

*Abundance Training with Michaela Chung*



# HEAL YOUR MONEY STORY

**BECAUSE IT'S TIME FOR YOU TO START  
MAKING MONEY!**

# Money Shame & Guilt



Like many people, you've probably had some struggles with money.

You might feel like you've made many financial mistakes. Perhaps you have a lot of debt that you are embarrassed about. Maybe you are still holding on to painful memories of times of scarcity and struggle.

If this is the case, know that you are not alone. There is nothing to be embarrassed about. Also know that you can heal your money story and begin to receive more wealth and abundance quickly.

But first, it's important that you take the time to forgive and release your money stories from the past.

# Step 1: Release Judgment



When we judge ourselves harshly, we actually increase the chances that we will make the same mistakes again.

This is because we unconsciously want to punish ourselves when we think we did something wrong. Self-punishment can come in the form of depriving ourselves of joy and pleasure or unconsciously engaging in self-sabotaging activities.

For example, if you feel shame about your accumulated debt, you might punish yourself by going on a very strict “money diet” and then later splurge on a big shopping spree because you felt so deprived.

You might also overlook or block lucrative opportunities because you feel like you don't deserve to be wealthy and happy. And so the vicious cycle continues.

# Everyone Makes Mistakes!



The first thing you must do to release judgment is recognize that what happened in the past was just a mistake or a misstep. It doesn't mean you are stupid or irresponsible. Everyone makes mistakes!

Releasing judgment will allow you to feel empowered again. This is key because feeling powerless or like a victim puts you in a mindset that actually repels wealth.

In order to dramatically improve your money situation quickly, you must always strive to feel empowered and in charge of your own circumstances.

## Step 2: Accept What Is



Whatever your financial situation is today, accept it for what it is. Acknowledge that this is where you are right now without regret or shame.

Most importantly, make sure that you look your money circumstances in the face – even if it is painful. Avoidance is not the answer.

*For any change to take place, you must accept the present state, because if you reject it, it will be much harder to create a new reality.*

## Step 3: Forgive



Although you can't take back your past actions, you can release the weight of them through forgiveness.

### **Forgiveness Exercise**

Think of a financial mistake you made in the past, and ask yourself the following questions (write down your answers):

1. What need was I trying to get met in this situation?
2. What was the story I was telling myself when I did this? For example, "this money might not last, so I have to spend it right away" or "buying this thing will make me feel happy."
3. What was the main mistake I made?
4. What is the judgment I made?

# Forgive & Move Forward



## **Forgiveness letter**

Next, write a letter to yourself explaining why you forgive that mistake. Speak gently, as if you were talking to a small child.

In your letter, make a list of the actions you will take to move forward from this past mistake. For example, you might decide to make a budget, or come up with a debt payment strategy.

# Forgiving Others



Most of the time, our relationship with money is a reflection of the money stories that we saw unfold in the lives of our family members or friends.

Perhaps your parents had a “feast or famine” financial pattern. Maybe your father showed love by spending money on you. Perhaps, your mother was a real penny pincher, and this made you want to rebel and spend extravagantly.

No matter what negative beliefs and habits you picked up from your parents, you must learn to recognize them and release them if you want to change your money story for good.

The next exercise will help you to do this.



## Exercise



Write a letter to a family member or friend who influenced your relationship with money. In the letter, fill in the following blanks:

Dear \_\_\_\_\_

I forgive you for \_\_\_\_\_

I understand that you did this because  
\_\_\_\_\_ and that your positive  
intention was \_\_\_\_\_

I know that this made me feel \_\_\_\_\_,  
\_\_\_\_\_, and \_\_\_\_\_

By forgiving you, I am empowering myself to  
\_\_\_\_\_

I forgive you \_\_\_\_\_. This emotional debt is  
settled. I am now free!

# Example of Forgiveness Letter



Dear Dad,

I forgive you for not providing me with emotional support and mainly showing affection through money.

I understand that you did this because you believed that this was your role as a father, and you may not have known how to provide emotional support.

I understand that you had a positive intention of providing for my basic needs and that you were mirroring the parenting you received.

I know that this made me feel abandoned, unworthy, unseen and unheard.

By forgiving you, I'm empowering myself to be financially independent and not rely on support from you.

# Example of Forgiveness Letter



I am also opening myself up to receive love and emotional support from others.

I forgive you dad. This emotional debt between us is settled. I am free!

Sincerely,

*Michaela*

# The Wounded Child



Now that you've forgiven the past, it's time to speak to your wounded inner child, so that she understands it's time to move forward.

Inner child work is important because the wounds from our youth that we leave unhealed can show up later in life and cause major problems.

You know you have a wounded inner child if you feel insecure, alone, unworthy and not good enough to have the things you desire. Money troubles are a sign that your inner child needs to be heard and healed.

Once your wounded child feels seen and heard, it will be easier to release the blockages to wealth and happiness that she has been causing.

# How To Heal Your Wounded Child



## **Step 1**

Get out your journal and write down a time when you were a child and you felt ashamed, embarrassed or worried because of money. Go back to that time and write down how old you were, how you felt, and what you were thinking at the time.

## **Step 2**

Talk to the wounded child version of you. Tell her that you hear her. Let her know that you understand how she feels, but she doesn't need to be upset or worried. Pour love over her, and reassure her that you are here for her and always will be.

Describe to her all of the good things that have happened since that time in your life, and all of your exciting visions and dreams for the future.

# Be Kind To Yourself



Remember to always speak to yourself with the same gentleness and compassion as you would to that wounded child version of you.

We can't punish and bully our way into being healed and whole. We must be kind and patient.

***The world reflects back to you the value that you give to yourself.***

Knowing this, it's important to be your own number one supporter, lover, and fan. Be loving and generous with yourself, and the Universe will quickly mirror that back to you in all sorts of ways – including financial wealth.

Love,

*Michaela*