FROM THE ABBOTT METHOD

BUILDING CLEAN MONEY

Releasing guilt and shame, and building wealth as a steward, with integrity

INCLUDES WORKSHEET · 7-DAY ACTION PLAN

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Clean Money: Releasing Guilt and Shame, and Building Wealth as a Steward, With Integrity

A guide from The Abbott Method

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BEFORE YOU BEGIN

The Brake You Can't See

You can understand every strategy in the first three guides of this series and still not move. You know you should invest. You know you should build assets. But somewhere underneath, a quiet voice asks: *Isn't this selfish? Shouldn't I be content? What about people who have less?*

That voice works like a brake you cannot see. You hesitate, hold back, undercharge, or never quite start. Not because you lack knowledge, but because you lack permission.

This guide deals with that brake. It is built on Module 4 of The Abbott Method, and it speaks openly from Scripture, because these questions run deepest for people of faith. If you don't share that faith, the principles still hold: honesty, generosity, responsibility and the freedom to begin again belong to everyone. It covers:

- Where guilt about money comes from, and the two opposite errors that feed it.
- The steward's framework: grow it, use it well, give generously, pass it on.
- How to build wealth with integrity, and why integrity is also good strategy.
- How to release shame over past financial mistakes and move forward clean.

Scripture quotations are from the World English Bible (WEB), which is in the public domain.

CHAPTER ONE

Why Good People Feel Guilty About Wealth

> *"The world doesn't need more broke, guilty people. It needs good people with resources."*

It is a pattern you see again and again: the people who feel most uneasy about wanting wealth are often the ones who would do the most good with it. Teachers, nurses, caregivers, people in ministry. They care about others and want to make a difference. And somewhere along the way they were taught, directly or not, that wanting money is wrong. So they work hard, serve, give what they can, and stay stuck, while people with no such scruples build fortunes.

That guilt did not appear from nowhere. It usually comes from three places.

Source one: a misreading of Scripture

Many of us grew up hearing that "money is the root of all evil." But that is not what the verse says:

> *For the love of money is a root of all kinds of evil. Some have been led astray from the faith in their greed, and have pierced themselves through with many sorrows.*
>
> 1 TIMOTHY 6:10 (WEB)

The warning is about *love* of money: trusting it, serving it, letting it rule. And the warnings are real and sharp. Scripture speaks hard words to the rich who trust their riches, who gain them dishonestly, or who ignore the poor at their gate. Wealth is spiritually dangerous, and it should be handled with care.

But Scripture does not treat having resources as sin in itself. Abraham and Job were wealthy. Joseph of Arimathea used his wealth to give Jesus a tomb. The same letter that warns about the love of money tells the rich what to do with what they have:

> *Charge those who are rich in this present world that they not be haughty, nor have their hope set on the uncertainty of riches, but on the living God, who richly provides us with everything to enjoy; that they do good, that they be rich in good works, that they be ready to distribute, willing to share.*
>
> 1 TIMOTHY 6:17–18 (WEB)

The issue is never the amount. It is where your hope rests and what you do with what you hold.

Source two: the belief that struggle is virtue

Hard-working families rightly honour sacrifice: working double shifts, doing without, pushing through. But it can leave a hidden belief that *if it isn't hard, it isn't honest.* So when leverage begins to work and income stops being tied to sweat, people feel they don't deserve it. They stop promoting their work, undercharge, or quietly sabotage their own progress.

Hard work is good, but it is a means, not the goal. Creating value wisely, with less wasted effort, is not laziness. It is good stewardship of your strength and time.

Source three: guilt by comparison

You see real need around you and think, *how can I pursue wealth when others have so little?* That is a compassionate instinct. But your staying poor does not feed anyone. You cannot give what you do not have, support a mission on an empty account, or help a struggling family member while you are one paycheque from trouble yourself.

The opposite error: the prosperity gospel

Some swing to the other extreme: God wants everyone rich; wealth proves His favour; poverty proves weak faith; "sow a seed" (usually into the preacher's ministry) and expect a hundredfold return. That teaching has hurt a great many people. Wealth is not a measure of anyone's standing with God. Some of the most faithful people who ever lived were poor, and some of the wealthiest have been morally bankrupt.

There is a wiser prayer between both errors:

> *Give me neither poverty nor riches. Feed me with the food that is needful for me, lest I be full, deny you, and say, 'Who is Yahweh?' or lest I be poor, and steal, and so dishonor the name of my God.*
>
> PROVERBS 30:8–9 (WEB)

Greed or stewardship?

Greed	Stewardship
Hoards wealth for its own sake	Builds wealth to create options and do good
Pursues money at people's expense	Pursues money while treating people well
Uses wealth to control or impress	Uses wealth to serve, give and lift others
Never has enough	Knows what enough is

You can be wealthy and a faithful steward. You can be poor and greedy. It is not the amount; it is the posture of the heart.

Your permission

Imagine your assets produced enough income that you no longer needed a paycheque. What would you do? More time with family? Work you find meaningful? Help relatives out of debt? Fund a cause or a ministry you believe in? None of that is selfish. It is purpose. Write your answer in the worksheet, because it becomes your reason to build.

Old belief	New belief
Wanting wealth is selfish.	Building wealth wisely is stewardship.
I should settle for less.	I can do more good with resources than without them.
Promoting my work is pride.	Offering real value honestly is service.

KEY TAKEAWAY

Guilt about wealth is not proof of virtue. Often it is just programming.

Poverty doesn't make you holy. Wealth handled faithfully makes you useful.

CHAPTER TWO

The Stewardship Framework

> *"You don't own wealth. You manage it, and you're accountable for how."*

Most people think of money in terms of ownership: *my money, my success.* That mindset tends to produce one of two extremes. Some hoard out of fear, never spending, never giving, never enjoying. Others spend freely because "I earned it." Stewardship is the third way. It begins with a change of position: you are not the owner, you are the manager.

> *But you shall remember Yahweh your God, for it is he who gives you power to get wealth.*
>
> DEUTERONOMY 8:18 (WEB)

For believers, a steward manages resources on God's behalf and will give account for them. For others, a steward manages on behalf of their family, their future and their values. Either way, the principle is the same: what you have been given, use well.

The hoarder	The consumer	The steward
"I must keep every dollar." Driven by fear. Wealth without joy.	"It's mine; I'll spend it." Driven by impulse. Lifestyle without lasting wealth.	"I've been entrusted with this." Driven by purpose. Wealth with freedom and impact.

Principle one: grow it

In the parable of the talents, a master entrusts money to three servants. Two put it to work and double it. The third, afraid, buries his in the ground and returns exactly what he was given. The first two hear these words:

> *Well done, good and faithful servant. You have been faithful over a few things, I will set you over many things. Enter into the joy of your lord.*
>
> MATTHEW 25:21 (WEB)

The servant who buried his share is rebuked, not for losing it, but for doing nothing with it out of fear. Leaving resources idle is not the safe or humble choice. In practice, growing means investing consistently, building skills, owning assets and reinvesting rather than consuming everything.

Principle two: use it well

Stewardship is not deprivation; it is intention. Every dollar can serve one of three purposes: necessity (food, housing, health, transportation), investment (assets, skills and tools that create future value), or enjoyment that fits your values (time with family, experiences, quality of life). What fits none of these is usually waste: impulse, habit, or keeping up with others.

A family trip that builds memories and a designer handbag bought to impress people you barely know are both spending. One is intentional; the other is reactive. Before a major purchase, ask: *does this serve my purpose, or is it just noise?*

Principle three: give generously

Wealth is meant to flow, not pool. Giving breaks the grip of scarcity, gives money meaning, and puts resources where they can do the most good.

> *Let each man give according as he has determined in his heart; not grudgingly, or under compulsion; for God loves a cheerful giver.*
>
> 2 CORINTHIANS 9:7 (WEB)

Many people start with the tithe, a tenth, as a baseline, and increase the share as their income grows and their needs are met. Give first from a settled heart, not from pressure, and give to people and organisations whose work you have looked into. Automating it, monthly or with each paycheque, keeps generosity steady instead of occasional.

Principle four: pass it on

> *A good man leaves an inheritance to his children's children.*
>
> PROVERBS 13:22 (WEB)

A steward thinks beyond one lifetime. Pass on knowledge first: teach your children how money works, how to give and how to say no. Pass on capital wisely: enough to help them build, not so much, without training, that it harms them. And pass on support for causes you believe in, through your will or planned gifts. At the very least, make a will. Many people never do, and their families pay for it.

Keeping the four in balance

If you only...	You become...
Grow	A hoarder
Use	A consumer with nothing lasting
Give	Generous until there is nothing left to give
Pass on	Someone who never lives their own life

What it can look like

Picture someone earning $100,000 a year. Roughly a fifth goes to taxes. They live intentionally on about half their income, enjoying good things without chasing status. They invest a fifth, in index funds and eventually a rental. They give a tenth to their church and a cause they care about. They are teaching their children about money, and they have a will. They are growing, enjoying, giving and thinking ahead, all at once. The numbers will differ for you; the shape is what matters.

A simple starting framework: roughly 50–70% for living costs, 15–25% for investing, 10% or more for giving, with taxes and buffers as needed. Set it up as automatic transfers and review it each quarter: *Am I growing? Using it well? Giving? Thinking long term?*

KEY TAKEAWAY

Stewardship isn't about how much you have. It's about how you manage it.

Grow it. Use it well. Give generously. Pass it on.

CHAPTER THREE

Integrity in Wealth-Building

> *"If you can't sell it with the truth, don't sell it."*

Would you take a million dollars if it required you to lie or harm someone? Almost everyone says no. Yet many people do smaller versions every day: overselling, overpromising, inventing urgency, hiding the downside, telling themselves "that's just business." You can build real wealth without any of it.

> *A false balance is an abomination to Yahweh, but accurate weights are his delight.*
>
> PROVERBS 11:1 (WEB)

The tactics to refuse

The get-rich-quick world runs on a familiar set of tricks: fake scarcity ("only three spots left"), income claims that leave out the costs, countdown timers that reset, inflated "original" prices so a discount looks huge, and testimonials from the rare best case presented as normal. They work, for a while. Then people catch on, reputations collapse, and whoever used them has to live with what they did.

What integrity looks like

1. Tell the truth, even when it costs you. Name your product's limits and an investment's risks. Say "I don't know" when you don't.
2. Deliver what you promise. If you take someone's money, give them real value in return.
3. Treat people as people. Customers are not wallets. Care whether they succeed, not only whether they buy.
4. Build for the long term. Reputation and trust compound. Squeezing every dollar from every sale does not.
5. Win without making others lose. Create value. Don't build on exploited workers, harmed customers or a smeared competitor.

Why integrity is also good strategy

Trust compounds. You can pressure someone into one purchase, but trust brings the second, the tenth and the referrals. Reputation travels. Online, one exposed trick can undo years of work, and a name for honesty opens doors. Integrity attracts its own kind. Honest people want to work with, buy from and partner with honest people. And you sleep at night, with nothing to hide and nothing to fear.

> *He who is faithful in a very little is faithful also in much. He who is dishonest in a very little is also dishonest in much.*
>
> LUKE 16:10 (WEB)

Honest versions of common practices

Manipulative	Honest
“Broke to $10K a month in 30 days with one weird trick!”	“It took me eighteen months and plenty of mistakes. Here is what I learned, if you are willing to do the work.”
A fake $997 “regular price” slashed to $297 for ten minutes	A fair price, and real sales only when they are real
Padding, confusion and constant upsells	Exactly what the buyer needs, even if they never need your next product
A refund policy buried and ignored	A clear policy, honoured promptly and cheerfully

When integrity costs you

Sometimes honesty will cost you money in the short run. A deal may be technically legal but plainly wrong, perhaps because it targets vulnerable people. A client may ask for something you are not sure you can deliver. You may know something damaging about a competitor. In each case the right move is the same: walk away, tell the truth, and build by adding value rather than tearing others down. Money gained crookedly has a way of costing more than it paid.

Lines you never cross

- Don’t lie, in marketing, negotiation or contracts.
- Don’t sell through fear, shame or guilt. Sell on value.
- Don’t exploit vulnerability: people who can’t afford it, don’t need it, or don’t understand it.
- Don’t take what isn’t yours: ideas, credit or other people’s work. Pay people fairly.
- Don’t build on harm. If the model requires exploiting people or selling something harmful, find another model.

“But everyone else cuts corners.” Some do, and some get rich for a while. But businesses known for trust, such as companies famous for treating staff well or honouring returns without argument, have often outlasted their flashier competitors. The goal is wealth that lasts and that you are proud of, and that requires integrity.

Four quick tests before any decision

Test	Question
Mirror	Can I look myself in the eye afterwards?
Respect	Would I be comfortable explaining this to someone I deeply respect?
Front page	Would I be fine seeing this reported publicly?
Ten years	Will I be proud of this a decade from now?

Fail even one, and reconsider.

KEY TAKEAWAY

Integrity isn't a cost of doing business. It's the foundation.

Trust compounds. Wealth built on it lasts; wealth built without it crumbles.

CHAPTER FOUR

Releasing Shame and Moving Forward

> *"You are not your mistakes. You are what you do next."*

The business that failed. The investment that went to zero. The person you trusted who took your money. The debt, the bankruptcy, the decision you still replay at night. It is over, but many of us are still carrying it. And unprocessed shame makes you hesitate every time a sensible opportunity appears, not from lack of knowledge, but from fear of repeating the past.

My own story

I don't write about this from a distance. Over about four years, I lost roughly $276,000 to fraud. First around $70,000 was stolen in a cryptocurrency theft. Then, desperate to recover it, I was drawn into a "recovery" scam, where someone spent months convincing me he could get the money back. I sent more, and more. By the time I saw it clearly, I had lost about $206,000 more.

I teach wealth psychology. I understood scams. I should have known better, and the shame was crushing. I wanted to hide it. Instead I wrote it down, in a memoir called *The Honest Fool*, and told the story plainly. What I expected was judgment. What I found was that people respected the honesty, and that shame loses most of its power once it is brought into the light.

Three stages of letting go

1. Acknowledge it. Name it plainly, at least to yourself: "I lost $10,000 on a bad investment." "My first business failed and left me in debt." You cannot release what you will not look at.
2. Separate the event from your identity. You made a mistake; you are not a mistake. You failed at something; you are not a failure. The event is information. It is not who you are.
3. Forgive yourself and move forward. Punishing yourself does not undo it, bring the money back or protect you next time. It only keeps you stuck.

For believers, that last step rests on something firmer than self-talk:

> *There is therefore now no condemnation to those who are in Christ Jesus.*
>
> ROMANS 8:1 (WEB)

> *It is because of Yahweh's loving kindnesses that we are not consumed, because his mercies don't fail. They are new every morning. Great is your faithfulness.*
>
> LAMENTATIONS 3:22–23 (WEB)

If you were wronged

Perhaps your loss was not your fault: a scam, a theft, a partner's betrayal, a crash. That wrong is real, and so is the pain. But being wronged does not have to become your identity. Staying in victimhood keeps you powerless, because it leaves the person who hurt you in charge of your future. You cannot change what happened. You can choose what you build next. If you have been defrauded, report it, too; it can protect the next person.

The tuition you already paid

Setbacks are part of nearly every story worth telling. Walt Disney's first studio went bankrupt. Steve Jobs was pushed out of the company he founded before returning to lead it. Moses was eighty when he stood before Pharaoh. Your losses can become tuition rather than proof of failure. Ask: *What did I learn? What warning signs did I miss? What will I do differently?*

Rewrite your money story

Most of us carry a story about who we are with money, and shame often wrote it: "I'm bad with money." "I always mess things up." "I'll never get ahead." These feel true because they are built on real events. But they are a story, not the whole truth, and stories can be rewritten.

Old story	New story
"I lost $50,000 on a failed business. I can't be trusted with money."	"I took a risk that didn't work. I learned about research, partners and due diligence. I'm wiser now, and my next step will be better informed."

Same facts, a different frame. One keeps you stuck; the other lets you move.

Three permissions

- You may start over, at any age and after any loss.

- You may succeed after failing. That doesn't make you a fraud; it makes you resilient.
- You may forgive yourself now, without first earning it through more suffering.

"What if I mess up again?"

You may make new mistakes; building anything involves risk. But you are not the person you were. You know warning signs you didn't know before. Fear of failure is not a reason to stay put. It is a reason to prepare well: start small, check everything, and never send money to anyone promising to recover money you've lost.

Moving forward clean means

You have faced what happened and forgiven yourself. You don't deny the past, but it no longer decides your future. You make decisions from wisdom rather than fear. You don't hide your story. And you are willing to try again, carefully.

KEY TAKEAWAY

Shame is not a motivator. It's a prison, and you hold the key.

Today is day one. Your past is information; your future is unwritten.

YOUR WORKSHEET

Your Clean Money Reset

Take your time with these pages. Find a quiet moment, be honest, and write in your own words. No one else needs to see them.

PART 1 · WHERE MY MONEY GUILT CAME FROM

Write down the messages about money you absorbed growing up, and who or what they came from.

Message I absorbed	Where it came from	Is it true?

If my assets covered my living costs, here is what I would do, who I would help and what I would fund:

PART 2 · MY STEWARDSHIP PLAN

Fill in what you do now and what you will aim for.

Principle	What I do now	My target	First step
Grow (invest)			
Use (living)			
Give			
Pass on			

Where my giving will go, and why:

PART 3 · MY INTEGRITY LINES

Write the lines you will not cross in how you earn, sell or invest.

Decision or offer I'm weighing	Mirror	Respect	Front page	Ten years

PART 4 · RELEASING SHAME

Write the mistake or loss you still carry. Then write what it taught you and your new story.

What happened (name it plainly):

What it taught me (the warning signs, the lessons):

My old money story:

My new money story:

My prayer or statement of release:

YOUR NEXT SEVEN DAYS

The 7-Day Action Plan

Some of these steps are practical and some are inward. Both matter. Tick them off as you go.

DAY 1	Trace your guilt. Complete Part 1. Write down the money messages you grew up with and where they came from.
DAY 2	Write your purpose. In Part 1, describe what you would do if your assets covered your living costs. Keep it where you will see it.
DAY 3	Set your stewardship split. Complete Part 2. Decide your percentages for living, investing and giving.
DAY 4	Automate one transfer. Set up one automatic transfer, to giving or to investing, however small.
DAY 5	Draw your lines. Complete Part 3. Write the integrity lines you will not cross, and check one current offer or habit against the four tests.
DAY 6	Name it and release it. Complete Part 4. Write down the financial mistake you still carry, what it taught you, and your new money story.
DAY 7	Take one step toward legacy. Start or update your will, or book the appointment to do it. Then pray, or sit quietly, and decide to move forward clean.

If you finish the week with your purpose written, one automatic transfer in place, your lines drawn and an old story rewritten, the brake is off.

WHAT COMES NEXT

Your Conscience Is Clear. Now Build.

You have named where your guilt came from, traded ownership for stewardship, drawn your integrity lines, and begun letting go of old shame. With the internal conflict out of the way, the next step is practical: choosing and acquiring your first real asset, step by step.

NEXT IN THE SERIES

Your First Real Asset

A practical, step-by-step guide to choosing your first asset and actually acquiring it, whether that is an index fund, a rental, or a small business built on a skill you already have. Module 5 of The Abbott Method.

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Six modules and more than thirty video lessons, from the wealth trap to your first real asset, leverage, clean money and wealth that lasts. Everything in this guide, and much more, taught step by step.

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