A 21-DAY DEPTH-PSYCHOLOGY FRAMEWORK

The Money Shadow Protocol

Rewriting your relationship with money by meeting the parts of yourself you've never looked at.

Before You Start: An Honest Note

This is not a magic trick. Nothing in this guide will make money appear in your bank account while you sleep. What it will do is give you a structured way to notice the automatic thoughts, inherited beliefs, and disowned parts of yourself that quietly sabotage your financial decisions — and to work with them the way depth psychology actually works with them: consciously, honestly, and without shortcuts.

This guide draws on two things that don't usually appear in the same sentence: Carl Jung's analytical psychology (shadow, archetype, individuation) and modern empirical research on money behavior — Bradley Klontz's clinical work on "money scripts," and the behavioral economics of scarcity and loss aversion (Kahneman, Tversky, Mullainathan, Shafir). One gives you the depth. The other keeps you honest. Neither of them promises wealth. Both of them explain, better than any "manifestation" content will, why your relationship with money feels so much bigger than your bank balance.

If you're looking for a lottery-ticket shortcut, this isn't it. If you're willing to look at some genuinely uncomfortable material about yourself for 21 days, keep reading.

Chapter 1: Your Money Story Isn't Yours

Every adult carries a "money script" — a set of beliefs about what money means, who gets to have it, and what you deserve. Financial psychologist Bradley Klontz, who coined the term in his clinical research, found that these scripts cluster into recognizable patterns: money avoidance ("money is bad, wanting more is greedy"), money worship ("more money will finally fix how I feel"), money status ("my worth is my net worth"), and money vigilance ("never let your guard down, scarcity is always one step away"). Almost none of it was chosen consciously. It was absorbed before you were ten years old, from watching how the adults around you argued about bills, celebrated raises, or went quiet whenever money came up.

Common money scripts sound like:

- "People like us don't get rich."
- "Money changes people for the worse."
- "If I have more, someone else has less."
- "Talking about money is rude / greedy / unsafe."

These aren't facts. They're inherited scripts, transmitted the way Jung believed most psychological material is transmitted between generations — not through direct instruction, but through atmosphere, tone, and what was never said out loud. And because they run in the background, they shape decisions you think are "just

practical" — the job you didn't apply for, the raise you didn't ask for, the price you didn't charge.

> **Exercise 1.1 — Find the script.** Write down the first money-related memory you have. Who was there? What was said? What did you decide about money that day, even if no one said it out loud?