# **Chapter 17: Reparenting Your Wallet**

## Page 1: The Child Who Controls Your Cash

"Show me how someone handles money, and I'll show you how they learned to handle love."

This realization hit me during a particularly brutal financial meltdown. I was sitting across from my therapist, trying to explain why I couldn't stop the boom-bust cycles that had dominated my entire adult life.

"Tell me about your earliest memory of feeling safe," she said.

I thought for a moment. "I don't think I have one."

"What about feeling unsafe?"

That I could answer immediately. Age seven, listening to my parents fight about bills behind their bedroom door. The shouting. The silence that felt even worse. The way money discussions made the whole house feel like it might collapse.

"And how do you handle financial stress now?" she asked.

The connection was instant and devastating: I handled money exactly the way I'd learned to handle emotional stress as a child.

## Your money style is your attachment style in disguise.

Attachment theory, developed by psychologist John Bowlby, describes how our early relationships with caregivers shape our ability to feel safe, connected, and regulated throughout our lives. But attachment doesn't just affect romantic relationships—it affects everything, including how we relate to money.

#### **The Four Financial Attachment Styles:**

**Secure (about 25% of people)**: Had caregivers who were consistently available and responsive. They feel safe with money, can handle financial ups and downs without panic, and maintain healthy relationships regardless of economic circumstances.

**Anxious (about 25% of people)**: Had caregivers who were sometimes available, sometimes not. They're preoccupied with financial security, constantly worry about money, and seek external validation through spending or earning.

**Avoidant (about 30% of people)**: Had caregivers who were emotionally unavailable or rejecting. They prefer financial independence, have difficulty receiving help or gifts, and often under-earn or over-save to avoid depending on others.

**Disorganized (about 20% of people)**: Had caregivers who were frightening or chaotic. They have erratic financial patterns, swing between extremes, and their money behavior often seems contradictory or self-sabotaging.

Think about your relationship with money and see if you recognize yourself:

## **Anxious Financial Attachment signs:**

Constantly checking bank balances

- · Overspending to feel better when stressed
- · Income directly affects self-worth
- Financial decisions trigger intense anxiety
- Seeking reassurance from others about money choices

## **Avoidant Financial Attachment signs:**

- Prefer complete financial independence
- Uncomfortable receiving gifts or financial help
- Undercharge for services to avoid feeling "needy"
- Money conversations feel vulnerable and unsafe
- Tendency to isolate when facing financial challenges

## **Disorganized Financial Attachment signs:**

- Feast-or-famine money cycles
- Financial behavior that seems to contradict your goals
- Money triggers feel overwhelming and confusing
- Self-sabotage right when things start working
- Financial patterns that don't make logical sense

#### The Inner Child's Financial Rules:

Your financial attachment style was formed before you could even count money. It's based on how safe, seen, and cared for you felt in your earliest relationships.

That inner child is still making your financial decisions, following rules like:

- "If I need too much, people will leave me" (leads to under-earning)
- "If I don't control everything, I'll get hurt" (leads to financial anxiety)
- "People only love me when I'm successful" (leads to workaholic spending)
- "Safety means never depending on anyone" (leads to isolation and hoarding)

## Reflection Exercise: Your Financial Attachment Style

Think about your earliest memories around safety and care:

- How did your caregivers respond when you were scared or needy?
- What did you learn about depending on others?
- · How did your family handle emotional stress?
- What did you need to do to feel loved and accepted?

Now look at your current money patterns:

- How do you handle financial stress?
- What's your relationship with financial dependence/independence?
- How do money decisions make you feel emotionally?
- What do you do when your financial security feels threatened?

## Page 2: The CEO Who Lived in Chaos

August was the epitome of external success: CEO of a tech company, seven-figure income, penthouse apartment overlooking the city. But inside, he was drowning.

"I make more money in a month than my parents made in a year," he told me during our first session.

"But I feel like I'm constantly about to lose everything. I can't enjoy any of it."

August's financial behavior was a study in contradictions:

- He earned millions but lived in constant scarcity mindset
- He was generous with employees but couldn't spend money on himself
- He could make complex business decisions but froze when choosing a restaurant
- He craved financial security but made increasingly risky investments

"It doesn't make sense," he said, frustrated. "I know I'm financially secure, but my body thinks I'm about to be homeless."

As we explored his history, the pattern became clear. August had **disorganized financial attachment**—a result of growing up with a father who swung between extremes.

## **August's Childhood Pattern:**

**Dad's "Good" Periods**: Lavish gifts, expensive vacations, promises that "money would never be a problem again." August felt loved, special, secure.

**Dad's "Crisis" Periods**: Sudden poverty, repo men at the door, moving in with relatives. August felt terrified, abandoned, like love and security could disappear overnight.

#### The Mixed Messages August Received:

- Money = love (but love disappears)
- Success = safety (but safety is temporary)
- Hard work = security (but security is an illusion)
- Having money = losing money (they always went together)

## **How This Showed Up in August's Adult Life:**

**The Chaos Addiction**: August unconsciously created financial drama because chaos felt familiar. Stability felt foreign and dangerous.

**The Success Sabotage**: Every time his business hit new heights, August would make risky decisions that threatened everything he'd built.

**The Emotional Whiplash**: His relationship with money swung between euphoria and terror, sometimes within the same day.

**The Hypervigilance**: August monitored every financial detail obsessively, but somehow major problems still slipped through.

**August's Nervous System:** His body had learned that financial stability was always followed by financial chaos. So whenever things got "too good," his nervous system would activate to create the familiar crisis.

## The Healing Process:

**Month 1-2**: Understanding the pattern. August learned that his financial chaos wasn't a character flaw but a trauma response.

**Month 3-4**: Nervous system regulation. Daily practices to teach his body that stability could be safe.

**Month 5-6**: Reparenting the inner child. Learning to give himself the consistent security he'd never received.

Month 7-12: Gradual exposure to stability. Practicing staying calm when business was going well.

## **August's Breakthrough Moment:**

"I realized I was recreating my father's pattern," he said. "Making money, then losing it, then making it again. I thought I was different from him, but I was just playing out the same cycle in a bigger arena."

**The key insight:** August had to learn that he could be successful AND stable. That he could have money AND keep it. That love and security didn't have to disappear just because they appeared.

Today, August still runs his company, but he's learned to stay present with success instead of constantly bracing for the crash. His inner child finally feels safe enough to enjoy what they've built together.

## 6 Reflection Exercise: Your Financial Patterns

Look at your money history over the past few years:

- Do you see cycles of feast and famine?
- When things go well financially, what usually happens next?
- What does your body feel when you have "too much" success or money?
- How do you handle financial stability versus financial chaos?

## Page 3: When Money Becomes Your Emotional Regulator

Most people think financial stress is about money. But financial stress is actually about emotional regulation—your nervous system's ability to stay calm and grounded when facing uncertainty.

When your nervous system is dysregulated, money becomes a drug. You use it to manage emotions instead of meeting practical needs.

## **How Dysregulated Attachment Shows Up with Money:**

## **Anxious Attachment → Money as Anxiety Medication:**

- Overspending to soothe emotional pain
- Checking bank balances obsessively for reassurance
- Using shopping as a way to feel in control
- Financial decisions driven by fear of abandonment or rejection

## **Avoidant Attachment → Money as Independence Insurance:**

- Hoarding money to avoid needing anyone
- Under-earning to stay in control

- · Refusing help or gifts to maintain autonomy
- Using financial independence to avoid intimacy

# Disorganized Attachment → Money as Chaos Creator:

- Boom-bust cycles that recreate familiar instability
- Self-sabotage when things get "too stable"
- Financial decisions that contradict stated goals
- Using money drama to avoid facing deeper issues

## The Regulation Challenge:

When your nervous system learned early that the world wasn't safe, money becomes one of the few things that helps you feel in control. But this creates a vicious cycle:

- 1. **Emotional trigger** (stress, fear, loneliness, anger)
- 2. **Nervous system activation** (fight, flight, freeze, or fawn)
- 3. Money behavior (spend, hoard, avoid, or create chaos)
- 4. **Temporary relief** (feeling of control or soothing)
- 5. **Eventual consequences** (guilt, shame, financial problems)
- 6. More emotional triggers (stress about money behavior)
- 7. The cycle repeats

## **Breaking the Cycle Through Regulation:**

The key isn't to control your money better—it's to regulate your nervous system so money stops being your primary emotional management tool.

## **Regulation Practices for Each Attachment Style:**

## **For Anxious Financial Attachment:**

- **Grounding practices**: When financial anxiety arises, focus on physical sensations (feet on floor, breath in belly)
- Reassurance rituals: Create consistent check-ins with yourself rather than obsessive bank balance checking
- Slow financial decisions: Build in waiting periods between emotional triggers and money choices

## **For Avoidant Financial Attachment:**

- Connection before transactions: Practice small acts of financial interdependence (splitting bills, accepting small gifts)
- **Vulnerability practices**: Share financial struggles with trusted friends rather than handling everything alone
- Receiving exercises: Start with tiny acts of receiving and gradually build tolerance

# **For Disorganized Financial Attachment:**

 Stability practices: Create consistent financial routines and stick to them even when they feel boring

- Contradiction awareness: Notice when your financial behavior contradicts your stated goals and pause
- Crisis prevention: Build in safeguards to prevent self-sabotage during success periods

## **The Nervous System Reset:**

When you feel triggered around money, try this sequence:

- 1. STOP: Don't make any financial decisions while dysregulated
- 2. BREATHE: Take 6 slow, deep breaths to activate your parasympathetic nervous system
- 3. GROUND: Feel your feet on the floor, notice 5 things you can see
- 4. NAME: "I'm feeling triggered about money right now, and that's okay"
- 5. WAIT: Give yourself at least 24 hours before making any significant financial decisions
- 6. CHOOSE: Make decisions from a regulated state, not a triggered one

# **6** Reflection Exercise: Your Money-Emotion Connection

Track your money decisions for one week, noting:

- What emotion preceded each financial choice?
- What did you hope the money decision would do for you emotionally?
- How did you feel immediately after? Hours later?
- What pattern do you notice between your emotional state and your financial behavior?

## Page 4: Speaking to Your Financial Inner Child

The most powerful healing happens when you learn to parent the part of you that learned your money patterns in the first place—your inner child.

Your financial inner child holds all the early experiences that shaped your relationship with money. This part of you is still operating from the emotional logic of a child, trying to keep you safe using strategies that made sense when you were young.

## **Meeting Your Financial Inner Child:**

**Step 1: Create Sacred Space** Find a quiet place where you won't be interrupted. Light a candle, sit comfortably, close your eyes.

**Step 2: Journey Back** Imagine yourself at the age when you first remember feeling strong emotions about money. Maybe you were 5 and heard your parents fighting about bills. Maybe you were 8 and felt shame when you couldn't afford something your friends had.

**Step 3: See That Child** Visualize that younger version of you. What are they wearing? How do they look? What do they need?

**Step 4: Listen With Compassion** Ask that child: "What did you learn about money? What are you afraid will happen? What do you need to feel safe?"

Listen without judgment. Your inner child might say things like:

- "If we don't have money, mommy and daddy will fight"
- "Poor people are bad people"

- "Having too much makes other people mad at us"
- "If I need things, I'm being greedy"
- "Money always disappears, so we better spend it fast"

# Step 5: Offer New Understanding With your adult wisdom, gently share what you know now:

- "Those were our parents' problems, not ours"
- "We're safe now, even when money is tight"
- "It's okay to want things and to have nice things"
- "People who love us won't leave because of money"
- "We can keep money and it can keep us"

## **Sample Inner Child Financial Dialogue:**

Adult You: "Hi, sweetheart. I can see you're worried about money. What's going on?"

**Inner Child**: "Every time mommy talks about money, she gets that scary voice. And daddy gets quiet and angry. I think money makes people mean."

**Adult You**: "That must have been really frightening for you. You were just a little kid, and it wasn't your job to worry about money. Mommy and daddy were stressed, but that didn't mean you weren't safe or loved."

Inner Child: "But what if we don't have enough? What if people leave?"

**Adult You**: "I understand why you're scared. But I'm an adult now, and I can take care of us. We have skills and options we didn't have when we were little. And the people who really love us won't leave because of money."

Inner Child: "Promise?"

**Adult You**: "I promise. And I promise to check in with you when I'm making money decisions, so you don't have to feel scared and alone anymore."

#### **Regular Inner Child Check-ins:**

Make this a weekly practice. Before making any significant financial decision, pause and ask:

- "How does my inner child feel about this?"
- "What is this decision trying to give me emotionally?"
- "Am I making this choice from fear or from wisdom?"
- "What does the scared part of me need to feel safe right now?"

## **Common Inner Child Financial Fears and New Messages:**

**Fear**: "If I spend money on myself, I'm being selfish" **New Message**: "I deserve to take care of myself. Self-care isn't selfish."

**Fear**: "If I make too much money, people will judge me" **New Message**: "My success doesn't threaten others. I can be wealthy and kind."

**Fear**: "If I don't save every penny, something terrible will happen" **New Message**: "I can save wisely and also enjoy life. Balance is healthy."

**Fear**: "If I ask for what I'm worth, people will reject me" **New Message**: "I can ask for fair compensation. My value isn't up for debate."

# 6 Practice: Daily Inner Child Check-in

Each morning, before starting your day, spend 2 minutes asking your inner child:

- "How are you feeling about money today?"
- "What do you need from me to feel safe?"
- "Is there anything about our finances that's scaring you?"

Then offer reassurance, love, and any practical comfort they need.

## **Page 5: Writing New Rules for Your Money Home**

Your financial inner child has been living by rules that no longer serve you. These rules were written when you were young, scared, and trying to make sense of a confusing world.

Now it's time to write new rules—rules that honor both your inner child's need for safety and your adult self's capacity for wisdom.

## **Identifying Your Current Financial Rules:**

Your unconscious financial rules show up in sentences that start with "I should," "I can't," "I have to," or "It's not safe to..."

#### **Common Inherited Financial Rules:**

- "I should never spend money on myself first"
- "I can't trust that money will stay"
- "I have to work harder than everyone else to deserve wealth"
- "It's not safe to have more than my family had"
- "I should feel guilty about wanting money"
- "I can't ask for what I'm worth"
- "I have to control every financial detail or something bad will happen"

#### The Rule Rewriting Process:

**Step 1: Excavate the Old Rules** Write down every "should," "can't," "have to," and "not safe to" belief you have about money. Don't censor—just let them flow onto paper.

**Step 2: Find the Origin** For each rule, ask: "Where did I learn this? How old was I? What was happening in my family around money?"

**Step 3: Honor the Purpose** Understand that each rule served a purpose: "This rule helped me feel safe when I was [age] and [situation]."

**Step 4: Assess Current Relevance** Ask: "Does this rule still serve me now? Is the original danger still present?"

**Step 5: Write New Rules** Create new rules that honor both safety and growth:

**Old Rule**: "I should never spend money on myself first" **New Rule**: "I can take care of my needs and still be a good person"

**Old Rule**: "I can't trust that money will stay" **New Rule**: "I can build financial stability while staying open to abundance"

**Old Rule**: "I have to work harder than everyone else to deserve wealth" **New Rule**: "I deserve abundance simply because I exist, and I can work smart as well as hard"

#### **Your Personal Financial Constitution:**

Write a set of new financial rules that will govern your money home. Think of this as your personal financial constitution—the fundamental principles that will guide your financial decisions.

#### **Sample Financial Constitution:**

**Article 1: Self-Worth and Money** "My worth as a human being is not determined by my net worth. I am valuable regardless of my financial circumstances."

**Article 2: Safety and Growth** "I can feel financially safe while still taking wise risks. Security and expansion can coexist."

**Article 3: Giving and Receiving** "I can be generous with others and generous with myself. I can give from abundance and receive with grace."

**Article 4: Mistakes and Learning** "Financial mistakes are learning opportunities, not evidence of my inadequacy. I can forgive myself and make better choices going forward."

**Article 5: Abundance and Responsibility** "I can desire wealth and use it responsibly. Money in my hands serves both me and the world."

**Article 6: Independence and Interdependence** "I can be financially independent while still accepting help, gifts, and support from others."

## **Implementation Practice:**

**Daily**: Read one article of your Financial Constitution each morning **Weekly**: Review your financial decisions against these new rules **Monthly**: Update or refine rules based on what you're learning about yourself

## **Your Financial Affirmations for Your Inner Child:**

Create simple, loving statements to repeat when your inner child feels scared about money:

- "We are safe, even when money feels uncertain"
- "We deserve to have our needs met"
- "We can make good choices about money"
- "We are loved regardless of how much money we have"
- "We can trust ourselves to take care of us"

## Integration Exercise: Your Money Home Renovation

Imagine your relationship with money as a house where your inner child lives. Look around:

- What rooms feel safe and comfortable?
- What areas need renovation or healing?
- What new rooms do you want to add?

• How do you want your inner child to feel living in this financial home?

Write a description of your ideal money home—a place where both your inner child and adult self can feel safe, nurtured, and free to grow.

The key insight: Reparenting your wallet isn't about controlling your financial behavior. It's about creating internal safety so your financial choices can come from wisdom rather than wounds.

Next up: Chapter 18, where we'll explore how wealth becomes a form of leadership and the responsibility that comes with financial abundance.