THE WEALTH CODE

21-DAY INCOME THERMOSTAT RESET

A step-by-step protocol to identify and reprogram the financial set point controlling your income

What This Worksheet Does

Your financial thermostat is the subconscious set point determining how much money your brain considers normal, safe, and appropriate for someone like you. Installed in childhood, it regulates your income automatically — pulling you back whenever you stray too far above or below it.

This 21-day protocol systematically reprograms that set point. It works in three phases: Awareness (Days 1–7), Exposure (Days 8–14), and Integration (Days 15–21). Each phase builds on the last. Do not skip ahead.

BEFORE YOU BEGIN — ESTABLISH YOUR NUMBERS

My current thermostat (income average):	$____________________ ___ per year	**My target thermostat:**	$____________________ ___ per year

PHASE 1 — AWARENESS | Days 1–7

Goal: Notice your thermostat in action without changing anything yet. Awareness breaks the unconscious loop. Each morning write your thermostat number. Throughout the day catch every moment of regulation. Each evening journal what you noticed.

DAY 1

Morning: My thermostat is set to $______________ Today I commit to noticing every moment it regulates me.

Regulation moments I noticed today:

1. ____
2. ____
3. ____

Evening reflection: Today my thermostat regulated me most when:

____

DAY 2	**Morning:** My thermostat is set to $______________ Today I commit to noticing every moment it regulates me. **Regulation moments I noticed today:** 1. ____________________ 2. ____________________ 3. ____________________ **Evening reflection: Today my thermostat regulated me most when:** ____________________
DAY 3	**Morning:** My thermostat is set to $______________ Today I commit to noticing every moment it regulates me. **Regulation moments I noticed today:** 1. ____________________ 2. ____________________ 3. ____________________ **Evening reflection: Today my thermostat regulated me most when:** ____________________
DAY 4	**Morning:** My thermostat is set to $______________ Today I commit to noticing every moment it regulates me. **Regulation moments I noticed today:** 1. ____________________ 2. ____________________ 3. ____________________ **Evening reflection: Today my thermostat regulated me most when:** ____________________
DAY 5	**Morning:** My thermostat is set to $______________ Today I commit to noticing every moment it regulates me. **Regulation moments I noticed today:** 1. ____________________ 2. ____________________ 3. ____________________ **Evening reflection: Today my thermostat regulated me most when:** ____________________

DAY 6

Morning: My thermostat is set to $______________ Today I commit to noticing every moment it regulates me.

Regulation moments I noticed today:

1. ____
2. ____
3. ____

Evening reflection: Today my thermostat regulated me most when:

____

DAY 7

Morning: My thermostat is set to $______________ Today I commit to noticing every moment it regulates me.

Regulation moments I noticed today:

1. ____
2. ____
3. ____

Evening reflection: Today my thermostat regulated me most when:

____

DAY 7 CHECK-IN: List your top 5 recurring regulation patterns below. These are the specific moments your thermostat pulls you back most consistently.

1. ____
2. ____
3. ____
4. ____
5. ____

PHASE 2 — EXPOSURE | Days 8–14

Goal: Desensitize your brain to higher numbers. Your brain fears wealth above your set point because it is unfamiliar. The solution is repeated exposure until the new number feels normal. Complete all three daily exercises.

EXERCISE 1 Visualization 5 min	EXERCISE 2 Money in Hand 5 min	EXERCISE 3 Immersion 5 min
Close your eyes. Visualize your bank account showing your TARGET number. Sit with the discomfort. Breathe through it. 5 minutes daily.	Hold actual cash — $500–$1,000 if possible. Don't spend it. Just hold it. Notice what your brain wants to do. Practice holding wealth without deploying it.	Spend time around people or content at your target income level. Podcasts, LinkedIn, coffee shops. Normalize what your brain currently sees as foreign.

DAY 8

Target number visualized: $______________ **Discomfort level (1-10):** _____

Ex 1 — Visualization: What came up when I held the new number in mind:

____

Ex 2 — Money in hand: Amount held $_______ Brain's response:

____

Ex 3 — Immersion: What I did / what I noticed:

____

DAY 9

Target number visualized: $______________ **Discomfort level (1-10):** _____

Ex 1 — Visualization: What came up when I held the new number in mind:

____

Ex 2 — Money in hand: Amount held $_______ Brain's response:

____

Ex 3 — Immersion: What I did / what I noticed:

____

DAY 10

Target number visualized: $______________ **Discomfort level (1-10):** _____

Ex 1 — Visualization: What came up when I held the new number in mind:

____

Ex 2 — Money in hand: Amount held $_______ Brain's response:

____

Ex 3 — Immersion: What I did / what I noticed:

____

DAY 11

Target number visualized: $______________ **Discomfort level (1-10):** _____

Ex 1 — Visualization: What came up when I held the new number in mind:

____

Ex 2 — Money in hand: Amount held $_______ Brain's response:

____

Ex 3 — Immersion: What I did / what I noticed:

____

DAY 12	**Target number visualized:** $______________ **Discomfort level (1-10):** _____ **Ex 1 — Visualization: What came up when I held the new number in mind:** ____ **Ex 2 — Money in hand: Amount held $_______ Brain's response:** ____ **Ex 3 — Immersion: What I did / what I noticed:** ____
DAY 13	**Target number visualized:** $______________ **Discomfort level (1-10):** _____ **Ex 1 — Visualization: What came up when I held the new number in mind:** ____ **Ex 2 — Money in hand: Amount held $_______ Brain's response:** ____ **Ex 3 — Immersion: What I did / what I noticed:** ____
DAY 14	**Target number visualized:** $______________ **Discomfort level (1-10):** _____ **Ex 1 — Visualization: What came up when I held the new number in mind:** ____ **Ex 2 — Money in hand: Amount held $_______ Brain's response:** ____ **Ex 3 — Immersion: What I did / what I noticed:** ____

DAY 14 CHECK-IN

My new number feels ___% less uncomfortable than on Day 8. (Target: 30–40% reduction)

The biggest shift I've noticed in how I think about the new number:

____

I am ready to move to Phase 3: ■ Yes ■ Not quite — I will repeat Days 12–14

PHASE 3 — INTEGRATION | Days 15–21

Goal: Install new automatic behaviors at your target thermostat level. Your new patterns are installed but not yet default. This phase makes them unconscious. Complete all three daily exercises.

EXERCISE 1 Abundance Filter 10 min	EXERCISE 2 Elevated Action 5 min	EXERCISE 3 Identity Statement Daily
For every financial decision: Am I choosing from my OLD thermostat or my NEW one? Catch old-level thinking in real time. Replace it.	Take one action per day that only makes sense at your NEW thermostat level. Apply for a higher role. Research new investments. Update your rates.	Stand in front of a mirror. Say aloud: 'I am the type of person who earns $[NEW NUMBER]. This is normal for me.' Repeat 3 times. Daily.

DAY 15

Old thermostat thinking I caught today:

____

New thermostat response I chose instead:

____

Elevated action I took today:

____

Identity statement completed: ■ Yes **How it felt (1-10):** _____

DAY 16

Old thermostat thinking I caught today:

____

New thermostat response I chose instead:

____

Elevated action I took today:

____

Identity statement completed: ■ Yes **How it felt (1-10):** _____

DAY 17

Old thermostat thinking I caught today:

____

New thermostat response I chose instead:

____

Elevated action I took today:

____

Identity statement completed: ■ Yes **How it felt (1-10):** _____

DAY 18

Old thermostat thinking I caught today:

____

New thermostat response I chose instead:

____

Elevated action I took today:

____

Identity statement completed: ■ Yes **How it felt (1-10):** _____

DAY 19	**Old thermostat thinking I caught today:** ___ **New thermostat response I chose instead:** ___ **Elevated action I took today:** ___ **Identity statement completed:** ■ Yes **How it felt (1-10):** _____
DAY 20	**Old thermostat thinking I caught today:** ___ **New thermostat response I chose instead:** ___ **Elevated action I took today:** ___ **Identity statement completed:** ■ Yes **How it felt (1-10):** _____
DAY 21	**Old thermostat thinking I caught today:** ___ **New thermostat response I chose instead:** ___ **Elevated action I took today:** ___ **Identity statement completed:** ■ Yes **How it felt (1-10):** _____

DAY 21 — FINAL CHECK-IN

My new number now feels ___% less uncomfortable than Day 1. (Target: 50%+)

Income-level actions I have taken this week that reflect my new thermostat:

___

Regulation patterns that have weakened or disappeared:

___

My savings ceiling has: ■ Loosened ■ Stayed the same ■ I need another cycle

My commitment to the 90-day maintenance phase: ■ I'm in ■ I need more time

MAINTENANCE PHASE (Days 22+): Continue weekly visualization of new number · Monthly review of regulation patterns · Ongoing elevated actions · Identity statement practice · Catch any scarcity relapse immediately. Most people see measurable income increase within 90 days of starting this protocol — not because they work harder, but because their brain stops sabotaging them.

WHAT'S NEXT

You've completed the 21-Day Reset. Now build the complete system.

The thermostat is one layer of your financial operating system. Here's the full architecture.

The Wealth Code Course Ladder

FREE	**Wealth Archetype Guide** Discover your natural wealth-building path and the system built for it. richabbottmedia.systeme.io/wealth-code
$37	**Wealth Code Decoded** The foundational framework. Identify your operating system and begin the upgrade. richabbottmedia.systeme.io/wealth-code-decoded
$67	**Wealth Code Blueprint** The complete reprogramming blueprint. Scarcity to abundance in 60 days. richabbottmedia.systeme.io/wealth-code-blueprint
$97	**Wealth Code Playbook** Advanced protocols. Identity transformation, decision systems, leverage frameworks. richabbottmedia.systeme.io/wealth-code-playbook
$197	**Wealth Code Masterclass** The full system live. Deep implementation with direct feedback. richabbottmedia.systeme.io/wealth-code-masterclass
$497	**Abbott Foundation** The complete wealth psychology foundation. Every framework, every protocol, fully integrated. richabbottmedia.systeme.io/abbott-foundation

$997	**The Abbott Method** Complete wealth psychology transformation. The entire operating system rebuilt from the ground up. richabbottmedia.systeme.io/abbott-method

Remember Sam? He turned $500 into $8 million — not because he was smarter or luckier, but because his financial operating system was built for wealth. The 21-day reset you just completed is the first upgrade. The course ladder above is the complete rebuild. Every step compounds on the last.

THE WEALTH CODE

One wealth psychology framework delivered every Monday. Free to start. Complete system for paid subscribers.

richabbott.substack.com | The Wealth Code — Every Monday