



hi there!

We're very excited to have you join us for the 30 Day Mindful Wealth Challenge and we can't wait for you to experience the benefits that can come with applying the practice of mindfulness to your finances. It won't take long before you'll begin to start noticing clarity, more awareness and connection with your money, as well as a fresh new approach to how you use, think and feel about your finances! For now, though, we're thrilled to be at the starting line with you!

During the next 30 days (and beyond!), we'll be here to cheer you on and help you stay focused on your *wealth* (wealth & wellbeing) journey.

So here is how it will work:

Each day contains a tip, exercise, video or simple activity that you can do to introduce mindfulness to your wealth!

The daily challenges are designed to take only a short amount of time and have been designed to help you in four key areas: Mindset, Habits, Spending and Structure.

To keep you motivated and to stay on track, we've created a 30 Day Momentum Chart for you to print out, and put on your wall, at work, on your fridge, or anywhere else you're going to see it regularly! Once you've completed your daily challenge, make sure you mark your achievement on your chart!

download your 30 day momentum chart

CLICK HERE

We want to be able to share your mindful wealth journey with you too, so make sure you keep us updated on your progress by posting to Instagram with the hashtag #mindfulwealthchallenge. You can also find us by searching [@themindfulwealthmovement!](#)

We're so excited to have you on this journey with us. We promise it's going to be inspiring, challenging and empowering and not like any thing you've done before!

BE EMPOWERED. TAKE CONTROL. HAVE ENOUGH.

Lea and The mindful wealth team

Day 1: Setting Your Intention

Hello and welcome to your new financial future and the very beginning of your mindful wealth challenge journey!

We can't wait to share some mindful wealth tips with you over the next 30 days and help you to create a more authentic and conscious relationship with your wealth and money.

are you ready to begin? we are!

Day 1 of the #30daymindfulwealthchallenge is about setting your intention.

Our intention is to share the next 30 days with you and help you to introduce some mindfulness principles to your wealth. We also intend to make it fun and inspiring and to support you each and every day!

So it's time to get clear on what you're hoping to manifest by taking this challenge and introducing the practice of mindfulness to the way you manage your money.

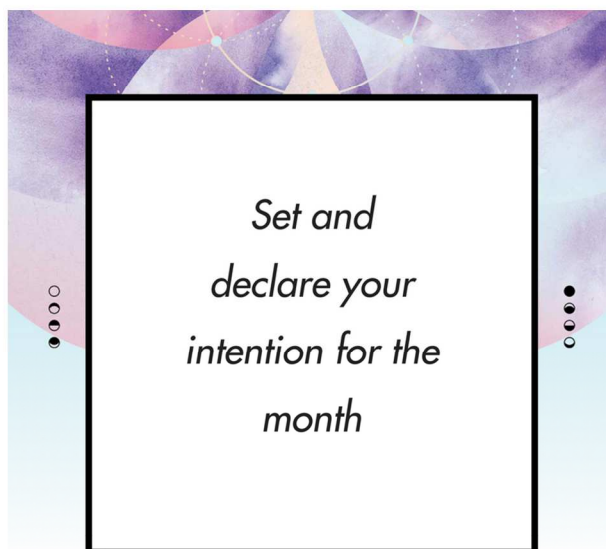
What do you hope to get from practicing mindfulness and money?

Less stress? More clarity? More control? More awareness? More balance or understanding? More focus? More freedom? More wealth?

Remember, your intention is completely unique to you...

The strength of your intention is what will help to motivate you to continue with the challenge on a daily basis over the next 30 days! So once you've chosen your intention, it's important to commit to it. Say it aloud, write it down, or share it with our #mindfulwealthchallenge tribe on Instagram so that we can share and support you on your mindful wealth journey.

today's challenge:



today's affirmation:

"I live less out of habit and more out of intent"

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Day 2: Mindfulness Meditation

Day 2 of the #30daymindfulwealthchallenge is a mindfulness practice. Mindfulness skills are specific behaviours that can be practiced anytime, anywhere, while doing anything.

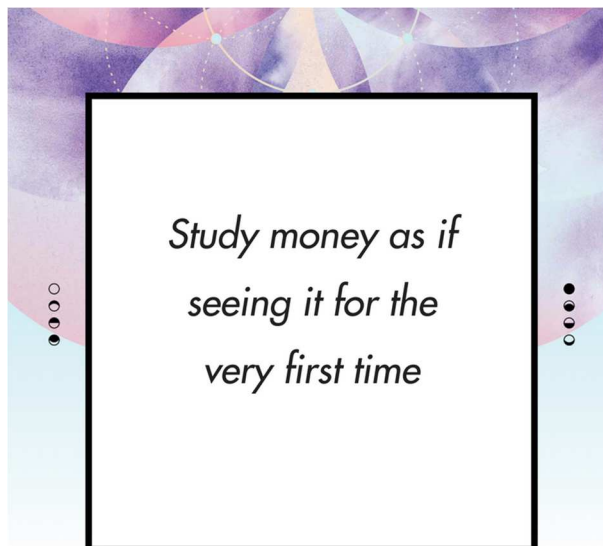
So often in life we just go through the motions without paying particular attention to or bringing our full awareness to what, why and how we are doing the things we do.

When we practice mindfulness, we are asked to bring our awareness and our attention to the present moment allowing us to become conscious of our experience in action. This means we are engaged with all our senses (sight, smell, touch, taste, hearing).

One simple technique that can help to introduce more awareness to your present moment is to look at things with a beginner's mindset. Rather than seeing or doing things as you've always done, it's about creating curiosity and open-mindedness towards an object or an activity as if you were seeing or doing it for the very first time

today's challenge:

Money plays an important role in life – we spend much of our lives consumed by it and we use it many, many times a day. This exercise is an activity to help you explore what money really is and what it represents to you.



Choose a note or a coin. Hold it in your hands and allow your attention to be fully absorbed by it. Study it carefully, turn it over in your hands feel its weight, notice the colour and the indentations or marks that it has. Does it have a smell? How many people do you think may have used this money today, this week, this year? What stories would it tell? How does this money make you feel? What thoughts or feelings arise when you look at the money in your hands. Just notice these thoughts and observations. There is no need to attach to them, or judge them. The point of the exercise is to just notice and observe.

Although money is just a tool that enables us to exchange value and purchase goods and services, it also represents much more to most people. Money can often stir up emotions, create stress and impact our self-esteem, relationships and happiness.

Understanding what money is, and getting clear on its purpose and use in your life is a great way to start building a more conscious relationship with it.

today's affirmation:

"Money is a tool that I can learn how to use to attract more wealth into my life"

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Day 3: How do you define wealth?

Welcome to Day 3 of the #30daymindfulwealthchallenge!
Today is all about creating your own definition of wealth.

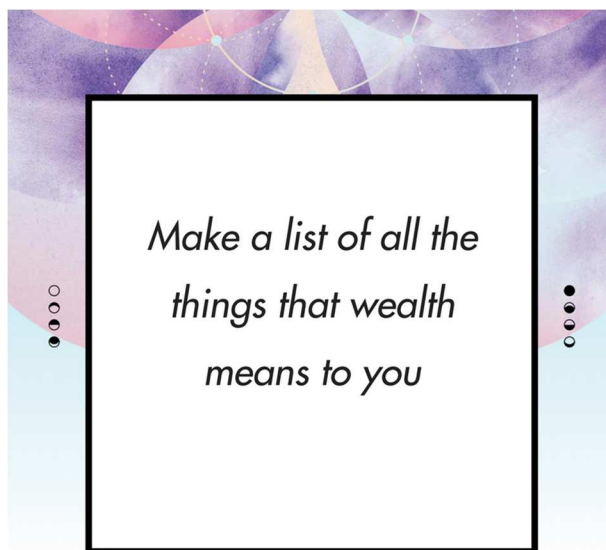
As we explored yesterday... money is a tool that we can learn to use to help us obtain and achieve wealth. But money is not wealth itself. Whilst you may think that you truly value money, it's more likely to be the peace of mind, freedom or security that money brings that you truly value. As you learn more about your relationship with money, a new way of thinking reveals itself about what it means to be truly wealthy.

Today's challenge:

My definition of wealth is “when you have an abundance of anything in your life that you truly value”. This means wealth could be something material, a resource, an experience, a person or even a feeling.

What you may not know is that you personally get to define what it is that makes you wealthy and you can work towards creating or having more of those things.

And once you realise this, you discover that becoming wealthy and having abundance might actually be easier than you think!



This challenge is all about getting clear on what's important and what brings you true joy in life! Don't be afraid to list as little or as many things as you feel important in your life and which add to your feelings of wealth!

We'd love to know how you define wealth! Make sure you share by posting to Instagram and using #mindfulwealthchallenge.

today's affirmation:

"I am creating a wealthy life"

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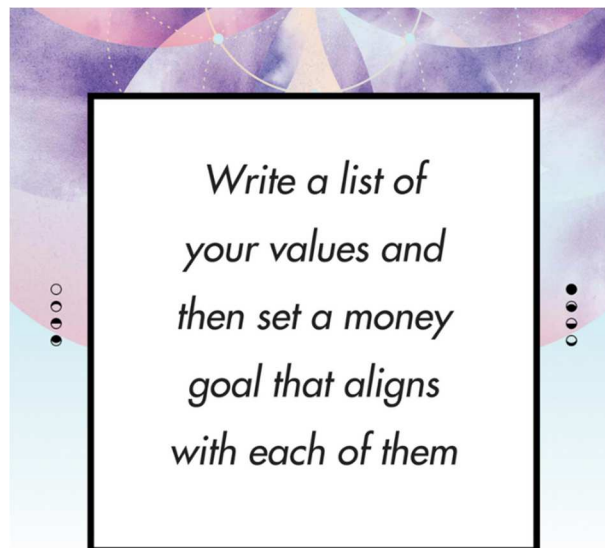
Day 4: Give Your Money a Purpose

Day 4 of the #30daymindfulwealthchallenge is all about giving your money a purpose. The clearer you become about what the purpose of your money is, the easier it is to use it mindfully and in alignment with your values.

To create a purpose for your money, you first need to work out what you value, or what matters to you most. Your values are what you hold dear, such as family, freedom, security or health. Your values will determine your priorities, or at least they should! When you have clear values and use money in alignment with them it makes spending, saving, investing and borrowing much easier as you have a purpose for your money.

Understanding your values can have a huge impact on your ability to make better, more fulfilling decisions in all aspects of your life, not just with your money. Ultimately, when the things that you do and how you behave with your money matches your values, the more satisfied you are likely to feel.

today's challenge:



What you value is unique to you.

Have a think about what is truly important to you, and write down your top 1-3 values.

Now ask yourself:

Am I currently using my money in alignment with this value. That is, are you prioritising this thing in your life? Am I spending my money in a way which reflects these values? What money goal/s could you set to align more with your top values?

For example you may value travel - and a related money goal may involve saving for your next holiday. If your top value is security, perhaps you want to build up a 'rainy day fund' of eight weeks expenses to give you a feeling of money security. If one of your top values is relationships, your money goal may be to have an open conversation with your partner about money.

today's affirmation:

"My money can help bring me more of what I value in life"

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Day 5: Connecting to Your Money

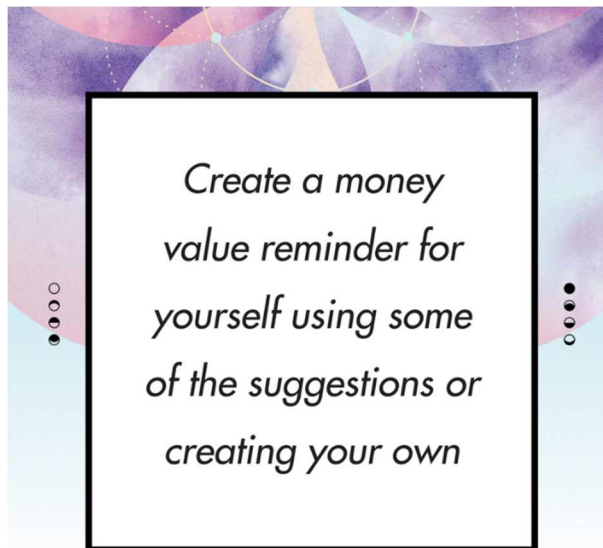
Day 5 of the #30daymindfulwealthchallenge and today is all about creating a connection to the money values and goals that you set for yourself yesterday.

When you're busy it can be very easy to become distracted or to forget what it is that you value or are hoping to achieve in life. Taking a mindful approach to money requires us to keep focused on it. To make things easier for you, you can set 'check-ins' which can help to act as reminders.

today's challenge:

Let's get creative and make a reminder that will help you connect with your money values on a daily basis. This could mean creating a reminder on your phone, sticking a post-it note to your mirror, leaving a note in your wallet or changing the password on your computer or internet banking.

The idea is to create a reminder of your money values as this will help you to use your money more consciously and in alignment with what you truly value!



today's affirmation:

"I am aware in every moment"

We would love to see the money reminders you create! Share them by posting to Instagram and using #mindfulwealthchallenge.

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Day 6: How Much is Enough?

Day 6 of the #30daymindfulwealthchallenge is all about curiosity. Becoming curious about your relationship with money is a great way to explore your beliefs, emotions and thoughts in a non-judgemental way.

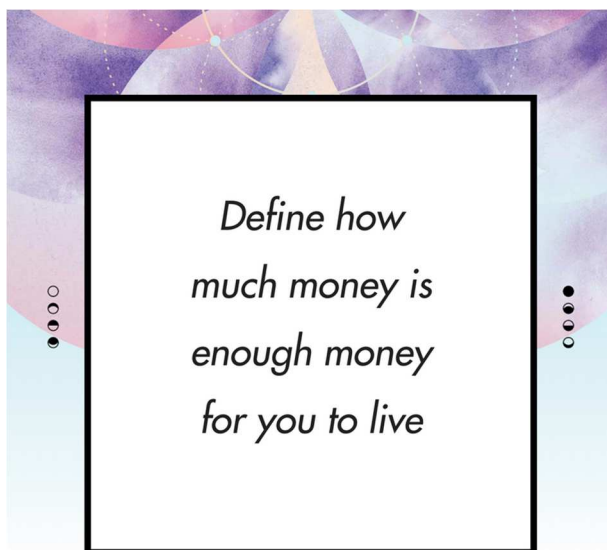
today's challenge:

Have you ever defined how much exactly is enough? Most of us haven't! And here's the thing... if you don't know how much enough is, how will you know when you have enough?

Today's challenge is about cultivating thoughts of enough-ness!

Getting clear on how much money you need in order to satisfy your needs and some of your wants and the type of life you want to live is one step towards being able to define what is "enough". Failing to create a definition for "enough" may lead you to always chasing more.

But more does not always bring happiness because happiness is a state of mind, and not something that we can buy our way to.



This means asking yourself:

What amount of money would be enough for me to live a life where all my needs are satisfied?

How much more would I need to satisfy some or all of my wants?

How much is "enough" for me to live the life I imagine?

If you're not sure how to answer these questions, then you may wish to consider exploring your current needs and wants.

today's affirmation:

*"I always have enough,
I have everything I need"*

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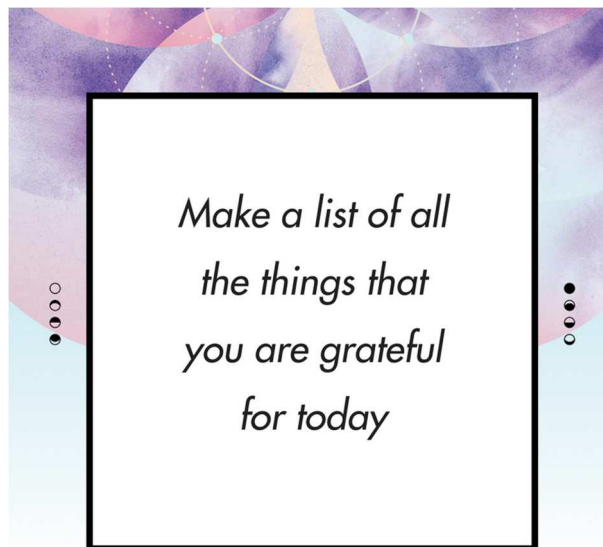
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Day 7: Learn to Practice Gratitude

Day 7 of the #30daymindfulwealthchallenge is all about exploring kindness and gratitude. Yesterday we talked about defining “enough”. In my experience this becomes a much simpler exercise when you introduce kindness and gratitude to your mindful wealth practice.

Dealing with finances can often be a left brain (reasonable mind) task but be sure to be aware of your moment to moment experience with your heart as well as your head. Kindness brings a sense of warmth and caring compassion to your relationship with money. Gratitude enables you to recognise the abundance already present in your life and is also an expression of thanks for the generosity that has been expressed to you. It is a mindset that enables you to always find something to be grateful for. When you are grateful it shows that you do not take things for granted; choosing instead to appreciate rather than to disregard what you have already received.

Today's challenge:



Whether it's writing a list or just making a mental note when you wake up or before you go to bed - taking a few minutes to find the time to list what you are grateful for in life is a great exercise to practice each and every day towards mindful wealth.

Today's affirmation:

"I am grateful for everything I already have in my life"

We'd love for you to share your gratitude on Instagram and share it with us! All you have to do is tag #mindfulwealthmovement.

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Day 8: Adopt an Abundance Mindset

Congratulations on completing one full week of The Mindful Wealth Challenge!
You're now well on the way to creating a more conscious relationship with money.

Day 8 of the #30daymindfulwealthchallenge is something that we believe to actually be one of the biggest contributors or detractors to your wealth ... so please don't skip over reflecting on your current beliefs about money.

As Mahatma Gandhi famously said "Your beliefs create your reality."

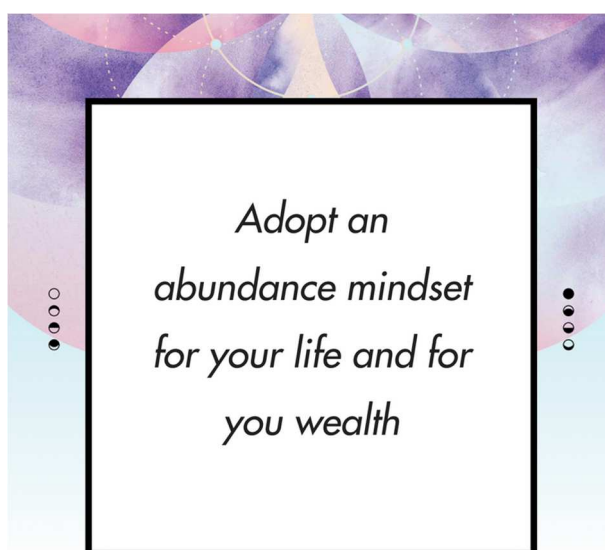
When it comes to your money, two of the most common money beliefs that you may have are either an abundance mentality or a scarcity mentality.

With a scarcity mindset, you believe everything is limited. Time, Money, Love. This mentality can cause you to worry about your future and be more concerned with what could go wrong, rather than what could go right. Fear is what drives a scarcity mindset - fear of failure, of the future, of missing out, or not having enough.

On the other hand, with an abundance mindset, you believe that there's plenty of wealth, success, love, happiness to go around and for everyone! You're optimistic about the future and believe that things will work out even if there are a few hiccups along the way.

To create a positive relationship with money you must first adopt an abundance mindset. If this isn't how you presently feel, then we suggest printing out today's affirmation and posting it somewhere you can see it every day. Repeat it to yourself whenever you are feeling fear around money. You can master your mind and thoughts!

today's challenge:



today's affirmation:

"I am living a happy and abundant life"

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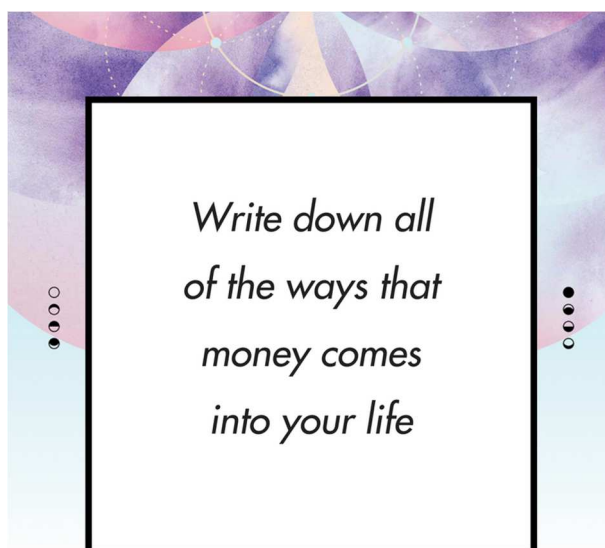
Day 9: How Does Money Enter Your Life?

Day 9 of the #30daymindfulwealthchallenge is about becoming conscious of all the ways that money currently enters into your life.

Creating a more conscious relationship with money requires you to become mindful, aware and grateful for the flow of money as it enters and exits your life. Whilst money may be a finite resource in your life, it may be flowing to you in more abundance than you may realise.

In fact money flows to us in many ways: for some it could be as a gift, income, interest on savings and investments, from the government, or even finding money on the road. If you own a business or have a side business, you could even think of all the ways that customers/clients find you!

Today's challenge:



Are there any other ways that you could attract more money into your life?

Could you ask for a pay rise?

Could you create a side job or make an income from a hobby?

Could you sell unused or unwanted possessions?

Today's affirmation:

"Money flows to me freely and easily"

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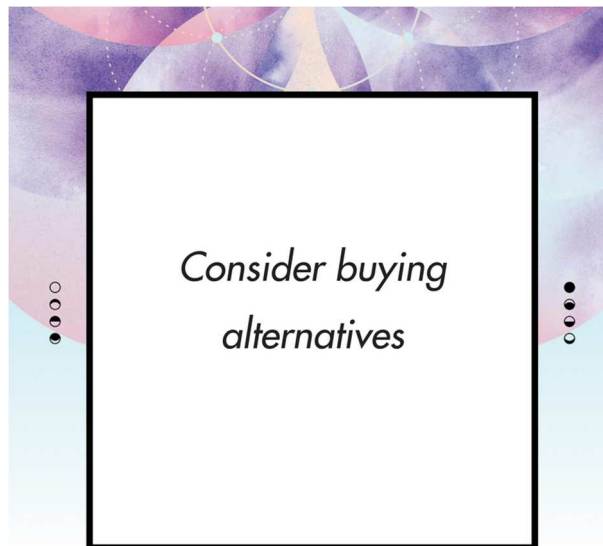
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Day 10: What are Your Alternatives?

Day 10 of the #30daymindfulwealthchallenge is all about creating awareness of alternatives. As a society we love to buy things... so much so we often forget about the alternatives, of which there are often many available to us when it comes to buying or acquiring something.

Most of us have developed the habit of needing something and running to the store immediately to buy it. It's what we do as consumers. Everything is at our fingertips and if we don't have the money, we have plastic. Which means many of us have trouble waiting when we can get it now! So today's challenge is about pausing for a moment and becoming a more thoughtful consumer:

Today's challenge:



Think of the last item that you bought.

What was it? Could you have acquired it another way?

Many people think that being mindful about your money is about NOT spending money - when in fact IT IS about spending money but doing so in a more purposeful and conscious way so that at all times we're aware of and aligned with our values.

So today we're asking you to consider the following questions anytime you part with your cash or spend money:

- Could I make this?
- Could I borrow this?
- Could I buy this cheaper or second hand?
- Could I substitute this with something else?
- Could I get this somewhere else cheaper?

This exercise helps us to create more awareness of our spending habits and opens us to the option of considering alternatives to the way we currently spend or use our money.

today's affirmation:

"I am open to alternatives"

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Day 11: Review Your Money Habits

Day 11 of the #30daymindfulwealthchallenge is back to building your awareness with money! Today it's about reviewing your money habits with curiosity but most importantly without judgement.

There is a saying: take control of your habits, take control of your life!

And this certainly applies to your money.

Many of your money habits are your adopted and automatic behaviours which you may even do without much thought or awareness. But your success with money largely relies on your habits with using and managing money.

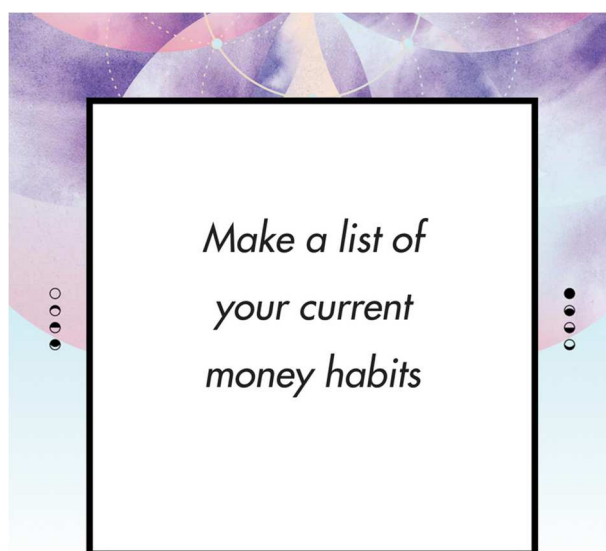
Today's challenge:

Let's face it, we all have bad habits!

We probably all know we should stop procrastinating, spend less than we earn, save more money, use our credit card less or cut back on the takeaway coffees!

Knowing this is the easy part but actually doing it is the hard part right? In my experience the difference between knowing and doing is called ACTION!

But before you take mindful action, let's take a moment to bring your attention to and create awareness of some of your current money habits.



[Find your list of money habits here!](#)

Once you've made your list, take a moment to reflect on the habits that you think are healthy and which ones that you think that you might be able to improve or change. Are there any habits missing from your list that you don't have but which you'd like to have?

"We are what we repeatedly do. Excellence, then, is not an act, but a habit."

- Aristotle

Today's affirmation:

"My financial reality is within my control"

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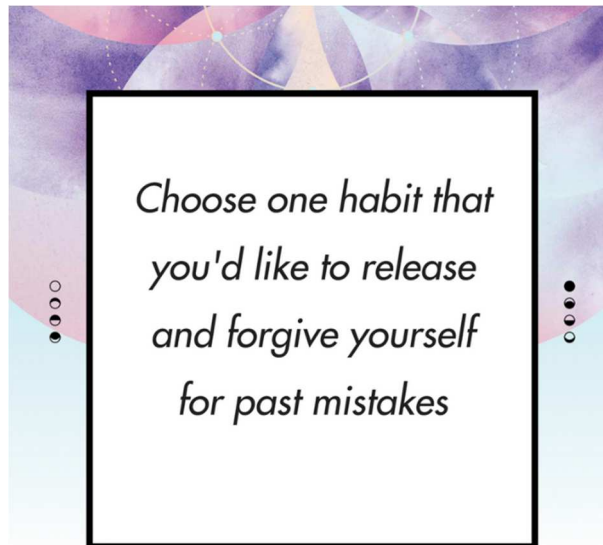
Day 12: Learn to Let Go

Welcome to Day 12 of the #30daymindfulwealthchallenge where we explore a mindfulness technique of “letting go”. The practice teaches us that in order to find flow we need to learn to let go and release past mistakes and behaviours in order to make room for more positive behaviours.

today's challenge:

Today's challenge is about choosing one money habit that you'd like to release.

Whilst simple in theory, letting go of a bad habit can often be difficult to put into practice. You can only change what you decide you want to change. A commitment to making change or letting go is a necessary first step. The more honest you are with yourself about the nature of your bad habit, the more likely you will be to start on the path toward releasing or changing it.



today's affirmation:

"Today I release old habits to make space for new, more positive ones"

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Day 13: Comparison & Jealousy

Welcome to the weekend and Day 13 of the #30daymindfulwealthchallenge!

Can you believe we're almost half-way through the challenge already?!

Today we're going to explore with curiosity our tendency for comparison.

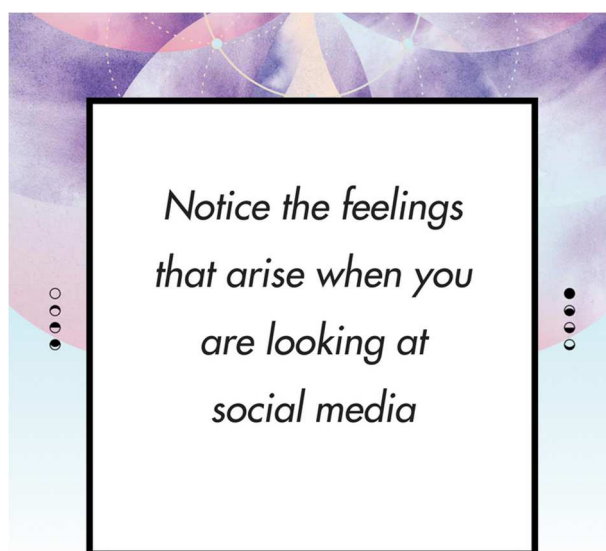
It's human nature for us to define ourselves and evaluate our lives by comparison and contrast with others. Generally speaking, if we have the same as everyone else, we feel equal, if we have less we feel inferior and if we have more than others, we feel superior. The size of gap also matters. If we have a lot more than others, then we may feel more superior.

This social comparison often appears in forms of status, which is one reason we are driven to purchase status symbols that signal to others (and to ourselves) that we are better in some way - richer or more pretty, for example.

Whilst it's important to embrace and be inspired by the people around us, comparing ourselves to them can be unhelpful.

today's challenge:

If you use social media, then today's challenge is to create awareness of the influence that social media can sometimes have on your mindset towards wealth and abundance, your measure of "enough" and your feelings, emotions and self-worth!



Do you tend to compare yourself or your life to others?

Do you notice feel jealous or feelings of lack?

Theodore Roosevelt famously said "Comparison is the thief of joy".

And I tend to agree. Why? No two of us are alike. We all come from different backgrounds, have different

earning capacity, levels of wealth, experience, knowledge, education, goals, values and beliefs and we are all on a different and unique journey from each other.

Financial freedom means different things to each of us and when we compare our journey to someone else, then we focus on what we don't have, rather than what we do.

It's important to always remember that we're part of a community and in a community competition creates rivalry! When it comes to life, money, wealth or your journey to abundance, there is no finish line – there is no competition.

today's affirmation:

"My self worth and net worth are building every day"

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Day 14: Become Best Friends with Money

Welcome to Day 14 of the #30daymindfulwealthchallenge and a massive congratulations on making it to the halfway mark for this challenge!

So far we hope you've enjoyed the basic principles of mindfulness that you can implement with your money. We're excited because we have plenty more to share and there's still two more weeks yet to continue on our mindful wealth journey with you!

Yesterday we explored how outside influences such as social media can impact our mindset when it comes to our feelings of abundance and wealth. Today we're shifting our focus internally and exploring how our thoughts and our self-talk can also have a significant influence over our reality with money.

Have you ever said things like:

"Money stresses me out"

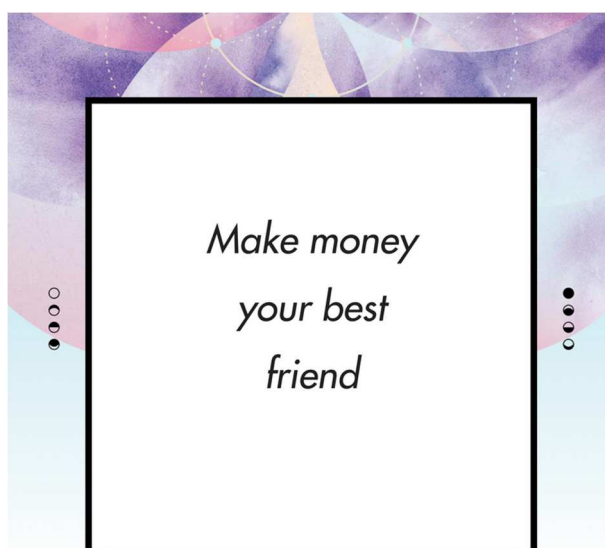
"I hate money"

"I wish I didn't have to think about money"

"I'm no good with money"

It may sound weird but how you treat and speak about money has a massive impact on your wealth mindset and how you treat money is often how money will treat you.

Today's challenge:



I'd like you to imagine for a moment...

Imagine that money were a person.

Let's call her Miss. Money.

What would your relationship with Miss. Money be like?

Would you and Miss. Money be friends or enemies?

Would you be scared of Miss. Money or would you avoid her whenever she came your way?

Would you idolise her or would you mistreat her?

Would you let her influence your decisions or hold you back from doing the things in life that you really want to do?

Interesting concept right?

While Miss. Money may be fictional, the truth is that we are actually in a relationship with money. And we should all be best friends with our money!!

When we have problems with our real life relationships, typically we might take steps to try to fix it and our relationship with money should be no different.

Like any relationship, your relationship with money can improve with a little effort, love and attention.

today's affirmation:

"I love money and money loves me"

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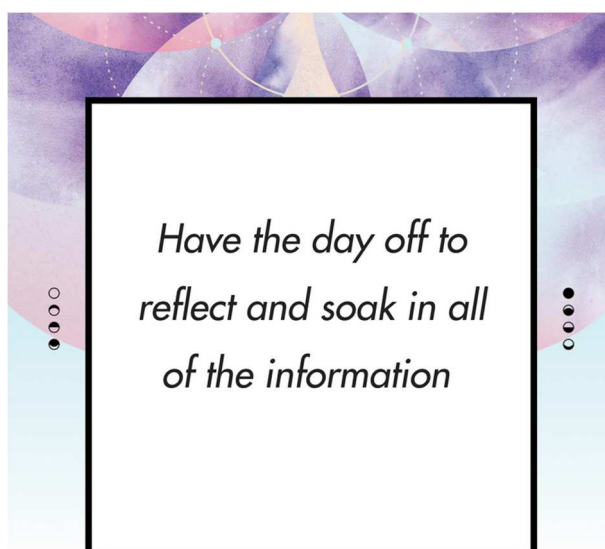
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Day 15: Time for a Reward

Day 15 of the #30daymindfulwealthchallenge is where we pause and take a day off to reflect on how far we've come on this journey so far!

You're now halfway on our journey to mindful wealth and we've still got so much to cover. But we thought today would be the perfect day to go back through the content that we've shared over the last 15 days and reflect on your answers and repeat the practices so that they really stick!

today's challenge:



today's affirmation:

"I am creating an abundant and wealthy life"

Is there a certain challenge, insight or reflection from the challenge that really stands out to you? We'd love to know! Share it with us by posting to Instagram and using #mindfulwealthchallenge.

And remember, once you've completed today's challenge, don't forget to mark it off on your 30 day challenge momentum chart!

BE EMPOWERED. TAKE CONTROL. HAVE ENOUGH.

Lea and The mindful wealth team

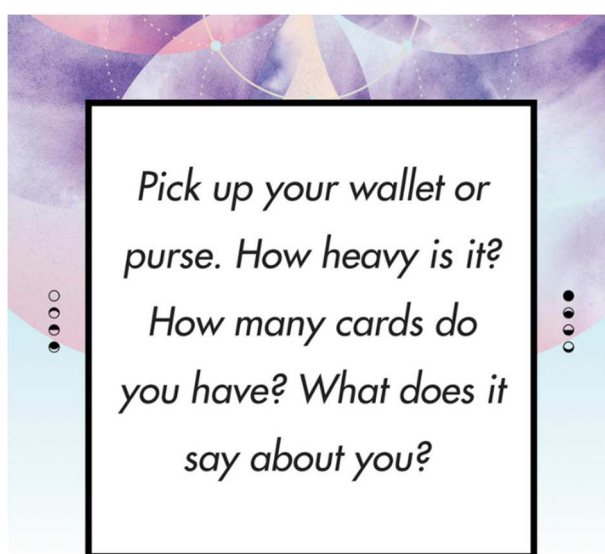
Day 16: Mindfulness Meditation

Welcome back! Today is Day 16 of the #30daymindfulwealthchallenge, and it's all about bringing the subconscious into the conscious. By this we mean, bringing your attention to something that you use or do on an everyday basis and without much thought.

As if seeing it for the very first time!

When we view things in this way it provides us with more insight and awareness.

Today's challenge:



Hold it in your hands and allow your attention to be fully absorbed by it. Study it carefully both inside and out. Notice how heavy it is. Notice whether it's new, old or worn.

Shift your awareness to how many cards it has and what else it contains. Is it tidy or messy. Think back to when was the last time you sorted it out?

Are there things in there you need or don't need?

What do you think that it might say about you if someone else were to find it, or pick it up. What story would it tell them about you?

Just notice these thoughts and observations. There is no need to attach to them or to judge them. The point of this exercise is to just become aware of them.

Today's affirmation:

"Today I will notice that which is good, beautiful and bright"

Share your mindful wealth journey with us by posting to Instagram and using #mindfulwealthchallenge. Perhaps you want to share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

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Day 17: Review Your Current Spending

Welcome to Day 17 of the #30daymindfulwealthchallenge. Today we're going to explore our spending habits with curiosity but without judgement. When you're open and non-judgemental of your habits and behaviours with money you can create consciousness around whether your current actions are helping or hindering you.

today's challenge:

Review and reflect on your most recent spending. You may want to print out a recent bank or credit card statement and use a pen or highlighter to note your purchases and spending habits.



As you do this exercise, you may wish to reflect on the following questions:

What has been your biggest purchase in the last 30 days?

Where have you spent your money most frequently?

Have you had to pay any late fees?

How much of your spending was on stuff that you needed ?

How much was on stuff that you wanted?

Did you pay ATM fees for using another bank's ATM?

today's affirmation:

"With awareness I create clarity and control"

We leave you with this quote today by Charles. A Jaffe: "It's not your salary that makes you rich, it's your spending habits"

BE EMPOWERED. TAKE CONTROL. HAVE ENOUGH.

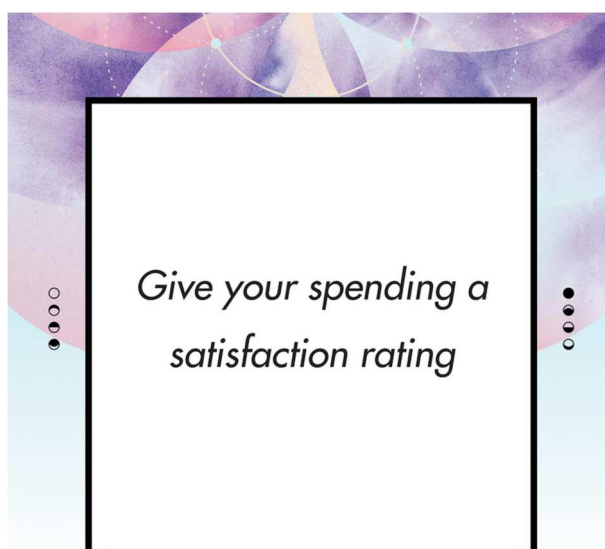
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Day 18: Rate Your Satisfaction

Day 18 of the #30daymindfulwealthchallenge continues on from the theme we set yesterday of exploring the way we currently use money.

Money for many of us is a finite or limited resource in our lives. Therefore it's important that you're conscious of how to best use it in a way which brings the most satisfaction, impact and enjoyment and in a way that brings us closer to our goals.

Today's challenge:



Take another look at your spending over the last month. Beside each item that you purchased see if you can give each item two rankings... one for how necessary it was and another for how much satisfaction it gave you.

Rank each item of your spending with a rating between 0 (low satisfaction) to 10 (high satisfaction) and 0 (not necessary) to 10 (necessary).

When considering each item, you might ask yourself:

Were there any items that you purchased that weren't really necessary or didn't bring you particular enjoyment or satisfaction?

In what other ways could you have used your money to increase the level of enjoyment or satisfaction?

The trick is to get into the habit of pausing to reflect any time you spend money and ask yourself whether the item you are purchasing is adding to your life, moving you closer to your goals or neither of these things. Creating this consciousness with your spending will enable you to spend more intentionally.

today's affirmation:

*"Spending my money consciously
brings me joy"*

Share your mindful wealth journey with us by posting to Instagram and using #mindfulwealthchallenge. Perhaps you want to share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

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Day 19: Prepare for a Cash Only Weekend

Day 19 of the #30daymindfulwealthchallenge has arrived and it's a chance for you to prepare and focus on creating a stronger connection to your money!

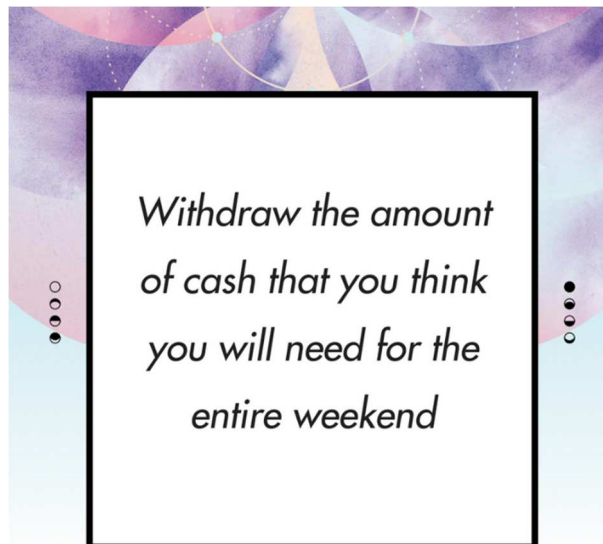
In our current mostly cash-less society, we can easily become disconnected from our spending habits. There are large number of studies that compare cash and card spending behaviour and they pretty much all come to the same conclusion: you spend more on card than you do with cash.

Cash makes things feel more real. If you open your wallet and there's only \$100 left, you're more likely to be mindful about spending this money than if you had \$100 in your bank account and used your credit or debit card.

This is because when you use card, there is often little pain or remorse at the point of sale – compared to cash. Often this pain or remorse comes later – when you check your accounts or receive a statement and find that you may have overspent.

So for this weekend's challenge we're going to focus on creating a stronger connection with our money by only using cash.

Today's challenge:



Today's affirmation:

"I control my life through the choices I make"

Share your mindful wealth journey with us by posting to Instagram and using #mindfulwealthchallenge. Perhaps you want to share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

And remember, once you've completed today's challenge, don't forget to mark it off on your 30 day challenge momentum chart!

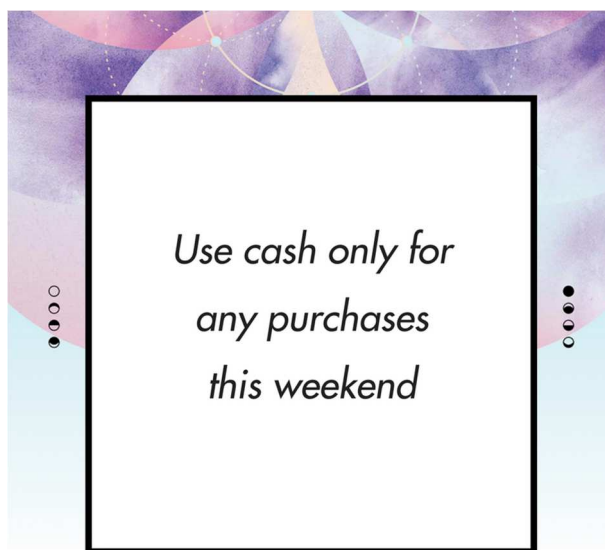
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Day 20: Mindful Spending Weekend

Day 20 of the #30daymindfulwealthchallenge is the beginning of our cash only weekend and a chance to for us to deepen our connection with money and explore conscious consumerism.

today's challenge:



As we discussed yesterday, choosing to pay cash is a great way to create CONNECTION between your emotions, your habits and your bank account.

We strongly believe that connection creates clarity and understanding.

Paying cash instead of using credit or debit cards not only helps to teach us to live within our means (as we can only spend what we have) but it also helps us to become more mindful of our purchases. In mindfulness practice we are encouraged to pause and reflect before acting. Therefore, having to physically hand over cash for an item often provides us with the perfect opportunity to pause, step back and more carefully evaluate our purchases before making them.

today's affirmation:

"I spend my money consciously and with awareness"

Remember to please share your mindful wealth journey with us by posting to Instagram and using #mindfulwealthchallenge. Perhaps you want to share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

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Day 21: Resist Temptation

You're now 21 days into the challenge and we hope you're enjoying the journey.

For the #30daymindfulwealthchallenge today we're going to explore temptation!

This challenge is designed to help you create awareness of the ways that you are marketed to and encouraged to spend your money, perhaps without even noticing it!

Did you know that you see around 3,500 advertisements via radio, tv, internet, social media and internet a day.... and the majority of them are telling you that you need to buy these products to be rich, smart, hot, famous, worthy, healthy, successful and beautiful!

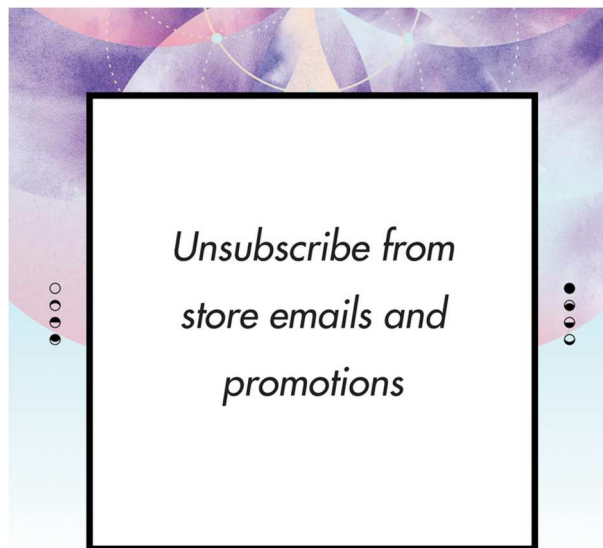
This effectively means that 3,500 times a day you're told that you don't have enough or that you're not enough! But once you become aware of these messages and begin to understand the tactics and messages you can start to create more mindful consumption habits.

Today's challenge:

Taking a mindful approach is to become aware and to choose how and what messages you want to receive.

One simple way to do this is to check and manage your inbox!

Most of us receive many sales, promo and store emails each and every day. Today's task is to review your inbox, deleted items or junk box and unsubscribe from all store emails that you have signed up for but aren't really necessary!



The cool thing about today's challenge is that not only does it help to clean and declutter your inbox but it also helps to reduce impulse spending and the constant temptation to buy more!

A helpful tool for bulk unsubscribing from newsletters is [unroll.me!](https://unroll.me/)

Happy unsubscribing!

today's affirmation:

"I make myself rich by making my wants few"

Share your mindful wealth journey with us by posting to Instagram and using #mindfulwealthchallenge. Perhaps you want to share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

And remember, once you've completed today's challenge, don't forget to mark it off on your 30 day challenge momentum chart!

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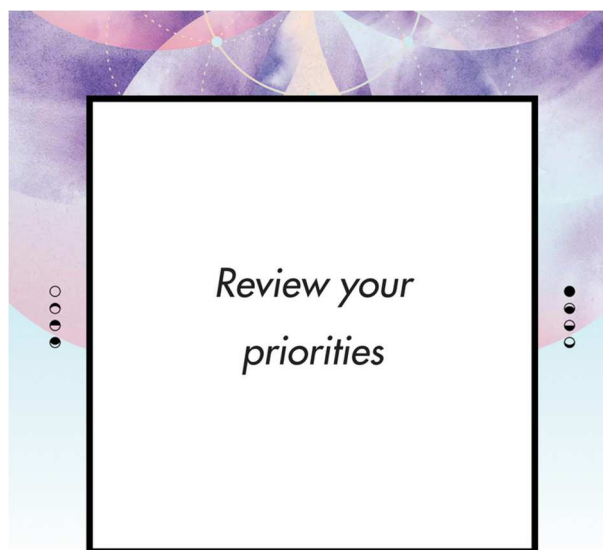
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Day 22: Review Your Priorities

Welcome to Day 22 of the #30daymindfulwealthchallenge. Today we're exploring money mindset and the messages we tell ourselves when it comes to our money... It's these messages, whilst often sub-conscious, that can be very powerful and will contribute either positively or negatively to your money habits and behaviours.

One message that you may often tell yourself is:
"I can't afford it..."

today's challenge:



Choose one thing that you can't afford!

Perhaps it's a holiday, a new pair of glasses, a new car or just a really, really nice pair of shoes you've had your eyes on for a while.

Ask yourself:

Is it really true that I can't afford it?

Or is it more a case that it's just not enough of a priority for me right now?

Are there other things that I currently spend money on instead of this thing?

Not sure what I mean? Let's consider this....

Let's imagine that you want to go on holiday but you think you can't afford it. You've worked out that all together, flights, accommodation and spending money you're likely to need around \$2,500. But you don't have that amount in savings and the thought of saving up for it seems like too much hard work and will take far too long ...

So let's break it down... \$2,500 over one year is roughly \$48 per week. \$48 per week... where are you going to get that from you wonder?

It might be easier than you may think... Getting into a regular savings habit is all about re-prioritising... You can begin by taking a look at your current spending habits and asking yourself:

Where am I currently spending on things that aren't necessarily a priority or are less of a priority to me than a holiday would be?

In other words, where can you find \$48 that you are currently spending that you could otherwise be saving towards a holiday?

1 x daily coffee per day at \$4 each = \$20
1 x bottle of wine a week at \$15
1 x parking fee/movie ticket/bought lunch = \$15
Magic = \$50!

There are two key messages here:

Little amounts certainly add up!
AND,
It pays to weigh up your current spending with your priorities...

The other bonus is that when you get clear on the priorities for your money i.e. giving it a purpose or having a clear goal, the decision to forgo the coffee or extra bottle of wine is that little bit easier! Because it's no longer the fact that you're doing without but rather a decision to prioritise or pursue other things that are more important to you.

On the flip side of this, if you truly can't afford something right now i.e. you have other priorities for your spending, then try and reframe the message you're telling yourself to a more positive one. Rather than "I can't afford it" try "I have other priorities right now". This little shift in language can work wonders for your money mindset!

today's affirmation:

"I spend my money to achieve my priorities"

And remember, once you've completed today's challenge, don't forget to mark it off on your 30 day challenge momentum chart!

BE EMPOWERED. TAKE CONTROL. HAVE ENOUGH.

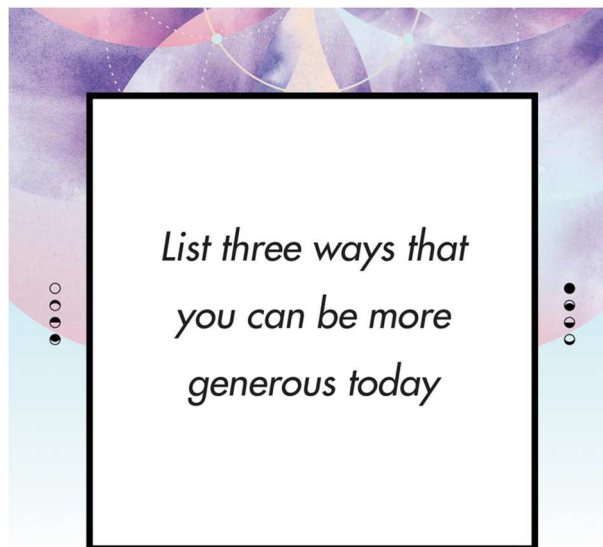
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Day 23: Practice Generosity

Day 23 of the #30daymindfulwealthchallenge is all about practising generosity. The natural flow of abundance works on the premise that in order for someone to receive, another must give. And this natural flow requires you to shift your focus from someone who takes to someone who also gives.

today's challenge:

A really great way to feel wealthy and abundant is to be more generous with your time, money, attention, knowledge or even your smile.



Although outwardly you may feel you have little to spare or share, you have much more to give than just money. You can share the love in your heart or the wisdom in your head and the experiences that you've gained in life. You may offer your time in service or support to others or you may just choose to listen, offer kindness, a hug or even just share a smile.

Your challenge today is to think creatively and explore the many ways you can act with generosity and to give to those around you!

today's affirmation:

"I give and receive freely"

Today's challenge is a perfect time on your mindful wealth journey to share and give back! Make sure you share your generous acts by posting to Instagram and using #mindfulwealthchallenge. Perhaps you want to

share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

And remember, once you've completed today's challenge, don't forget to mark it off on your 30 day challenge momentum chart!

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Day 24: Mindfulness Meditation

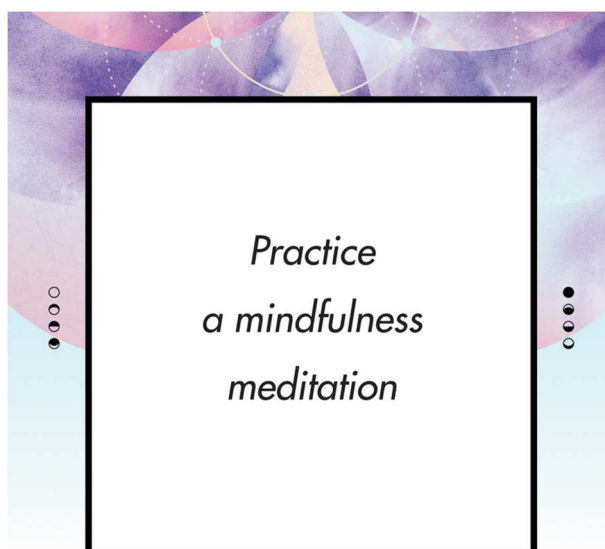
Day 24 of the #30daymindfulwealthchallenge is a chance for us to practice a mindfulness technique to reduce stress.

Money is a leading cause of stress for most people. In fact over half of us state that money is the number one cause of stress in our lives. Unfortunately it's also the leading cause of divorce or relationship breakdown.

In my experience stress is a direct result of how out of control we feel about a situation. But it can also manifest due to our attachment to a certain outcome or expectation that things have to be a certain way.

There are many mindfulness techniques that you can introduce to help you manage your money and reduce stress and today we're going to explore one.

today's challenge:



We believe that one of the best and easiest ways to manage stress in any moment is to focus your attention on your breath.

Breathing is something that we do all the time, yet we are not often aware of how it feels in the moment. If we are stressed, then our breathing can become shallow or short. When we are relaxed, our breathing should be full and calm.

As our breath is our life force - it is what connects us to the here and now and this very moment. When you learn to focus on your breathing, you can anchor your attention and awareness in the present moment. By observing each inhale and each exhale you can ground yourself to the here and now.

Preparation: Sit or lie in a comfortable position. You may choose to close your eyes or keep them open.

The Breath: Begin by gently moving your attention to the natural flow of your breathing. Notice the sensation of the breath as you inhale and exhale. Focus your attention on your breath as it enters your nostrils and your

belly lifts. Notice the fall of your chest and breath as it leaves your body.

As you engage in this exercise you may find that your mind wanders, caught up by thoughts or distractions in the room or around you. When you notice this happen, know that this is okay and choose to simply notice the distraction and instead bring your attention back to the breath.

Continue to focus on the inhalation and the exhalation.

Take a few moments to yourself, connecting with your experience in this present moment. Expand your awareness from your breath into the space around you and as you feel comfortable to do so, open your eyes and bring this mindful practice to a close.

Today's affirmation:

"Breathing in, I know I'm breathing in. Breathing out, I know I'm breathing out."

Share your mindful wealth journey with us by posting to Instagram and using #mindfulwealthchallenge. Perhaps you want to share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

And remember, once you've completed today's challenge, don't forget to mark it off on your 30 day challenge momentum chart!

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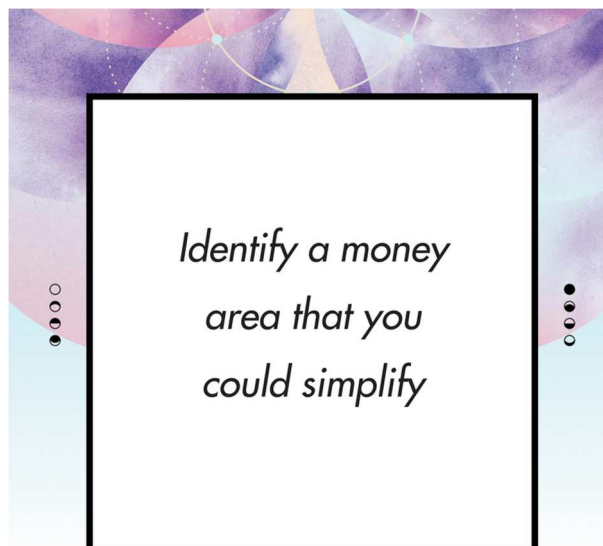
Day 25: Simplify

Day 25 of the #30daymindfulwealthchallenge is all about simplifying and reflecting on your current money situation.

Simplifying is not necessarily about less. It can actually create more: more time, more enjoyment, more focus, fulfilment, and value.

The purpose of simplifying is to identify what is of importance and value to us, to keep those things, and to get rid of the rest.

today's challenge:



One simple exercise you can do is to take another look at your purse or wallet.

This time, we'd like you to empty it so you can notice how many bank accounts, membership cards, rewards cards and credit cards you have.

Do you really need them all?
Could you simplify, reduce or declutter?

There are now many great free tools and apps such as [Stocard](#) that you can use to store all your rewards cards in a single easy place rather than your purse.

today's affirmation:

"Each and every day I simplify my world a little more"

Share your mindful wealth journey with us by posting to Instagram and using #mindfulwealthchallenge. Perhaps you want to share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

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BE EMPOWERED. TAKE CONTROL. HAVE ENOUGH.

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Day 26: Practice Patience

Day 26 of the #30daymindfulwealthchallenge has arrived and it's all about practising patience through the art of delayed gratification.

Many of us live a life of instant gratification. You get what you want when you want it.

But instant gratification is short-lived happiness.

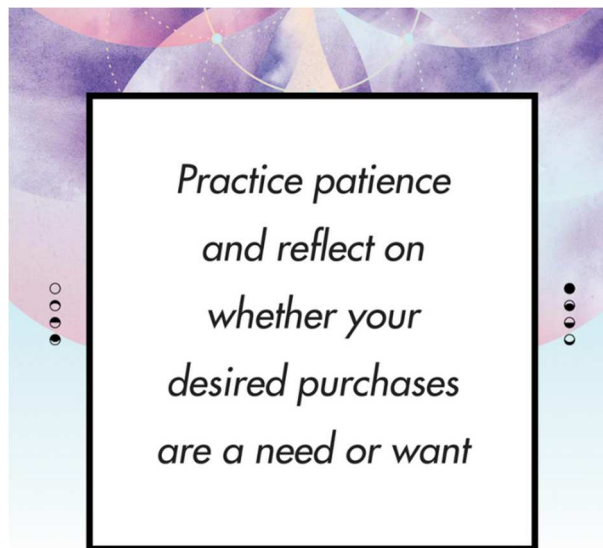
It comes, it goes, and it fades.

Which means there is no real lasting level of satisfaction.

Instant gratification can lead to impulse spending or spending that doesn't buy or achieve lasting fulfilment. If you've ever had to save for a holiday or a beautiful outfit or something else that you've really valued, you may have noticed how much more you appreciated it when you finally got it!

That's the beauty of delayed gratification: it heightens the satisfaction that we receive after waiting patiently.

Today's challenge:



Today and over the weekend, anytime you want to purchase something your challenge is to take a moment and just pause to reflect and ask yourself:

"Do I really need this?
What will this add to my life?
What feeling will it give me if I have it?"

Most of us buy things chasing a feeling.
What is that feeling that you hope that this thing will bring into your life?
Is it confidence, happiness, a feeling fun, status or success?

Today's affirmation:

"With patience I find more pleasure"

Share your mindful wealth journey with us by posting to Instagram and using #mindfulwealthchallenge. Perhaps you want to share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

And remember, once you've completed today's challenge, don't forget to mark it off on your 30 day challenge momentum chart!

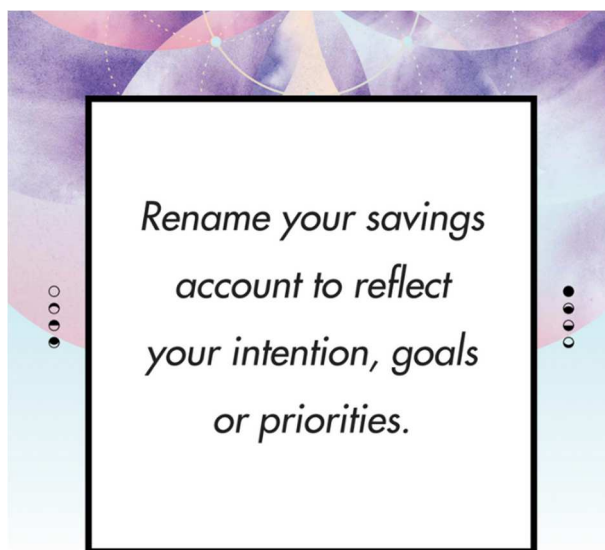
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Day 27: Create a Stronger Connection with Your Money

Day 27 of the #30daymindfulwealthchallenge is another chance to create a stronger connection with your money. On Day 22 we spoke about how setting priorities for your money can help to create more conscious and intentional spending habits. Today we're exploring how to connect to your money to create more conscious and intentional savings habits.

today's challenge:



You may have been given advice to "Save for a rainy day" Whilst it's good advice it's not something that many of us are interested in or able to do easily.

Why? Because a rainy day isn't something that we particularly want to save for....

And saving just for savings sake isn't fun. But I'm sure you're well aware that when you have savings, it gives you more freedom and opportunity.

If you have a "savings account" then you're off to a great start! If you don't, it may be worthwhile considering opening a new separate bank account from your ATM access and regular spending. Once you've got your account... today's activity is a simple task to connect your savings with what you're actually saving for... Identify the purpose behind your savings and the reason that will motivate you to put aside some of your hard earned cash!

For example, you may wish to rename it "freedom fund", "adventure bucket" "future opportunities", "holiday fun", "a new wardrobe" "the kid's future", "bali trip", "blogging course", "yoga retreat", "new sofa" or "our new car".

Just remember, it can be anything you like really and it can change over time!

If you've got multiple accounts, try renaming them all to a specific purpose. This simple action of renaming your account can help you to create a stronger connection with your goal or aspiration - the thing that you want to be saving for.

today's affirmation:

"I am working towards achieving what's important to me"

And remember, once you've completed today's challenge, don't forget to mark it off on your 30 day challenge momentum chart!

BE EMPOWERED. TAKE CONTROL. HAVE ENOUGH.

Lea and The mindful wealth team

Day 28: Tackle Avoidance & Procrastination

Day 28 of the #30daymindfulwealthchallenge is all about tackling avoidance and procrastination. Today we're exploring how to capture the present moment to turn knowing into doing and to make a start on something you've been putting off! It's time to get things done!

While it's human nature to procrastinate... when it comes to your money, your procrastinating habits may eventually create a problem,

We know we should stop procrastinating, we should save more money, watch less TV, eat out less or curb our shoe addiction. But knowing something is one thing. Actually doing it is another and it's the doing part that is the hardest.

It's often referred to as the Knowing-Doing Gap.

Today's challenge:



Today's challenge is about tackling the knowing doing gap and committing to making a start on doing something you've been procrastinating about. Whether that's to start saving, to consolidate some debt, to make an appointment to see a professional or to clean out your financial records... Today's challenge is to no longer talk about doing something and instead - just do it!

As the saying goes: "the best time to start was yesterday. The next best time is NOW!"

Today's affirmation:

"I take action towards my goals daily"

Share your mindful wealth journey with us by posting to Instagram and using #mindfulwealthchallenge. Perhaps you want to share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

And remember, once you've completed today's challenge, don't forget to mark it off on your 30 day challenge momentum chart!

To keep yourself accountable, feel free to share your action with the #tmwm tribe.

BE EMPOWERED. TAKE CONTROL. HAVE ENOUGH.

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Day 29: Mindful Communication

Day 29 of the #30daymindfulwealthchallenge is all about mindful communication... using kindness, trust and patience.

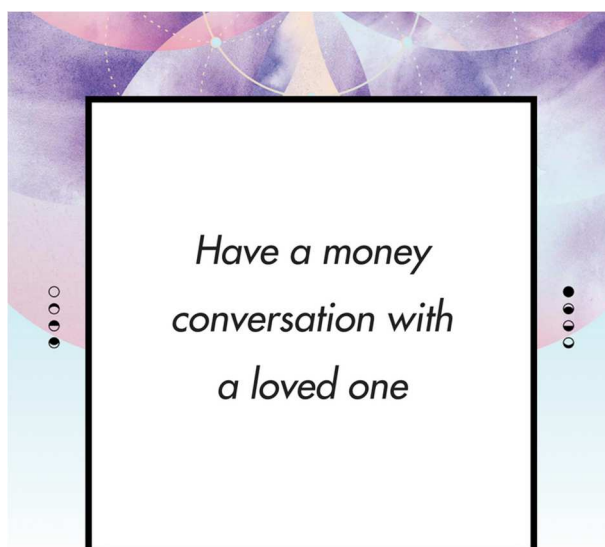
As this journey has hopefully shown you, we are all unique in our experiences, history, beliefs and attitudes with money and these things ultimately shape our habits. While it would be nice if you and your loved ones were on the same page when it comes to money, it may not be the case.

Many of us are disconnected when it comes to communicating about our finances with our loved ones. Many of us find it difficult to be completely honest with others about our finances. This disconnection is often fear-driven. We're so afraid of being judged or criticised for our spending habits, past or current behaviour with money.

It's important that you're able to have open and honest discussions with the ones you love about money as this can build trust and foster healthier relationships. It also reduces the likelihood of finances becoming a cause of stress in any relationship!

Regular, open and honest communication and listening is key.

today's challenge:



today's affirmation:

"I communicate with truth, clarity and confidence"

Share your mindful wealth journey with us by posting to Instagram and using #mindfulwealthchallenge.

Perhaps you want to share the challenge for the day or snap a pic of you completing the task. Whatever it looks like, we look forward to seeing you throughout the challenge!

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Lea and The mindful wealth team

Day 30: Prioritise Your Wealth Practice

These 30 days have just flown by! We hope it's given you an opportunity to explore your relationship with money and introduce more mindfulness into your finances on a daily basis!

As today is the final day of the 30 Day Mindful Wealth Challenge it's also the last day that you need to check off your 30 day challenge momentum chart! It just goes to show how little steps amount to big things over time! Well done!

The final challenge that we have set you is one that we hope you take with you into your new financial future....

Whether it's your health, a new skill, sport or hobby or even a new job or relationship, in order to truly master something we need to first make it a priority. Once we decide that it's important enough to us, we can then put our energy into learning and practising the skills to master and perfect it.

And we believe that your wealth should be no different.

In order to be wealthy, you first need to decide to make wealth a priority in your life...

So our final challenge for you is ...

today's challenge:



Learning to manage yourself and your money well is a skill that can be learned by us all! It's something that anyone of us can master with practice, patience and perhaps some forgiveness and love!

Today's challenge is about committing to make wealth a priority in your life and asking yourself how you can improve or master the skills that you need!

This may mean you need to schedule a regular date in the diary to review your money, or perhaps you may want to attend a short course or workshop to increase your knowledge. You could read books on money management or make an appointment to see a financial counsellor or financial adviser.

Whatever you need to do, to create more wealth in your life, I encourage you to just do it!

Your future self will be very thankful to you for it!

today's affirmation:

"Wealth is one part of my wellbeing that brings balance to my life"

BE EMPOWERED. TAKE CONTROL. HAVE ENOUGH.

Lea and The mindful wealth team

A massive congratulations on completing an entire 30 days of the #mindfulwealthchallenge!

Thank you for joining us on this journey over the last 30 days.

We hope you picked up some new and useful tools and ways to think about and connect with money and wealth!

But this is just the beginning – remember mindfulness is a daily practice and the path to true abundance is a journey that you are living each and every day.

The Mindful Wealth 6 week Online course dives deeper into some of the concepts we've touched on over these last 30 days. The course is designed to help you create a truly conscious and authentic relationship with wealth. It's a beautiful and creative exploration of money and something that we'd love to share with you!

You can find out more information about our online course on our [website](#).

For now though, we'll leave you with a powerful affirmation



With gratitude,
Lea and The mindful wealth team

BE EMPOWERED. TAKE CONTROL. HAVE ENOUGH.

The information contained on this ebook is general in nature and does not take into account your personal situation. You should consider whether the information is appropriate to your needs, and where appropriate, seek advice from a financial professional

