Money Mantra Practice Card and 21-Day Log

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1. Five traditional mantras

Mantra	Say it	Literal meaning
Om Shreem Mahalakshmyai Namaha ॐ श्रीं महालक्ष्म्यै नमः	ohm · shreem · ma-HAA-luck-shmy-eye · nuh-muh-ha	"Om. Shreem. Salutations to the Great Lakshmi." Lakshmi: goddess of wealth and fortune.
Lakshmi Gayatri Om Mahalakshmyai Cha Vidmahe, Vishnupatnyai Cha Dhimahi, Tanno Lakshmih Prachodayat	Three lines, chanted slowly, one breath per line	"We come to know the Great Lakshmi. We meditate on the consort of Vishnu. May Lakshmi inspire and guide us."
Kubera mantra Om Yakshaya Kuberaya Vaishravanaya Dhana Dhanyadhipataye, Dhana Dhanya Samriddhim Me Dehi Dapaya Svaha	Learn it in two halves, split at the comma	"To Kubera, king of the yakshas, lord of wealth and grain: grant me abundance of wealth and grain."
Om Gam Ganapataye Namaha ॐ गं गणपतये नमः	ohm · gum · guh-nuh-puh-tuh-yay · nuh-muh-ha	"Om. Gam. Salutations to the Lord of the Ganas." Ganesha: god of beginnings, remover of obstacles.
Om Jambhala Jalendraye Svaha (Tibetan Buddhist)	ohm · jum-bah-lah · jah-len-dra-yay · svah-hah	Invocation of Jambhala, a wealth deity linked with generosity. Best learned with a teacher.

2. Seven-step japa

1. Choose one mantra; learn its meaning.
2. Sit tall on a cushion or a chair.
3. Breathe slowly for one minute.
4. Chant aloud, whisper or repeat silently.
5. Mala: one bead per repetition (108 + guru bead).
6. When your mind wanders, return gently.
7. Close with a moment of quiet.

3. Stay safe and honest

No mantra increases income; research shows only modest, low-certainty effects on stress (meta-analysis, 2022).
Never pay for "activated" mantras or wealth rituals. Big-money promises are a scam sign (FTC).
If practice makes you feel worse, stop. Money crisis: talk to a nonprofit credit counselor. Thoughts of self-harm: call or text 988 (US).

4. 21-day log: chant, then take one money step

Mantra chosen: _____ Start date: _____

Day	Minutes	One money step (check an account, list spending, cancel a subscription...)	Done?	How I felt
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				

Sources: Britannica (mantra, bija mantra, Lakshmi, Kubera, Ganesha); Álvarez-Pérez et al., IJERPH 2022; NCCIH; FTC. These are sacred chants in living traditions. Please use them respectfully.