

7

**DD** DEVEN DAVIS

A 7-DAY WORKBOOK

# THE MONEY DETOX

---

7 days to rewire your relationship with money.

Deven Davis

[devendavis.com](http://devendavis.com)

## INTRODUCTION

# The Poison You Inherited

You didn't choose your first beliefs about money.

They were installed — like software you never downloaded. Before you could question them. Before you could test them. Before you even knew what money was, you already had a relationship with it. And that relationship was built on someone else's fear.

A parent who grew up without it and decided wanting it was dangerous.

A grandparent who lost everything and passed the wound down like an heirloom.

A culture that celebrates sacrifice and side-eyes anyone who builds something bigger than their zip code.

*A religion that confused poverty with piety — and taught you that the love of money was evil without ever distinguishing between love and use.*

These aren't just beliefs. They're toxins. They've been in your bloodstream so long you don't even notice them anymore. You just feel their symptoms — the self-sabotage, the procrastination, the weird guilt that shows up the moment something starts to work.

Most money advice treats the symptoms. Budgets. Spreadsheets. Investment calculators. "Just save more." "Just earn more."

**Not this.**

This is a detox. Seven days of guided exercises designed to pull the toxins out by the root — so the new beliefs you're building actually have somewhere to grow.

I know what this feels like. From the inside.

I grew up in a house where money was a minefield. My mother came from poverty — not "we were tight" poverty, but "we didn't always eat" poverty. She carried that wound her whole life, and it shaped everything. "Rich kids are jerks." Five words. Said casually. Absorbed permanently.

My grandfather lost everything to a crooked partner. My father responded by being endlessly cautious — a chemical engineer who kept everything steady, safe, and small. The unspoken rule was clear: don't want too much. Don't reach too far. Be grateful for enough.

I carried those beliefs into my twenties. And then I carried them into my thirties — into a basement. My in-laws' basement. Five years. 155 pounds. Four kids. And a wife who had to get a job because her husband was too poisoned by inherited beliefs to provide.

*The money problem was never the problem. The beliefs about money were the problem.*

This workbook does what I wish someone had handed me in that basement. It names the toxins. It traces them to their source. It calculates what they've cost you. And then — one day at a time — it replaces them with something true.

Seven days. Fifteen to twenty minutes each. Don't skip days. They build on each other like rungs on a ladder.

By Day 7, you won't just think differently about money. You'll have a signed agreement with yourself — in your own handwriting — about who you are in relation to it.

**Let's clean house.**

## BEFORE YOU BEGIN

# How to Use This Guide

**One exercise per day. Fifteen to twenty minutes. Seven days.**

- Do these in order. Each day builds on the last. Day 5 won't land if you skipped Day 2.
- Write by hand. Print this out or use a journal. The act of writing by hand engages a different part of your brain than typing. It slows you down. That's the point.
- Don't edit yourself. The first answer that surfaces is almost always the real one. The second answer is the one your ego rewrites to sound better. Go with the first.
- If a day makes you uncomfortable — good. Discomfort means you've found something real. Lean into it. That's where the shift lives.
- Share with someone you trust. Not for accountability — for witness. There's something powerful about saying out loud what you've only ever thought in silence.

**The Guarantee:**

If this doesn't save you 10+ hours of mental wrestling in the first week, email [deven@devendavis.com](mailto:deven@devendavis.com) for a full refund. Keep the workbook. I don't want your money if this doesn't work for you.

1

DAY ONE

# The Inventory

You can't detox what you haven't identified. Today is about getting everything on the table.

## DAY 1

# The Inventory

DAY 1

TIME: 15-20 MINUTES

You can't detox what you haven't identified. Today is about getting everything on the table — every inherited belief, every absorbed story, every unexamined assumption about money that's been running your life like an invisible operating system.

Some of these beliefs will be obvious. Others will surprise you. The ones that surprise you are the ones doing the most damage.

**Complete each prompt. Don't think. Just write.**

**1. Money is...**

---

---

**2. Rich people are...**

---

---

**3. People who want more money are...**

---

---

**4. If I made \$500,000 a year, people would think...**

---

---

**5. The biggest lie I was told about money growing up was...**

---

---

---

**6. When I spend money on myself, I feel...**

---

---

---

**7. The money rule I follow without questioning it is...**

---

---

---

**8. When someone I know makes more money than me, I feel...**

---

---

---

**9. The conversation about money I've been avoiding is...**

---

---

---

**10. If I could change one thing about my financial life with no consequences, it would be...**

---

---

---

**11. The amount of money I secretly believe I'm "allowed" to make is \$**

---

---

---

**12. That number came from...**

**Reflection:**

Read your answers back. Out loud if you can.

Circle every belief that was given to you by someone else — a parent, a teacher, a culture, a religion. Put a star next to the ones you've never questioned.

Those stars? That's where the poison lives. And you just made it visible.

Tomorrow, we trace it to the source.

2

DAY TWO

# The Source

Every toxic money belief has a point of origin. Today you trace them.

## DAY 2

# The Source

DAY 2

TIME: 15-20 MINUTES

Yesterday you listed the beliefs. Today you trace them.

Every toxic money belief has a point of origin — a moment, a voice, an experience that installed it. Some were spoken directly. “We can’t afford that.” “Money doesn’t grow on trees.” “Be happy with what you have.” Some were modeled. You watched a parent panic over bills, and your nervous system filed it: money = danger. Some were absorbed. You grew up in a culture that celebrated sacrifice and punished ambition, and you internalized the rules without anyone saying a word.

Wattles understood this. He wrote that most people think in ways they’ve inherited, not in ways they’ve chosen. The mind defaults to the patterns it was given — unless you deliberately, consciously replace them.

**From your Day 1 inventory, pick the three beliefs that hit hardest. Write them here:**

**Belief #1: “**

---

Who said it first (or modeled it)?

---

How old were you?

---

Was it spoken, modeled, or absorbed?

- Spoken (someone said it directly)
- Modeled (you watched someone live it)
- Absorbed (the culture around you assumed it)

What were you feeling when you first took this belief as truth?

---

**Belief #2: "**

---

Who said it first (or modeled it)?

---

How old were you?

---

Was it spoken, modeled, or absorbed?

- Spoken
- Modeled
- Absorbed

What were you feeling when you first took this belief as truth?

---

**Belief #3: "**

---

Who said it first (or modeled it)?

---

How old were you?

---

Was it spoken, modeled, or absorbed?

- Spoken
- Modeled
- Absorbed

What were you feeling when you first took this belief as truth?

---

**Reflection:**

Look at the ages. Most of these beliefs took root before you were old enough to drive. Before you'd earned a dollar. Before you'd had a single adult experience with money.

You've been making financial decisions your entire adult life based on conclusions drawn by a child.

Not because you're broken. Because that's how human minds work. Wattles called it inherited thought. You don't choose it. It chooses you — until you choose differently.

Tomorrow, we calculate what it's cost.

3

DAY THREE

## The Cost

This is the hardest day. Not because the exercise is complicated. Because the answer is.

## DAY 3

# The Cost

DAY 3

TIME: 20 MINUTES

This is the hardest day. Not because the exercise is complicated. Because the answer is.

Today you calculate what your inherited beliefs have cost you. In dollars. In opportunities. In relationships. In years of your life.

This isn't guilt. Guilt is what got you here in the first place. This is forensics. Cold, clear, honest accounting of the price you've already paid for beliefs you never chose.

**Take your three beliefs from Day 2. For each one, answer:**

**Belief #1: "**

---

An opportunity I missed or turned down because of this belief:

---

---

The estimated dollar cost of that missed opportunity: \$

---

A relationship this belief has strained or limited:

---

A version of myself this belief has prevented me from becoming:

---

---

**Belief #2: "**

---

An opportunity I missed or turned down because of this belief:

---

---

The estimated dollar cost of that missed opportunity: \$

---

A relationship this belief has strained or limited:

---

A version of myself this belief has prevented me from becoming:

---

---

**Belief #3: "**

---

An opportunity I missed or turned down because of this belief:

---

---

The estimated dollar cost of that missed opportunity: \$

---

A relationship this belief has strained or limited:

---

A version of myself this belief has prevented me from becoming:

---

---

**The Total:**

Add up the three dollar amounts: \$

---

**If I carry these beliefs for ten more years, the cost will be:**

---

---

---

**Reflection:**

Sit with this. Don't rush past it.

That number — the real one, the honest one — is the price of inherited thinking. Not your thinking. Inherited thinking. Beliefs you absorbed before you could evaluate them.

You've been paying interest on someone else's debt.

The good news? Today is the last payment.

# 4

DAY FOUR

## The Lie vs. The Law

You've named the beliefs. You've traced them. Now it's time to replace them —  
not with affirmations, but with truth.

## DAY 4

## The Lie vs. The Law

DAY 4

TIME: 15-20 MINUTES

You've named the beliefs. You've traced them. You've calculated what they've cost. Now it's time to replace them.

Not with affirmations. Not with positive thinking. With truth.

Wattles taught a distinction most people have never heard: the difference between the Competitive Plane and the Creative Plane. On the Competitive Plane, there's a fixed amount of wealth. If someone else has more, you have less. Wanting is greed. Ambition is selfishness. The pie is only so big.

On the Creative Plane, wealth is created — not taken. Your gain doesn't require someone else's loss. Wanting more doesn't make you greedy. It makes you generative. The desire for increase is inherent in all nature. Every seed, every river, every living thing expands toward its full expression.

You are not an exception to that law. You were taught to believe you were.

**Today, you rewrite.**

**The Lie: "Money is the root of all evil."**

*The Law: "The desire for increase is inherent in all nature; it is the fundamental impulse of the universe."*

— Wallace D. Wattles

**My rewrite:**

---

---

**The Lie: "Wanting more means you're never satisfied."**

---

*The Law: "You want to get rich in order that you may eat, drink, and be merry... that you may surround yourself with beautiful things, see distant lands, feed your mind, and develop your intellect."*

— Wallace D. Wattles

**My rewrite:**

---

---

**The Lie: "Rich people got there by taking from others."**

*The Law: "You must get rid of the thought of competition. You are to create, not to compete for what is already created."*

— Wallace D. Wattles

**My rewrite:**

---

---

**Now take your top 5 personal beliefs from Days 1–3 and rewrite each one:**

**Old belief: "**

---

**New truth: "**

---

**Old belief: "**

---

**New truth: "**

---

**Old belief: "**

---

**New truth: "**

---

**Old belief: "**

---

**New truth: "**

---

**Old belief: "**

---

**New truth: "**

---

**Reflection:**

Read your five new truths aloud. These aren't wishes. They're corrections. You didn't make these up — you uncovered them by removing the lies that were sitting on top.

This is what Wattles meant by the Certain Way. Not a trick. Not a technique. A return to what's actually true.

5

DAY FIVE

## The Letter

This is the emotional core of The Money Detox. Today you write a letter. Not about money. To money.

## DAY 5

# The Letter

---

DAY 5

TIME: 20 MINUTES

This is the emotional core of The Money Detox.

Today you write a letter. Not about money. To money.

This might sound strange. Stay with me.

Your relationship with money is exactly that — a relationship. And like any relationship, it's shaped by what you believe about the other party. If you believe money is dangerous, you'll push it away. If you believe money is scarce, you'll hoard it. If you believe money reveals character, you'll use it differently than someone who believes it corrupts.

This letter surfaces the relationship. What you've believed. How you've behaved. What you're ready to change.

I wrote this letter in my in-laws' basement. I was 30, broke, and ashamed. I didn't write it because a workbook told me to. I wrote it because I was desperate enough to try anything.

What came out surprised me. I didn't hate money. I was afraid of it. Afraid it would turn me into the person I'd been before — the one who judged a man in a minivan. The one who confused a bank balance with a backbone.

When I named the fear, it lost its power. Not instantly. But enough to let the next thing in.

**Your turn.**

**DEAR MONEY,**

**The first thing I learned about you was...**

---

---

---

**The person who taught me that was...**

---

**What I've believed about you for most of my life is...**

---

---

---

**The way I've treated you because of that belief is...**

---

---

---

**What I've been afraid of is...**

---

---

---

**What that fear has cost me is...**

---

---

**What I'm ready to change is...**

---

---

---

**The relationship I want to have with you going forward is...**

---

---

---

---

**What I promise to do differently, starting today, is...**

---

---

---

**Signed:**

---

Date:

---

**Reflection:**

Read the letter aloud. To yourself. In a room where no one can hear you, if that's what it takes.

This is the pivot point of the detox. Everything before this day was diagnosis. Everything after is rebuilding.

You just told the truth — possibly for the first time — about a relationship that has silently shaped every financial decision you've ever made.

That kind of honesty is rare. And it's the only thing that works.

6

DAY SIX

# The New Agreement

Yesterday you told the truth. Today you make a covenant.

DAY 6

# The New Agreement

**DAY 6**      TIME: 15-20 MINUTES

Yesterday you told the truth. Today you make a covenant.

Wattles wrote about Consecration — the act of dedicating yourself fully to the highest version of who you're becoming. Not half-in. Not "I'll try." Full commitment. Publicly stated. Signed.

This isn't a New Year's resolution. Resolutions are wishes with a deadline. This is an agreement. Between you and yourself. About who you are in relation to money — starting today, not someday.

## MY MONEY AGREEMENT

I, \_\_\_\_\_, on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, make the following agreement with myself:

**1. I believe...**

---

---

**2. I release...**

---

---

**3. I create...**

---

---

**4. I give...**

---

---

---

**5. I act...**

---

---

---

**6. I become...**

---

---

---

**7. I know...**

---

---

---

**Signature:**

---

---

---

**Date:**

---

**This is your Money Agreement. Print it. Post it. Read it every morning for 30 days.**

The old beliefs had years of repetition. The new ones need reps too. This page is your daily rep.



DAY SEVEN

# The Clean Slate

Seven days. Seven layers of inherited thinking, peeled back and examined in the light. Today we put it all together — and point it forward.

DAY 7

# The Clean Slate

DAY 7

TIME: 20 MINUTES

## You made it.

Seven days. Seven layers of inherited thinking, peeled back and examined in the light. Today we put it all together — and point it forward.

## Morning Ritual

Read your Money Agreement from Day 6 aloud. Standing up. Not mumbling into a journal — speaking it like you mean it. Like you're testifying.

Then sit down with this page.

## The \$33/Day Exercise

One thousand dollars a month. That's \$33 a day.

Not a million. Not a hundred thousand. Thirty-three dollars.

That's one freelance task. One consulting call. One digital product sold. One skill deployed for someone who needs it.

A thousand dollars a month doesn't change your life. But earning it changes your identity. It proves — in cash, not theory — that you can create income from your skills, your knowledge, and your effort. That the version of you who signed that Money Agreement isn't just aspirational. It's operational.

### 1. What skill or knowledge do I have that someone would pay \$33 for today?

---

---

---

### 2. Who is one person I know right now who could benefit from that skill?

---

**3. What would I offer them — specifically — and at what price?**

---

---

**4. What is the ONE action I will take in the next 48 hours to make my first \$33?**

---

---

**5. When I earn that first \$33, I will invest it in:**

- A tool that helps me earn the next \$33
- The Side Hustle Shortlist — to find my highest-leverage path to \$1K/month
- Something that proves to myself this is real

**My Clean Slate Statement:**

In the last 7 days, I've named the toxins, traced them to their source, calculated what they've cost me, replaced the lies with truth, written a letter to money, signed an agreement with myself, and identified my first step.

**I am not the same person who started this workbook.**

**I am**

---

**I will**

---

*And I start today — not because I'm ready, but because I've decided.*

**Reflection:**

"Act upon your present place with all your heart, and put your whole mind into present action."  
— Wallace D. Wattles

Not next month. Not when the timing is perfect. Now. With what you have. Where you are.

You've spent seven days detoxing the beliefs that held you back. The clean slate is here. What you write on it next is entirely up to you.

---

FINAL EXERCISE

# The 7-Day Declaration

---

## MY 7-DAY DECLARATION

---

**I release:**

The inherited belief that

---

The guilt of

---

The fear that

---

**I choose:**

To believe

---

To create

---

To become

---

**I commit:**

To earning my first \$33 by

---

To reading my Money Agreement every morning for 30 days.

To living on the Creative Plane — creating value, not competing for scraps.

---

**I know who I am. I know what I want.  
And I am done carrying someone else's poison.**

---

**Signed:**

---

**Date:**

---

*Print this page. Put it next to your Money Agreement from Day 6. These two documents are the foundation of everything that comes next.*

## WHAT'S NEXT

## The Detox Is Done. The Build Starts Now.

You've cleaned the mental slate. You've signed the agreement. You've identified your \$33/day path.

**Now it's time to move.**

### \$7 — The Side Hustle Shortlist

12 proven paths to your first \$1K/month — plus 15 AI prompts to launch this week. You've done the belief work. This is the action plan. Pick a path, deploy the prompts, earn your first dollars.

Get the Side Hustle Shortlist ' [devendavis.com/buy/side-hustle-shortlist](https://devendavis.com/buy/side-hustle-shortlist)

### \$7 — The Identity Shift (30-Day Journal)

30 days of daily prompts rooted in the Wattles philosophy. The Money Detox cleaned the toxins. The Identity Shift builds the new operating system — one day at a time, for a full month.

Get the Identity Shift ' [devendavis.com/buy/impression-of-increase-30day](https://devendavis.com/buy/impression-of-increase-30day)

### Coming Soon — The AI Income Toolkit (\$17)

60 pages of AI-powered income strategies, templates, and prompts. For Finders who are ready to turn \$33/day into \$100/day — and build something that compounds.

### FREE — Join the Conversation

Follow @deven.r.davis on Instagram. Free content, live Q&As, and a community of Finders who've decided "enough" isn't enough.

**Believe. Earn. Invest. Converge.**

*You just completed Step One. Of course you did.*

**ABOUT**

## About the Author

---

Deven Davis is the Co-Founder of Ivystone Capital, an impact venture fund that bridges institutional capital and grassroots innovation. He's built \$500M+ in startup growth revenue, cultivated 400+ family office relationships, authored two books, and delivered keynotes on stages around the world.

He's also the guy who spent five years in his in-laws' basement, dropped to 155 pounds, and made \$37 on his first Black Friday.

He didn't come from money. He came from conviction.

Today he teaches a generation of Finders, Founders, and Funders how to build wealth with purpose — using the same Wattles principles that rebuilt his own life from nothing.

**@deven.r.davis on Instagram**

[devendavis.com](http://devendavis.com)

***“Getting rich is not a matter of environment... It is a matter of doing things in a Certain Way.”***

— Wallace D. Wattles, *The Science of Getting Rich*

[devendavis.com](http://devendavis.com)