was the topic that was never discussed. Not because nothing was happening financially. Because the emotions around money were too charged.

Shame about debt. Fear about scarcity. Conflict about spending. Secrecy about income. And so children grew up with no financial vocabulary, no financial framework, and no ability to talk about money clearly.

The result is adults who cannot negotiate their salary without feeling guilty. Who cannot discuss finances with their partner without it becoming a fight. Who cannot ask for what their work is worth without their voice going small.

Money conversations are not shameful. They are essential.

The wealthy talk about money — clearly, regularly, and without emotional charge. They discuss it with their children. They negotiate it without apology. They plan it without shame.

Removing the shame from money conversations is one of the most practical things you can do for your financial future.

THE REPLACEMENT BELIEF

Money is a tool and talking about it clearly is wisdom — not greed. I can discuss finances, negotiate my value, and plan my wealth without shame. Clarity about money is a form of stewardship.

CLOSING

Your Financial Story Is Not Over

These seven beliefs did not come from nowhere. They were handed to you — by people who were handed them by people who were handed them before that. None of it was malicious. All of it was limiting. And now you know.

Knowing is the beginning — not the destination. The work is examining which of these beliefs you actually hold. Not the ones you would like to hold. The ones that are running your decisions right now.

Because until the belief changes — the behavior cannot permanently change. And until the behavior changes — the outcome cannot change.

Your financial story is not over.

It is not even close to over.

READY TO GO DEEPER?

The free Wealth Code course takes these seven beliefs and walks you through the biblical and psychological framework for replacing them — one at a time.

Start free at: richabbottmedia.systeme.io/links

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