PLAN. INVEST. THRIVE.

A BEHAVIORAL REFLECTION · NO. 03

Your money story was *written* before you started earning.

Most of what you believe about money — what feels safe, what feels reckless, what counts as "enough" — was set by age fifteen. By people who weren't trying to teach you, in moments they don't remember. This piece is an invitation to find the lines that are still being read aloud in your decisions today.

AGE 6

"We don't talk about that at the table."

The lesson absorbed: Money is private. Asking about it is rude. Now: you struggle to bring up salary, fees, or savings with people who could help you think clearly.

AGE 9

"You think money grows on trees?"

The lesson absorbed: Wanting things is shameful. Now: you under-spend on things that would genuinely improve your life, and feel guilty about the ones you do buy.

AGE 12

A parent crying about a bill, in the kitchen, late.

The lesson absorbed: Money is the thing that breaks the adults. Now: a small unexpected expense triggers a disproportionate response — even though you can easily afford it.

AGE 14

"That family must be doing well — look at their car."

The lesson absorbed: Wealth is something you display. Now: a quiet pressure to upgrade — house, car, watch — even when the numbers don't ask for it.

AGE 17

"You'll figure it out. I always did."

The lesson absorbed: Asking for help is failing. Now: you handle complex financial decisions alone, second-guess them for years, and resent having to.

WHY THIS MATTERS

Every client we work with arrives with a money story. Some are explicit — "we never had any, and I'm not going back." Some are quieter — a flinch when checking a balance, a reluctance to talk to a spouse, a vague guilt around spending on yourself.

WHAT WE NOTICE

The clients who are most at peace with their money are usually the ones who've named the story they grew up with — and then chosen which parts to keep. Not because the story was wrong. Because the world they're in now is different.

The story doesn't show up in your portfolio. It shows up in the decisions you make *around* the portfolio. Whether you check it daily. Whether you tell your kids the truth about your wealth. Whether you spend any of it.

The plan we build together is partly a math problem. It is also a chance to write a different next chapter, on purpose, instead of repeating one you never chose.

THREE QUESTIONS TO SIT WITH

1. What is the earliest memory you have about money? Who was there, and what was the feeling in the room?
2. If you could rewrite one sentence your parents said about money — what would the new version be?
3. What financial decision are you making today that you suspect is more about who you were at fifteen than who you are now?

You can't choose the lines you were given. You can choose which ones **you** say out loud — to a spouse, to a child, to yourself.