



## Dear friend of CIF,

In the last newsletter, we said that it is important not to dwell on how you got into your current financial situation but instead focus on what you need to do to move in the right direction. This is true, we have to start where we are, but it is also **important to see what money beliefs or money traumas contributed to our current starting point.**

Even if our parents or mentors did not talk to us about money, their actions regarding money taught us a lot about how they felt about it. We interpreted those actions and translated them into how we should feel about money. Experts say that financial success is 80% determined by our behavior and only 20% by our financial knowledge, so it is important to understand what our money beliefs are and how they help or limit us.

We often do not feel worthy or capable of handling our finances. This often causes us to avoid it altogether or rely on someone else to take care of it for us. Either path prevents you from personally moving forward. “I am just not good with money” is a limiting belief that many of us hold as the reason for not being able to move forward, when really we are simply working from a mindset of fear or anxiety rather than lack of ability.

***Our beliefs govern our behavior!*** To change our financial situation, we have to ***change our mindsets*** to empower us to succeed! You don't have to be a whiz at finances or even love money to have a healthy relationship with it. Here are two videos that address changing our mindsets to achieve success.

[5 POWERFUL Money Mindset Shifts for Financial Success](#)

[A Scarcity Mindset is COSTING YOU Money | how to develop an abundance mindset](#)

We all have money beliefs. Explore yours and if you don't like your current location, there is hope to change your money story!

Remember, you've got this!

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## Your Story Can Change the World!

You could be the one to make all the difference in someone else's life. We would love to have the privilege to hear your story! **Please Share** ⇨



Share Your Story

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Just to remind you, CIF's regular business hours are Monday-Friday, 8 am - 3 pm MT. We are closed on weekends. If you would like to change the date on which your payment is automatically deducted from your account, you must email us at least *five days* in advance of your currently scheduled date.

Questions? Contact [loans@communityimpactfund.org](mailto:loans@communityimpactfund.org).

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If you would like to take advantage of the free coaching session with GreenPath, their number is 877-337-3399. Let them know that you were referred by the Community Impact Fund (CIF).

*Over the next few months Community Impact Fund will be sending you emails to support you in your financial journey. We are here to be a resource for you at any time! Email us at [loans@communityimpactfund.org](mailto:loans@communityimpactfund.org)*



The Community Impact Fund, 5250 E. Costilla Ave., Ste 110, Greenwood Village, CO  
80112, USA

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