
Money Blocks, *Unpacked*

The beliefs that quietly cap what you let yourself earn,
ask for, and keep.

Before you *start*

Three minutes of reading before you pick up a pen. Of everything in here, this is the page I would not skip.

What this is. A long workbook, in five parts. Your actual numbers, the three places money gets capped, where the cap was set, the sentence underneath it, and one experiment for this week.

What this is not. This is not a diagnosis and it is not clinical work. Nothing here is financial advice either, so if you are working with an accountant or an adviser, keep working with them.

If something big comes up. Stop and put the pen down. Look around the room and name three things you can see, out loud. Put both feet flat on the floor and press down.

Come back another time. This page will wait.

How to *use* it

Forty minutes, and you can split it across two sittings. Part one to part three in the first, part four and five in the second.

You will need your actual figures for part one. Open your banking app before you start, because the difference between the number you think and the number that is there is often the first useful thing this shows you.

Work in order. Part four asks you for the sentence underneath, and you can only find it once you have the evidence from parts one to three sitting in front of you.

Do not fix anything until part five. The urge after part two is usually to raise your rates on Thursday and announce it to everybody, and that is how this gets abandoned by the following Tuesday.

Your numbers, *plainly*

Figures do help here, which makes this different from most inner work. Your income is a knowable number, so write the real one rather than the rounded one.

Write down four things.

What you earned last year. What you are on track to earn this year. The number that would genuinely change how you live. And the last figure you asked somebody for out loud.

If the last one is blank, write blank. A blank there is information rather than a failure.

Where it *stalls*

Look back over the last five years of that number.

Most people find their income does one of three things. It sits flat while everything about them improves. It rises and then something arrives to take it back down. Or it rises and they quietly spend the difference within about three months.

Write which one is yours, with the years attached. Then write what happened each time it went up, in the six months that followed.

What you let yourself *earn*

The first cap sits on earning, and it rarely looks like a cap. It looks like reasonable decisions made one at a time.

You take the client who is easy to work with over the one who pays properly. You stay in the role a year longer because leaving feels ungrateful. You price at what feels fair to you rather than what the work is worth to them.

Write the last three decisions you made about money that you would call sensible. Then write what each one cost you, in figures where you have them.

The number you *say out loud*

There is usually a gap between the number in your head and the number that comes out of your mouth.

Write the last time you quoted a price or named a salary. What was the figure in your head as you walked in, and what did you actually say?

Then write what happened in the half second between the two. Most people find a specific thought sitting in that gap, and it is worth catching in its own words.

What you do not *ask for*

This page is a list, and it is usually longer than people expect.

Write the asks you have not made. The rate you have not raised. The invoice sitting unpaid that you have not chased. The review you have not requested. The refund, the discount, the split that was never fair.

For each one, write how long it has been sitting there, and what you expect would happen if you asked.

THE ASK	WHO	HOW LONG	WHAT I EXPECT IF I ASK

The words you use *instead*

Read your list back and notice the language you use to make each one go away.

There is usually a small set of phrases doing this work. “It is not worth the hassle.” “They will pay when they can.” “I do not want to be difficult about it.” “It is only money.”

Write yours in the box, in the exact words you use, because the exact words are what you will recognise the next time they arrive.

What you let yourself *keep*

The third cap sits on keeping, and it is the quietest of the three.

Money arrives and finds somewhere to go. An emergency turns up with unusual timing. You become generous at exactly the moment your account looks healthy. The tax bill surprises you again, in a year when nothing changed.

Write what happens to money after it reaches you. Follow one specific good month all the way through to where it ended up.

Looking, and *not looking*

When did you last open your accounts and read them properly?

Not the balance glance at the till. The full look, at what came in, what went out, and what is owed.

Write the date, honestly. Then write what happens in your body in the ten seconds before you open the app, because that reaction is the cap doing its work in real time.

The first money *scene*

Go back to the earliest money moment you can remember.

It is usually small. A conversation at a kitchen table you were not supposed to hear. A shop where something got put back. A face that changed when a bill arrived.

Write the scene, in order, with the age you were. Stay with the one scene rather than summarising the family finances, because the scene holds the detail and a summary keeps you at a comfortable distance from it.

What was *said*

Households have money sentences, and they get repeated until they sound like facts about the world.

Write the ones you grew up hearing, word for word. “Money does not grow on trees.” “We cannot afford it.” “They think they are better than us.” “Nobody in this family has ever had that kind of money.”

Use the exact phrasing that was used in your house. The familiar words are the ones still running, and a tidied-up version of them will not be recognisable to you.

What money *did* to people

The sentences are only half of it. You also watched what money did to the adults around you.

Write what you saw. Who worried about it out loud, and who went quiet. What happened in the house on a good month. Whether generosity came with something attached to it.

Then write which of those you have carried into your own life without ever choosing it.

The rule you *made*

Somewhere in there you made a rule, and you have been following it since.

Write it in the box, in the words a child would use rather than the words you would use now. Most people land on something close to: money makes people hard. Or: wanting more is greedy. Or: there is never enough, so do not get comfortable.

If a familiar phrase fits it, use the familiar phrase. Recognition is the part that does the work here.

Which sentence is *live*

Eight sentences. Rate each one for how true it feels right now, rather than how true you think it ought to be.

0 does not feel like me. **1** familiar, not urgent. **2** uncomfortably close. **3** this one runs things.

There is never enough, so I had better not get comfortable.

0	1	2	3
---	---	---	---

Money changes people, and rarely for the better.

0	1	2	3
---	---	---	---

I am not the kind of person who earns that much.

0	1	2	3
---	---	---	---

I have to earn my place, over and over.

0	1	2	3
---	---	---	---

Wanting more than this is greedy.

0	1	2	3
---	---	---	---

If I have it, somebody else goes without.

0	1	2	3
---	---	---	---

Whatever I build will be taken back anyway.

0	1	2	3
---	---	---	---

I am not good with money, and I never have been.

0	1	2	3
---	---	---	---

Your cap, *written out*

Whichever scored a 2 or a 3, usually one or two of them, are what you are working with.

Write the highest-scoring sentence in the box, in your own words rather than mine, because the wording you reach for yourself is the wording that has been running.

Then write, underneath it, the exact figure where that sentence starts to argue with you. Most people have one, and it is oddly specific.

What it has been *protecting*

This is the question people skip, and it is the one that makes the rest of it make sense.

That sentence has been doing a job. It has kept you out of something, usually envy, or growing away from the people you came from, or the exposure of having something you could then lose.

Write what it has protected you from, and give it real credit while you write. A sentence with no use to you would have left a long time ago.

What it has *cost*

Now the other side of the ledger.

Some of this you can put a figure on, so put the figure on it. The rate you did not raise for four years. The invoice you wrote off. The job you did not apply for.

The rest you cannot count, so write what you can see instead. The trip that kept moving. The conversation with your partner that ends the same way every time. The years.

One ask, *this week*

The instinct now is to raise every rate on Thursday, and that is how this fails.

Pick one ask from your part two list. One person, one figure, in the next seven days. Small enough that you can already picture the exact moment, and low enough in stakes that you would be fine if the answer is no.

Small is doing something specific here. You are testing whether your prediction was accurate, and a small test answers that question just as well as a large one, at a fraction of the cost.



Written out, with the *day*

Write four things in the box.

The person, the exact figure, the sentence you will say, and the day you will say it. Write the sentence out in full, in your own words, because being firm about money is an intention and a sentence is a thing you can say, and only one of those survives the moment somebody tells you it is a lot.

Write the figure without the softening around it. No “around”, no “I was thinking maybe”, and no explanation attached to the end of it.

What happens *afterwards*

Four things to expect, so that none of them talk you out of the next one.

The number will feel wrong in your mouth. It will sound too high as you say it and completely normal to the person hearing it. That gap is your cap, made audible.

The pause will feel like a no. People pause to think about money. You will read that pause as a verdict, and it usually is not one.

Guilt arrives on time. Usually within the hour, and strong enough to feel like proof you asked for too much. It turns up for a first fair ask exactly as it turns up for a genuine overreach, so this week it tells you very little.

Whatever the answer is, log it. Write what you predicted and what actually happened, side by side. That record is the only thing that argues with the sentence, because it is your own evidence rather than my reassurance.

What this *cannot* do

Straight with you about the limits of what you have just done.

Seeing the sentence does not raise your rates. You can name it exactly, explain it well over dinner, and still hear yourself knocking two hundred off the quote next week, because the sentence moves faster than the insight does.

So one ask made once is worth more than the whole workbook understood. That is why part five asks for so little, while the rest of this takes forty minutes.

And some money problems are money problems. A market that pays badly, a contract that was always unfair, a year with a real emergency in it. Those need strategy, and it is worth being honest with yourself about which one you are looking at before you go hunting for a belief.

Where I would go *next*

If you want to take it further, the next thing I would point you to is a recorded session called The First Shift.

It runs about fifty minutes and it is free. It is guided rather than written, so there is nothing to answer. You listen, in a quiet room with headphones, and I take you through the same ground the way I would with someone in a session.

www.unwindflow.com/the-first-shift

Take your part four page with you. This workbook shows you the sentence and the figure it argues with. The recording is where you go to work on the part of it that reasoning has never reached.

You have your own numbers now, and the sentence sitting underneath them, which is more than most people ever get onto one page.

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