# Accept Your Wealth

## Chapter 4: Rewriting the Story

### Page 1

📖 The Stories You Didn’t Write (But Still Carry)

Before you had a bank account,  
Before you made your first purchase,  
Before you could even pronounce “money” —  
You had already absorbed your money story. 🧬

Not from textbooks.  
From the dinner table.  
From the silent tension in the room when bills came in.  
From watching your parents argue or go quiet.  
From hearing, “We can’t afford that” or “Money doesn’t grow on trees.”  
From watching joy turn to guilt every time a gift was given or received.

💡 These stories didn’t come from you — but they became yours.

And if you don’t question them, you’ll live them out as truth.

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🪞 The Inheritance You Didn’t Ask For

Inherited money stories are like emotional heirlooms.  
Passed down not through wills, but through whispers.  
Through habits.  
Through silence.

Maybe your parents were savers who feared spending because they once lost everything.  
Maybe they lived in scarcity even when abundance arrived — always waiting for the other shoe to drop.

Or maybe you grew up in a culture where wealth was taboo.  
Where wanting more was shameful.  
Where “good people” didn’t talk about money — they just suffered quietly. 😶‍🌫️

These imprints run deep.  
They shape how much we believe we’re allowed to earn, hold, spend, or ask for.

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🌍 Culture Writes Code Too

Money stories aren’t just personal. They’re cultural.

🕌 Some cultures praise self-sacrifice and view financial ambition as selfish.  
💼 Others tie worth to productivity, treating rest as laziness.  
🧕 Some spiritual traditions idolize poverty, equating wealth with corruption.  
🛐 Others worship wealth, casting poverty as failure.

These narratives are everywhere — in media, in religion, in generational trauma.

And they don’t just sit in your mind.  
They live in your nervous system.  
They whisper:  
“You’re not enough.”  
“You’re too much.”  
“You shouldn’t want that.”  
“Don’t be greedy.”  
“Be grateful. But not too bold.” 🙅‍♀️

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📓 Reflection Prompt: Your Money Memories

Take 10 quiet minutes. No distractions. Just you and your truth.  
Write down the first 5 money memories you can recall.

They might be big — like a parent losing a job.  
Or small — like feeling left out during a school trip because of money.

Then ask:

- What did I \*feel\* in that moment?  
- What belief did I form about money or myself?  
- Is that belief still running my life?

You may be shocked at how much these moments explain your current patterns.

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🗝️ Awareness Is Power

You cannot rewrite what you won’t name.  
But once you name it — it loosens.  
Once you see it — it stops being a fact and starts becoming a choice.

That’s the invitation of this chapter.

To stop living someone else’s story.

And start authoring your own. ✍️

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👩‍👧 Anita’s Story: Shame in the Grocery Aisle

Anita was the kind of client who showed up early, took notes, and apologized for everything.

“Sorry I talk too much.”  
“Sorry I don’t get this.”  
“Sorry I’m such a mess.”

But she wasn’t a mess.

She was a mirror. Reflecting back what so many of us carry silently: the weight of financial shame woven with motherhood, identity, and survival. 🧳

Anita was 38, a single mom of two, working full-time as a nurse and still unable to make ends meet. Every month was a balancing act — robbing Peter to pay Paul, praying the debit card wouldn’t decline at checkout. 🛒

One day during a session, she broke down in tears after describing how she’d returned groceries at the register when her total exceeded what was in her account.

💬 “It’s not the food,” she said. “It’s the look the cashier gave me. Like I was stupid. Or worse — invisible.”

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🕳️ The Deeper Hole Wasn’t in Her Wallet — It Was in Her Story

Anita had internalized the belief that her debt made her a failure.

Not just practically. Morally.

She believed that if she were smarter, stronger, more organized — she wouldn’t be in this situation.

But as we explored her upbringing, a bigger picture emerged.

👵 Her mother had raised her on coupons and sacrifice.  
🧓 Her grandmother had endured war and rationing.  
🛠️ The women in her line had mastered survival — but never felt safe enough to thrive.

They wore scarcity like armor. And Anita inherited the armor \*and\* the wounds. She wasn’t just managing debt. She was carrying decades of unshed tears.

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🔄 Repetition Isn’t Failure — It’s the Soul Asking for Healing

Anita thought she was “repeating mistakes.”  
But what she was really doing… was \*reenacting pain that had never been named.\*

And here's the thing about shame:

🤐 Shame isolates. It silences.  
🧠 It convinces you that you’re the problem — not the system, not the inherited stories, not the trauma.

So we started with this affirmation:

🗣️ “Debt is not a moral failing. It is a circumstance. And circumstances can change.”

We created a ritual: Every time she paid a bill — no matter how small — she would say:  
💚 “This is an act of love. This is evidence that I am reclaiming my power.”

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🌤️ A Small Shift, A Big Ripple

After a few weeks, Anita no longer cried in sessions. She smiled.

She started wearing lipstick again.  
She started asking for support — from her sister, her manager, her community.  
She even applied for a debt consolidation program she once felt “too ashamed” to pursue.

📩 “I didn’t realize how much energy I was spending hiding,” she said. “Now I’m using that energy to rebuild.”

And the money? It started to shift, too.  
Not because she manifested a lottery win —  
But because she stopped resisting her reality.

She met it with compassion. And from compassion came clarity. And from clarity came action.

This is what happens when we stop judging the past —  
And start rewriting the story.

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💔 From Shame to Shift

Forgiveness didn’t come easily for Anita.

Not for her mother.  
Not for the cashier.  
And especially not for herself.

“I should’ve known better.”  
“I should’ve done more.”  
“I should’ve been stronger.”

Her inner dialogue was a battlefield of “shoulds,” echoing the same judgment she feared from the world. But when we sat together in session, I asked her something simple:

🗣️ “What if your story isn’t a verdict — but an invitation?”

She blinked.

“What if the debt, the guilt, the struggle… what if it’s not a sign you’ve failed — but a message that something deeper wants to be healed?”

That’s when the tears came.  
Not the tight, ashamed ones.  
The soft kind. The releasing kind.  
The ones that mark the beginning of a new chapter.

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🕊️ Forgiveness Isn’t a Hall Pass — It’s a Homecoming

We often think forgiveness is letting someone off the hook.

But what if it's about setting \*yourself\* free?

🧠 Free from the belief that you are your mistakes.  
🧠 Free from the fear that you’re not allowed to move on.  
🧠 Free from the identity of the “struggling one.”

Forgiveness is the declaration:  
🌱 “I get to start again. Without shame.”

So Anita wrote a letter — not to her creditors, not to her past partners — but to herself.

📜 “Dear me, I forgive you for trying your best with what you knew. I forgive you for the choices you made from fear. I forgive you for surviving when you wanted to thrive.”

She didn’t read it aloud. She didn’t even finish it the first day.

But she started.

And in that start, something shifted.

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✍️ Writing a New Narrative

With each passing week, we reframed Anita’s relationship with money:

- Debt became a \*lesson\*, not a life sentence.  
- Budgeting became \*boundaries\*, not punishment.  
- Paying bills became \*practices of self-respect\*, not penance.

We explored what wealth meant to her \*now\* — not based on childhood scripts, but on her current values.

🧘‍♀️ Safety.  
🕰️ Time freedom.  
❤️ Saying yes without guilt — and no without apology.

Her new story wasn’t about escaping her past.  
It was about integrating it.

Letting her pain become purpose.  
Letting her awareness become her new compass.

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🌟 You Get to Rewrite the Script

If Anita could step out of inherited shame, so can you.

Your money story isn’t carved in stone.  
It’s written in ink — and you’re holding the pen. 🖋️

So ask yourself:

- What part of your money story no longer fits?  
- What do you want to forgive yourself for?  
- What new narrative feels \*true\* to who you are becoming?

Remember:

📖 Stories are powerful. But they are not permanent.

And the moment you choose a new one —  
is the moment you begin to live it.

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🧩 Mapping the Past to Free the Future

Rewriting your money story isn’t just a mindset shift — it’s a rewiring of your emotional and neurological landscape.

And one of the most effective ways to do this is to make the invisible… visible.

When you see the timeline, the patterns, the beliefs on paper — you take back power. You shift from living inside the story to observing the story with clarity. 👁️

Today, I’m going to give you two of the most powerful tools I use with clients:

🗺️ The Money Timeline  
🧬 The Family Belief Map

These tools are simple. But they’re potent.

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📅 Exercise 1: The Money Timeline

📝 On a blank sheet of paper or journal, draw a horizontal line across the page. Mark your current age at the far right, and your birth on the far left.

Now begin marking down key financial memories — year by year or event by event.

Here are prompts to jog your memory:

- When did you first receive money?  
- What was your first financial trauma?  
- When did you feel proud of your money?  
- When did you feel ashamed?  
- When did you not have enough?  
- When did you suddenly have more than usual?

💡 Label emotions beside each entry: fear, joy, shame, guilt, empowerment, scarcity, relief.

This timeline becomes a mirror.  
You’ll start to see how your present fears or habits are echoes of unresolved past events.

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🌳 Exercise 2: The Family Belief Map

Draw a circle in the middle of a new page — label it YOU.  
Now draw lines out to the people who raised or influenced you around money: parents, guardians, grandparents, teachers, cultural figures.

Beside each one, list the core money beliefs they modeled or spoke aloud.

Examples:

👵 “You have to work hard for every penny.”  
🧑‍🎓 “Artists never make money.”  
🧑‍🏫 “Don’t talk about money — it’s tacky.”  
👨‍👩‍👧‍👦 “People like us never get rich.”  
🙏 “God provides, but only the humble.”

Now pause and ask yourself:

- Which of these do I still believe?  
- Which feel heavy or disempowering?  
- Which do I want to keep, release, or rewrite?

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🧠 Why These Tools Matter

Because awareness creates choice.

When your beliefs stay unconscious, they drive your life.

When you make them conscious, you can redirect your story — with intention.

You’re not erasing your past.  
You’re acknowledging it. Honoring it.  
Then deciding to write forward from truth, not trauma. ✨

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🕊️ Integration Invitation

Take a full hour this week to complete your Timeline and Family Map.

Set the mood. Light a candle. Put on music that soothes you.

Let the memories come without judgment.

And if it gets heavy?

Place your hand on your heart and say:

🗣️ “That was then. This is now. I choose a new story.”

Because you do.  
And that choice — that freedom — is the beginning of real wealth. 🛤️

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✍️ The Power of Rewriting

Here’s what most people don’t realize:

Your story isn’t just what happened to you.  
It’s the meaning you gave to what happened.

And the beautiful part?

🌟 You can choose a new meaning.  
A new lens. A new language. A new story.

Because the past doesn’t get the final say — you do.

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📖 Your Money Origin Story — Rewritten

We all have a money origin story.

Maybe yours started with struggle.  
Maybe it started with lack.  
Maybe it was coated in shame or built on silence.

But today, you get to create a new one.  
One that doesn’t ignore the past — but reclaims it.  
One that honors your resilience. One that speaks to who you’re becoming.

🧘 Set the Space

Find a quiet moment.  
Light a candle. Breathe deeply.  
Place your hand on your heart and say, “I am ready to meet myself with truth and compassion.”

Then write.

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📝 Guided Prompt: Rewrite Your Money Story

Answer the following questions in your journal:

1. What was the story I inherited about money?  
2. How did it shape my beliefs about worth, safety, and power?  
3. What parts of that story are no longer true for me?  
4. Who am I now, and how do I want to feel in my relationship with money?  
5. What would a story of love, abundance, and alignment sound like — if I believed it?

Now, using your answers…

📜 Write your new money origin story in a paragraph or two.  
Use language that feels empowering. Authentic. True.

Start with something like:

🖋️ “I come from a lineage of survivors, but I choose to thrive. I honor where I’ve been — and I choose a path of peace, presence, and prosperity.”

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💬 Your Words Create Your World

Read your new story aloud.  
Let your body hear it. Let your nervous system receive it.

Then, return to it often.  
Each time you waver. Each time you forget.  
Let these words be your anchor — and your reminder:

🌱 You are no longer who you were.  
You are becoming. And becoming is sacred.

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🎁 Bonus Practice: Money Mantra Altar

Write your new story on a card. Place it somewhere sacred — by your bed, your mirror, your altar.  
Surround it with symbols of wealth that feel aligned: a crystal, a photo, a candle, a coin from your travels.

Each time you pass it, pause and whisper:

🗣️ “This is the story I choose now.”

Because when you write it, speak it, live it —  
your life begins to rise and meet it. 💖