# Accept Your Wealth

## Chapter 2: Money as Emotion

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What if money wasn’t just a resource... but a relationship?  
  
Not just the notes in your wallet or the balance in your account,   
but the flutter in your chest when a bill arrives.   
The wave of shame that hits after a splurge.   
The quiet pride when a client pays on time.  
  
What if every number came with a feeling?  
  
That’s the truth we don’t talk about enough:  
  
💸 Money is emotional.  
  
It always has been.   
But we’ve been trained to treat it like it’s not.   
Like it’s just math. Just logic. Just facts.  
  
And so we feel broken for having feelings about it.  
  
But let’s be honest — your bank balance doesn’t just reflect income and expenses.   
It reflects your fears.   
Your beliefs.   
Your stories.   
Your nervous system.  
  
Let me tell you about Alina.  
  
Alina is a freelance designer in her early 30s — talented, booked out, respected.   
And yet, every time she sends an invoice, her stomach flips.  
  
“I feel like I’m charging too much,” she confessed during one of our sessions.   
“Even when clients don’t blink at my rates. It’s like… I don’t believe I’m worth it.”  
  
Alina didn’t have a pricing problem.   
She had a \*permission\* problem.  
  
Permission to receive.   
To feel safe in success.   
To earn without guilt.  
  
Her income had grown — but her self-worth hadn’t caught up.  
  
This is more common than you think.  
  
I’ve coached millionaires who still check their accounts every morning “just in case.”   
And creatives making their first few thousand who feel like frauds every time they get paid.  
  
The numbers change. The feelings… don’t.  
  
Until you face them.  
  
Because here’s what I’ve seen over and over again:  
  
🧠 If you carry shame, money will amplify that shame.   
💔 If you carry scarcity, money will feel like sand slipping through your fingers.   
🧘 If you carry peace, money becomes an extension of that peace.  
  
Money is a magnifier.   
It doesn’t fix us.   
It shows us.  
  
And most of what it shows?  
  
Didn’t even start with us.  
  
It started in childhood — in how we saw our parents argue or stay silent.   
It started in culture — in what we were told was “enough.”   
It started in religion — in what we were taught was holy or sinful.  
  
We inherited stories about money long before we earned our own.  
  
And those stories? They don’t just sit in our heads.   
They live in our bodies.  
  
Alina’s story is a mirror.  
  
A mirror for the part of us that still asks:  
  
“Am I allowed to want more?”   
“Will they think I’m greedy?”   
“What if I lose it all?”  
  
This isn’t about budgeting.   
This is about belonging.  
  
So let’s pause.  
  
Let’s stop trying to out-hustle our emotions.   
Let’s start listening to them.  
  
📓 Reflection Prompt: What Money Feels Like  
  
1. When you think about money, what emotion shows up first?  
2. Where in your body do you feel that emotion?  
3. What belief about money — or yourself — lives there?  
  
🌬 Spiritual Practice: Nervous System Check-In  
  
Sit for five minutes. Place your hand over your heart.   
Take ten slow breaths.   
Ask yourself: “What do I believe I’m allowed to receive?”   
Let the answer come — without judgment. Just witness it.   
That’s where your work begins.  
  
If money is a mirror…   
What is it reflecting back to you?  
  
And are you ready to see it — not with fear,   
but with compassion?  
  
Because the moment you do…   
Everything begins to shift.

Accept Your Wealth

Chapter 2: Money as Emotion

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Alina’s story stayed with me long after our session ended. But what lingered wasn’t just her narrative — it was the emotional charge behind it. The ache in her voice when she said, “It feels like I’m not allowed to enjoy what I earn.” That wasn’t about euros or invoices. That was about emotion — about the deeply embedded stories money carries, stories that aren’t told with words but with every unconscious choice we make.  
  
Here’s something I’ve come to believe, not just from personal experience, but from years of sitting across from clients, friends, and even strangers who whisper their money truths over coffee or tears: money doesn’t change who we are — it amplifies what’s already there.  
  
If you are generous, money makes you more giving. If you are fearful, money magnifies your anxiety. If you feel unworthy, no amount of zeros in your account will fix that. It will just turn up the volume on the shame.  
  
Money is not neutral. It is emotional. It is spiritual. It is intimate. And it reveals everything you are afraid to look at.  
  
This is why some people become tyrants with abundance, and others crumble under the weight of even modest success. Because their nervous systems weren’t taught how to feel safe around wealth. Because their money stories weren’t written by their conscious selves — they were inherited. Absorbed. Survived.  
  
Let’s go deeper.  
  
In one of Ken Honda’s teachings that deeply influenced me, he maps out emotional archetypes around money. Reading it for the first time felt like holding up a mirror. I wasn’t just one type. I was all of them — at different stages in my life. Maybe you’ll see yourself in these, too:  
  
The Saver — finds security in stockpiling. There’s comfort in watching the balance grow. But under that calm may be a fear of not having enough. Of being unsafe. They hoard peace of mind, not just coins.  
  
The Spender — dances with life. For them, money is energy, movement, joy. Yet their joy can become avoidance. A buffer from feeling stillness, scarcity, or shame. When the spending stops, what’s left?  
  
The Moneymaker — fuels their identity through earning. Their self-worth is tied to their productivity. But what happens when they rest? Do they disappear? Lose meaning?  
  
The Indifferent — avoids money altogether. Prefers not to think about it. Trusts the universe — or at least pretends to. Sometimes, it’s real surrender. Other times, it’s deep fear wearing a spiritual mask.  
  
The Monk/Hippie — sees money as tainted. Feels guilt about having it. Wants purity. But purity without participation often leads to disempowerment.  
  
The Saver-Splurger — oscillates. Feast and famine. Restriction and release. Guilt and glee. A nervous system addicted to drama.  
  
The Gambler — thrives on risk. Money is thrill, chase, game. But without grounding, the house always wins.  
  
The Worrier — always anticipates collapse. Even with full accounts, they brace for disaster. The body doesn’t feel safe, no matter what logic says.  
  
When I share these types with clients, something remarkable happens. People exhale. They whisper, “Oh my god, that’s me,” and there’s a softness that enters the room. Because when we name something, we claim it. We give ourselves permission to relate to money differently.  
  
And that’s the key — money isn’t just something we manage. It’s something we relate to.  
  
Let me ask you something that might stir something real:  
  
- Who taught you how to feel about money?  
- Who gave you the script that said “more is better” or “less is holy”?  
- Who whispered, “You can’t be rich and good,” or “Only fools live paycheck to paycheck”?  
  
Was it your parents? Your culture? Your first boss? A traumatic breakup? A bankruptcy?  
  
These voices don’t just live in your head — they live in your hands when you reach for your wallet. They live in your throat when you undercharge. They live in your gut when your rent is due and your client ghosts you.  
  
You carry your money emotions everywhere.  
  
It’s easy to think that if we just fix the numbers, the rest will align. But the truth is this: until you regulate the emotion, the money can’t land.  
  
You can win the lottery and still feel unsafe.  
You can triple your income and still feel guilty.  
You can earn six figures and still have a panic attack every time you open your banking app.  
  
This isn’t about intelligence. This is about nervous system capacity. About your body’s memory. About what you believe you deserve, and what you fear will be taken from you if you claim it.  
  
So let me offer you a new frame.  
  
What if every financial decision you’ve ever made was an emotional decision — disguised as logic?  
  
What if your “budgeting” was actually about control? What if your “splurging” was about rebellion? What if your under-earning was about staying invisible?  
  
And what if — just maybe — your money patterns were never the problem?  
  
They were your survival strategy.  
  
Let’s not shame the strategy. Let’s honor it. Then let’s ask: is it still serving me?  
  
Journal Prompt: Money Mirrors  
1. Which money types do you see in yourself?  
2. What emotions do you feel when money comes in? When it goes out?  
3. What belief about money did you absorb in childhood — and is it still true?  
  
Spiritual Practice: Mirror Meditation  
Sit with a mirror for five minutes. Gaze into your own eyes. Breathe deeply. Then whisper aloud:  
“I forgive myself for believing I am unworthy of wealth. I am allowed to feel safe, loved, and provided for.”  
  
Repeat until your body softens.  
  
Money is not your enemy. It’s your mirror.  
  
And if that mirror is cracked, it’s only because someone handed it to you that way.  
  
You get to build a new one — one that reflects the truth: You are inherently worthy. You are already enough.  
  
From that place, money becomes not a threat… but a tool.  
  
Not a measure of worth… but a reflection of alignment.  
  
And we’re only just getting started.

[Page 3 content included above in the assistant's previous message.]

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Awareness without action is just observation.  
  
If you’ve made it this far, you already know: your relationship with money isn’t just about budgets, investments, or passive income streams. It’s about emotional patterning — often unconscious, automatic, and inherited.  
  
To shift that, we need more than insight.  
  
We need evidence.  
  
📓 Evidence of what you feel before, during, and after every transaction.   
📓 Evidence of the stories your nervous system tells when money moves.   
📓 Evidence of what safety, shame, joy, or guilt sounds like — in your own mind.  
  
So today, we begin the practice that changed everything for me:  
  
🖊️ The Emotional Spending Journal  
  
Here’s how it works:  
  
For the next 7 days, every time money leaves your hands — or your account — you’ll write down not just what you spent, but how it felt.  
  
That’s it.  
  
Not a budget. Not a judgment. Just a moment of witnessing.  
  
Here’s the format:  
  
| 🧾 What You Spent On | 💰 Amount | 🧠 Before | 💬 During | 💔 After |  
|----------------------|------------|-----------|------------|-----------|  
| groceries | €42.75 | calm | rushed | neutral |  
| online course | €199 | excited | hopeful | anxious |  
| dinner w/ friends | €38.50 | hesitant | joyful | guilty |  
  
Notice: You’re not labeling anything “good” or “bad.”   
You’re not analyzing yet.   
You’re simply creating a space for emotional honesty.  
  
And in doing that? You start reclaiming your power.  
  
💡 Why this matters:  
  
Most of our financial stress doesn’t come from numbers — it comes from narratives.  
  
Narratives like:  
  
- “I shouldn’t have bought that.”  
- “I need to cut back.”  
- “I’m irresponsible with money.”  
- “I’ll never have enough.”  
  
But when you track emotions, something powerful happens.  
  
You start noticing patterns.  
  
You realize you only overspend when you’re lonely.   
You see that guilt is your most common spending companion — not need.   
You discover that peace is possible when you slow down and check in.  
  
This practice isn’t about changing your spending yet.  
  
It’s about learning your emotional landscape.   
About seeing your nervous system in real-time.   
About meeting yourself in the middle of the transaction and asking:  
  
🤍 “What am I trying to feel?”   
🤍 “What am I trying to avoid?”   
🤍 “What do I need that this purchase is trying to give me?”  
  
Money becomes the mirror again.  
  
And the more you look? The more honest you become.  
  
💬 A note from a client, Nina:  
  
> “The first few days I felt silly, like, who cares how I feel when I buy toothpaste? But by Day 5, I realized I felt shame every time I spent money on myself, even for things I needed. That blew my mind. My bank account wasn’t the problem. My inherited guilt was.”  
  
This is what we’re doing.  
  
We’re naming the invisible.   
So we can shift it.  
  
📓 Weekly Practice: The Emotional Spending Journal  
  
🧭 Instructions:  
1. Keep a small notebook or use your notes app.  
2. Every time you spend, log:  
 - What you bought  
 - How much  
 - What emotion came up before  
 - What emotion you felt during  
 - What lingered after  
3. Review at the end of the week:  
 - Which emotions show up the most?  
 - What kinds of purchases feel the most charged?  
 - What surprised you?  
  
✨ Bonus: If journaling daily is overwhelming, do a 15-minute recap at the end of each day instead.  
  
🌿 Spiritual Reframe: Bless the Transaction  
  
Each time you notice guilt or shame arise, pause.  
  
Place your hand over your heart and say:  
  
💬 “This purchase does not define my worth. I bless this transaction. I bless myself.”  
  
It may feel strange at first. That’s okay.   
Your nervous system is learning a new language.  
  
The language of grace.  
  
Most people think they need more discipline to manage their money.  
  
But what they really need is more compassion.  
  
Start with this practice.  
  
Start with yourself.  
  
And watch how your spending — and your stories — begin to shift.

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Let’s talk about budgeting.  
  
Not the cold, color-coded spreadsheet kind.   
Not the kind that shames you for eating out or makes you feel like you failed for needing joy.   
Not the “tighten the belt” narrative that turns your nervous system into a war zone every time you look at your expenses.  
  
Let’s talk about something softer.   
Something more honest.   
More alive.  
  
✨ Let’s talk about heart-centered budgeting.  
  
Here’s the truth most people miss:  
  
A budget isn’t about control.   
It’s about clarity.  
  
It’s not about restriction.   
It’s about intention.  
  
It’s not about guilt.   
It’s about alignment.  
  
When you build your financial life around what matters most — not just what costs least — you begin to feel powerful again.  
  
Not because you spent less.   
But because you spent on purpose.  
  
🪞Here’s the exercise:  
  
The Heart-Centered Budget Map  
  
Step 1: List your current categories.   
Make it honest. Groceries, rent, takeout, skincare, courses, subscriptions, gifts, therapy, snacks, whatever. No censoring.  
  
Step 2: For each category, ask:   
- Does this nourish me?   
- Is this aligned with my values?   
- Am I spending this from a place of fear… or from a place of love?  
  
Step 3: Assign each category a color:   
🟢 Green: Aligned and nourishing   
🟡 Yellow: Neutral or unconscious   
🔴 Red: Misaligned or draining  
  
Step 4: Reflect.   
- What’s taking more than it’s giving?   
- What needs to be released?   
- What do you wish you had a category for?  
  
Step 5: Create new categories that reflect who you’re becoming.   
Add things like:   
- “Money for Joy”   
- “My Future Self”   
- “Healing Fund”   
- “Giving with Grace”   
- “Creativity & Magic”  
  
💬 I remember a client, Tomas, who told me:  
  
> “I used to treat budgeting like punishment. It always ended in shame. But when I gave my budget soul — when I let it become a map of what mattered — it turned into a love letter. A permission slip.”  
  
That’s the shift.  
  
From discipline to dignity.   
From guilt to grace.  
  
🌿 Spiritual Practice: The Budget Blessing  
  
At the start of each month (or week), light a candle.   
Put on music that softens your heart.   
Open your banking app.   
Breathe.   
Then whisper:  
  
💬 “May this money serve me with joy.   
May I spend in alignment, not fear.   
May each euro be a seed of abundance, not scarcity.   
I trust myself.”  
  
Then begin.  
  
Not from pressure.   
But from presence.  
  
📓 Reflection Prompt: Intention Over Perfection  
  
1. What’s one category in your current budget that doesn’t reflect who you want to be?   
2. What’s one category you want to create — even if it feels “frivolous” or “unrealistic”?   
3. What would it look like to trust yourself with money?  
  
You don’t need a tighter budget.   
You need a truer one.  
  
One built not just from math…   
But from meaning.  
  
That’s how money becomes a mirror.   
That’s how it becomes a compass.   
That’s how it becomes… yours.