# **Chapter 10: Your Inner Banker**

#### Page 1: The Committee in Your Head

Every financial decision you make is actually made by committee.

Not a boardroom committee. A psychological one. A collection of internal voices, each with their own agenda, their own fears, their own version of what "smart money management" looks like.

The problem? Most people don't know they have a committee. They think they're making rational, logical financial choices when they're actually being influenced by a bunch of unhealed parts of themselves, all shouting different advice.

That's why you can read every financial book, follow every expert's advice, and still make choices that sabotage your own goals. Because the loudest voice in your head isn't always the wisest one.

I discovered my own inner committee during a particularly brutal business decision. I needed to fire someone—a good person who wasn't performing, draining cash we didn't have while the company struggled to survive.

Simple business decision, right? Fire the person, save the cash, keep the company alive.

But I couldn't do it. For weeks, I agonized. Made excuses. Found reasons to delay. Meanwhile, our runway got shorter and my stress got higher.

Finally, I sat down and wrote out all the voices in my head about this decision:

Voice 1: "Fire them now. This is business, not charity. You're responsible to everyone else."

Voice 2: "But they have a family. What if they can't find another job? You'll ruin their life."

Voice 3: "You're being weak. Real leaders make hard decisions without emotion."

Voice 4: "Maybe if you just give them one more chance, they'll turn it around."

Voice 5: "This is why you'll never be successful. You care too much about the wrong things."

Five voices. Five completely different perspectives. All claiming to be "me."

No wonder I was paralyzed.

That's when I realized: I didn't have one relationship with money. I had several. And they were all fighting for control.

Your inner banker isn't one person—it's a whole institution. And until you know who's actually running the bank, your financial decisions will always feel chaotic, contradictory, and exhausting.

The key isn't to silence the voices. It's to understand them, appreciate them, and then consciously choose which one gets to be in charge.

## **6** Reflection Exercise: Listening to Your Committee

Think about a recent financial decision you struggled with. Write down all the different voices or perspectives that came up. Don't judge them—just notice them. How many different "advisors" were trying to influence your choice?

## Page 2: The CEO Who Couldn't Decide

Laila ran a \$50 million company. She could negotiate million-dollar deals, manage hundreds of employees, and navigate complex market conditions.

But she couldn't decide whether to spend \$200 on a business course.

For three weeks, she went back and forth. Added it to her cart, removed it, added it again. Researched the instructor. Read every review. Asked five different people for their opinion.

"I felt insane," she told me during our first session. "I make decisions worth millions every day, but I was losing sleep over two hundred dollars."

Laila's problem wasn't the money. It was the chaos in her inner boardroom.

Here's what was happening in her head about that \$200 course:

The Achiever: "This could give you the edge you need. Successful people invest in themselves."

The Skeptic: "It's probably just recycled information you already know. You're smarter than this."

**The Wounded Child**: "What if you spend the money and you're still not good enough? What if it doesn't work?"

The Rebel: "You don't need anyone to teach you anything. You've gotten this far on your own."

**The People Pleaser**: "What will people think if they know you spent money on self-improvement? They'll think you're insecure."

**The Perfectionist**: "You need to research more. Find the perfect course. Make sure it's the right decision."

Six voices. All convinced they were protecting her. All pulling in different directions.

The result? Decision paralysis. Inner chaos. Exhaustion from debating with herself.

"I realized I wasn't making financial decisions," Laila said. "I was mediating internal civil wars."

This is what happens when you don't know who's running your inner bank. Every financial choice becomes a battleground where different parts of you fight for control.

The Achiever wants you to invest in growth. The Scared Child wants you to save everything. The Rebel wants you to spend freely. The Perfectionist wants you to research forever.

Meanwhile, you're stuck in the middle, trying to please everyone and satisfying no one.

#### © Reflection Exercise: Your Financial Decision Patterns

Think about decisions where you get stuck or go back and forth. What voices show up most often? Which ones tend to win? Which ones feel most familiar from your childhood or past experiences?

## Page 3: Who's Really Running Your Money?

After years of working with people on their financial psychology, I've identified the four main archetypes that tend to dominate our money decisions:

**The Ego**: This is the part that makes financial choices based on image, status, and what others think. The Ego buys the expensive car to impress people, chooses the flashy investment because it sounds

sophisticated, or avoids certain purchases because they're "beneath" them.

The Ego asks: "What will this say about me?"

**The Wounded Child**: This is the part that makes decisions from old fears and unhealed traumas. The Child hoards money because they're terrified of not having enough, overspends to soothe emotional pain, or avoids financial responsibility because it feels too scary.

The Child asks: "Will this keep me safe?"

**The Wise Sage**: This is the part that sees the bigger picture and makes decisions aligned with your values and long-term well-being. The Sage invests in experiences over possessions, chooses sustainability over short-term gain, and makes decisions from love rather than fear.

The Sage asks: "What serves my highest good?"

**The Saboteur**: This is the part that unconsciously undermines your financial success because it doesn't believe you deserve wealth, happiness, or ease. The Saboteur makes you overspend right after a big income month, choose investments that somehow always fail, or sabotage opportunities that could lead to abundance.

The Saboteur asks: "How can I prove I don't deserve this?"

Most people don't realize which archetype is driving their financial decisions. They think they're being "practical" or "smart" when they're actually being controlled by unconscious patterns.

Here's how to tell who's really in charge:

If your money decisions are primarily about image, status, or impressing others → Your Ego is running the show

If you make financial choices from fear, scarcity, or trying to feel safe → Your Wounded Child is in control

If your financial decisions align with your values and create long-term well-being → Your Wise Sage is leading

If you consistently undermine your own financial success → Your Saboteur has taken over

The goal isn't to eliminate the other voices. They all have valuable information. The goal is to consciously choose which voice gets final decision-making authority.

## 6 Reflection Exercise: Identifying Your Current CEO

Look at your last five significant financial decisions. For each one, identify which archetype was primarily driving the choice. What patterns do you notice? Which voice tends to be loudest in your head?

#### **Page 4: Meeting Your Money Council**

The most powerful financial transformation happens when you stop being unconsciously controlled by these voices and start consciously working with them.

Here's a visualization exercise that changed everything for my clients:

#### **The Inner Boardroom Visualization**

Close your eyes and imagine you're walking into a boardroom. This is where all your financial decisions are made. Look around the room. Who's sitting at the table?

**Meet Your Ego**: What do they look like? How are they dressed? What are they most concerned about? What wisdom do they offer? What are they afraid of?

**Meet Your Wounded Child**: How old are they? What do they need to feel safe? What early experiences shaped their relationship with money? What protection are they trying to provide?

**Meet Your Wise Sage**: What does their energy feel like? What do they know that the others don't? What guidance do they have for you? What would they prioritize?

**Meet Your Saboteur**: What do they look like? What beliefs do they carry about your worthiness? What are they trying to protect you from? What would happen if they trusted you?

Spend time with each one. Thank them for trying to help you. Ask them what they need from you. Find out what they're most afraid of.

## **The Integration Practice**

Once you've met your inner council, practice bringing them into conscious financial decisions:

## Before making any significant financial choice, ask each voice:

- Ego: "How does this serve my authentic self-expression (not just my image)?"
- Child: "How does this create genuine safety and security?"
- Sage: "How does this align with my values and long-term well-being?"
- Saboteur: "What beliefs about worthiness are influencing this choice?"

Then make your decision from the perspective of your Wise Sage, while acknowledging the concerns of the others.

#### Laila's Breakthrough

When Laila finally did this exercise about her \$200 course decision, everything became clear:

Her **Ego** was worried about looking incompetent. Her **Child** was scared of wasting money. Her **Saboteur** was trying to prove she didn't deserve success. But her **Sage** knew the course aligned with her growth goals and the cost was completely manageable.

She bought the course, implemented what she learned, and increased her company's revenue by \$300K that quarter.

"The decision became easy once I knew who was really in charge," she said.

## 6 Reflection Exercise: Your Financial Council Meeting

Try the boardroom visualization yourself. Take time to really meet each archetype. What do they look like? What do they need? What wisdom do they offer? What are they afraid of?

## **Page 5: Appointing Your Inner Financial Advisor**

The final step is consciously appointing your Wise Sage as your primary financial advisor, while still honoring the input of the other voices.

Here's how to structure your internal financial decision-making process:

**Step 1: Pause and Convene** Before any significant financial decision, pause and consciously bring your inner council into awareness. Don't rush. Don't decide from reaction.

**Step 2: Listen to All Voices** Give each archetype a chance to speak:

- What is your Ego concerned about?
- What is your Child afraid of?
- What is your Sage's guidance?
- What is your Saboteur trying to prove?

**Step 3: Thank and Acknowledge** Thank each voice for trying to protect or help you. Acknowledge their concerns without being controlled by them.

**Step 4: Choose from Wisdom** Make your final decision from your Wise Sage's perspective, while considering how to address the legitimate concerns of the other voices.

**Step 5: Take Aligned Action** Act from this place of conscious choice rather than unconscious reaction.

#### Your Financial Decision Charter

Write yourself a charter for financial decision-making:

"I, [your name], consciously appoint my Wise Sage as my primary financial advisor. I acknowledge that my Ego, Child, and Saboteur have valuable perspectives, but my final financial decisions will be made from wisdom, not fear, image, or unworthiness."

"Before any significant financial choice, I commit to pausing, listening to all voices, and choosing from alignment with my values and long-term well-being."

"I trust myself to make financial decisions that serve my highest good."

## Daily Practice: The One-Minute Check-In

Before any purchase or financial decision, spend one minute asking:

- Which voice wants to make this decision?
- What would my Wise Sage choose?
- How can I honor my other voices while choosing from wisdom?

## **Weekly Council Meetings**

Every week, spend 10 minutes reviewing your financial decisions:

- · Which archetype was most active this week?
- Where did you choose from wisdom vs. reaction?
- What does your council need to feel more aligned?

When you consciously work with your inner financial voices instead of being unconsciously controlled by them, money decisions become clearer, calmer, and more aligned with who you really are.

You stop fighting with yourself and start working with yourself.

Your finances become an expression of your values, not your fears.

And that's when wealth truly starts serving your life instead of controlling it.

The key insight: Financial decisions aren't made by one voice—they're made by committee. The question is: who's chairing the meeting?

Next up: Chapter 11, where we'll explore how to align your earning with your soul instead of just your survival.