

Chapter 2: Money as Emotion

Page 1: The Thing Nobody Talks About

Money makes you feel things.

Obvious, right? But we pretend it doesn't.

We treat money like it's just math. Just numbers. Just logic.

Bills to pay. Income to earn. Budgets to follow.

But that's bullshit.

Money is emotional. Always has been.

I learned this the hard way during my Bali breakdown. There I was, sitting on that beach, supposedly living the dream. Good money in the bank. Business growing. All the external markers of "success."

And I felt... nothing.

Worse than nothing. I felt empty.

It wasn't about the money itself. It was about what the money meant. What it represented. What I thought it was supposed to give me.

Freedom? Security? Validation that I was worthy?

None of it was working.

That's when I realized: my relationship with money wasn't a financial problem. It was an emotional one.

Let me tell you about Alina, a freelance designer I coached last year. Talented. Booked out. Charging good rates.

But every time she sent an invoice, her stomach would flip.

"I feel like I'm asking for too much," she said during one of our sessions. "Even when clients pay without question. It's like... I don't deserve it."

Sound familiar?

Alina didn't have a pricing problem. She had a permission problem.

Permission to receive. Permission to feel worthy. Permission to take up space.

Her bank account was growing, but her self-worth wasn't catching up.

This is the thing they don't teach you in business school: money amplifies whatever's already inside you.

If you carry shame, money will make that shame louder.

If you carry fear, money will trigger that fear constantly.

If you carry peace, money becomes an extension of that peace.

But most of us? We carry wounds.

Wounds from childhood. From culture. From a thousand small moments where we learned that our worth was conditional.

And money? Money pokes at those wounds. Every transaction. Every decision. Every time we look at our bank balance.

That's why someone can make six figures and still feel broke inside.

That's why lottery winners often end up miserable.

That's why "more money, more problems" isn't just a rap lyric—it's psychology.

The money isn't the problem. The unhealed stuff underneath is.

Reflection Exercise: What Money Triggers

Right now, think about money. Just the concept. What comes up?

Excitement? Anxiety? Shame? Hope?

Notice where you feel it in your body. Your chest? Your stomach? Your throat?

That feeling? That's where your work begins.

Not with spreadsheets. With healing.

Page 2: The Stories Money Tells

Here's what I've learned from coaching dozens of people through their money stuff: we all have a money type.

Not in some mystical way. In a survival way.

These are the patterns we developed to feel safe around money. To cope with scarcity. To navigate a world that taught us our worth was tied to our wallet.

Ken Honda talks about this brilliantly, and when I first read his work, I saw myself in every single type. Depending on the day, the situation, the trigger.

The Hoarder saves everything. There's safety in the growing balance. But underneath? Terror that it's never enough. That disaster is always one mistake away.

The Splurger spends to feel alive. Money is energy, movement, joy. But also avoidance. When the spending stops, what feelings are waiting there?

The Performer makes money to prove their worth. Income equals identity. But what happens when they rest? Do they disappear?

The Avoider pretends money doesn't matter. "I'm spiritual." "I'm not materialistic." Sometimes that's real. Often it's fear wearing a spiritual mask.

The Warrior sees money as tainted. Feels guilty for wanting it. But purity without power usually leads to powerlessness.

The Chaos Creator swings between extremes. Saving and splurging. Feast and famine. Their nervous system is addicted to the drama.

The Gambler needs the thrill. Money is risk, chase, adrenaline. But without groundedness, they always lose eventually.

The Worrier expects collapse even when everything's fine. Their body never feels safe, no matter what the bank balance says.

Which one resonates? Maybe all of them, depending on the situation.

That's normal. These aren't permanent identities. They're coping mechanisms.

And here's the thing about coping mechanisms: they worked once. They kept you safe when you were small, or scared, or overwhelmed.

But now? They might be keeping you stuck.

I remember my own money chaos during the business collapse. I was ping-ponging between Warrior (money is evil, I'm above all this) and Performer (if I just work harder, earn more, prove my worth).

Neither worked. Both made me miserable.

The breakthrough came when I stopped trying to fix my money behavior and started understanding why it existed.

My Warrior side? It came from watching my successful father carry guilt about money. The client who committed suicide after being refused a loan. The message I absorbed: "Money is dangerous. Good people suffer because of it."

My Performer side? It came from learning that love was conditional on achievement. That I was only valuable when I was producing, winning, climbing.

These weren't character flaws. They were survival strategies from a scared kid trying to make sense of a confusing world.

Reflection Exercise: Your Money Origin Story

Think back to your earliest memory involving money. How did your family talk about it? Fight about it? Avoid talking about it?

What messages did you absorb? "Money doesn't grow on trees." "Rich people are greedy." "We can't afford that." "You have to work hard for everything."

Those messages are still running your financial life. Whether you know it or not.

Page 3: When the Numbers Don't Add Up

The scariest part about emotional money patterns? They don't respond to logic.

You can have all the money in the world and still feel broke.

You can be completely debt-free and still feel financially anxious.

You can know you're being irrational and still be unable to stop.

I had a client, Marcus, who was making €15K a month but checking his bank account five times a day. "Just to make sure it's still there," he said.

Another client, Sofia, inherited €200K and couldn't spend a cent of it. "What if I need it for an emergency?" she asked. Everything felt like an emergency.

This isn't about intelligence. It's about nervous system capacity.

It's about what your body learned was safe.

And for most of us, money never felt completely safe.

Either there wasn't enough, so we learned to hoard and worry.

Or there was too much focus on it, so we learned to rebel and avoid.

Or it came with strings attached, so we learned to feel guilty and unworthy.

The patterns get embedded deep. In your body. In your reflexes. In the split-second decisions you make without thinking.

That's why you can read all the financial advice in the world and still find yourself stuck in the same loops.

You're not trying to change your mind. You're trying to change your nervous system.

And that takes something different than discipline.

It takes compassion.

During my own financial healing, I had to learn to parent myself around money. To talk to that scared part of me that was convinced disaster was always around the corner.

"Hey," I'd say to that part. "I see you. I understand why you're scared. But we're safe now. We can make different choices."

It felt ridiculous at first. Talking to myself like that.

But it worked. Slowly. Gradually. My financial anxiety started to ease.

Not because my bank balance changed, but because my relationship with myself changed.

Practice: The Inner Child Check-In

Next time you feel financial anxiety, pause. Ask yourself: "How old does this feeling feel?"

Often, our money fears come from a much younger part of us. The part that heard the fights about bills. The part that absorbed the stress and made it mean something about their safety.

Speak to that part with kindness. "I see you're worried. That makes sense. But we're adults now. We have skills and options we didn't have then."

It's not about dismissing the fear. It's about putting it in context.

Page 4: The Mirror Practice

If money is emotional, then every financial decision you make is an emotional decision disguised as logic.

That splurge? Probably not about the thing itself. Maybe it's about feeling worthy. Or rebel against restriction. Or filling a void.

That under-charging? Probably not about market rates. Maybe it's about staying small. Or avoiding rejection. Or proving you're not greedy.

That obsessive saving? Probably not about financial planning. Maybe it's about control. Or proving you're responsible. Or preparing for disaster.

The numbers are just the surface. The emotions underneath are what drive everything.

So if you want to change your money patterns, you have to start tracking your emotions, not just your expenses.

The Emotional Spending Practice

For one week, every time money leaves your hands (or account), write down:

- What you bought
- How much you spent
- What you felt before, during, and after

Don't judge it. Don't try to change it. Just witness it.

You might notice:

- You only overspend when you're lonely
- Guilt is your most common spending companion
- You feel shame about buying things you need
- Financial decisions stress you out more than they should

This isn't about becoming perfect with money. It's about becoming conscious with money.

Most people think they need more discipline to manage their finances.

What they really need is more awareness of what their finances are managing in them.

Page 5: Beyond Budgeting

Traditional budgeting feels like punishment to most people. Like putting yourself on a financial diet.

"Don't spend this." "Cut back on that." "You should be able to live on less."

No wonder it doesn't work.

You're trying to control your money from the same mindset that created the money chaos in the first place.

Fear. Scarcity. Judgment.

What if there was a different way?

What if instead of budgeting from fear, you planned from love?

Heart-Centered Money Planning

Instead of asking "What can I cut?" ask "What do I want to grow?"

Look at your current spending and ask:

- What gives me energy vs. what drains me?
- What aligns with my values vs. what contradicts them?
- What feels like love vs. what feels like fear?

Then create categories that reflect who you're becoming:

- "Joy and Celebration"

- "Learning and Growth"
- "Health and Healing"
- "Generosity and Impact"
- "Future Self Investment"

This isn't about spending more or less. It's about spending consciously.

From alignment, not anxiety.

I remember when I restructured my own finances this way. Instead of "Entertainment" I created "Connection and Joy." Instead of "Miscellaneous" I created "Curiosity and Learning."

Same money, different energy.

The spending stayed roughly the same, but the guilt disappeared.

Because I wasn't fighting my values anymore. I was funding them.

Practice: The Money Blessing

Before any significant purchase, pause.

Ask: "Is this decision coming from love or fear? Growth or avoidance? Alignment or distraction?"

Then, regardless of what you decide, bless the decision.

"I bless this choice. I trust myself to learn from it."

Money isn't the enemy. Fear is.

And the antidote to fear isn't discipline.

It's self-compassion.

Your relationship with money is your relationship with yourself.

Heal one, and you heal both.

That's where real wealth begins.