

Chapter 3: Inner Safety First

Page 1: When Everything You Built Starts Shaking

The email came on a Tuesday morning at 9:47 AM.

"We've decided to go in a different direction."

Corporate speak for "you're fired."

Six figures of annual revenue. Gone. Just like that.

I stared at my laptop screen in my Vilnius office, coffee growing cold in my hand. My first thought wasn't about the money. It was: "I knew this would happen."

See, that's the thing about inner safety. When you don't have it, every loss feels inevitable. Every success feels fragile. Every good thing feels borrowed.

I'd been back from Bali for eight months, trying to integrate everything I'd learned about accepting wealth and finding peace. And now the universe was giving me a pop quiz.

Can you accept losing wealth as gracefully as you accept having it?

My body answered before my mind could catch up.

My hands started shaking. My chest tightened. That familiar pit opened up in my stomach—the one that had been there since childhood, waiting for proof that I wasn't as safe as I pretended to be.

This wasn't about money. I had savings. Other clients. Options.

This was about something much deeper: the complete absence of inner safety.

For the next three days, I spiraled. Couldn't eat. Couldn't sleep. Found myself doing calculations at 3 AM—not just financial ones, but existential ones.

How many months until the business collapses?

How many weeks until I have to admit failure?

How many days until everyone sees what I've always suspected—that I'm just making it up as I go along?

The interesting thing about losing inner safety is that external security becomes irrelevant. You can have money in the bank, contracts lined up, a stable home—and still feel like you're free-falling through space with nothing to grab onto.

That's when I realized: I had never actually felt safe. Not really. Not in my bones.

All those years of building businesses, accumulating wealth, creating "security"—I was just building more sophisticated hiding places for a scared kid who never learned that the world could be trusted.

My Jordan Syndrome had kicked into overdrive. I wanted to force, push, control my way back to feeling safe. Launch ten new initiatives. Work 80-hour weeks. Prove through sheer effort that I deserved to survive.

But Bali had shown me the emptiness of that path.

So instead of forcing, I did something terrifying: I sat with the fear.

Page 2: The Millionaire Who Couldn't Sleep

Six months later, Leo found me.

Thirty-two years old. Crypto trader. Had turned \$50K into \$3.2 million in eighteen months.

He was also having panic attacks every single day.

"It started small," Leo told me during our first session. His hands were slightly trembling even though we were just talking. "Just this tightness in my chest when I'd check the markets. Like something was squeezing my heart."

The panic attacks had escalated. Now they came in waves—while he was trading, while he was sleeping, while he was trying to enjoy dinner with friends.

"The worst part?" Leo leaned forward. "The more money I make, the worse it gets. It's like... the higher I climb, the further I have to fall."

I recognized it immediately. The same absence of inner safety that had dropped me to my knees when I lost that client.

Except Leo hadn't lost anything. He was winning by every metric society uses to measure success.

And that's when it clicked for both of us: External wealth without inner safety isn't wealth at all. It's a house of cards built on quicksand, and your body knows it even when your mind is playing pretend.

Leo's nervous system was screaming what his bank account couldn't say: *You can't buy your way to safety. You have to build it from the inside out.*

"Tell me about the first time you felt financially unsafe," I asked him.

His whole demeanor shifted. "I was twelve. My dad lost everything in a business deal gone wrong. One day we lived in this beautiful house, the next we were sleeping on my aunt's couch. My mom cried every night for six months. My dad... he just stopped talking."

There it was. The wound that crypto millions couldn't heal.

"I swore I'd never let that happen to me," Leo continued. "I'd make so much money that I'd never have to feel that fear again."

But here's the thing about trauma—it doesn't care about your bank balance. Trauma lives in your body, in your nervous system, in the part of Leo that learned at twelve years old that everything you love can disappear overnight.

So Leo traded crypto like his life depended on it. Because in his body's logic, it did. Every successful trade was a brick in the wall between him and that terrified twelve-year-old. Every market dip was his father's bankruptcy happening all over again.

The irony? The harder he pushed from a place of trauma, the more he recreated the very instability he was trying to escape. His body stayed locked in survival mode, seeing threats everywhere, never able to actually receive the security he was desperately trying to create.

Page 3: The Trauma Nobody Talks About

Here's what financial advisors won't tell you: Your relationship with money is your nervous system's relationship with survival, dressed up in business clothes.

Every time you check your bank balance, negotiate a contract, or make an investment decision, you're not just moving numbers around. You're activating every survival pattern your body has ever learned.

For Leo, those patterns were carved deep by his father's bankruptcy. For me, they were shaped by growing up in post-Soviet Lithuania, where financial instability wasn't an exception—it was the rule.

I watched my parents work themselves to exhaustion just to maintain basic stability. The message was clear: *Work harder than everyone else, or lose everything.*

So I worked. I pushed. I forced. I built businesses like I was building bomb shelters—not to thrive, but to survive.

The problem with building wealth from trauma is that it never feels like enough. Your nervous system is constantly scanning for threats, unable to distinguish between a temporary market dip and genuine danger.

Think about it: Why do some people feel secure with \$10K in the bank while others panic with \$100K? It's not about the numbers. It's about what those numbers represent to your nervous system.

If your body learned early that money = safety, then any threat to money becomes a threat to your life. Your fight-or-flight response doesn't understand the difference between a delayed payment and a saber-toothed tiger.

This is the financial trauma nobody talks about at investment seminars.

Most money advice assumes you're operating from a place of inner safety. "Just follow these steps." "Stick to the plan." "Don't let emotions drive your decisions."

But if your foundation is shaky, no strategy will hold.

I remember one night during my three-day spiral after losing that client. I was lying in bed, mind racing, when I had this realization: I wasn't afraid of being broke. I was afraid of being exposed.

Broke was just a number. Exposed was existential.

If I couldn't maintain the image of success, who was I? If I couldn't control outcomes through effort, what value did I have? If I couldn't force my way to safety, was I even worth protecting?

These weren't logical fears. They were primal ones. Encoded in a nervous system that learned very early that love, approval, and safety were conditional on performance.

Reflection Exercise: Your Safety Story

Think back to the first time you felt financially unsafe. How old were you? What was happening in your family? What did you learn about money and safety in that moment?

Notice: that scared part of you is still making your financial decisions.

Page 4: Meeting Your Inner Child

I'll never forget the moment Leo met his twelve-year-old self.

We were three sessions in, working through a visualization exercise. I asked him to imagine his wealth as a physical space—what did it look like?

"It's a fortress," he said immediately. "Concrete walls, ten feet thick. No windows. There's gold everywhere, piles of it, but..." He paused, frowning. "It's dark. Really dark."

"Who's in there with you?"

The question seemed to surprise him. He was quiet for a long moment.

"There's a kid," he said finally. "Sitting in the corner. He's..." Leo's voice cracked. "He's terrified."

That's when the real work began.

Your inner child—that part of you that first learned what money means, what safety feels like, what danger looks like—is still making your financial decisions. They're the one checking your bank balance at 3 AM. They're the one panicking when a client leaves. They're the one building fortresses of wealth that somehow never feel secure enough.

Until you meet that child, understand what they need, and give them the safety they never received, no amount of external success will ever feel like enough.

For Leo, that meant sitting with twelve-year-old Leo and telling him what no adult had told him during his father's bankruptcy: "This isn't your fault. You're safe. I've got you."

For me, it meant meeting the version of myself who learned that rest equals death, that stopping meant starving, that the only safety came from constant motion.

Inner Child Money Meditation

Find a quiet space. Close your eyes. Breathe deeply.

Imagine yourself at the age when you first learned about money—really learned, in your bones, what it meant to have or not have it.

What do you see? What is that child feeling? What do they need to hear?

Don't try to fix or change anything. Just be with them. Let them know they're not alone anymore.

The scared part of you doesn't need more money. It needs more love.

Page 5: Building Your Safe Container

Six months after our work together, Leo sent me a text: "Had my first day without checking the markets obsessively. It felt weird. But good weird."

That's what inner safety looks like. Not the absence of risk, but the presence of trust. Trust in yourself. Trust in your ability to handle whatever comes. Trust that your worth isn't dependent on your wallet.

Building inner safety isn't about becoming financially invulnerable. It's about becoming emotionally resilient.

Here's what I learned from my own journey and from working with dozens of people like Leo:

Inner safety isn't built through accumulation. It's built through integration.

You have to feel safe in your body before you can feel safe with your money.

You have to trust yourself before you can trust the process.

You have to know who you are beyond your achievements before you can accept wealth without anxiety.

This is what I call building your "safe container"—the internal capacity to hold wealth without it holding you hostage.

The Inner Safety Practice

Every morning, before checking your phone, your email, or your bank balance, spend five minutes asking yourself:

- "What do I need to feel safe today?"
- "How can I take care of the scared part of me?"
- "What would love do in this situation?"

Start there. Before the strategies, before the investments, before the optimization.

Start with safety.

Your Enough Point Exercise

This is the most important exercise in this chapter:

Write down a number. Not your goal income or your dream bank balance. Write down the amount of money that would make you feel genuinely safe. Not rich. Not impressive. Just safe.

Now ask yourself: What would have to be true internally for you to feel that safe right now, with whatever you currently have?

Because here's the secret: that feeling of "enough" you're chasing? It's not in your bank account. It's in your nervous system.

And you can access it anytime you choose to stop running from the fear and start healing it instead.

Leo's fortress had no windows because he was too afraid to see out. But when he finally opened one, he realized the danger he'd been protecting himself from was mostly in his mind.

The money was never the problem. The safety was never about the money.

It was always about coming home to himself.

And that's something no market crash can ever take away.

The truth about inner safety: You already have everything you need to feel secure. You just forgot how to access it.

Next up: Chapter 4, where we'll explore the inherited stories that shaped your relationship with money long before you earned your first dollar.