



MONEY *BLOCKS* DE-CODED

*Learn Why You Are Financially Stagnant,
Release Guilt, and Finally Get What You Want*



QUESTIONS ANSWERED IN THIS BOOK

“Why do I always struggle with my finances?”

“How do everyday people generate wealth?”

“Why do I feel anxious about money?”

“Why do I feel like my money never stays with me?”



“What is the secret about money others understand that I don’t?”

“How can I think differently about money?”

“Where should I start?”

MONEY BLOCKS DECODED

Legal Disclaimer – AnchorPull LLC

The content provided in Money Blocks Decoded by AnchorPull LLC, including all text, exercises, activities, frameworks, mindset tools, psychological concepts, money block identification methods, and any supplementary materials ('Content'), is provided strictly for general informational and educational purposes only.

This is NOT psychological, therapeutic, psychiatric, medical, financial, legal, or professional advice of any kind. The concepts and exercises contained in this book are intended solely to provide general mindset and personal development education. Nothing in this book constitutes a diagnosis, treatment plan, or therapeutic intervention for any mental health condition, financial disorder, or psychological issue.

No therapist-client, psychologist-client, financial advisor-client, coach-client, or any other professional relationship is created by purchasing, reading, or applying any Content from Money Blocks Decoded.

AnchorPull LLC, its owners, officers, employees, contractors, affiliates, contributors, and representatives make no representations or warranties, express or implied, regarding the accuracy, completeness, suitability, or applicability of the Content to your individual situation. Mindset shifts, behavioral changes, financial outcomes, and personal development results depend on numerous unpredictable factors including but not limited to individual psychology, personal history, effort, discipline, personal circumstances, and external economic conditions. Any examples, case studies, or results referenced in this book are not guarantees of similar outcomes for you or anyone else.

You assume full responsibility for any decisions, actions, or changes you make based on the Content. If you are experiencing mental health challenges, financial distress, trauma, anxiety, depression, or any psychological condition, you are strongly encouraged and expected to consult a qualified licensed mental health professional, therapist, psychologist, or certified financial planner before applying any concepts from this book.

AnchorPull LLC, its owners, officers, employees, contractors, affiliates, and representatives shall not be liable for any direct, indirect, incidental, special, consequential, punitive, or exemplary damages, including but not limited to emotional distress, financial loss, loss of opportunity, personal harm, or any other losses of any kind, arising from or related to the use of, reliance on, or inability to use the Content.

Copyright and Usage Restrictions – All Content in Money Blocks Decoded is the exclusive intellectual property of AnchorPull LLC and is protected by United States and international copyright laws. You are granted a limited, personal, non-transferable license to use this Content solely for your own private, non-commercial, educational purposes. Reproduction, redistribution, resale, sharing, or derivative creation of any kind is strictly prohibited without the express prior written permission of AnchorPull LLC.

By purchasing and reading Money Blocks Decoded you acknowledge that you have read, understood, and agree to be bound by this disclaimer in its entirety.

What a Money Block Actually Is

A money block is not a single limiting belief you can eliminate with changed thinking. **It is a layered system of biological drives, cultural conditioning, psychological defenses, and unexamined emotional needs**, all of which express themselves through your financial behavior.

It is absolutely fixable for anyone.

Money Block Type	Root Source	How It Shows Up
Scarcity/Lack based hoarding	Evolutionary survival wiring	Difficulty spending/letting items go even when healthy to do so
Status/Culture spending	Social hierarchy instinct + cultural conditioning	Buying to impress a culture instead of for your own joy
Discontentment spending	Dopamine reward system + hyper-consumerism	Shopping when anxious, sad, or bored, never when fulfilled or happy
Identity/Ego spending	Ego assertion loop + cultural values	Buying to construct or maintain a false self-image instead of investing
Terror Management spending	Terror Management/immortality anxiety	Accumulating perceived permanence through purchases to buffer mortality fear
Avoidance/Blind spending	Dissociation from financial reality	Spending without tracking to avoid feeling out of control

1



The Gasp Effect

Why You Struggle to Make the Leap

The Gasp Effect

You Think Small, So You Receive Small

Picture two people standing at the edge of a diving board for the very first time. Both are looking at the same pool, the same distance to the water below. One gasps, grabs the railing, and backs away. The other shrugs, bounces twice, and jumps. The water did not change, the height did not change; the only thing that changed was the story each brain told itself in the half-second before action was required.

Money works exactly the same way.

When you hear the number \$100,000 and your chest tightens, your eyes widen, and somewhere in the back of your mind a small voice whispers that is not for people like me, you have just activated one of the most powerful self-limiting mechanisms your brain possesses. Neuroscientists call it a **threat-appraisal response**. We are going to call it something simpler, and far more useful:

The Gasp.

If the thought of a number drains you before you've done a single thing to earn it, the number has already defeated you.

The Gasp Effect

You Think Small, So You Receive Small

Your brain is not a neutral calculator, it does not simply register the number \$100,000 and file it away in a folder labeled "financial goals." Instead, it runs the number through an extraordinarily complex threat-detection system that has been shaped by **every experience you have ever had with money, every overheard argument between your parents, every time the word "expensive" was spoken with a grimace, every moment you were told to be realistic.**

At the center of this system is the amygdala, the brain's ancient alarm bell, working in close partnership with the dopaminergic reward circuits running through the ventral tegmental area and into the prefrontal cortex. Here is what neuroscientists have discovered about how these systems interact with goals:

Dr. Wolfram Schultz's landmark research on dopamine and reward prediction established something remarkable: dopamine is not released when you receive a reward. It is released in anticipation of a reward, specifically, when the brain predicts that a desirable outcome is achievable. The critical word is achievable. The dopaminergic system is fundamentally a motivation engine, and it

The Gasp Effect

You Think Small, So You Receive Small

only fires when the brain believes the target is within reach.

*Dopamine doesn't celebrate what
you've already won.
It fuels the chase toward what your
mind believes you can actually catch.*

This is the first crack in the foundation of The Gasp. When you think about making \$100,000 from your own creativity and ideas...and you gasp, your brain is not registering excitement, although it feels that way. It is registering threat. And the moment a target is classified as a threat rather than a prize, the dopaminergic motivation engine does something counterintuitive: it goes quiet. The very neurochemical you need to pursue a goal withdraws from the equation, because your brain has decided the cost of failure would be too great to risk trying.

The Gasp Effect

You Think Small, So You Receive Small

Researchers studying motivational intensity (most notably work emerging from the labs of Eddie Harmon-Jones and John Thibodeau) have consistently found that the relationship between goal magnitude and motivational approach is not linear. **A small, believable goal activates approach motivation: the brain leans in, resources are allocated, attention narrows. A goal perceived as overwhelmingly large does something very different. It activates avoidance motivation: the brain leans back, attention diffuses,** and the nervous system begins working creatively to steer you away from the stimulus that caused the alarm.

This is not metaphor or self-help language, it is measurable neurological behavior. When a financial figure overwhelms you, your brain does not simply fail to pursue it, it actively constructs obstacles.

The Gasp Effect

You Think Small, So You Receive Small

The goal is not to pretend a number is easy. The goal is to make your brain bored enough by the number that it stops treating it like a threat and starts treating it like a task.

This is where the chapter may ask you to do something that feels wrong...

Stop celebrating so loudly.

This sounds almost offensive in a culture that worships the highlight reel, the confetti moment, the screenshot of the bank account. But the neuroscience behind this is unambiguous, and it is related to the same dopamine dynamics we explored earlier.

When you achieve a goal and respond with enormous celebration, the gasp of joy this time, rather than the gasp of overwhelm, you are inadvertently signaling to your brain that something exceptional just occurred. You are marking the event as extraordinary. And the brain,

The Gasp Effect

You Think Small, So You Receive Small

with its relentless efficiency, immediately recalibrates: if that required that much celebration, it must have been that difficult. Which means the next time you pursue it, the brain remembers the difficulty rating, not just the outcome.

When you scream at the top of the mountain, you're also telling your brain how hard the climb was.

The \$1,000 Mind and the \$1,000,000 Mind

Most people reading this book have no emotional reaction to making \$1,000. They have made it before. They know what it feels like. Their nervous system does not classify it as a miracle or a catastrophe, it classifies it as Tuesday.

Now watch what happens when you replace that number.

You made \$1,000,000 last Tuesday.

Did something shift in your body? A subtle tightening? A small internal whisper that said something like but that's different? Maybe even a quiet, barely conscious feeling of unworthiness or exhaustion at the mere thought of the distance between here and there? That shift is The Gasp, and it is costing you money.

Your brain does not actually know the difference between \$1,000 and \$1,000,000 in any objective sense.

The \$1,000 Mind and the \$1,000,000 Mind

Most people reading this book have no emotional reaction to making \$1,000. They have made it before. They know what it feels like. Their nervous system does not classify it as a miracle or a catastrophe, it classifies it as Tuesday.

Now watch what happens when you replace that number.

You made \$1,000,000 last Tuesday.

Did something shift in your body? A subtle tightening? A small internal whisper that said something like but that's different? Maybe even a quiet, barely conscious feeling of unworthiness or exhaustion at the mere thought of the distance between here and there? That shift is The Gasp, and it is costing you money.

Your brain does not actually know the difference between \$1,000 and \$1,000,000 in any objective sense.

The \$1,000 Mind and the \$1,000,000 Mind

\$1,000 and \$1,000,000 in any objective sense are both abstract numbers. Neither one is a physical object you can hold. The only difference, the only difference, is the story layered on top of the number by your accumulated experience, your inherited beliefs, and your neurological threat-appraisal system.

\$1,000,000 feels large because you have been treating it as large. You have been gasping at it in your mind, quietly and consistently, perhaps for years. And every time you gasped, your brain dutifully recorded the response and strengthened the neural pathway that says: that number is dangerous. Do not go near it.

The work is not to pursue \$1,000,000 harder. The work is to make \$1,000,000 boring.

Rewiring the Appraisal

The brain's threat-appraisal system is plastic. It changes. The pathways that fire when you encounter a number are not permanent architecture, they are habits of perception, worn smooth by repetition, and they can be reworn in a different direction.

This is not about affirmations plastered on a mirror. Neuroscience does not support the idea that repeating I am wealthy will rewire your financial reality. What the research does support is exposure, normalization, and graduated approach — the same mechanisms that allow a trauma survivor to eventually approach what once felt unbearable, or a phobic patient to eventually hold the thing they feared.

The process looks something like this:

First, notice the gasp without judgment. When you see a large number and feel the internal flinch, simply observe it. Name it. There is the gasp. You are not broken. Your brain is doing exactly what it was trained to do.

IF ANY OF THE HAND WRITTEN SENTENCES FEEL
AWKWARD TO SAY OR THINK, YOU HAVE WORK TO DO.

Rewiring the Appraisal

\$250,000 per month is just living comfortably, nothing special

Second, neutralize the number through repetition. Write it. Say it out loud in normal conversation. Read it in books and articles without attaching emotion. Encounter it without consequence until the amygdala stops raising the alarm. \$100,000. \$250,000. \$500,000. Say them like you would say the weather forecast.

*\$3,000,000 per year is a normal salary for me...
There's nothing spectacular about making \$2,000 per hour*

Third, approach incrementally without catastrophizing the distance. The goal is not to pretend you are already there. It is to remove the emergency classification from the destination so your motivational system can engage without the brakes of avoidance running simultaneously.

I am used to having over 7 figures in my bank account, I expect nothing less.

IF ANY OF THE HAND WRITTEN SENTENCES FEEL
AWKWARD TO SAY OR THINK, YOU HAVE WORK TO DO.

Rewiring the Appraisal

*I make millions of dollars just like any other millionaire would
I don't know any other lifestyle outside of making 6 figures per month*

Fourth, celebrate quietly. When you hit a milestone, acknowledge it with a nod, not a scream. Let the brain file it under normal, not extraordinary. This is not about suppressing gratitude, it is about training your nervous system to regard financial progress as the expected outcome of consistent action, not a miracle that required everything you had.

*Why would I celebrate my normal 7 figure salary?
I can easily make \$500,000.*

*The number itself has no power
over you. Only your nervous
system's story about the number
has power over you. And stories
can be rewritten.*

*I spend \$3,000 on gas and food for my family weekly,
\$300,000 is nothing to me.*

2



The Discontentment — Engine —

Why You Feel Out of Control

The Discontentment Engine

The single most important insight in understanding your own money blocks is this:

Discontentment is poison to abundance, and the consumer economy is structurally dependent on your discontentment.

A content person does not buy the 13th shirt when they don't want the 13th shirt. A fulfilled person does not need the next gadget. A person at peace does not require the status symbol to feel significant. Blind consumption is the enemy of abundance, and contentment is the enemy of consumption.

When you act from inspiration, you move because something calls you forward. You build the business because the idea lights you up. You pursue the opportunity because it aligns with what you value. You

The Discontentment Engine

earn not to escape a feeling of emptiness but because the work itself is an expression of something real inside you.

When you act from lack, you move because something pushes you from behind. You chase money because you are afraid of not having it. You grasp at opportunities because you feel unworthy of being choosy. You hustle not from passion but from a low, constant hum of not enough that never quite goes quiet no matter how much you earn. This is scarcity-based action. It is frantic, clouded, and self-defeating.

Lack-based action is running from the fear of absence, and you cannot run toward wealth while your eyes are fixed on what you don't have.

The Discontentment Engine

None of this is an accident, none of it is your personal failing. You are not uniquely weak-willed or uniquely susceptible to experiencing lack. Even rich people experience feelings of lack, and thus overspend, overeat, over-party, etc... You are human, living inside an economic system that has spent decades and billions of dollars engineering your discontentment with surgical precision.

This is not conspiracy, just business. It works because it maps directly onto the most primal fears of the human nervous system: **the fear of not being enough, not having enough, not being loved, not being safe.** Buy this and you will be enough. “Own this and you will be safe.” “Wear this and you will be loved.” Every image of the person with the better body, the newer car, the fuller social life ...the product was simply the offered solution to the lack they had just created in you. The pitch is never about the product, the pitch is always about your wound.

The Discontentment Engine

A content person is a bad consumer, and the system has been optimized, over generations, to make contentment feel irresponsible, lazy, or naïve.

The irony is that acting from lack tends to produce more lack. Not because the universe is punishing you for desperation, but because desperation distorts judgment. The person who needs the sale too badly oversells and loses it. The person who needs the job too much interviews from a posture of pleading rather than value. The person who is terrified of being broke makes financial decisions from fear rather than strategy, and fear is a notoriously poor financial advisor.

3



Availability Bias

—

Why Deprogramming is Real Work

Availability Bias Shapes Everything You Believe About Money

Your financial reality is not built on facts. It is built on whatever your mind can recall most easily.

There is a force quietly designing your financial beliefs, your spending habits, your risk tolerance, and your relationship with wealth, and it has nothing to do with your income history, your education, or your work ethic.

It is called **availability bias**, and it is arguably the single most underexamined driver of money blocks in existence.

Availability bias operates almost entirely below the level of conscious awareness. **It does not feel like a bias, it feels like common sense, evidence, AND simply knowing how the world works.**

That is precisely what makes it so powerful and so dangerous to your financial beliefs.

Availability Bias Shapes Everything You Believe About Money

Availability bias, first identified and named by psychologists Daniel Kahneman and Amos Tversky in their landmark 1973 research on cognitive heuristics, describes the mental shortcut your brain uses to assess the likelihood, frequency, or truth of something based on how easily an example comes to mind.

In other words: if you can think of it quickly, your brain assumes it must be common, likely, or true.

This was an extraordinarily useful shortcut for the vast majority of human history. If you could easily recall seeing a predator near the river, it made sense to treat the river as dangerous. The ease of that memory was genuinely correlated with real-world frequency and risk.

We will outline how the brain uses availability bias against your best interests financially on the next page.



How the Brain Uses Availability of Information

Situation	What Availability Bias Does	What It Makes You Believe
You see a viral post about someone making \$50,000 in a month	Makes that outcome feel common	If it is not happening for you because you aren't made for it, can't learn it, just not realistic
You grew up hearing your parents argue about bills	Makes financial stress the default association with money	Money is hard to come by and a normal thing to stress about, just part of life.
You watched a family member go bankrupt	Makes financial ruin feel like a highly probable outcome	Building wealth is risky, temporary, and likely to collapse at some point
You see luxury lifestyles on social media daily	Makes wealth appear effortless, accessible to YOU, and universal	You're not likely to be in that financial position because of your current financial state

None of the conclusions in the last column are necessarily true. **But availability bias does not check for truth. It checks for speed of recall,** and whatever comes to mind fastest becomes the operating belief.

Consider the following common childhood financial imprints and the availability biases they create:

Childhood Experience	Emotional Charge	Available Belief in Adulthood
Hearing "we can't afford that" repeatedly	Shame, lack, limitation	There will never be enough + spending feels dangerous
Watching a parent work constantly with little reward	Exhaustion, futility, resentment	Hard work does not actually pay off, but you must keep showing up because you said you would
Seeing money cause arguments between caregivers	Fear, instability, conflict	Frequent stress and anxious energy around money is normal, especially in relationships
Observing wealthy people being criticized or resented	Social threat, moral judgment	Wanting money makes you a bad person
Experiencing sudden financial loss as a family	Trauma, insecurity, unpredictability	Financial stability can be taken away at any moment
Watching caregivers use shopping to cope with stress	Comfort, temporary relief	Spending is how you manage difficult emotions

Beyond individual experiences, availability bias is reinforced by the repeated narratives told within families about money. These narratives become the most frequently repeated financial messages in the developing mind.

Common family money narratives and their availability bias effects:

Family Narrative	Availability Bias It Creates
"Money doesn't grow on trees"	Scarcity is the natural state of money
"Rich people are greedy/corrupt/scammers"	All wealth is morally suspicious
"We're not the kind of people who..."	Wealth and abundance belong to a different kind of person that we can't ever relate to
"Save for a rainy day" with no discussion of growth	Money is only for protection for stressful expenses, never for expansion or continuous leisure
"Don't talk about money"	Money is inappropriate to engage with directly unless its an emergency or necessity, because that's all we have money for
"That's just how it is for people like us"	Financial limitation is a codified identity, not a temporary circumstance

4



Terror Management

Why Blind Consumption Feels Safe

The Most Uncomfortable Truth in This Book

Terror Management

A significant portion of your spending is driven by an unconscious fear of immortality.

This is some poetic exaggeration, and you do not have to be a person that struggles with ideas of life and death for this to apply to you...you just have to be human. It is one of the most rigorously studied theories in social psychology, known as Terror Management Theory.

As humans, we are aware of our own mortality, which causes either hidden or obvious experiences of existentialism. We do not sit with it. Instead, every human culture in history has constructed what anthropologists call a **cultural anxiety buffer**: a set of beliefs, symbols, and behaviors that give us the psychological sense that some part of us will persist beyond death.

And what is the main postmodern cultural anxiety buffer?

Buying THINGS.

The Most Uncomfortable Truth in This Book

Terror Management

Owning more creates a subconscious sense of permanence, power, and significance.

“If I have enough, I matter. If I matter enough, maybe I am not so fragile. If I am not so fragile, maybe I am not so mortal.”

We’ve provided a visual of what this looks like in real life on the next page.

Terror Management Function

Spending Behavior

Over buying
cultural status
symbols



Underlying Terror
Management Function

Signaling
significance and
superiority over
others/symbolic
immunity from
harm

Spending Behavior

Accumulating
far more than
you want/need



Underlying Terror
Management Function

Creating a sense
of permanence
and stability
against an
uncertain future

Spending Behavior

Compulsive
shopping when
anxious or
stressed



Underlying Terror
Management Function

Using acquisition
as a temporary
buffer against
existential
discomfort

Terror Management Function

Spending Behavior

Difficulty
throwing
things away



Underlying Terror
Management Function

Holding on to
objects as a way
of holding on to a
sense of a
“continuous self”

Spending Behavior

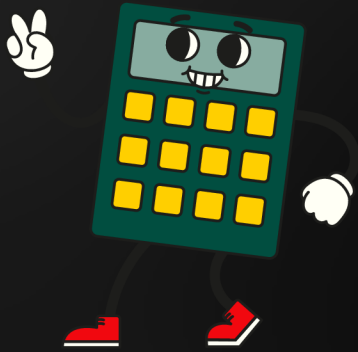
Buying things
and never
using them



Underlying Terror
Management Function

The purchase
itself provides the
psychological
relief, the object
was never the
point

5



Activities

Activities to Improve Financial Power

Financial Diet Audit

Audit Your Current Financial Information Diet

For 1 week, notice with intention every negative financial message you hear, whether from friends, family, news, social media, podcasts, etc... Categorize each in your mind as:

- Catastrophizing (Damaging/Restrictive thought process)
- Distorting (Confuses truths about wealth and money)
- Neutral (Joking or “good problems to have”)
- or Constructive (Informative and true)

Most people discover that 70 to 90% of their financial information diet is catastrophizing or distorting and feeding availability bias rather than correcting it.

Deliberately Curate Your Financial Feed

Unfollow, mute, or remove content sources that consistently show you images/audio/visuals that reinforce old, limiting, negative financial beliefs. The less you hear and see this content, the less likely your mind will relate to it.

Ask Yourself...then write it down.

What experiences in your past brought you the most joy or sense of accomplishment?

If money were no object, how would you spend your days?

What do you admire in others, and why?

Lesson 1:

Differentiating Needs and Wants

Maslow's Hierarchy Adapted to Economic Prioritization

This psychological model aligns well with economic thinking by layering needs from survival basics to higher fulfillment.

Lower levels (physiological and safety) equate to economic needs that protect your ability to earn and live securely. Higher levels (belonging, esteem, self-actualization) often align with wants that enhance life quality. Use it to evaluate: **Does this expense safeguard or expand your productive foundation, or does it primarily add incremental pleasure?**



Lesson 2:

Differentiating Needs and Wants

The 50/30/20 Rule as a Balanced Allocation Model

Popularized by Elizabeth Warren, this framework divides after-tax income economically: **50 percent to needs (essentials for ongoing functioning)**, **30 percent to wants (enhancements for satisfaction)**, and **20 percent to savings/debt reduction (future security and opportunity creation)**. It enforces balance by capping wants while protecting needs and growth. Track your actual percentages to see if your current mix supports equilibrium or tilts toward imbalance.



Lesson 3:

Differentiating Needs and Wants

Opportunity Cost and Marginal Analysis in Everyday Decisions

For any purchase, ask: What is the marginal benefit compared to the marginal cost (including opportunity cost)? If the added utility from a want justifies the forgone alternative like delayed savings or reduced flexibility, it can be a worthwhile trade-off. This mindset shifts focus from "lack" to strategic choice-making.



Tool 1:

Financial Status and Self-Assessment

Perform Regular “Habit Snapshots”

Open your banking app or card statement from the last 30 days. Scan the transactions and categorize them into three buckets using this simple rule:

- Essentials (needs that keep life running: rent/mortgage, utilities, groceries, basic transport, minimum debt payments).
- Automatic positives (recurring good habits: automatic savings transfers, retirement contributions, insurance premiums).
- Optional: (non-essentials: dining out, subscriptions, impulse buys, entertainment upgrades).

Count the number in each bucket and note the rough dollar totals. Then apply this instant metric:

$$\text{Your "habit leverage score" = } (\text{Automatic Positives} + \text{Essentials}) / \text{Total Spend}$$

A score above 0.8 means strong foundational habits. Below 0.6 highlights leaks that drain potential. This scan educates you on autopilot behaviors in seconds and motivates by showing exactly where small tweaks create immediate wins.

Tool 2:

Financial Status and Self-Assessment

The Belief Audit

Read these 10 common money beliefs out loud or in your head. For each, respond instantly with "Agree," "Disagree," or "Not sure."

- Money is hard to come by and easy to lose.
- Rich people are greedy or lucky, not hardworking.
- I deserve nice things now because life is short.
- Saving feels like deprivation.
- I can always make more money later if needed.
- Debt is normal and everyone has it, even the richest
- Investing is too risky or only for experts.
- My income level limits what I can achieve financially.
- Talking about money is uncomfortable or rude.
- Building wealth is possible for someone like me.

Tally your responses: Count how many lean negative or limiting (Agree to 1-9, Disagree to 10). More than 4 suggests beliefs quietly holding you back. This tool introduces the concept of "money scripts" from behavioral finance, inherited or learned narratives that shape decisions without conscious thought. Pick one limiting belief today and counter it with evidence from your life or a simple success story search.

Tool 3:

Financial Status and Self-Assessment

Financial IQ Quick Check

Answer these yes/no questions, and score 1 point per "yes".

- Do you know your exact monthly take-home pay after taxes?
- Can you name your top three fixed monthly expenses?
- Do you have a rough idea of your total debt balance?
- Have you checked your credit score in the last 6 months?
- Do you understand how compound interest works in savings versus debt?
- Can you explain the difference between a stock and a bond?
- Do you have at least three months of expenses in an accessible emergency fund?
- Are you contributing to any retirement or investment account?

6-8 points Solid foundation, build on it.

3-5 points Key gaps exist, prioritize one area today.

Below 3 points High-leverage learning opportunity.

This pulse assesses your "financial IQ quadrants" (earning, spending, saving/investing, protecting)

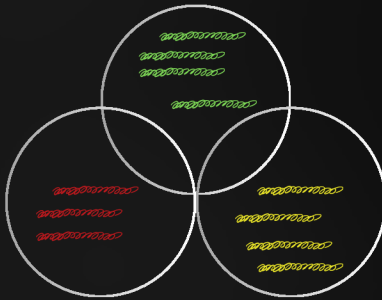
Tool 4:

Financial Status and Self-Assessment

Environment Influence Mapping

Draw three overlapping circles labeled:

- People (who you talk money with or who influence your spending).
- Places/Systems (home setup, apps, workplace perks, stores you frequent).
- Inputs (social media, ads, news sources feeding money ideas).



In each circle, list 3-5 specific items, then rate the overall influence:

Green (supports good habits)

Yellow (neutral/mixed)

Red (undermines progress)

This introduces the "financial ecosystem" concept, your surroundings as an active force shaping behavior via social proof and cues. Seeing red should motivate immediate tweaks.

