

**OUR GURUS**

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**Mary Hunt**, author of *Mary Hunt's Debt-Proof Living*  
**Azriela Jaffe**, coauthor of *The Complete Idiot's Guide to Beating Debt*  
**George Kinder**, author of *Seven Stages of Money Maturity*  
**Phil Laut**, author of *Money Is My Friend*  
**Olivia Mellan**, coauthor of *Money Shy to Money Sure*  
**Suze Orman**, author of *The 9 Steps to Financial Freedom* and *The Courage to Be Rich*  
**Thomas Stanley**, author of *The Millionaire Mind* and coauthor of *The Millionaire Next Door*  
**Brooke Stephens**, author of *Wealth Happens One Day at a Time*  
**Steven Strauss**, coauthor of *The Complete Idiot's Guide to Beating Debt*

# Understanding Your Relationship with Money

**W**e begin this book where most of our gurus begin theirs. It is not with having you calculate your assets and liabilities and prepare a financial plan—that will come later. Instead, we start with your relationship with money. Maybe you didn't realize that you have a relationship with money, but our gurus say you do, and they add that the relationship may be dysfunctional. In this chapter, we examine our gurus' recommendations for steps you can take to root out any dysfunctional money thoughts and replace them with healthier money attitudes and beliefs. With their help, we will get you feeling like a million and thinking like a millionaire.

## **YOUR MONEY THOUGHTS**

In her best-seller *The Courage to Be Rich*, Suzie Orman writes that “when it comes to money, what you think will direct what you say, what you say will direct what you do, and what you do will create your destiny.”<sup>1</sup> Fundamentally, says Orman, true riches are a product of mind-set. Think rich thoughts, and you just might become rich. Think thoughts of poverty, and you might become poor, if you aren't already. Most of our gurus make the same argument.

According to Orman and our other gurus, you need to root out your dysfunctional money thoughts, beliefs, and attitudes because they are the cause of your dysfunctional money behaviors. Once you have identified the money thoughts that are standing in the way of your prosperity, our gurus explain, you have to replace them with alternative “rich” thoughts that will aid you in your journey to financial independence and well-being.

The road to financial freedom begins not in a bank or even in a financial planner's office . . . but in your head. It begins with your thoughts.

*Suzie Orman*<sup>2</sup>

The gurus offer a wide range of exercises for helping you to uncover your deepest money thoughts and beliefs. For convenience in discussing them, we have grouped the exercises into three complementary approaches:

- Examine your past to uncover your beliefs, or *The Blame-Mom-and-Dad Approach*
- Examine your relationship with money, or *The Money-as-a-Person Approach*
- Getting at your beliefs by analyzing the words you use to talk about money, or *The Language-of-Poverty Approach*

Each of these approaches, as you might imagine, has its own special appeal. We invite you to peruse all of the approaches and try at least some of the exercises.

### **The Blame-Mom-and-Dad Approach**

The blame-Mom-and-Dad approach is perhaps the most popular method for uncovering your money thoughts, beliefs, and attitudes. Essentially, it involves thinking back on your earliest experiences with money and reflecting on how those experiences shape your current money behaviors. Orman explains the approach this way:

[T]he first step toward financial freedom is a step back in time to the earliest moments you can recall when money meant something to you, when you truly understood what it could do. When you began to see that money could create pleasure—ice-cream cones, merry-go-round rides; and also to see that it could create pain—fights between your parents, perhaps, or longings of your own that couldn't be fulfilled because there wasn't enough money or even because there was too much. When you first understood that money was not just a shiny object or something to color on. When you understood that money was money. I want you to think back and see that your feelings about money today (fearing it, enjoying it, loving it, hating it) can almost certainly be traced to an incident, possibly forgotten until now, from your past.<sup>3</sup>

Orman reports that she has done this exercise with hundreds of people and that it almost always opens up a floodgate of emotions. Most people, even those who grew up in the wealthiest families, find themselves recalling a least one painful money memory that they come to realize is shaping their money behaviors.

Orman provides a number of questions to help you get started. We include them in Exercise 1.1, along with questions posed by other gurus. Take a moment and read through these questions. What kinds of memories do they illicit? What kinds of money habits or ways of thinking about financial matters did they teach you? Can you see a connection between what you learned back then and what you do, or

don't do, today when it comes to managing your money? Remember that no answer is necessarily right or wrong. What you want to accomplish is uncovering feelings, memories, and attitudes that may be impacting your relationship with money. Finally, don't try to overanalyze each answer as you work through the exercise. We will explore the significance of your answers later in this chapter.

## The Money-as-a-Person Approach

Our gurus say that another way of getting at your underlying thoughts, beliefs, and feelings about money is to think of money as a person and ask yourself what type of relationship you have with it.

Orman offers another series of questions for you to answer. As you answer the questions in Exercise 1.2, think about what your answers tell you about your relationship with money.

### The Wallet Exercise

Tired of answering questions? Well, here are two alternative exercises to help you unravel your relationship with money. The first is what Orman calls the "Wallet Exercise." (See Exercise 1.3.)

Orman suggests that if your wallet is a mess, you should complete a "wallet checklist" each morning. Before you leave the house, take out your wallet, arrange all the bills in order, and make sure they are all facing the same way. Also, if you find you are carrying old, wrinkled, and limp-to-the-touch bills, you should stop at a bank the first chance you get and exchange the old bills for nice, crisp, new ones.<sup>4</sup>

## The Language-of-Poverty Approach

Finally, say our gurus, you can get at your thoughts and beliefs about money by examining the words and phrases you use when speaking about money matters. Orman believes that the words you use when talking about your financial affairs are important because, "just as your destiny begins with your thoughts, your words bring you closer to your destiny."<sup>5</sup> She argues that there are both words of poverty and words of wealth. In fact, she says, the words you speak, hear, and exchange each day are predictive of your financial future. "Speak poor," she writes, "and you will be poor. Speak rich, true words, on the other hand, and you start to change your entire outlook."<sup>6</sup> She says you should watch out for the following words and phrases because they are the words of poverty:

- **I'm broke.** The words "I'm broke" suggest, in fact, that you're broken, at rock bottom, unable to function, unable to meet your responsibilities. Is that the message you want to send to the world?

### EXERCISE 1.1. Your Money Memories

**Instructions:** Read through these questions. What kinds of memories do they illicit? What kinds of money habits or ways of thinking about financial matters did they teach you? Remember that no answer is right or wrong. The purpose of this exercise is to uncover feelings, memories, and attitudes that may impact your relationship with money.

1. Did your mother have to work when others didn't, or not have to work when others did?
2. Did you feel like your friends had nicer clothes than you did? Did your friends' parents have more expensive cars than yours did?
3. Do you remember the very first wallet you ever had? Was it given to you empty, or with a penny in it, or a dollar?
4. Did you get less of an allowance than your friends or siblings? Did you have to work for it, or was it given to you as your right? What did you do with it?
5. What did your parents tell you about money that made you feel good? What did they tell you that made you feel bad?
6. What are the feelings attached to your three earliest memories of money: elation, satisfaction, humiliation, shame, guilt?
7. When and how did money first enter your relationship with your mother? How did it change the emotional tone between the two of you? What about your father?
8. When did you first discover that you were richer than some people and poorer than others? How did that discovery feel?
9. As you were growing up, did you ever make a vow about money ("Someday I'll have piles and piles of money and they'll have to respect me")? What incident gave rise to these vows? What feelings flowed through you at the time? How long did you keep repeating those vows? Did your feelings change over time in relation to the vows? What feelings come up in you now as you recall these incidents and the vows you made?
10. What were your parents' actions regarding money? Was it a source of constant worry? Did they avoid talking about it? Did they always argue about it? Did they blame each other or you and your siblings for money problems? Did they act as if they never had enough, or maybe as if they had more than they really had? What did this teach you?
11. What did you know about your family's financial situation? Was it ever discussed? If it was a secret, why do you think that was so? Was money a source of pride or embarrassment? What did you learn from this?
12. Did you have to work as a teen? What happened to the money you earned?
13. When did you first go into debt to get something that you wanted? How did you feel going into debt? Was this the beginning of a pattern?
14. Did money influence your choice of careers? Was that a good idea?

*Sources: Adapted from George Kinder, The Seven Stages of Money Maturity: Understanding the Spirit and Value of Money in Your Life (New York: Delacorte Press, 1999), pp. 77–78; Suze Orman, The 9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying (New York: Three Rivers Press, 2000), pp. 14–15; and Steven D. Strauss and Azriela Jaffe, The Complete Idiot's Guide to Beating Debt (Indianapolis, IN: Alpha Books, 2000), pp. 35–37.*

### EXERCISE 1.2. Do You Respect Your Money?

**Instructions:** Answer the following questions and think about what your answers tell you about your relationship with money.

1. Do you spend more money on your friends than you can afford to? Why?
2. Do you find yourself buying more presents for your children for the holidays or their birthdays than feels right to you? Why?
3. Will you spend money on others but never a penny on yourself? Why?
4. Do you send things Federal Express or next-day air because they'll come pick it up, rather than going to the post office to mail it far more cheaply? Why?
5. Have you ever bought a dress and decided, when you got it home, that it really didn't suit you, then neglected to return it to the store in time to get your money back? Why?
6. Do you give to charities because you really believe in the cause or to impress people? Why?
7. Do you put away as much money as you possibly can for retirement each year? Why not?
8. Do you sometimes "forget" to pay off personal loans from friends with the same regularity that you'd pay off a credit card? Why?
9. Do you constantly return videos a day late and have to pay the late fee, even though you've already watched them? Why?
10. Do you send your clothes out for dry cleaning when all they need is a quick once-over with an iron? Why?
11. Do you often go out to dinner simply because you don't feel like cooking? At what cost over time? Why?
12. Do you sometimes pay your bills late when you didn't have to? Why?

Source: Suze Orman, *The 9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying* (New York: Three Rivers Press, 2000), pp. 119–120.

### EXERCISE 1.3. The Wallet Exercise

**Instructions:** Take out your wallet and look at the way you are carrying your folding money.

- Are the bills all facing the same direction?
- Are they arranged in order by denomination: ones then fives then tens, and so on?
- Are the bills smooth or crumpled and dog-eared?
- Are the bills new, neat and crisp or are they old, rumpled and limp to the touch?
- What does the way you carry your money tell you about the respect or lack of respect you have for it?

Source: Suze Orman, *Suze Orman's Financial Guidebook: Putting the 9 Steps to Work* (New York: Three Rivers Press, 2002), p. 89.

- **I know I should . . .** Anything that you “should” be doing is something you’re clearly not doing. “Should” is another way of absolving yourself of responsibility. Any sentence that contains the word is not even close to a statement of intent.
- **It’s only money.** There’s nothing “only” about money. Money matters, plain and simple. If this is your attitude toward money, . . . your money will take the same apathetic attitude toward you.
- **I need a new . . .** Do you really *need* it? Is “need” the right word? Elevating desires to needs is destructive—to ourselves and to those around us. Let’s say you saw a new suit and you thought, I would like to own that—you were able to keep need out of it. Isn’t that statement more accurate and therefore truer to the language of wealth?
- **Never.** Never say “never,” when it comes to money. “Never” cuts off tomorrow, and tomorrow holds the possibility of always. “I’ll never be rich.” “I’ll always be rich.” One word makes a world of difference.
- **I could start investing if . . .** When I get a raise, things will be different. “If” and “when” take us away from the here and now to a place that exists only conditionally.
- **Poor Bill,** or whoever. The words evoke someone who is bankrupt, not necessarily financially, perhaps, but certainly emotionally and spiritually. A pitiful case, a person who must be treated with extra sensitivity, a person who’s weak. The words evoke poverty. They also enforce poverty. Either Bill, through his thoughts, words, and actions, is soliciting pity, or else poverty is being thrust upon him by what other people think and say about him. Either way, the poorer the thoughts, words, and actions are, the harder it is to rise above them.<sup>7</sup>

Marc Eisenson, Gerri Detweiler, and Nancy Castleman, coauthors of *Invest in Yourself: Six Secrets to a Rich Life*, add excuse words and phrases like the following to the list:<sup>8</sup>

- If only.
- Can’t.
- Won’t.
- It’s their fault.

See Exhibit 1.1 for some of the 55 famous alibis that Napoleon Hill lists in his classic book *Think and Grow Rich*.

Orman suggests that you listen carefully to the language you are using to see if poverty words and phrases have crept into your vocabulary. What do you do if you find them? When you find yourself about to say one of these poverty words, Orman says that you should stop and ask yourself if what you are about to say is what you really want to come true. “For example,” she writes, “if you are about to say, ‘I will never get out of debt,’ ask yourself: Is that what I want to be true?”<sup>9</sup> Then don’t say it, or better yet, rephrase it into a positive statement. Change your poverty language into wealth language. See Exhibit 1.2 to learn how.

### EXHIBIT I.I. Classic Alibis of Failures

In *Think and Grow Rich*, Napoleon Hill identified what he called the 55 most common alibis that people who do not succeed use to justify their failure. We list a number of them here:

IF I didn't have a wife and family . . .

IF I had a good education . . .

IF I could get a job . . .

IF I only had time . . .

IF times were better . . .

IF other people understood me . . .

IF conditions around me were only different . . .

IF I could live my life over again . . .

IF I did not fear what "they" would say . . .

IF I now had a chance . . .

IF I were only younger . . .

IF I could only do what I want . . .

IF I had been born rich . . .

And the greatest of them all—

IF I had the courage to see myself as I really am, I would *find out what is wrong with me and correct it*. Then I might have a chance to profit by my mistakes and learn something from the experience of others, for I know that there is something wrong with me, or I would now be where I would have been if I had spent more time analyzing my weaknesses, and less time building alibis to cover them.

Source: Napoleon Hill, *Think and Grow Rich* (New York: Fawcett Crest, 1960), pp. 250–253.

How did you do? Are you treating your money with respect? What about your money language? Did you detect some poverty words in your vocabulary? We hope these exercises gave you some new insights into your relationship with money.

So far we have explored the money thoughts, beliefs, and attitudes of typical Americans like us. We do some things right and some things wrong when it comes to our money. We practice some money habits that our gurus would applaud and think some money thoughts that our gurus say are dysfunctional. Now let's take a different tack. Instead of talking about Mr. and Ms. Typical American, let's talk about the rich.

## THINKING LIKE A MILLIONAIRE

What makes millionaires different from the rest of us? Do the rich harbor money thoughts, attitudes, and beliefs that are unique? Yes, our gurus say, they do, and we could all benefit by learning to think like a millionaire.

### EXHIBIT 1.2. From Poverty Language to Wealth Language

POVERTY LANGUAGE	WEALTH LANGUAGE
"I'll never get around to investing."	"I am finally beginning to learn about investing."
"I just know the market is going to crash."	"I believe the stock market is a good investment over time."
"My husband will probably leave me with nothing."	"If I get divorced, I will take every measure to get what's fair."
"I'll never get out from under."	"Slowly but surely, I am putting my finances in order."
"I'm an impulse spender. I can't help it."	"I spend only what I can afford to spend."
"I just can't save money."	"I'm beginning to save a little from every paycheck."

Source: Adapted from Suze Orman, *The Courage to Be Rich: Creating a Life of Material and Spiritual Abundance* (New York: Riverhead Books, 1999), p. 32.

We turn to guru Thomas Stanley, author of the best-seller *The Millionaire Mind*, to examine some of the millionaire money thoughts and beliefs. Stanley's book is based on national surveys of American millionaires.

See Exhibit 1.3 for a brief summary of Stanley's findings concerning the thoughts, attitudes and money beliefs of millionaires. As you review these results, ask yourself to what extent the money thoughts, beliefs, and attitudes you identified for yourself as a result of the exercises covered earlier in this chapter match those of the millionaires. What changes do you need to make to start thinking like a millionaire?

Let's revisit that last attitude in Exhibit 1.3: Millionaires believe that becoming wealthy is a mind game and that before you can become a millionaire, you have to learn to think like one.

"The rich are different from us."

*F. Scott Fitzgerald*

"Yes, they have more money."

*Ernest Hemingway*

If you're like most people, you have beliefs and attitudes from both the poverty and the millionaire schools of thought. How do you rid yourself of your poverty

**EXHIBIT 1.3. Millionaire Thoughts, Beliefs, and Attitudes**

According to Stanley in *The Millionaire Mind*, millionaires have the following spending strategies, attitudes toward work and money, and approach toward success. (References to appropriate page numbers in Stanley's book follow each item.)

- **Millionaires believe in being frugal.** Most millionaires have never spent more than \$41,000 for an automobile or \$38 for a haircut (including tip). They have their shoes resoled and always develop a shopping list before going shopping. Many millionaires are price sensitive when purchasing products such as automobiles and clothes that lose all or most of their initial value after the date of purchase. They also believe in buying quality products and in making them last and in living below their means (pp. 7, 26, 288, 290).
- **Millionaires believe in owning their home but seek to have a small outstanding mortgage.** Many millionaires believe in purchasing an existing home rather than building a new one and that one should never pay the asking price. They look to purchase a home that is likely to appreciate in value, reasoning that the quality of the public schools in the area is a good predictor of the likelihood that the house will appreciate in value (pp. 8, 28).
- **They believe in living a comfortable but not extravagant lifestyle.** For example, they don't indulge in fancy and expensive vacations (p. 11).
- **They believe in doing work that they love and that people's choice of a vocation has much to do with their success in life** (p. 10).
- **These millionaires believe in working hard, but they also think it is important to spend time with family and friends.** They don't feel that one has to be a workaholic to succeed. They avoid "do-it-yourself" activities, preferring instead to work hard at their main vocation and spend the rest of their free time doing what is enjoyable (pp. 10, 29).
- **They strive to balance their financial goals and their lifestyles.** They feel that there is a positive correlation between the number of activities people take part in and their net worth (p. 10).
- **The millionaires believe that the best things in life are free, or at least reasonably priced** (p. 1).
- **They think that luck has little to do with success and have little regard for gambling or playing the lottery.** They believe that their "luck" is a product of hard work and that the harder they work, the "luckier" they will become (pp. 11, 83, 376).
- **The millionaires know that there is a strong correlation between one's willingness to take financial risk and one's level of wealth.** They see economic risk taking as a requirement for becoming financially independent (pp. 12, 134).
- **Millionaires look for opportunities to provide a product or service that has strong demand but few suppliers to fulfill that demand.** They don't follow the crowd when it comes to deciding what to sell or how to invest. They think that success comes at the price of *not* being one of the gang, one of the good old boys (pp. 12, 50).

(continued)

## EXHIBIT 1.3. (continued)

- **The millionaires don't consider themselves "intellectually gifted."** In fact, they question the relationship between intellect, academic performance, and economic success. They think that hard work is more important than genetic high intellect in achieving success (pp. 14, 106).
- **They believe that it is risky not to be self-employed** (pp. 18, 135).
- **They think success, not failure.** And they believe that by studying the probable outcomes of an endeavor, they can enhance the odds of success (p. 19).
- **The millionaires believe that success requires mental toughness and an athlete's heart and that competitive sports provide an important training ground for both** (p. 19).
- **They discount criticism.** They view negative comments such as "you will never succeed" or "that's the dumbest idea for a business I've ever heard" as theories to be disproved. They don't allow negative evaluations or forecasts to weaken their resolve. They don't take rejection personally (pp. 46, 48, 50).
- **They don't see the stock market as something that an individual investor can control or influence.** They invest in the stock market, but they diversify their investments, especially with endeavors like real estate (pp. 74, 337).
- **Finally, the millionaires think that becoming wealthy is a mind game and that before you can become a millionaire, you have to think like one** (p. 135).

Source: Thomas J. Stanley, *The Millionaire Mind* (Kansas City, MO: Andrew McMeel, 2000).

thoughts and reinforce your wealthy thoughts? Our gurus have a suggestion: positive affirmation.

## THE POWER OF THE POSITIVE AFFIRMATION

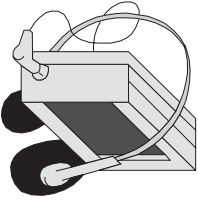
Remember the book from your childhood titled *The Little Engine That Could*—"I think I can. I think I can"? Our gurus recommend that you use the power of positive affirmation to convert your negative, poverty thoughts into positive, wealthy ones. They say that you should take one or more of your poverty thoughts—such as "I want it now!"—and turn it into a wealthy thought, such as "waiting builds character." Then repeat the positive thought over and over.

Write it down. Post it on the mirror in your bathroom. Read it out loud every morning while you are shaving or putting on your make-up.



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Record it on a tape and play it over and over as you commute to and from work.






Write it on a card, and carry the card in your pocket or purse. Take the card out several times a day and read what you have written

You'll have to come up with your own affirmations. Go back and look at the results of the exercises you completed earlier in this chapter. Read over the list of millionaire thoughts we just covered, and pick a few positive, wealthy thoughts to drum into your brain. If you're still having trouble, then see the list of affirmations in Exhibit 1.4 that reflect the recommendations of several of our gurus.



The gurus guarantee that in a few days or weeks of such activity, you will be banishing your dysfunctional money thoughts and replacing them with healthy new ones. You'll be feeling and thinking like a million, and you'll be ready to tackle the job of getting your money house in order, our next topic. But first, let's review the key ideas from this chapter.

### KEY POINTS

-  True riches are a product of mind-set. Think rich thoughts, and you just might get rich. Think thoughts of poverty, and you are likely to become poor.
-  There are three complementary approaches to uncovering your thoughts and beliefs about money:
  - Examine your past to uncover your beliefs, or *The Blame-Mom-and-Dad Approach*
  - Examine your relationship with money, or *The Money-as-a-Person Approach*
  - Analyze the words you use to talk about money matters, or *The Language-of-Poverty Approach*
-  Most people, even those who grew up in the wealthiest families, have at least one painful money memory that they come to realize is shaping their money behaviors.
-  Money behaves like a person. It is attracted to people who are strong and powerful, respectful of it, and open to receiving it.
-  The way you carry your money—neat and orderly or disorganized and messy—says much about your respect, or lack of respect, for your money.

### EXHIBIT 1.4. Positive Money Thoughts

The following is a list of positive affirmations as suggested by several of our gurus:

1. I am so thankful for a regular paycheck.
2. This is not difficult; it is challenging!
3. I work too hard to let money leak out of my life.
4. Waiting builds character.
5. I'd rather save \$5 a week than throw it away on the lottery.
6. Even the little things add up.
7. More money is not the answer—managing what I have is!
8. I choose to be happy regardless of my present circumstances.
9. I have the confidence to make my own financial decisions.
10. I spend in appropriate ways and only as I need.
11. I allow myself to shop moderately.
12. I buy wisely.
13. Money serves me, and I use it wisely.
14. I accept financial good and let go my fears of abundance.
15. I allow abundance in my life.
16. I accept comfort in my life.
17. My finances are mine to control.
18. I think clearly in financial dealings.
19. I choose wisely in financial matters.
20. No matter how much money I have, I am making my money grow.
21. I am learning to take more intelligent risks, and I am confident that sensible risk taking will help me build my financial future.
22. It's not a bit selfish to take good care of myself financially. It's self-respecting and self-caring and ultimately makes my relationship with others richer and more satisfying.
23. My loved ones enjoy, respect, and appreciate my financial knowledge, power, and success.
24. I have abundance in all things; my needs are met easily and effortlessly. I now give and receive money easily.
25. I now have a perfect, satisfying, well-paying job.
26. I now have enough money to do whatever I want.
27. I commit to do whatever it takes and make whatever sacrifices are necessary to achieve and maintain solvency.
28. I can achieve financial well-being.
29. Money is my friend.

Sources: Mark Bryan and Julia Cameron, *Money Drunk, Money Sober: 90 Days to Financial Freedom* (Los Angeles: Lowell House, 1992), pp. 205–208; Mary Hunt, *Mary Hunt's Debt-Proof Living* (Nashville, TN: Broadman & Holman, 1999), p. 149; Mary Hunt, *Mary Hunt's The Complete Cheapskate: How to Get Out of Debt, Stay Out, and Break Free from Money Worries Forever* (Nashville, TN: Broadman & Holman, 1998), pp. 26–30; Phil Laut, *Money Is My Friend* (New York: Ballantine Wellspring Books, 1999), p. 15; Olivia Mellan and Sherry Christie, *Money Shy to Money Sure: A Woman's Road Map to Financial Well-Being* (New York: Walker, 2001), p. 261; Brooke Stephens, *Wealth Happens One Day at a Time: 365 Days to a Brighter Financial Future* (New York: Harper Books, 1999), p. 9; and Steven D. Straus and Azriela Jaffe, *The Complete Idiot's Guide to Beating Debt* (Indianapolis, IN: Alpha Books, 2000), p. 47.

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- 0 **Key** There are words of poverty and words of wealth. The words you speak, hear, and exchange each day when you talk about your financial affairs are predictive of your financial future.
- 0 **Key** You can use the power of positive affirmation to convert your negative, poverty thoughts into positive, wealthy ones.