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# MONEY THERAPY

The Psychology of  
Financial Healing

**PHÖNIX**

**Helmut-Whitey Kritzinger**

# **Money- Therapy**

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***Healing Your Financial  
Problems-  
12 Pathways to Financial  
Health***

**Phoenix**

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## **The 100-Euro Tale – How a Small Town Became Debt-Free**

It was a rainy, grey day in a small Irish town. The economy was down, everyone owed money, and credit kept daily life afloat.

A wealthy German tourist stopped at the only hotel, placed a €100 bill on the counter, and asked to see some rooms. While he was upstairs, the hotelier quickly took the note and rushed to pay his debt to the butcher.

The butcher, in turn, ran to the farmer and settled his account. The farmer paid the supplier. The supplier hurried to the pub to clear his bar tab. The innkeeper then passed the note to a local prostitute, who had given services on credit.

Finally, she returned to the hotel and paid her overdue bill. The hotelier placed the €100 note back on the counter—exactly where the tourist had left it.

Moments later, the tourist came back down, decided against the rooms, took his money, and left town.

No money was truly spent. No one gained, no one lost. Yet all debts were settled, the ledgers were clean, and trust and optimism returned to the town.



# Introduction

## Money as a Mirror of the Soul

Is money good or bad? Money is never just money: it mirrors our history, our desires, and our fears. *Money Therapy* carries a clear message: you can change your financial story. From old patterns emerges space for growth, self-confidence, and creative life design. Money is not an absolute value: €10 means far more to an Ethiopian family than to most Europeans. Step by step, we dismantle limiting beliefs about money and in doing so strengthen our financial resilience.

Financial resilience means the inner ability to recover from economic challenges while preserving quality of life. We practice feeling and naming difficult emotions consciously, instead of running away from them. At the end of this process, readers will experience not only external prosperity, but also a deep inner wealth.

This introduction shows how the book, in twelve chapters, systematically addresses all aspects: from personal fears and family conditioning to new ways of thinking and believing, towards healthy relationships, meaningful work, and social transformation. At every stage, we keep the “why” in view: healing our relationship with money, self-empowerment, and a life of abundance. Each section contains case examples (such as the stories of Mara, Jonas, Lara, Frederik, or Clara) and exercises that make the reading experience tangible.

*Money Therapy – Healing Your Financial Problems* is therefore not only professional literature, but also a personal companion. It offers scientifically grounded insights (e.g., from cognitive and behavioral research) packaged in a moving narrative style. The dramaturgy of the introduction mirrors the journey of the book: from

problem to concrete solutions, from darkness to hope. *Money Therapy* shows readers real change while also pointing to the wide potential of money psychology and prosperity. In a time when many people feel money anxiety and financial blockages, this book arrives at exactly the right moment – as a key to genuine financial freedom, inner clarity, and emotional health.

Money is never just money: it mirrors our history, our desires, and our fears. Many people know the tormenting feeling that money does not bring them security, but stress. Mara sits nervously in front of her banking app at the end of every month, even though her portfolio is growing; Jonas ignores urgent bills and pays them too late in panic; and Lara, after selling her company, felt only emptiness despite high profits. What is going wrong here? Our relationship to money follows unconscious patterns: *“Money is condensed biography, wired expectation, and conditioned emotion.”*

Neuroscientific findings show that instinctive mechanisms guide us in dealing with money – our “reptilian brain” fears losses and immediately ties anxiety to market downturns, while our limbic system seeks reward and belonging. Few things weigh as heavily in the brain as a loss: losses feel almost three times (approx. 2.5 times) more painful than gains of the same size! Kahneman and Tversky demonstrated that we are not the rational *homo economicus*, but are shaped by psychological distortions. We tend to be steered by beliefs such as *“Money creates security”* or *“Wealth belongs to others.”* Such assumptions underlie our automatic thoughts: *“I will lose everything”* when markets fall, or *“I don’t deserve it”* when others save. These inner beliefs and money blockages often paralyze us and block the path to financial freedom and inner abundance.

Yet there is a way out: psychological money therapy (also called financial therapy) addresses precisely these behavioral patterns. This holistic approach combines therapeutic methods (e.g., cognitive behavioral therapy, trauma work, embodiment) with economic knowledge and mindfulness. It helps uncover and resolve hidden fears, shame, and guilt in dealing with money. Financial therapy aims to recognize and overcome emotional and psychological barriers to money. Instead of merely juggling numbers, it is about healing: what if you could rewrite your relationship with money? Whoever understands these deep dynamics can experience financial freedom and discover true inner abundance. It is about self-empowerment and a life in which money is no longer a stress factor but a tool that serves one's values and goals.

### **Not for Sale**

**Identity is not for sale** – it grows through experience, not through possessions.

**Consciousness is not for sale** – it arises through insight, not through consumption.

**Roots are not for sale** – they connect us with origin and history, not with prices.

As you read, ask yourself: What truly defines you? Your identity, your consciousness, your roots? What results do you reach if you write down your answer now?

### **The Hidden Power of Money**

Money acts like an invisible force. It binds our basic trust, seemingly provides security, yet often produces the opposite: fear.

Numerous experiments show that the human mind tends to make irrational decisions when it comes to money. Behavioral economics combines economics with psychology and demonstrates that we often behave irrationally – both as individuals and as groups. Investors sell profitable positions too early and hold on to losses in desperation – a classic effect of loss aversion.

We encounter this pattern in everyday life as well: we measure income and expenses against unfounded reference points and fear losses more than we enjoy gains. This creates an emotional vicious cycle, in which constant account checks and “just a little more saving” rituals are supposed to provide comfort, but the inner restlessness does not disappear.

And yet, we can learn to outsmart the brain. Those who know their own psychological traps can develop strategies to avoid them. *Money Therapy* familiarizes us with mechanisms such as loss aversion, herd behavior, and mental accounting, and shows us how to overcome them. Along the way, we learn to let go and to build trust – *trust* in the literal sense, because money is literally a construct of belief. As Yuval Noah Harari writes: “*Money is not a material reality – it is a psychological construct. Money is the most universal and efficient system of mutual trust ever devised.*”

This thought leads to a new perspective: money is an agreement between people. If we consciously design this agreement and replace fear with trust, the path opens to a fulfilled relationship with prosperity.

### **Free from Money Anxiety: Leaving Guilt and Shame Behind**

A core element of *Money Therapy* is uncovering the unconscious money biography. How did your parents handle money? Was sa-

ving a necessity or an obligation? Was money openly discussed, or was it shrouded in silence? Childhood often shapes deeply rooted beliefs: lessons absorbed from family or society. Perhaps money was a taboo at home, perhaps it served as a currency for love, or as a constant source of conflict. Such experiences influence whether we feel we have a “right to money,” or whether we see ourselves as “guilty” for receiving or spending it. In some families, a strict culture of saving shaped behavior across generations: the grandfather who feared scarcity, the mother who imitated him, and the child who inherited those anxieties. These inherited patterns can manifest as shame or perfectionism when it comes to spending.

Often we notice financial self-sabotage only on the surface, without understanding the deeper meaning. Psychotherapeutic practice shows: *“Irrational and destructive financial behavior can serve many different psychological purposes.”* Someone may ignore bills for months in order—unconsciously—to protect themselves from the fear of losing everything. Others use impulsive purchases to soothe unwanted loneliness, as if material goods could replace affection. In relationships, one partner’s secret spending may signal unmet needs for closeness or hidden anger. When couples fight about money, the argument often conceals a communication problem: on the surface it is about bills, but beneath it lie issues of control, power, and fairness. As one therapist observes: *“When people in relationships fight about money, they are often talking about control, power, fairness, and equality.”*

Feelings of financial guilt are also common: a child who becomes professionally successful may secretly feel bad toward parents who never had a career. Such guilt can block the genuine joy of achievement.

All these mechanisms remain invisible as long as we only adjust

the numbers. *Money Therapy*, by contrast, directs attention to the emotions themselves: it creates a space of trust and compassion, allowing fear, anger, or shame to surface—without judgment. Only when they are brought into awareness do beliefs such as “*I don’t deserve it*” or “*Money is dirty*” lose their power. At the end of this process lies not only financial clarity, but true inner freedom: those who learn they are more than their bank balance can feel a fullness beyond the world of numbers.

### **Money Is Not an Absolute Value: Transforming Beliefs from Scarcity to Abundance**

From fear and suppression a scarcity mindset can emerge: we fixate on limitations and see “not enough” everywhere. In *Money Therapy*, we transform this scarcity mindset into an abundance mindset. This does not mean chasing bargains, but redirecting our attention: toward what already fulfills us, and toward opportunities rather than boundaries. Instead of the endless drive to “have more,” the guiding question becomes: “*What is enough for me personally?*”

The chapter on abundance and prosperity offers concrete strategies. Small rituals help clarify: evening gratitude makes us aware that we are rich even beyond our account balance. We set personal benchmarks: no longer do comparisons with others define our happiness, but our own definitions of “enough.” In practice, even a conscious “consumption-fasting day” can bring insight: we notice that nourishment, rest, and love are already present even without any purchase. Mindset itself is a self-fulfilling prophecy: those who expect scarcity will see it everywhere; those who look for abundance will more likely recognize opportunities.



It helps to remember our own life goals and desires. Chapter 3 of the book encourages formulating big goals and weaving dreams into our planning. Designing a vision of life with financial freedom nurtures the feeling of inner wealth and provides direction. Step by step, we dissolve the sense of unreachability: *What if we could truly shape our finances for our own well-being?* This positive turn—the knowledge of what we save for, and that it is okay to treat ourselves—is crucial to breaking the cycle of devaluation.

### **Money and Relationships**

Money is a relationship factor—within the family, in partnerships, and in the broader social environment. That is why a full chapter is dedicated to our relational networks. In partnerships, the central issue is mutual understanding: what meaning does money hold for us individually and as a couple? Common clichés still persist—for example, the man as provider, the woman as seeking control. Such role patterns often lead to conflict as long as they remain unreflected. *Money Therapy* emphasizes joint communication: couples learn to share budgets, coordinate spending, and resolve conflicts without falling into blame.

In families of origin, money also plays a role in cohesion and stress. A clear household plan—with fixed portions for joint projects, savings, and individual freedom—functions like a “mini-common good budget” within the family. Each generation has a share and feels heard. This calms our instinctive brain, which seeks security in the face of chaos.

Psychologically, money is often accompanied by shame. As Alfred Adler already noted in 1913, people treat financial topics much like sexuality—full of inconsistency and embarrassment. That is why many find it difficult to talk openly about account balances,

debts, or desires. *Money Therapy* encourages honesty: it breaks the taboo and creates a safe space for transparency. Through reflection, we recognize that arguments about money often have less to do with lacking resources and more to do with power, care, and trust.

For families with children, *Money Therapy* opens new possibilities: we can consciously pass on positive values instead of merely transmitting past fears. Conversations between grandparents and grandchildren about first money decisions, parents creating a household budget with their children—these strengthen the sense of fairness and belonging. Ultimately, healthy communication about money strengthens relationships and turns a hidden source of stress into a new source of closeness.

### **Work, Meaning, and Self-Worth**

Our professions and self-images are also often interwoven with money. One chapter explores how the search for meaning, success culture, and professional self-esteem influence one another. We live in a time of great expectations: work is supposed to provide not only money, but also personal growth, purpose, and recognition. This easily leads into a burnout trap, as we feel compelled to prove ourselves constantly.

At this point, *Money Therapy* strengthens our money awareness: it shows that financial success alone does not fill inner emptiness. Rather, it is about...

### **Cultivating a Healthy Sense of Self-Worth**

A healthy sense of self-worth must be cultivated—one that is independent of savings accounts or career milestones. From a neu-

roscientific perspective, we could say: the reptilian brain (survival) seeks security through money, the limbic system (emotions) searches for meaning and affirmation, and the neocortex (reason) plans for the long term. Only when these three levels harmonize can we find true inner peace. We learn to acknowledge achievements while at the same time realizing that our worth does not depend solely on our bank balance. Clarity exercises strengthen the ability to set boundaries calmly—for example, a system of spending approvals or the visualization of one's values beyond status symbols. In this way, money is no longer an end in itself, but becomes part of our self-expression and our calling.

## **Shaping a New Economy**

Our personal money therapy does not end at our own doorstep. An extended chapter takes us into global perspectives: ethical capitalism, common good economics, and social responsibility. Once we have learned to understand money as energy that we can consciously direct, the question arises: how do we want to deal with money as a society?

In the book we meet Clara, who has decided to leave the growth compulsion behind and embodies a vision of “capital with a soul.” Today, consumers examine origin and fairness, shareholders ask for impact ratings, and companies create common good balance sheets.

Although the topic may seem abstract at first, it becomes tangible as part of money therapy: we realize that our individual financial behavior is part of a greater whole. We can ask ourselves: do I support an economy that is sustainable? A government that thinks socially? Seeing money as a tool means using its power differently—

as a catalyst for creativity and justice rather than a mere goal of accumulation.

A look at history shows: money brings reassurance only when it serves a shared story. Harari reminds us that money is ultimately a system of mutual trust. If we extend this trust with ethical principles, true strength lies in practicing compassion and assuming global responsibility.

### **Rituals and Bodywork: Practically Healing Money Stress**

Knowledge alone does not change us. That is why this book contains numerous practical impulses: money rituals, mindfulness exercises, and somatic techniques. One chapter, for instance, introduces a “ritual of abundance”—a consciously celebrated micro-meditation in which we approach life with the awareness: *“What I have is enough.”*

Other exercises combine writing with bodily awareness to reshape limiting beliefs. Techniques such as Focusing, TRE (Tension & Trauma Releasing Exercises), or EFT (Emotional Freedom Technique / tapping acupressure) are applied here to perceive and release the energy of money anxiety directly in the body. Psychology teaches us that much of what we have learned about money is stored in our muscles and nerves. As Bessel van der Kolk has written: *“The body keeps the score.”* Unresolved fear is stored in the nervous system. With gentle bodywork and meditation, we can “clear out” these old tensions.

Rituals of giving and sharing also play a role: by giving something back to the world, we experience ourselves as rich in effectiveness and meaning. This book suggests, for example, donating to a worthy cause or showing gratitude to someone. Such actions

transform the diffuse craving for “more” into the concrete feeling of having enough. In this way, our perception shifts: we become active shapers of our relationship with money.

Physical self-care—such as conscious breathing before each payment, or mindfully enjoying a meal without consumer pressure—strengthens our connection to our true needs, beyond status and compulsion.

### **From Having to Being: The Psychology of Wealth**

At the end of the journey we ask ourselves: what does it really mean to be rich? In the final chapter we accompany Frederik, a successful entrepreneur who, despite financial independence, felt an inner emptiness. He sits alone at night in the glow of his pool in a luxury villa, yet inside something is missing. His story shows that material abundance requires meaning, compassion, and self-worth.

The psychology of wealth poses the question: *Can you cultivate happiness when your bank account no longer causes worry?* The answer of *Money Therapy* is: yes—when inner wealth follows outer wealth. We learn to understand abundance as a state of mind. Gratitude, generosity, and clear values play a key role. We discover how generous giving stimulates the brain positively—we are demonstrably happier when we share.

In practice, this means that financial goals always stand in the context of a meaningful life. Money becomes fuel, invested in education, art, partnerships, or social engagement. The story of the book shows how Lara, in one session, was finally able to weep for her “long-familiar chapter” and realized: *“You are more than your achievements.”* This moment of unconditional appreciation ope-

ned her view to values beyond money—such as love, friendship, and contribution. When we take this step, a new, rich sense of life emerges—a life of inner abundance and authentic being.

## **Sources**

This concept is underpinned by research and practice. Behavioral economics and neuroscience confirm the dynamics described. Financial and psychotherapists likewise emphasize the importance of the psychological factor in dealing with money. Ultimately, it is the connection of science, therapy, and storytelling that carries our narrative—from individual experience to the global, healing context of money.





# 1 The Secret Psychology of Money – Pathways to Inner and Outer Wealth

## The Scene That Reveals Everything

Frederik, 55, a successful entrepreneur. A villa with a pool, three luxury cars, trips to the most beautiful cities in the world. On paper, he has “made it.”

And yet, on a warm summer evening, he sits alone on his designer couch, staring into the void—feeling a hollow space in his chest. No bank balance in the world can fill that vacuum.

He asks himself: *“How can I be so rich on the outside—and so empty on the inside?”*

This question is not an exception. It is the starting point of every true money therapy.

## Money as a Mirror

Money is not a neutral medium of exchange. It acts like a psychological mirror that mercilessly reflects back to us:

- our fears – money anxiety, fear of loss, scarcity mindset
- our hopes – longing for security, the desire for advancement
- our invisible imprints from childhood and family

When we look at our bank account, we do not see just numbers. We are—often unconsciously—looking at the shadows and bright figures of our own past.

## **The Invisible Script**

Daniel Kahneman, Nobel Prize winner and psychologist, describes in his *Prospect Theory* how our thinking shifts between fast, automatic patterns (System 1) and slow, reflective processes (System 2).

When it comes to money, System 1 usually takes charge—driven by emotion, impulse, and past experiences. This is our inner script, which we unconsciously replay:

- *“Better safe than sorry”* – and we save excessively.
- *“You only live once”* – and we spend too quickly.
- *“Money corrupts character”* – and we unconsciously sabotage our own success.

These sentences rarely come from our adult judgment. They are heirlooms—passed down from parents, grandparents, or the culture in which we grew up.

## **Why We Cannot See Money Neutrally**

From a neuroscientific perspective, money activates the same brain regions as food, social recognition, or danger.

Financial decisions are therefore emotionally charged long before we weigh them rationally.

Studies show:

- People with money anxiety activate the amygdala—the brain’s alarm center—more strongly.
- People with financial security use the prefrontal cortex—the center for planning and foresight—more effectively.

In short: it is often our nervous system that decides about money—not our reason.

### **The Three Faces of Money**

In psychological research, three basic attitudes can be observed:

1. **Money as Security** – main motive: avoiding fear.
2. **Money as Freedom** – main motive: self-determination.
3. **Money as Status** – main motive: gaining recognition.

Every person carries a mix of these motives. Problems arise when one of them becomes overpowering—then money loses its healthy balance.

### **Mini-Exercise: Your Personal Money Mirror**

Take a sheet of paper and spontaneously write down three sentences:

1. *Money means to me ...*
2. *When I think about my financial future, I feel ...*
3. *The strongest money belief from my childhood was ...*

Now read your answers aloud. Ask yourself: does this come from your adult self—or do you still hear someone else's voice echoing?

# The Invisible Power of Money



## Money as a Mirror



our fears –  
fear of money,  
fear of loss



our hopes –  
longing for  
security



our fears – fear of  
money, fear of loss



our **hopes** – longing  
for security



our **invisible imprints**  
→ from childhood and family

## Why We Cannot See Money Neutrally

From a neuroscientific perspective, money triggers similar hormone releases as food, social recognition, and sex

## **Yuval Harari's Perspective: Money as a Collective Fiction**

Yuval Noah Harari describes money as a “*collective fiction*”—a symbol that only works because we all believe in its value. Yet within this shared fiction, each of us carries an individual sub-story: our personal money mythology. These stories—whether of deprivation, ambition, or betrayal—are the invisible threads that guide our financial behavior.

## **Why Awareness Is the First Step**

The invisible power of money loses its grip as soon as we bring it into the light. Whoever recognizes their money story can begin re-writing old scripts. This is not purely a mental task, but an emotional process—compassion for one's own past is essential.

## **Exercise: Money Snapshot**

1. Write down your last three major expenses.
2. Note why you spent the money (need, desire, duty, status ...).
3. Ask yourself: does this decision reflect my life today—or an old pattern?

This simple analysis often reveals surprisingly quickly where we are still playing by outdated rules.

## **Outlook**

In the coming chapters, we will decode your money biography—the roots of your financial patterns—and discover how to transform unconscious imprints into a conscious, self-determined money story.

For one thing is certain: money is never just money. It is a mirror. And what you see in it, you can change.

## **Psychological Money Traps – How Thinking Patterns Sabotage Us Unconsciously**

### **The Power of Inner Money Scripts**

Studies with thousands of participants show: those who internalize certain money scripts systematically develop similar financial patterns—and often recurring money problems.

- Those who associate money with shame unconsciously sabotage their financial success:
  - they invest too little,
  - spend too much,
  - avoid building financial knowledge.
- Those who believe *“money is freedom”* usually work harder, save more consistently—or accumulate excessive wealth just to feel secure.

These scripts often stem from times of war, inflation, or economic hardship. They were once vital for survival, but often no longer fit into a globalized, digitally networked economy.

### **Money Is 90% Emotion**

The U.S. psychologist Brad Klontz puts it succinctly: *“Money is 90% emotion, 10% logic.”*



When we think about or make decisions about money, emotions almost always take the lead:

- An unexpected bill triggers stress—even if it could easily be paid.
- A bonus on the salary account creates euphoria—even if it changes little in the overall situation.

Money touches our basic needs for security, status, freedom—and even for love.

### **Cognitive Biases in Dealing with Money**

Cognitive biases are systematic errors in thinking that can be objectively proven. Findings from neuropsychology and neuroeconomics provide reliable evidence to answer central and existential life questions more soundly.

#### **Confirmation Bias**

We pay more attention to information that confirms our beliefs. *Example:* someone who thinks “*I am bad with money*” vividly remembers every financial mishap—successes are quickly dismissed. The negative self-image becomes entrenched.

#### **Anchoring Effect**

The first number mentioned sets an anchor in the mind. If an investment website writes “*Stock X could rise by 50%*,” later estimates automatically appear within that frame—even if the basis is shaky.

## Further Psychological Traps

- **Loss Aversion** – Losses weigh emotionally heavier than gains. Many hold on to bad stocks forever to avoid “realizing” the loss.
- **Sunk Cost Fallacy** – People keep throwing money at failing projects simply because they have already invested.
- **Mental Accounting** – Money is divided into “mental pots” (bonus, salary, inheritance) and treated differently, even though it is objectively the same—with fatal consequences.
- **Availability Heuristic** – We overestimate risks when they are prominent in the media. After a stock market crash headline ...

## Further Psychological Traps (continued)

- After stock market crash headlines, many people avoid equities—even though diversification remains sensible in the long run.

## Evolution and Conditioning as the Root

These distortions are invisible stumbling blocks of money. Their origins lie both in our evolutionary heritage (loss avoidance as a survival strategy) and in individual experiences:

- the lost pocket money,
- the warnings of parents against “risky” investments,
- the stories of deprivation from the post-war years.

## **Kahneman's Way Out: Activating System 2**

The first step: recognize the distortion.

*Example:* "I feel my fear of loss—that's why I don't want to invest."

Then consciously pause and examine:

- Is the risk truly high?
- Or is this just an old, inherited script speaking?

This deliberate countermeasure corresponds to Daniel Kahneman's *System 2*: slow, reflective thinking that reins in the fast, emotional *System 1*.

## **Kritzinger's Perspective: Psychology Before Product Knowledge**

According to the author's extensive practical experience, many people do not fail because they lack understanding of complex financial products—but because they do not know their own psychological mechanisms.

The result: too much external capital, too little liquidity reserve, misplaced investment priorities.

Effective money therapy must therefore begin with thoughts, emotions, and bodily reactions—and guide people toward self-observation.

## **Practice Exercise: Consciously Perceiving Your Money Posture**

**Goal:** To recognize how your body reacts to money-related thoughts—and how you can consciously change this reaction.

### **1. Starting position**

Stand or sit comfortably, close your eyes. Imagine a typical money situation: checking your account balance, paying bills, opening your wallet.

### **2. Observe**

Notice: shoulders raised or relaxed? Back upright or slouched? Lips pressed together? Breathing shallow or calm?

### **3. Conscious change**

Open the posture: move shoulders back and down, gently straighten the spine, relax the jaw. Inhale deeply through the nose and slowly exhale through the mouth.

### **4. Notice the difference**

5. Return mentally to the money situation—but now in the new posture. Feel the difference: more calm, more confidence?

### **6. Integration**

Write down your observations: what was your original money posture? What has changed?

This exercise makes it tangible: body and psyche form a unity when it comes to money. Change the body consciously, and your money mood often changes as well—and vice versa. The energetic connection is easily accessible—everyone can find their own mode that fits the moment.

## **A Journey Begins**

You are now invited into a cosmos full of vivid experiences that I would like to share with you—a life of normality, clarity, serenity, and wealth ... the journey begins!

person or advisor breaks the taboo and activates social support.

#### **4. Physical de-stressing**

Breathing exercises, progressive muscle relaxation, or brief mindfulness practices before financial decisions help activate *System 2* (the reflective mode).

#### **5. Plan micro-steps**

Instead of focusing on the entire mountain of debt or the grand savings goal, set small, concrete steps—e.g., paying one bill per week or setting aside 20 euros per month. This reduces overwhelm and increases the likelihood of success.

### **A Shift in Perspective**

The key insight: financial emotions are not a personal defect, but the interplay of biography, biology, and society.

Recognizing this connection strips guilt and shame of self-blame and allows them to be transformed into energy for action.

### **Recognizing Money Trauma – Pathways to Emotional Healing**

Anna from our opening story could—rather than hiding bills—introduce a weekly “financial check-in” with her partner, breaking the silence.

The fear may still be present at first, but it loses its suffocating power because it is shared and discussed.

### **When Childhood Creates a Money Map**

The experiences we have as children with money—or with its ab-

# 5 Psychological Money Therapy – Balancing Money & Relationships in Partnerships and Families

## The Stage of Money: When Love and Finances Collide

A rainy evening. Anna and Markus sit at the kitchen table, a stack of unpaid bills between them like an invisible wall. Their bank account shows red numbers; the mood is heavy with dark clouds.

“You have to stop this nonsense!” Anna snaps, pointing at the debit for Markus’s new smartphone. “You’re always accusing me of wasting money. I’m breaking my back to give us a good life!” Markus fires back, voice tense, hands clenched into fists.

On the surface, it’s about technology—but in truth, it’s about security, recognition, and freedom. Needs that run deeper than any balance sheet. After the fight, silence remains. Both wonder: *Was this really about money?*

## Money Conflicts Are Need Conflicts

Research shows: Money ranks among the top three conflict issues in partnerships—and increases the risk of separation by up to 70%. Yet rarely is it truly about euros and cents.

Money acts as a symbol—a placeholder for deeper emotional values: security, freedom, power, love, status, self-worth.

- **Anna:** grew up in scarcity, shaped by frugality and fear of loss → need for stability.
- **Markus:** raised in comfort, learned to show affection through money → need for recognition and affirmation.



Their “inner money scripts” collide. The meanings of *security* and *control* differ semantically and emotionally.

### **Power, Dependency, and Financial Asymmetries**

Money is always also power. When one partner earns significantly more, subtle power imbalances often emerge:

- The higher earner feels entitled to dominate decisions.
- The lower earner justifies expenses—or even takes on secret debt to keep up.

The reverse can also cause strain: absolute equal sharing despite unequal incomes may overload the financially weaker partner.

Studies show: financial control deeply affects the sense of autonomy. Trust suffers, intimacy fades.

### **The Brain-View Model: Three Brains in a Money Fight**

Dr. Hans-Georg Häusel’s *Brain-View* model helps explain these dynamics:

1. **Reptilian Brain** – ensures survival; alarmed by existential fear or “territory loss.”
2. **Limbic System** – center for emotion, belonging, and status; reacts to recognition and appreciation.
3. **Neocortex** – rational, plans, negotiates; often overridden by lower levels under stress.

Example Anna and Markus: Rationally, both know a €500 smartphone won’t destroy their marriage. But limbic alarm patterns trigger the reptilian brain: fight-or-flight mode.

The solution begins with pausing, breathing, and self-awareness—before continuing the conversation.

### **Attachment Styles and Money Relationships**

Following John Bowlby, we develop attachment patterns early in life—patterns that later show up in money matters:

- **Securely attached:** see money as a tool, remain flexible.
- **Anxious-ambivalent:** seek safety through finances, hoard or give away money to create closeness.
- **Avoidant:** keep finances strictly separate, avoid dependency, perceive merging as a threat.

Neuroscience shows: emotional money patterns act faster than logic. The amygdala reacts in milliseconds—the neocortex often comes too late. Recognizing these patterns is key to de-escalating conflict.

### **Money, Love, and Intimacy**

Financial stability correlates with higher relationship satisfaction and even with greater sexual fulfillment—simply because there is less alarm in the survival system. Conversely, debt and insecurity can block closeness.

**The key:** Couples must talk not only about numbers but about **feelings**.

Example: Instead of saying *“You’re irresponsible”* → *“I’m afraid we won’t have enough later.”*

This opens space for solutions instead of defensive battles.

## How to Talk About Money Without Exploding

Insights from **Emotion-Focused Couples Therapy (EFT)**:

- **Timing:** Avoid money discussions when stress, fatigue, or alcohol are in play.
- **Dialogue Method:** One speaks for 3 minutes, the other listens actively, paraphrases, then responds.
- **Name emotions:** Fear, shame, need for autonomy—not just the bank balance.

This lowers limbic arousal, allowing the neocortex to see solutions again.

## “I, You, We” – Financial Models for Partnerships

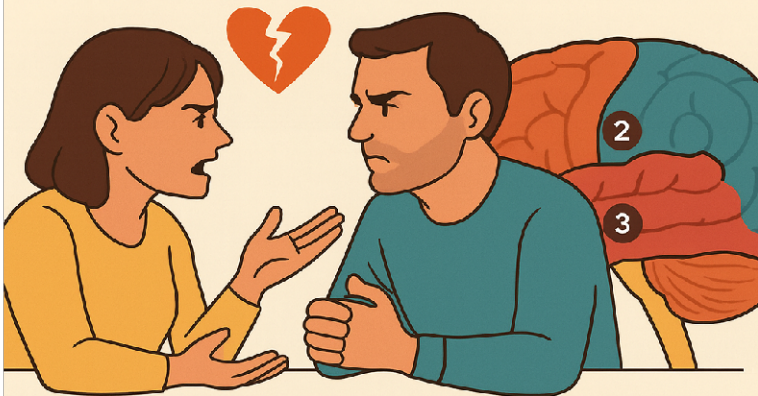
There is no one-size-fits-all solution, but successful couples find a balance between autonomy and togetherness:

- **Joint account** for fixed costs.
- **Three-account model:** one shared account + two individual accounts for personal freedom.
- **Proportional cost sharing** based on income.

Key principle: Every model needs clarity about values and goals—otherwise the account becomes a battlefield.

## Chapter 5: Relationship Economies – Money in Partnership and Family

### Brain-View Model: Three Brains in a Money Fight



#### 3. Reptilian Brain

– rational, plant, negotiate

#### 3. Reptilian System

– Rational brain overwashed

#### 2. Neocortex

Survival for emotion, connection, and status

#### 3. Limbic System

React to recognition and belonging

## Self-Test: Your Money Type in Relationships

Answer each statement with "Yes" or "No":

1. I'd rather not talk about money to avoid arguments.
2. I like to spend money to gain recognition.
3. I'm afraid of becoming financially dependent.
4. I feel guilty when I earn more than my partner.
5. I would rather buy something secretly than justify an expense.

### Evaluation:

- Many "Yes" to 1, 3, 5 → *Autonomy & control issue* → Strengthen clarity & open communication.
- Many "Yes" to 2, 4 → *Recognition & guilt issue* → Reflect on self-worth independent of income.

## Exercise 1: Money Dialogue with a Safety Net (journal-reflective)

1. Write down: *"What is my biggest fear in money matters with my partner?"*
2. Note which situations trigger this fear.
3. Formulate the underlying need message (*"I need security/autonomy/recognition"*).
4. Share this message with your partner using the dialogue format.

## Exercise 2: Body Anchor for Financial Calm (mindfulness-based)

- Sit comfortably, one hand on your heart, one on your stomach.
- Inhale for 4 seconds, exhale for 6 seconds.
- Imagine your joint account as a vessel that is being steadily filled.
- Feel the calm in your body before talking about money.

## **8 Family Economies – Money, Children, and Generations**

In families, additional dynamics come into play:

- **Pocket money rules** shape early financial competence.
- **Open conversations about money** prevent myths (*“We are poor,” “Money grows on trees”*).
- **Intergenerational contracts**—who supports whom, when, and how—should be clearly communicated.

## **Societal Outlook: Post-Material Couple Dynamics**

More and more couples orient themselves toward post-material values: time wealth, sustainability, joint projects instead of status consumption. These trends are changing relationship economies: less ownership, more shared use, joint saving for experiences rather than things.

## **Interim Conclusion**

Money in relationships is never just money—it reflects needs, power, love, and security. Those who understand this can defuse conflicts and turn finances into a field of shared growth.

The art lies in linking numbers with hearts—then money shifts from being an explosive to becoming the glue of the relationship.

## **Case Studies**

### **Case 1 – “*Looking for a Safety Anchor*”**

**Type:** Security focus (Anna & Markus, in depth)

- **Anna (38, accountant):** loves lists, plans, emergency funds.
- **Markus (41, sales manager):** loves surprises, travel, and tech.

**Conflict:** Markus’s spontaneous purchases destabilize Anna’s sense of security.

**Solution:** They agree on a monthly “adventure buffer” of €300, which Markus can spend freely. Anything beyond that requires discussion. Anna feels secure, Markus not patronized.

**Learning:** Financial conflicts often resolve through clear, agreed-upon budgets for individual needs.

### **Case 2 – “*Autonomy at Any Price*”**

**Type:** Autonomy focus

- **Sandra (45, physician) and Tom (42, artist):** together for 12 years, maintain strict separate accounts.

**Conflict:** Vacations fail regularly because neither wants to feel “dependent.”

**Solution:** They create a “project account” for joint goals. Each contributes proportionally (Sandra 30%, Tom 15%). Funds are used only for trips or shared projects. Autonomy remains, but a joint financial space emerges.

**Learning:** Money harmonizes more easily when autonomy and community are consciously separated—and also consciously linked.

### **Case 3 – “Status at Any Price?”**

**Type:** Status focus

- **Lea (35, marketing manager):** loves designer items.
- **Fabian (37, social worker):** minimalist.

**Conflict:** Fabian sees Lea’s luxury spending as wasteful; Lea feels unrewarded for her effort.

**Solution:** They set up a “status budget” for Lea, financed by a joint side project (online shop). Lea can spend freely from it without burdening the household. Fabian accepts, as purchases are “self-earned.”

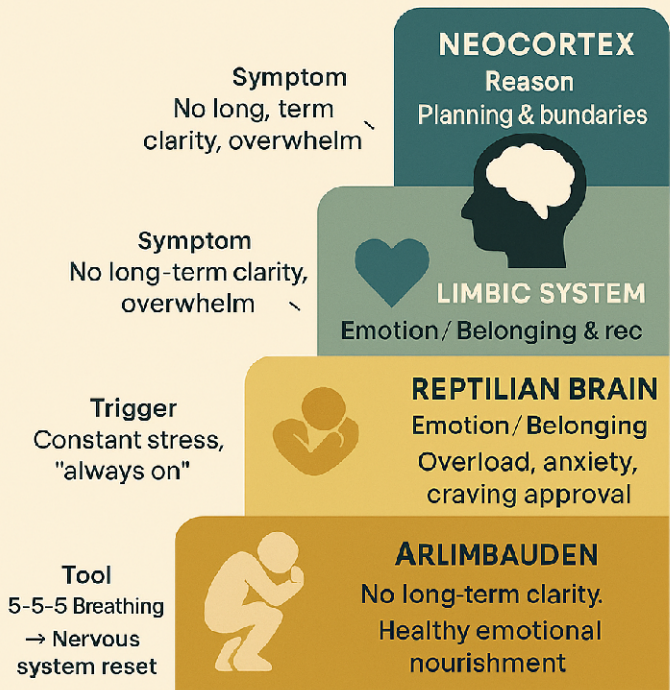
**Learning:** Relationships benefit when differing consumption values are balanced through clear agreements.

### **Deep Dive: Attachment Styles & Money Strategies in Relationships**

- **Securely attached couples**
  - Talk openly about money.
  - View conflicts as solvable.
  - *Strategy:* Annual financial check-in with shared goals.
- **Anxious-ambivalent couples**
  - Seek safety through control or hoarding.



# BRAIN-VIEW IN PRACTICE – TOM'S JOURNEY



→ **Sustainable success = Integration of instinct, emotion & reason – balance instead of burnout**



Sustainable success = Integration of instinct, emotion & reason –

# Body-Centered Methods for Dissolving Money Blocks



he finds here outweigh any dividend.

### **Two Friends by the Lake**

Two old friends meet regularly to fish together. They own little, yet their conversations and shared silences embody wealth—examples of time affluence and relational quality as forms of inner prosperity.

### **Personal Values Inventory**

Write down your five most important values. Ask yourself: *Does my financial and life behavior reflect these values?* Small adjustments—investing in a passion project, spending more time with family—can create outsized impact.

### **Gratitude Practice**

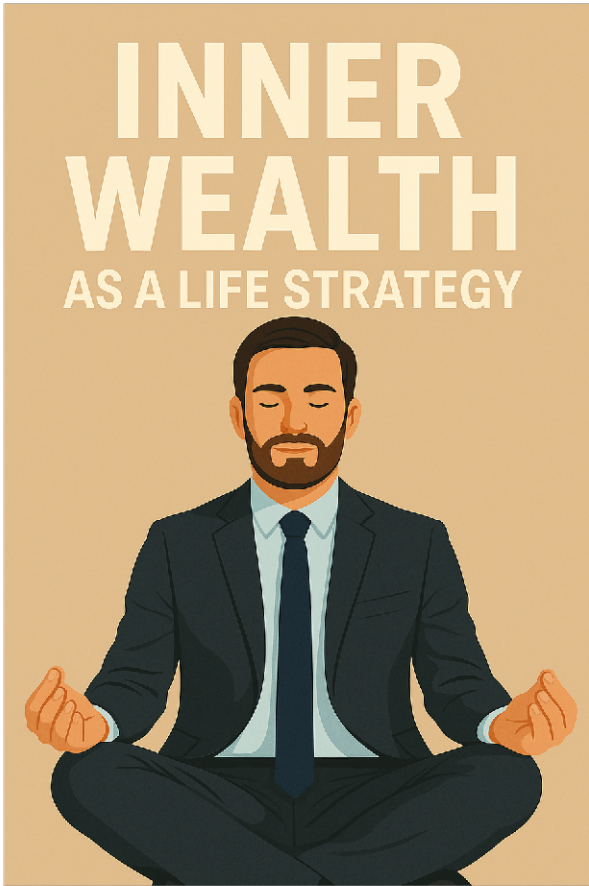
Daily gratitude exercises reliably increase well-being. Note three things you are grateful for—not just material, but also immaterial: a conversation, a sunset, a moment of calm.

### **Giving as a Growth Strategy**

Conscious acts of giving—whether donations or gifts—have a double effect: they support others and strengthen one's own sense of connection and meaning. Sloterdijk would call this an exercise in self-refinement.

# INNER WEALTH

## AS A LIFE STRATEGY



### **Rethinking Time Budgets**

Don't just plan money budgets—plan time budgets as well. How much of your week do you dedicate to what truly matters? Often, time wealth is more precious than money.

## Recognizing Inner Blockages

Money therapy also means working through inner resistances. Someone who has internalized the belief that *“wealth is immoral”* will subconsciously sabotage themselves. The remedy lies in a combination of:

- **Cognitive work:** questioning limiting beliefs.
- **Somatic work:** body practices to release stress reactions.
- **Ethical clarification:** consciously shaping wealth as a contribution to the common good.

## A New Definition of Prosperity

Traditionally, prosperity was measured in money, property, and status. The new definition integrates outer security with inner balance. It answers the question: *Am I not only rich in things, but also rich in life?*

### Prosperity in the 21st century could be defined as:

*“A condition in which a person has sufficient material means to meet basic needs, while simultaneously living in emotional, intellectual, and ethical abundance.”*

## Outlook – Money as Energy in the Service of Life

Money is neither an enemy nor a savior—it is energy that amplifies what is already present. Those who carry fear, greed, or emptiness will multiply these with money. Those who cultivate trust, compassion, and purpose can turn money into a tool for good.

# DIMENSIONS OF INNER WEALTH







Money Therapy is not a “get rich quick” guide—it is the art of calibration between data and meaning, risk and calm, having and being. It resets the inner stage: where unconditional regard awakens courage to change (Rogers), and where character and wealth grow through daily practice—just like yoga.

Maybe Mara, Jonas, and Lara live in you too. The quiet revolution begins not when the money is “enough,” but when your inner voice naturally says:

thority conflicts and collectively transmitted guilt narratives.

The old either/or—having or being—dissolves in contemporary concepts such as the meaning economy or ethical capitalism. Philosophers like Markus Gabriel show in current work that it is possible to understand money as a means of creating meaning—for oneself, for others, for the world. In this light, money ceases to be a problem and becomes a tool of conscious design—free from religious morality or ideological dogma.

This new perspective no longer requires moralizing worldviews, which for millennia have failed to make the handling of money more humane, freer, or more sustainable. 2,500 years of Buddhism, 2,000 years of Christianity, 1,500 years of Islam—none of these systems has significantly contributed to an ethical economy, let alone to a better quality of life for societies. On the contrary, these institutions have often associated money, freedom, and self-determination with guilt, shame, and punishment.

Money therapy begins precisely here. It recognizes money as a mirror of the psyche, an expression of inner images, a language of relationship. The father–authority model discussed in this book symbolizes the traditional moral grip on money: religions, patriarchy, and obedience structures often unconsciously shape our money consciousness. In contrast stands human libido—understood as vital curiosity and creative force—the psychic energy that drives us toward eros, development, and authentic communication.

### **Maslow's Hierarchy Belongs in the Museum!**

Even the principle of giving and receiving is not a moral imperative, but an evolutionary process: fluid, open, non-hierarchical. Nature itself knows no judgment, no guilt. It selects, but it does not



condemn. From this perspective it becomes clear: true self-efficacy has nothing to do with “ascent.”

Maslow’s hierarchy of needs falls short—it fails to recognize that spirituality, meaning, and self-realization are not luxuries for the privileged, but fundamental dimensions of human existence. Many psychological models—including Maslow’s pyramid—are products of their time and culture. They reflect less universal laws than the mindsets and values of their authors. Maslow himself never built his pyramid on a broad empirical base. Today we know: human needs are more complex, dynamic, and culturally variable than any rigid hierarchy can capture.

Developmental models that posit a “highest goal” or final sense often follow a metaphysical idea: the notion of a linear movement toward an end or a “completion.” From an evolutionary perspective, however, development knows no fixed goal—it remains open, adaptable, processual.

Wherever we encounter strict hierarchies in models of consciousness or nature, we can also read them as expressions of historical worldviews—deeply shaped by patriarchal and monotheistic structures. They sought to create order through rigid rank orders—often to secure the power and influence of particular groups. Psychologically, this easily produces a feeling of “above and below,” “right and wrong,” “valuable and worthless.”

By contrast, a therapeutic stance is not about reaching a rigid goal or fitting into a hierarchy. It opens a space in which individual experiences, needs, and growth processes are regarded as equally valid. Development becomes a living, inner process—free from dogmatic endpoints, grounded in self-determination, connectedness, and openness to diversity.

## **Toward a New Consciousness of Money, Power, and Responsibility**

Early exchange media such as shells or grain evolved over centuries into complex economic systems—often accompanied by exploitation, human trafficking, structural violence. In the present, we witness this dynamic in heightened form: personalities like Donald Trump stage an unrestrained handling of money, power, and truth—and shape collective images that many find difficult to recognize or break through.

But now the time is ripe for a shift in consciousness.

For a new relationship with money, power, and responsibility. For an inner and outer paradigm shift in which not fear and scarcity, but self-worth, clarity, and ethical action provide the guiding lines.

### **Training as a Money Therapist: A Profession with a Future**

The training to become a **money therapist** is a concrete path toward this new paradigm. It provides not only knowledge about money, but insight into the psychological depths that determine our relationship with it. It opens spaces for reflection, transformation, and the conscious creation of a new, sustainable money consciousness—**beyond dogma and drama, toward genuine inner and outer freedom.**

It is designed for engaged individuals, self-employed professionals, and all counseling professions.



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