BETTER THAN EXPECTED

The Money Mindset Journal

Rewrite the Story You Were Handed



Stacy Ryder

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The Money Mindset Journal
By Stacy Ryder

The Rewire System
stacyryder.com

First edition, 2026.

Disclaimer

This journal is for education, inspiration, and personal reflection. It includes affirmations, visualization, gratitude, and references to optional audio.

Experiences vary. Neither the author nor the publisher guarantees financial, material, or personal outcomes. The 3–6–9 structure and 30-day format are a framework for your practice, not a promise of specific results.

This journal does not replace professional medical, psychological, or financial advice. Consult a qualified professional when you need individual guidance.

Explore the accompanying audio:
stacyryder.com/journal

This Journal belongs to:

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Your Money Mindset Journal

You already repeat stories about money.

Some you chose. Some you inherited. Some have been around so long you stopped questioning them.

“Be realistic.”
“Money doesn’t grow on trees.”
“People like us don’t do things like that.”

This journal gives you a place to replace them and choose what you want to repeat next.

You’re allowed to want more money. More freedom. A Tuesday that doesn’t require you to ask permission. You don’t have to make your dream smaller so someone else feels comfortable with it.

For the next 30 days, give that version of your life the attention it deserves. Write your affirmations in the morning, afternoon, and evening. Before bed, appreciate what you already have, then imagine, in vivid detail— where you’re going.

You don’t need to say something new every day. The repetition is intentional.

Choose your affirmations. Open your journal. Write.

It doesn't need to be pretty. It doesn't need to be perfect. If you miss a day, pick up where you left off. No one gets a prize for a flawless streak.

Why 30 Days

Because every journey begins with a single step.

Thirty days gives you a chance to practice telling yourself a different story, a clear place to start and room to practice through different kinds of days — the motivated ones, the busy ones, and the ones when you'd rather do almost anything else.

Notice what happens along the way. The thoughts that bubble up. The possibilities you begin to believe in. The choices you make when you stop telling yourself you can't.

The goal isn't to overhaul your whole life in 30 days. It's to notice deeper shifts in your self-talk, sleep, and mood that build over a few weeks of daily practice.

It’s about thinking differently about the life you can create. Opening up to new ideas and thought patterns, and taking steps toward them. Thirty days is the length of this journal, not a deadline for a transformation.

Writing things down is just the start. Real change comes from what you do with those thoughts.

The 3-6-9 Practice

This is where we harness the power of repetition.

Think about how many times you've heard or repeated certain beliefs about money. Maybe you grew up hearing, "Where do you think you’ll find the money for that?" “Be realistic,” or "You have to work hard for every dollar."

Hear something often enough, and it can start to feel true. Even when it's just a story someone handed you.

What if you gave the thoughts you actually want to believe that same attention?

That's the idea behind this practice.

The numbers 3, 6, and 9 have long held symbolic meaning in numerology and have become popular in manifestation practices.

While it's hard to point to specific scientific evidence that these particular numbers have special powers. They do give us something useful: a simple rhythm to return to throughout the day.

Three times in the morning. Six in the afternoon. Nine in the evening.

Instead of writing an affirmation once and forgetting it, you intentionally return to the same thought throughout your day.

The numbers give you structure. The repetition gives you an opportunity to become more familiar with the thoughts you're choosing.

Over time, you'll begin to notice where those thoughts influence how you see opportunities, make decisions, and take action.

Two Ways to Practice

Choose whichever approach feels easiest to stick with.

OPTION 1: One Affirmation
Choose one affirmation and repeat it:

- **Morning:** Write it 3 times.
- **Afternoon:** Write it 6 times.
- **Evening:** Write it 9 times.

OPTION 2: Three Affirmations
Choose three affirmations and repeat each one:

- **Morning:** Write each affirmation once (3 total).
- **Afternoon:** Write each affirmation twice (6 total).
- **Evening:** Write each affirmation three times (9 total).

That's all there is to it.

Stick with the same affirmations as long as you like. Change a word, shift your focus, or start fresh whenever it feels right.

Some days the words will come easily. Other days, that old voice might show up and tell you none of this is possible.

That's okay, too. You don't have to believe every word immediately. Give yourself room to question the old story and consider a different one.

The numbers aren't what change your life. What you begin to believe is possible, and what you choose to do about it, just might.

The First and Last Moments of Your Day

What if your first thoughts each morning weren't about your to-do list, but about the life you truly want to create?

Something interesting happens in your brain as you move between being awake and asleep. When you close your eyes and drift to sleep, alpha brainwaves often become more prominent, and your brain gradually shifts toward slower rhythms. These are powerful moments to disconnect from the day and focus on what matters to you. To turn your attention inward and intentionally choose the thoughts you want to focus on.

That's when the magic begins.

In the Morning: Imagine What's Possible

Before you reach for your phone, check your email, or start thinking about everything waiting for you, give yourself a few minutes.

With your eyes still closed, picture a version of your life where what you desire is already your everyday life.

Don’t just picture the big moment when you achieve something. **Imagine what an ordinary Tuesday morning looks like after you’ve already realized your dreams.**

Where do you wake up? What can you hear? What does your morning look like when money isn't a constant worry? How do you carry yourself when you trust your ability to create opportunities?

Let yourself experience the details. This is the important part.

Then take that feeling with you into your morning affirmations.

You don’t have to make yourself believe it’s all true right now. You’re simply giving yourself permission to explore a possibility you may have set aside for years.

As you go through your day, notice the opportunities and choices that present themselves that can move you closer to your dreams.

At Night: Appreciate What Is. Imagine What Could Be.

This is one of my favorite parts.

After your evening affirmations, take a moment to appreciate what's already good in your life.

Big things. Little things. Things you might normally overlook.

Then give yourself permission to imagine more.

When you go to bed, close your eyes and return to the life you’re creating.

What does an ordinary day look like? Where are you? What do you hear? Who's with you?

What does it feel like to have more freedom, more choices, or less worry about money?

Let the scene play out as you relax and fall asleep.

You don’t need to figure out every step tonight. Stop forcing it, and let go into the feeling that it has already happened.

You can be grateful for everything you have today and still want more tomorrow.

That’s the beauty of this practice. You’re making room for a new story, one morning, one evening, and one choice at a time.

A Few Tips to Make It Yours

Write in the Present Tense
Start with phrases like “I am,” “I have,” “I choose,” or “I feel.” Use words that feel natural to you.

Keep it Simple
Your affirmation isn’t to explain how everything will happen. It's to choose a thought you want to focus on and repeat it.

Let Yourself Want What You Want
Dream big. You don’t have to know exactly how you’ll get there before you allow yourself to imagine it.

Notice Resistance
If an affirmation brings up doubt, notice it. That quiet voice saying “That’s not possible” might just be an old story you’ve carried for years.

You don’t have to fight the thought. Just notice it. You can choose whether to keep believing it or write a new one.

MAKE IT FEEL REAL
If an affirmation feels like a stretch, surround it with details that are facts.

Here's an example from one of my layered affirmation songs: "The water is turquoise blue. I make six figures a month with ease. Palm trees sway in the warm breeze."

Big goals become easier to imagine when you place them between unquestionable facts.

You don't question that water is wet; you just know that it is.

Place your big dreams between truths you already know, and see how you start to notice ways to make them real too.

Don't make missing a day mean something or be an excuse to quit.

Missed your afternoon writing?
Forgot for three days?
Life got in the way?
It's okay.

You haven't ruined anything. You didn't fail. Just open your journal and start again.

What matters most is showing up, not getting it perfect.

Adding Sound to Your Practice

Writing is just one way to support your new money story. Sound helps you take the practice beyond these pages.

I spent much of my life working in radio and media, so I already knew the power of words and sound. When I started exploring meditation, visualization, and manifestation, it made sense to bring them together.

I tried different approaches, kept what worked for me, and made it part of my daily life.

An 11-minute guided visualization before I get out of bed. Affirmation songs in the car. Subliminal affirmations layered into soundscapes while I work. And frequency audio as I fall asleep.

This is the routine I created for myself. No secrets, no complicated steps. It's how I started changing my stories, seeing new possibilities, and making choices that changed my life.

What I love most is that, except for those 11 intentional minutes in the morning, **I'm not adding more to my day. I'm just making more of the day I already have.**

You don't need any of it to use this journal. But if you'd like to try the same audio routine I use every day, I've put it all together for you at:

stacyryder.com/journal

To creating your better than expected life,





today will be better than expected.

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i see • i have • i feel • i am

DATE: / /

What I visualize:

How does it feel?

I am grateful for:



today will be better than expected.

DATE: / /

morning affirmation

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afternoon affirmation

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What I visualize:

How does it feel?

I am grateful for:



MONEY AFFIRMATIONS

These are the affirmations used in the Money Rewire subliminal audio. Choose one or three, adapt the words, or write your own. You can change them whenever you want.

1. I am safe with money.
2. It is safe for me to receive more money.
3. It is safe for me to keep more money.
4. I trust myself with increasing amounts of money.
5. I choose a money story that supports my freedom.
6. I am worthy of being exceptionally well paid.
7. I create value that people gladly pay for.
8. Money comes to me from multiple sources.
9. My income increases in expected and unexpected ways.
10. I recognize profitable opportunities quickly.
11. I confidently act on the right opportunities.
12. I make clear and profitable financial decisions.
13. I manage, keep, and grow money with ease.
14. Financial success feels natural, stable, and sustainable.
15. My life keeps becoming better than expected.

The following pages show both 3–6–9 options and a bedtime visualization and gratitude example. Use them as a starting point; your own pages can look different.

EXAMPLE: ONE AFFIRMATION

One affirmation, repeated throughout the day.

MORNING — 3 ENTRIES

1. I am safe with money.
2. I am safe with money.
3. I am safe with money.

AFTERNOON — 6 ENTRIES

1. I am safe with money.
2. I am safe with money.
3. I am safe with money.
4. I am safe with money.
5. I am safe with money.
6. I am safe with money.

EVENING — 9 ENTRIES

1. I am safe with money.
2. I am safe with money.
3. I am safe with money.
4. I am safe with money.
5. I am safe with money.
6. I am safe with money.
7. I am safe with money.
8. I am safe with money.
9. I am safe with money.

After your evening writing, continue with visualization and gratitude. See the bedtime example at the back.

EXAMPLE: THREE AFFIRMATIONS

Three affirmations, repeated in the same order.

MORNING — EACH ONCE

1. I am safe with money.
2. I create value that people gladly pay for.
3. My life keeps becoming better than expected.

AFTERNOON — EACH TWICE

1. I am safe with money.
2. I create value that people gladly pay for.
3. My life keeps becoming better than expected.
4. I am safe with money.
5. I create value that people gladly pay for.
6. My life keeps becoming better than expected.

EVENING — EACH THREE TIMES

1. I am safe with money.
2. I create value that people gladly pay for.
3. My life keeps becoming better than expected.
4. I am safe with money.
5. I create value that people gladly pay for.
6. My life keeps becoming better than expected.
7. I am safe with money.
8. I create value that people gladly pay for.
9. My life keeps becoming better than expected.

The repetition stays simple. Keep these words, adapt them, or choose your own.

EXAMPLE: BEFORE BED

Use this after either affirmation option. Your visualization can be a few sentences, a list of details, or a sketch.

WHAT I VISUALIZE

I'm sitting at my kitchen table with coffee, looking at the month's numbers. The bills are covered. There is money set aside and I get to choose what comes next without sacrifice.

I close my laptop and book the trip I've been talking about. I can hear the waves already. There is time to enjoy what I've created.

HOW DOES IT FEEL?

My shoulders drop. I feel steady, capable, and excited. I'm making decisions with room to breathe.

I AM GRATEFUL FOR

The client who trusted me with her project.
The walk I took before dinner.
The conversation that made me laugh.
The time I gave myself to write tonight.

Make your scene specific to what you want. Let your gratitude reflect something you appreciated today.

Today, I am grateful for you.