

Instead of:

The less I think about money, the happier I will be.



When I know where every dollar is going, I'm calmer, happier, and I feel in control.

Try:



Everyone else has it. Why can't !?



I don't need to have exactly what everyone else has. I'm unique and put financial security first.



What's the use of trying to save money when I can only put away a tiny bit?



Small change today makes a big difference tomorrow.



Don't have enough money in my account? That's what credit cards are for!



Since I pay my credit card balance in full each month, it's no different than using cash.



Budgets are so restrictive. I need my freedom!



Living with a budget is empowering because I know exactly what I can afford.



I can get long-term loans for more than I can afford because my finances will improve soon.



I make long-term decisions based on what I can currently afford.



I already went over my budget for the month; what's another few hundred dollars?



Every dollar I spend will need to be accounted for.



I buy exactly what I need, so a budget won't help me spend less.



When I work with a budget, I realize I really can manage with less.



I saved \$10 at the grocery today, so I deserve this takeout lunch.



When I save money, I put it away immediately so it doesn't disappear.



Why save for a rainy day? Life is short – eat dessert first!



I don't know what the future will bring, but I feel secure knowing I'm prepared.



