THE WEALTH CODE

THE WEALTH CODE DECISION FILTER

Run every significant financial decision through this filter before you commit

What This Filter Does

Most financial decisions are made automatically — by your thermostat, your scarcity or abundance programming, and your identity. Without a structured evaluation process, you are not actually deciding. You are reacting. The Wealth Code Decision Filter interrupts that automatic response and forces a conscious evaluation across five dimensions before you commit to any significant financial choice.

When to Use This Filter

USE for decisions involving:	SKIP for decisions involving:
· Any purchase over $500	· Routine purchases under $100
· Any investment or business opportunity	· Previously evaluated recurring expenses
· Any borrowing or debt decision	· Decisions already filtered and committed
· Career moves or income changes	· Emergency responses requiring immediate action
· Partnership or collaboration decisions	· Small daily consumption choices

CONSUMPTION THINKING	PRODUCTION THINKING
What can I get with this?	How do I multiply this?
What problem does this solve?	What is the highest ROI use?
How do I protect what I have?	What does this unlock?
What if I lose it?	What is the expected return?

DECISION BEING EVALUATED:

____

Amount involved: $________________ **Date:** ________________ **Deadline to decide:** ________________

1 THE THERMOSTAT CHECK

Is this decision coming from my old set point or my new one?

My first emotional reaction to this decision was:

■ Excitement — feels aligned with my new thermostat level

■ Fear or avoidance — my thermostat is resisting this

■ Neutral — thermostat is not the primary factor here

If I were already operating at my target thermostat level — would I make this decision? ■ Yes ■ No ■ Unsure

Thermostat verdict: ■ Old programming reacting ■ New set point choosing ■ Genuinely neutral

2 THE SCARCITY / ABUNDANCE CHECK

Which filter is running this decision?

My dominant thinking about this decision is:

■ What could go wrong ■ What could go right ■ Both equally

■ How do I protect what I have ■ How do I multiply what I have

Am I avoiding this because it feels risky — or because it genuinely is risky?

____

What would an abundance thinker see in this decision that I might be filtering out?

____

Scarcity/Abundance verdict: ■ Scarcity filter running — re-evaluate ■ Abundance filter running — proceed

3 THE IDENTITY CHECK

Does this decision align with who I am becoming?

My current identity statement: 'I am the type of person who ____________________'

Does this decision reflect that identity? ■ Yes ■ No ■ It conflicts with it

Would someone already living at my target identity level make this decision? ■ Yes ■ No

Is my hesitation coming from genuine analysis — or from identity resistance?

____

Identity verdict: ■ Old identity blocking ■ New identity aligned ■ Genuinely misaligned

4 THE PRODUCTION CHECK

Does this decision consume or produce?

This decision is primarily: ■ Consumption — solves a problem or provides pleasure ■ Production — deploys capital for return

If consumption: Is this the highest priority use of these resources right now? ■ Yes ■ No ■ There is a better use

If production: What is the expected return and timeline?

Expected return: $________________ Timeline: ________________ Confidence level: ____%

What is the ROI if this works? ____% What is the maximum loss if it fails? $________________

Production verdict: ■ Consumption — worth it / not worth it ■ Production — ROI justifies / does not justify

5 THE LEVERAGE CHECK

If debt is involved — does it pass all four tests?

Is this decision debt-funded? ■ Yes — complete all four tests ■ No — skip to Final Verdict

Test 1 — Does the asset produce more than the debt costs? Return: ____% Interest rate: ____% ■ Pass ■ Fail

Test 2 — Can debt be serviced from asset production (not personal income)? ■ Yes ■ No ■ Partially

Test 3 — Does the structure survive a 50% drop in returns? ■ Yes ■ No — risk too concentrated

Test 4 — Does this leverage fit my current stage of building? ■ Yes — foundation is solid ■ No — premature

Leverage verdict: ■ Passes all four tests — strategic leverage ■ Fails one or more — do not proceed ■ N/A

FINAL VERDICT

Thermostat check:	■ Green ■ Yellow ■ Red	**Scarcity/Abundance check:**	■ Green ■ Yellow ■ Red
Identity check:	■ Green ■ Yellow ■ Red	**Production check:**	■ Green ■ Yellow ■ Red
Leverage check:	■ Green ■ Yellow ■ N/A		

My decision: ■ Proceed — all checks green or yellow ■ Pause — one or more red flags need resolution ■ Do not proceed — this fails the filter

What I am committing to: ____

Review date: ________________ Outcome recorded: ________________ What I learned: _______________________

QUICK DECISION FILTER — Print this page repeatedly as needed. One filter per major decision.

#1	Decision: ________________________________ Amount: $__________ Date: __________
1 Thermo	Old set point reacting: ■Y ■N New thermostat choosing: ■Y ■N Verdict: ■Green ■Yellow ■Red
2 Filter	Running scarcity: ■Y ■N Running abundance: ■Y ■N Verdict: ■Green ■Yellow ■Red
3 Identity	Aligns with new identity: ■Y ■N Old identity blocking: ■Y ■N Verdict: ■Green ■Yellow ■Red
4 Produce	Consumption: ■ Production: ■ Expected ROI: _____% Max loss: $_________ Verdict: ■Green ■Yellow ■Red
5 Leverage	Debt involved: ■Y ■N/A All 4 tests pass: ■Y ■N Verdict: ■Green ■Yellow ■Red ■N/A
✓ Verdict	**■ Proceed ■ Pause and resolve ■ Do not proceed Commitment: ___________________________**

#2	Decision: ________________________________ Amount: $__________ Date: __________
1 Thermo	Old set point reacting: ■Y ■N New thermostat choosing: ■Y ■N Verdict: ■Green ■Yellow ■Red
2 Filter	Running scarcity: ■Y ■N Running abundance: ■Y ■N Verdict: ■Green ■Yellow ■Red
3 Identity	Aligns with new identity: ■Y ■N Old identity blocking: ■Y ■N Verdict: ■Green ■Yellow ■Red
4 Produce	Consumption: ■ Production: ■ Expected ROI: _____% Max loss: $_________ Verdict: ■Green ■Yellow ■Red
5 Leverage	Debt involved: ■Y ■N/A All 4 tests pass: ■Y ■N Verdict: ■Green ■Yellow ■Red ■N/A
✓ Verdict	**■ Proceed ■ Pause and resolve ■ Do not proceed Commitment: ___________________________**

#3	Decision: ________________________________ Amount: $__________ Date: __________
1 Thermo	Old set point reacting: ■Y ■N New thermostat choosing: ■Y ■N Verdict: ■Green ■Yellow ■Red
2 Filter	Running scarcity: ■Y ■N Running abundance: ■Y ■N Verdict: ■Green ■Yellow ■Red
3 Identity	Aligns with new identity: ■Y ■N Old identity blocking: ■Y ■N Verdict: ■Green ■Yellow ■Red
4 Produce	Consumption: ■ Production: ■ Expected ROI: _____% Max loss: $_________ Verdict: ■Green ■Yellow ■Red
5 Leverage	Debt involved: ■Y ■N/A All 4 tests pass: ■Y ■N Verdict: ■Green ■Yellow ■Red ■N/A
✓ Verdict	**■ Proceed ■ Pause and resolve ■ Do not proceed Commitment: ___________________________**

#4	Decision: ________________________________ Amount: $__________ Date: __________
1 Thermo	Old set point reacting: ■Y ■N New thermostat choosing: ■Y ■N Verdict: ■Green ■Yellow ■Red
2 Filter	Running scarcity: ■Y ■N Running abundance: ■Y ■N Verdict: ■Green ■Yellow ■Red
3 Identity	Aligns with new identity: ■Y ■N Old identity blocking: ■Y ■N Verdict: ■Green ■Yellow ■Red
4 Produce	Consumption: ■ Production: ■ Expected ROI: _____% Max loss: $_________ Verdict: ■Green ■Yellow ■Red
5 Leverage	Debt involved: ■Y ■N/A All 4 tests pass: ■Y ■N Verdict: ■Green ■Yellow ■Red ■N/A
✓ Verdict	**■ Proceed ■ Pause and resolve ■ Do not proceed Commitment: ___________________________**

#5	Decision: ________________________________ Amount: $__________ Date: __________
1 Thermo	Old set point reacting: ■Y ■N New thermostat choosing: ■Y ■N Verdict: ■Green ■Yellow ■Red
2 Filter	Running scarcity: ■Y ■N Running abundance: ■Y ■N Verdict: ■Green ■Yellow ■Red

3 Identity	Aligns with new identity: ■Y ■N Old identity blocking: ■Y ■N Verdict: ■Green ■Yellow ■Red
4 Produce	Consumption: ■ Production: ■ Expected ROI: _____% Max loss: $_________ Verdict: ■Green ■Yellow ■Red
5 Leverage	Debt involved: ■Y ■N/A All 4 tests pass: ■Y ■N Verdict: ■Green ■Yellow ■Red ■N/A
✓ Verdict	**■ Proceed ■ Pause and resolve ■ Do not proceed Commitment:** ___________________________

#6	Decision: _________________________________ Amount: $__________ Date: __________
1 Thermo	Old set point reacting: ■Y ■N New thermostat choosing: ■Y ■N Verdict: ■Green ■Yellow ■Red
2 Filter	Running scarcity: ■Y ■N Running abundance: ■Y ■N Verdict: ■Green ■Yellow ■Red
3 Identity	Aligns with new identity: ■Y ■N Old identity blocking: ■Y ■N Verdict: ■Green ■Yellow ■Red
4 Produce	Consumption: ■ Production: ■ Expected ROI: _____% Max loss: $_________ Verdict: ■Green ■Yellow ■Red
5 Leverage	Debt involved: ■Y ■N/A All 4 tests pass: ■Y ■N Verdict: ■Green ■Yellow ■Red ■N/A
✓ Verdict	**■ Proceed ■ Pause and resolve ■ Do not proceed Commitment:** ___________________________

WHAT'S NEXT

Better decisions compound into extraordinary outcomes.

Every filtered decision is a vote for your new identity and your new thermostat level.

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

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