

The 21-Day Belief Reset

Find the sentence that holds your money back — and replace it.

A baby elephant tied with a chain learns that pulling does not work. Years later, a thin rope is enough to hold it. Most of us carry a thin rope too: a sentence about money we heard so often as children that it feels like a fact. This workbook helps you find it, loosen it and replace it in 21 days.

How to use it: 10 minutes a day. Write your new sentence by hand a few times, do one small proof action, tick the day. On day 21, score yourself again.

Nichod (Hinglish): Purani soch ko pakdo, us pe sawaal karo, aisi nayi line likho jis pe sach me yakeen ho — "I can" se shuru karo — aur roz ek chhota kaam karo jo use sach saabit kare.

Step 1 — Catch the sentence

For three days, notice what you say or think about money. Write the exact words.

My old belief:

How true does it feel today? (0–10):

Step 2 — Loosen it

Who first told me this? Did they really know?

Is it true 100% of the time — or only sometimes?

Who do I know, from a start like mine, who proves it wrong?

What has believing this cost me so far?

What would I do this week if I did not believe it?

Step 3 — Three new sentences

I can ... (write this first — it breaks the old belief)

Every day I am learning to ... (use once "I can" feels normal)

Picture it: I already ... (one minute, eyes closed)

Step 4 — Proof and plan

My small daily proof action:

If the old voice says _____, then I will:

21-day log

One row per day. Short is fine.

Day	Wrote it?	Proof action I did	How I felt (one word)
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			

Day 21 — Look back

How true does the OLD belief feel now? (0–10):

What changed in what I DO with money?

Next belief I want to work on:

Reading your score: a drop of 2 points or more is real progress — run another round to make it stick. No change? Make the sentence smaller and the action easier, then try again. Habits often need about two months, not 21 days.

Common money beliefs — and a believable rewrite

Old belief	"I can" sentence	Small proof action
I can never save money.	I can save money every month.	Move a small amount today.
Money never stays with me.	I can keep part of what I earn.	Write where last week's money went.
People like us don't do business.	I can build a small business of my own.	Write one problem people would pay to solve.
I'm not good with numbers.	I can understand my money numbers.	Write income + 3 biggest costs.
It's too late for me.	I can start now and grow step by step.	20 minutes on the first step.
Debt will follow me forever.	I can become debt-free step by step.	List every debt and its interest.

Be honest: low pay, debt and illness are real limits — a new belief helps you act, it does not erase them. If money worries feel too heavy, talk to someone you trust or a free debt advice service.