

Replace

Don't forget
Have no time
Can't
I don't want
I am not
But
Need
Care "less"
Should
How not
How not to
Unrestricted
Debt or debt-free
Do no harm
Difficult
More difficult
Unrealistic
Realistic
Failure
Space is limited
I don't deserve
I don't blame you
I'll try or I'm trying
Deadline
I'm afraid
Whatever!

Worrying about
Agonizing over
Taskmaster
Work *as a verb*
Work *as a noun*
I'm procrastinating
Don't wait until
I'm distracted by
Something is wasted
I hope that

With

Remember
Have more than enough time
Can, will
I want, I intend, I choose
I am
However, although
Choose
Care "more"
I am, I intend
How to
How to
Freely
Financial Independence or financial well-being
Do good
Easy
Easier
Possible
Imagine, possible
Success
Space is filling up
I deserve
I understand how you could feel that way
I am (doing, creating, etc.) or I will
Target date, due date
I'm safe, I'm always safe
Replace with an attitude of caring enough to decide what you want.
Take responsibility for what you're creating.
I can understand (don't worry with others!)
I trust that
Mentor
Creating
My activity, my passion
I'm achieving or I'm accomplishing
Get it done by
I'm placing attention on
This is better utilized by
I intend, choose, or trust that