Roots by *Trinity*

A ROOTS BY TRINITY REFLECTION GUIDE

Can you *hold* money?

A reflection on receiving, keeping and feeling safe with money.

Many people work hard to earn money. Far fewer notice what happens in the first minutes, hours or days after it arrives. This guide is not about manifesting, mindset tricks or investment strategy. It is about a quieter question: what do your body, your history and your habits do when money lands in your hands?

Not financial advice. A guide to noticing patterns.

REGULATE · REBUILD · REMEMBER

THE PATTERN UNDERNEATH

Wanting security is not the same as being able to *keep* it.

You can genuinely want financial security and still find that money rarely stays. It arrives and, almost automatically, it is spent, allocated, given away, used to rescue someone, or saved so anxiously that it brings no ease at all.

None of these responses is wrong in itself. Paying bills is responsible. Generosity matters. Saving is wise. The question is: **is the response a choice, or a reflex?** The goal is not to control every euro. It is to create a little space between receiving money and reacting to it.

i.

Earning

CREATING INCOME

The work, the skill, the effort. Most money conversations begin and end here.

ii.

Receiving

ALLOWING YOURSELF TO ACCEPT IT

Taking in a payment, a raise, a gift or help without deflecting, discounting or rushing to pay it back.

iii.

Holding

LETTING SOME OF IT REMAIN

Allowing money to stay without immediately needing to act on it, and tolerating how that feels.

Many capable people are skilled at earning. Receiving and holding are separate capacities, and they are rarely taught.

YOU MIGHT RECOGNIZE YOURSELF IF

- ○ A payment is already mentally spent before it clears.
- ○ You feel calmer once the money has gone somewhere, even somewhere unplanned.
- ○ Someone close always seems to need help, and your money becomes the solution.
- ○ A good month makes you more uneasy, not less.

"Am I saving because I'm building something, or because I'm bracing for something?"

An emergency fund is financially sensible. **Constantly anticipating an emergency is a different psychological experience.** Two people can hold the same balance. For one, it feels like a foundation. For the other, it feels like a sandbag wall against a flood that is always about to arrive. The number may not need to change. The relationship to it might.

Building feels like

Direction, a sense of future, and some ease when you check the balance.

Bracing feels like

Vigilance, guilt when anything is spent, and a sense it will never be enough.

EVIDENCE-INFORMED

What neuroscience can *(and cannot)* tell us about money habits

01

Learned before it is thought

Much of what we learn is stored as implicit memory: skills, conditioned responses and emotional associations that run without conscious recall.[1] Emotional learning circuits, including the amygdala, attach meaning to experiences and can set a reaction in motion before deliberate reasoning has caught up.[2] This is why an urge around money can feel like a fact rather than a learned response.

02

Repetition makes it automatic

Behaviors repeated in the same context gradually become habits, triggered by the cue (a payday, a notification) more than by a conscious goal. That is why good intentions so often lose to routine.[3] The same mechanism works for new behaviors. In one real-world study, new habits took a median of 66 days of repetition to feel automatic, with wide variation between people.[4]

03

Naming creates space

Putting a feeling into words, known as affect labeling, has been associated with reduced amygdala response.[5] Reappraisal, consciously reframing what a situation means, is one of the most studied emotion-regulation strategies.[6] Pausing to notice and name is not passive. It is a recognized way to change how strongly a feeling drives what you do next.

WHAT SCIENCE CANNOT DO No brain scan can reveal a "money wound," and brain imaging has well-documented limits.[7] Financial behavior is shaped by many things, including income, circumstance, culture and choice. Use these insights to understand automatic responses, not to diagnose yourself.

THE ROOTS FRAMEWORK FOR MONEY

Receive → Notice → Regulate → Choose

01

RECEIVE

Let the money arrive. Acknowledge it fully before redirecting it. Resist the instinct to minimize, explain or dispatch it.

"This came to me."

02

NOTICE

What happens in you? Thoughts, sensations (tight chest, buzzing, relief, numbness) and urges: to pay, transfer, give, spend, check again.

"What am I feeling?"

03

REGULATE

Return to a steadier baseline before deciding. Slow breaths, feet on the floor, a short walk, or simply time. The aim is not to feel nothing. It is to feel calm enough to choose.

"What helps me settle?"

04

CHOOSE

Decide on purpose what this money needs to do. Bills, savings, generosity, enjoyment: all can be right. The difference is who decides, you or the reflex.

"What is its job?"

The same lens applies to spending and giving. Generosity chosen freely feels different from generosity that relieves guilt, keeps the peace or keeps someone close.

REFLECT

Finish each sentence. Quickly beats perfectly.

If €5,000 is not a meaningful amount in your life, swap in one that is.

1 When money comes to me, I immediately feel…

2 When I have more money than I need right now, I tend to…

3 Keeping €5,000 untouched would make me feel…

4 Growing €5,000 to €10,000 would make me feel…

5 Growing up, money meant…

6 If I knew money would keep coming, I would stop…

7 What do I feel compelled to *do* immediately when money arrives?

8 What might having more money make me responsible for?

9 What old money rule am I still following?

REFLECTIVE PRACTICE · FAMILY PATTERNS

Whose money rules am I *still* living by?

Before we ever earned anything, we watched how money moved in our families: who had it, who worried about it, who gave it away, who was blamed for it. Family-systems thinkers describe an "invisible ledger" of giving and receiving that shapes what feels fair, allowed or loyal.[8] This is not a scientific explanation for your finances. It is a lens worth looking through.

What did I learn about people who had money?

What happened when someone in my family had more than the others?

Was money linked to conflict, loss, power, guilt, generosity or instability?

Who was expected to rescue, and who to be rescued?

Would having more than my parents feel like success, or like leaving someone behind?

Which of these rules did I choose, and which did I inherit?

You can honor where you come from and still choose a different rule.

EXERCISE

Old rule → New rule

THE RULE I HAVE BEEN FOLLOWING		THE RULE I AM PRACTICING NOW
"As fast as money comes, it leaves."	→	"Money comes, and some of it stays."
	→	
	→	

Make the new rule believable rather than aspirational. "Some of it stays" can be tested against real life. "I am a magnet for wealth" cannot.

YOUR EXPERIMENT

The next time money arrives

You are not testing willpower. You are collecting evidence that you can hold. Repeat it over your next few payments.

1. **PAUSE.** Before moving, paying or spending anything non-urgent, stop. Even ten minutes counts. Bills with deadlines still get paid on time.
2. **NOTICE.** Write one line each: the thought, the physical sensation, the urge.
3. **REGULATE.** A few slow breaths, a short walk, a glass of water. Wait until the urgency drops a notch.
4. **CHOOSE.** Ask what this money needs to do, then assign it on purpose.
5. **HOLD.** If it suits your situation, agree a portion that stays untouched for a set period. Then notice what it feels like to let it sit.

Awareness shows you the pattern.
Regulation helps you tolerate doing something different.
Repetition helps the new behavior become familiar.

REGULATE. REBUILD. REMEMBER.

If this guide named something you have lived with for years

You do not have to untangle it alone. At Roots by Trinity, I help people in major life transitions understand the patterns underneath their reactions, money included, so they can stop repeating what no longer serves them. When you are ready, a discovery call is a gentle place to begin.

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