

7 Money Blueprints Cheatsheet

Identify the invisible patterns shaping your financial life - and discover how to rewire them.



- Core Beliefs
- Little Voice
- Key Behaviours
- Watch Out Signs
- The Upgrade

What is a Money Blueprint?

Your money blueprint is the invisible operating system running your financial life - formed in childhood through what you heard, saw, and experienced about money. It determines how much you earn, save, spend, and whether you build lasting wealth. You cannot out-earn a broken blueprint. But once you see it, you can change it.

●	●	●	●	●	●	●
The Hard Worker	The Pleasure Seeker	The Saver	The Avoider	The Money Monk	The Gambler	The Idolizer

01 The Hard Worker

<p>CORE BELIEF <i>Money is hard to make. Work extremely hard to earn it — rest is a luxury you have not earned yet.</i></p>	<p>LITTLE VOICE SAYS <i>"If you are not exhausted, you are not trying hard enough. More hours = more worth."</i></p>
<p>KEY BEHAVIOURS</p> <ul style="list-style-type: none"> Works 60-80 hour weeks as a badge of honour Feels guilty resting or taking holidays Equates busyness with productivity Resists delegation 	<p>WATCH OUT FOR</p> <div style="display: flex; flex-wrap: wrap; gap: 10px;"> <div style="border: 1px solid #ccc; border-radius: 15px; padding: 5px 15px; background-color: #f9f9f9;">Burnout</div> <div style="border: 1px solid #ccc; border-radius: 15px; padding: 5px 15px; background-color: #f9f9f9;">Income ceiling</div> <div style="border: 1px solid #ccc; border-radius: 15px; padding: 5px 15px; background-color: #f9f9f9;">No leverage</div> <div style="border: 1px solid #ccc; border-radius: 15px; padding: 5px 15px; background-color: #f9f9f9;">Resentment</div> <div style="border: 1px solid #ccc; border-radius: 15px; padding: 5px 15px; background-color: #f9f9f9;">Health decline</div> </div>
<p>THE UPGRADE Shift from trading time for money to building systems and leverage. Worth is measured in value created, not hours worked.</p>	
<p>WHAT TO DO NEXT</p>	
<p>1 Audit Your Hours List all tasks this week. Mark which ones only you can do.</p>	<p>2 Delegate One Thing Hand off one recurring task to someone else this week.</p>
<p>3 Price Your Value Calculate your hourly worth. Are you charging accordingly?</p>	

The Pleasure Seeker

CORE BELIEF

Money is meant to be spent and enjoyed now. Tomorrow will take care of itself.

LITTLE VOICE SAYS

"You deserve this. One more purchase will not hurt. Save later, enjoy now."

KEY BEHAVIOURS

- Lives paycheque to paycheque despite good income
- Impulse spending on lifestyle upgrades
- Avoids looking at bank statements
- Believes restriction = unhappiness

WATCH OUT FOR

No savings buffer

Debt spiral

Financial fragility

Lifestyle inflation

THE UPGRADE

You can enjoy life AND build wealth. The secret is pay yourself first - automate savings before spending.

WHAT TO DO NEXT

1 Track 30 Days

Write down every purchase for 30 days. No judgment, just data.

2 Automate Savings

Set up auto-transfer of 10% on payday before you spend a cent.

3 Future Self Letter

Write what financial freedom looks like for you in 5 years.

The Saver

CORE BELIEF

Every dollar saved is a dollar safe. Money in the bank makes me feel secure. Spending is dangerous.

LITTLE VOICE SAYS

"Do not spend that. What if something goes wrong? Keep saving - it is never enough."

KEY BEHAVIOURS

- Hoards cash in low-interest accounts
- Anxious about any investing
- Guilt-trips others for spending
- Never feels financially secure

WATCH OUT FOR

Money never grows

Missed opportunities

Scarcity mindset

Relationship friction

THE UPGRADE

Saving is a strength - but money sitting still is money dying. Learn to make money work harder through smart investing.

WHAT TO DO NEXT

1 Open a Growth Account

Move idle cash into an index fund or high-yield savings account.

2 Set a Spend Budget

Allocate a guilt-free spending amount each month — and use it.

3 Learn One Investment

Read or watch one resource on investing this week.

The Avoider

CORE BELIEF

Money feels complicated and overwhelming. Safer to let someone else handle it.

LITTLE VOICE SAYS

"I will sort it out later. I am not a numbers person. Someone else will figure it out."

KEY BEHAVIOURS

- Never opens bank statements or bills
- Has no budget or financial plan
- Defers decisions to partner or advisor
- Panics when confronting money

WATCH OUT FOR

Hidden debt

Financial dependency

Missed tax/bills

Vulnerability

THE UPGRADE Awareness is power. Start with one small habit - check your balance weekly. Confidence is built in tiny steps.

WHAT TO DO NEXT

1 Open Your Statements

Set a 15-min money date this week. Just look, no action needed.

2 List What You Owe

Write down every debt or bill. Seeing it removes the fear.

3 Pick One Bill to Fix

Choose one overdue financial task. Do just that one this week.

The Money Monk

CORE BELIEF

Rich people are greedy. Money corrupts. I am more spiritual by rejecting wealth.

LITTLE VOICE SAYS

"Money is not important. I do not want to be like those greedy people. I am above that."

KEY BEHAVIOURS

- Undercharges or gives services away free
- Feels morally superior to wealthy people
- Self-sabotages when income rises
- Repels wealthy mentors

WATCH OUT FOR

Income cap

Resentment of success

Self-sabotage

Martyrdom

THE UPGRADE Wealth amplifies who you are. A good person with money does more good. Meaning and financial freedom are not opposites.

WHAT TO DO NEXT

1 Raise Your Rate

Increase your price by 10-20% on your next offer or proposal.

2 Reframe Wealth

Write 3 ways you would use money to help others if you had more.

3 Find a Wealth Mentor

Identify one financially successful person to learn from this month.

The Gambler

CORE BELIEF

Wealth comes from big wins and lucky breaks. I just need one big hit to change everything.

LITTLE VOICE SAYS

"This is the one. Steady growth is boring - I want to win big. Double or nothing."

KEY BEHAVIOURS

- Chases crypto, forex, and hot tips constantly
- High-risk moves with no strategy
- Gets bored with proven, consistent approaches
- Boom-and-bust cycles

WATCH OUT FOR

Capital erosion

Impulsive decisions

Addiction patterns

No safety net

THE UPGRADE

The real game is asymmetric risk management - calculated moves with known downside and unlimited upside.

WHAT TO DO NEXT

1 Pause Before You Move

Wait 48 hours before any investment decision over \$500.

2 Define Your Risk Rules

Write your max % loss you will accept on any single bet.

3 Start a Safe-to-Lose Fund

Invest 5% of savings in high-risk only — protect the rest.

The Idolizer

CORE BELIEF

Wealthy people are superior. If I reach a certain number, I will finally feel worthy.

LITTLE VOICE SAYS

"When I make it, people will respect me. I just need more - then I will be happy."

KEY BEHAVIOURS

- Ties self-worth entirely to net worth
- Overspends on status symbols
- Never feels enough regardless of income
- Deep anxiety despite financial success

WATCH OUT FOR

Emotional spending

Comparison trap

Empty achievement

Hollow success

THE UPGRADE

Worthiness is not earned - it is chosen. Build wealth from inner security, not to fill an emotional hole.

WHAT TO DO NEXT

1 Separate Worth from Wealth

List 5 qualities you have that money cannot buy.

2 Track Progress Not Status

Set a net worth goal, not a lifestyle goal, this quarter.

3 Cancel One Status Purchase

Identify one spend driven by image. Redirect it to investments.

These quick wins are the start. *Not the seal.*

The real transformation happens at the blueprint level, not just the habit.

Most people fail to build financial systems not from lack of knowledge, but from a blueprint that resists structure. The system is easy. The blueprint blocking it is the real obstacle.

Every leak has two layers: the outer habit (charging too little, missing metrics) and the inner blueprint that recreates the habit even after you know better. Fix both or keep resetting.



WHAT CHANGES IN 3 DAYS

- **Day 1** Complete money management system — 6 accounts set up including your Financial Freedom Account
- **Day 2** Blueprint identified at the root — where it formed, what it costs
- **Day 3** Pattern released through proven conditioning — used with 1.5M graduates worldwide

Who Is This For?

- ✓ Entrepreneurs who keep hitting income ceilings
- ✓ Professionals who earn well but can't seem to keep it
- ✓ Anyone who knows the tactics but still self-sabotages

23+

Years

1.5M+

Graduates

30

Countries

10M+

Attendees

Identify Your Blueprint

Pinpoint which of the 7 patterns is running your finances and where it formed.

Release the Pattern

Use the same conditioning process T. Harv Eker used with 1.5M graduates worldwide.

Install the New Wiring

Walk away with a 6-account system, Financial Freedom number, and income plan.

”

"I finally understood why I kept hitting the same income ceiling every year."

— Sarah K., Business Owner

”

"Within a week of Day 1, I had my 6 accounts set up. I had been avoiding this for 3 years."

— Marcus T., Consultant

”

"I knew all the strategies. Harv showed me the belief that was blocking every single one of them."

— Priya M., Entrepreneur

Claim Your Spot at Millionaire Mind Hybrid ->

10M attendees · 30 countries · Trusted worldwide