Feel Calm About Money Again

Stop dreading the banking app and start trusting yourself with what you have



Ayden Myers

INSIDE

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Want the full program this guide is based on? Explore Total Money Magnetism

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One person in their fifties spent thirty years beating themselves up over how much they paid for food delivery.

Every order came with the same knot in the stomach, the same voice saying this was the one that would sink them.

Then, on an ordinary day a few months ago, a thought landed.

They had lived most of their life by now, and they had never once run out of money.

In their own words: “What was I worried about? I have no clue.

Nothing bad ever happened!”

Thirty years of dread, and the thing they dreaded never came.

Now hold that next to a well-known American money teacher.

She lost her teaching job, slept on her sister’s couch for almost two years, dug her way out of deep debt and later bought her home outright.

Her own financial adviser tells her she spends about half of what she safely could, and she has a name for the fear that never left: post-traumatic broke syndrome.

Put those two stories side by side and you see the thing most money advice misses.

The fear isn’t set by your balance, so more money won’t switch it off on its own.

Plenty of people with far less than you sleep fine, and plenty with far more lie awake.

That’s the best news in this guide, because it means your calm doesn’t have to wait for a pay rise.

You can start building it this week.

Think about the moments that get you, like opening the banking app with one eye shut, putting the nice thing back at the checkout, or leaving a bill sealed on the bench for a week.

I wrote this for the person who is tired of feeling sick in those moments and wants to feel steady, clear and in charge of what they have.

I believe the guilt you feel when you buy something nice is usually no sign at all that you're overspending.

It's an old habit that runs whether the numbers back it up or not.

I believe talking about money, which most of us were raised to think was rude, is one of the fastest ways to feel better about it.

And I believe you don't need more discipline. You need a few small set-ups that make the hard part happen without a fight.

The results back this up.

People who talked about their own money once a week for a month ended up less anxious, about money and about life in general, even though people beforehand expected it to make them feel worse.

In a small UK health-service program built just for money worry, people's depression scores fell by about half.

And in a big savings experiment in Chile, people who joined small support groups ended the year with almost double the savings.

In the pages ahead you'll find out why the guilt shows up even when your spending is fine, and how to stop obeying it.

You'll find the childhood sentence still making your money choices, and learn to answer it.

You'll also get a way to open the scary statements without feeling you have to fix everything that day, a way to build self-belief from proof

you already have, a place to put your worry so it stops following you around, the small set-ups that make spending feel allowed, and the one weekly habit that lowers money anxiety fast.

Every exercise here takes a pen and about ten minutes. You don't need all of them, so start with just one.

Pick the one that made you nod hardest and start there tonight.

Picture six months from now. You open the app without bracing. You know your numbers because looking at them stopped being scary.

You buy a coffee with a friend and actually taste it.

By the last page you'll have a few journal pages that are yours, and a clear first step for this week.



WHY THE GUILT SHOWS UP EVEN WHEN YOU SPEND THE RIGHT AMOUNT

Most of us assume guilt is a warning light. If you feel bad after buying something, you must have spent too much.

But money guilt often runs on its own, separate from what you actually spend, and once you see that you can stop treating every pang as a verdict.

A large survey of American adults in 2026 found that about seven in ten feel guilty spending money on things that bring them joy.

Yet almost as many said they spend about the right amount on joy each month. These are the same people.

They believe the amount is reasonable, and they feel guilty anyway.

So when the guilt hits, treat it as a feeling passing through, and go and check the real number before you decide anything.

Journal prompt: Write down the last three times you were sure you were about to run out of money. Under each one, write what actually happened. Most people find the same thing the person in their fifties found: they got through it every time.

A little more help, if you want it

The exercises ahead are enough on their own. If you'd also like a structured way to work with older money habits, I've included a personal note on Total Money Magnetism on page 23 — only if and when it feels useful.

Explore Total Money Magnetism →

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Looking back at the times you were sure you'd run out is often the moment the fear starts to loosen.

FIND THE MONEY SENTENCE YOU GREW UP WITH

Most money anxiety is older than your bank balance.

Beliefs about money start forming in the preschool years, mostly from what children watch at home, and more than half of Americans say their parents never talked to them about money at all.

So kids fill the gap with whatever they overheard.

For a lot of people that was one sentence: “We can’t afford it.”

One adult described it like this: her parents said it “no matter what it was.”

That last part matters, because it means the sentence was never a sum anyone worked out. It was a reflex.

So when that same sentence fires in your head today, it tells you nothing about the price of the thing in front of you.

The same childhood sentence can produce two very different adults. Some can barely spend a dollar on themselves.

Others spend to escape the bad feeling, then feel worse.

Researchers who studied the money beliefs of about 400 adults found something that surprises people: those who believed money was bad, or that they didn’t deserve it, very often also believed that more money would fix all their problems.

The same person swings between the two.

Those researchers also noticed these beliefs can hang on even when a person understands exactly where they came from and badly wants to change.

That’s why knowing your story isn’t enough.

What works is catching the sentence in the moment and answering it, again and again, until the answer becomes the habit.

How to start

1. Open a fresh page and finish these three sentences ten times each, as fast as you can: “Money is ___”, “Money makes me feel ___”, “Talking about money is ___”.
2. Read them back and circle any line you could hear in a parent’s voice. That’s your money sentence.

3. Next time it fires at the shops, answer it in your head: “That’s just the old sentence talking.”
4. Then ask one plain question: “Is it true I can’t afford this, or am I choosing not to spend my money this way?” Either answer is fine, as long as it’s a choice.



OPEN THE STATEMENTS FOR TEN MINUTES, WITH NOTHING TO FIX

If you avoid your bank statements, there's a plain reason for it.

Looking brings a wave of dread, and not looking makes the dread go away for a minute, so your brain learns to keep not looking.

The cost shows up later as late fees, missed charges and a quiet shame that grows the longer the envelopes stay shut.

A careful eye-tracking study of about 60 university students set them a series of money choices.

The ones who were short of money put off paying an extra bill far more often than the comfortable ones.

But they looked at the amount owed just as closely. They saw the number fine. What they put off was the decision.

That means the way back in is to **separate looking from fixing**.

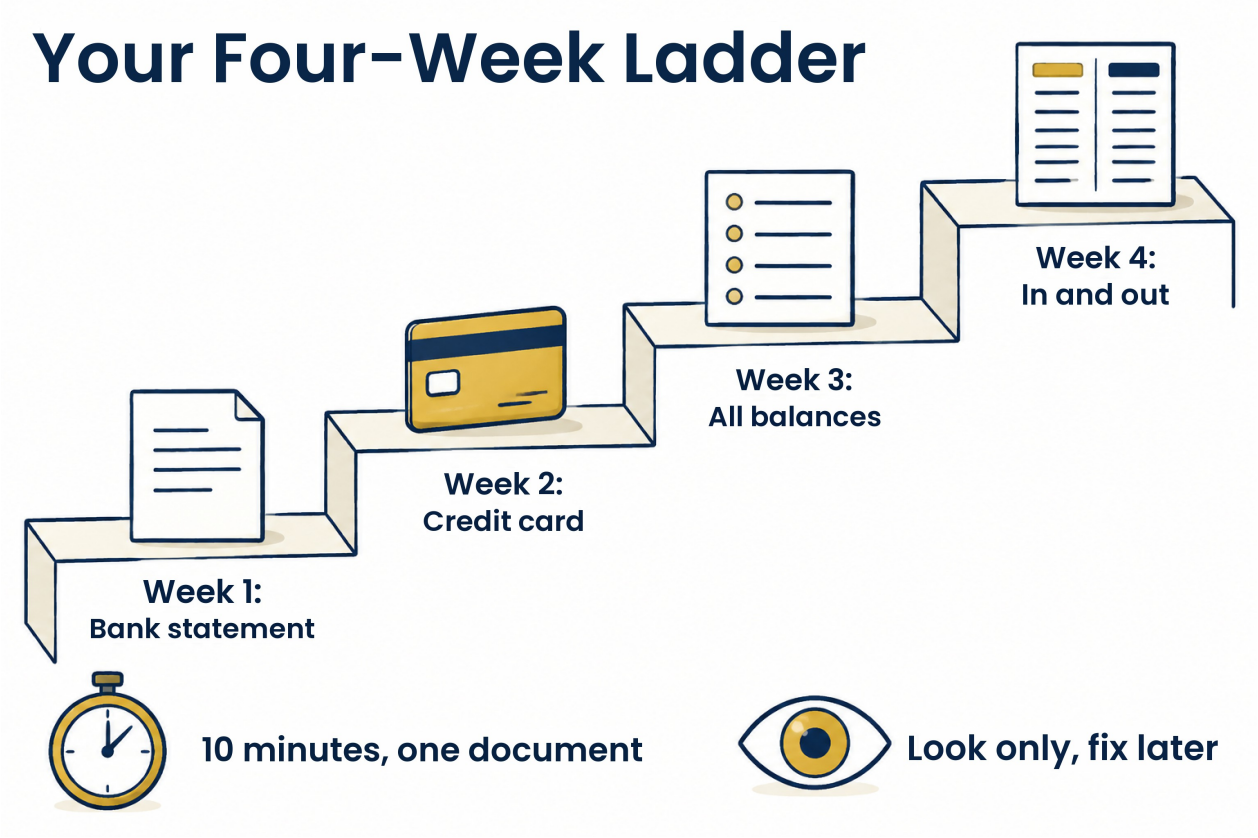
Many people avoid the statement because opening it feels like signing up to sort out everything that same night.

Give yourself full permission to look and do nothing else, and looking gets much easier.

Each week, set a ten-minute timer and look at one document.

1. Week one: read one bank statement from top to bottom. Take no action.
2. Week two: read one credit card statement. Still no action.
3. Week three: write down every account you have and its balance on one page.

4. Week four: make a simple list of one month's money coming in and going out.



Each step only asks you to look, which is exactly why it's easy enough to actually do.

Check your body first Before you open anything, take thirty seconds to notice what your body is doing: tight jaw, held breath, hunched shoulders. Then say to yourself, "I've been avoiding this, and there are understandable reasons why." Kindness first makes the ten minutes far easier to get through.

Want a guided way to keep going?

If these ten-minute exercises are helping, and you'd like audio sessions and a workbook to keep working with the habits underneath, you can look at Total Money Magnetism whenever you're ready. There's a fuller note on page 23.

Explore Total Money Magnetism →

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BUILD SELF-BELIEF FROM PROOF YOU ALREADY OWN

Self-belief grows fastest from two places: things you've already done, and the words you say to yourself about them.

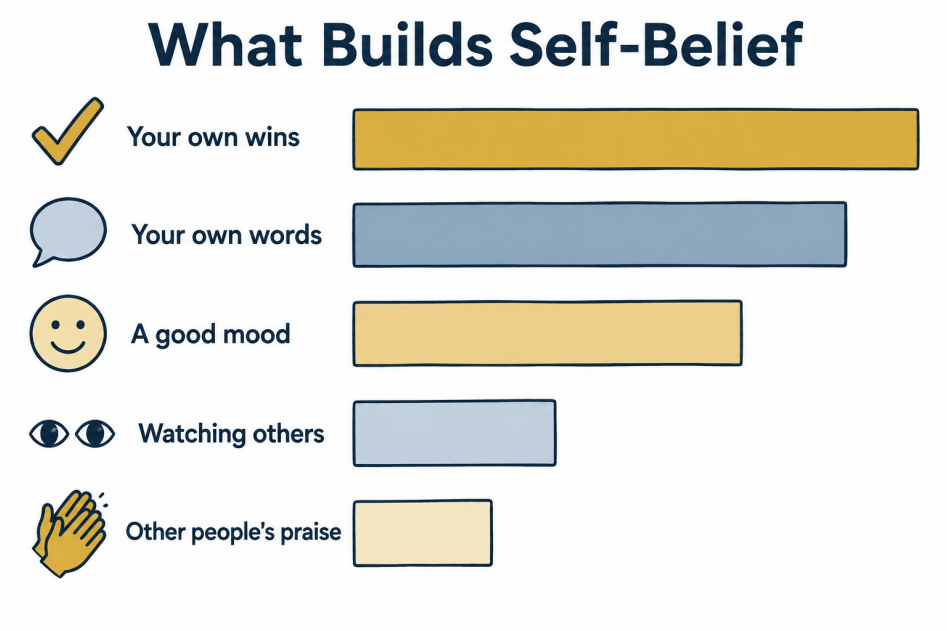
Pep talks from other people and stories of strangers help much less. So your journal is a stronger tool than any motivational feed.

A study of about 335 adults looked at what makes people believe they can stick with a habit, in this case regular exercise.

Their own past wins came out on top, with the things they told themselves a very close second.

Watching others succeed counted for far less, and encouragement from other people came last.

For you, that means the quickest way to trust yourself with money is to collect your own evidence and put it into your own words.



The two strongest sources of self-belief are both things you can

write down tonight.

Start an evidence page.

Write down every money moment you got through: the tight month you made it to payday, the bill you finally opened, the time you said no to something and felt fine.

Small ones count most, because there are more of them.

Then turn that evidence into affirmations you choose yourself and can grow into.

The ones that work are specific and believable, worded as progress or as the kind of person you are, and said every day with feeling for months, alongside a small action that proves them.

When an affirmation feels like a lie, it usually just needs rewording closer to what you can already see.

Try lines like these, or write your own

- “I’m the kind of person who opens my mail the day it arrives.”
- “I’m getting calmer with money every single week.”
- “I can look at any number and calmly decide what comes next.”
- “Spending on what I’ve planned for is part of looking after myself.”
- “This is a normal amount of money, and I can see the number.”

For the big moments, like a hard call to the bank or a money talk with your partner, add one more thing.

Just beforehand, pick the one value that matters most to you, such as family, honesty or freedom, and spend ten to fifteen minutes writing about why it matters, with two or three real examples.

Students who did short writing like this before a stressful stretch did noticeably better, because it reminds you who you are beyond the thing that’s scaring you.

GIVE YOUR WORRY A TIME SLOT AND RIDE OUT THE URGE TO SPEND

Money worry loves to leak into the whole day. A simple fix is to give it its own appointment.

Choose fifteen minutes at the same time each day, not too close to bed, as your money worry time.

When a worry pops up outside that slot, jot it in one line and tell yourself you'll deal with it at the appointment.

This comes straight from the online money-worry program mentioned earlier, and it works because your brain stops feeling it has to hold everything at once.

The other half of anxiety is often the opposite: spending to make the feeling stop. One person described the relief perfectly.

Opening a new parcel made their mind "refresh for 1 second" before they immediately felt terrible.

That second of relief is what keeps the cycle going.

Urge surfing breaks it. An urge rises, peaks and fades like a wave, usually within a few minutes, whether you act on it or not.

When it hits, notice where you feel it in your body, breathe slowly and watch it rise and fall instead of reaching for the button.

How to start

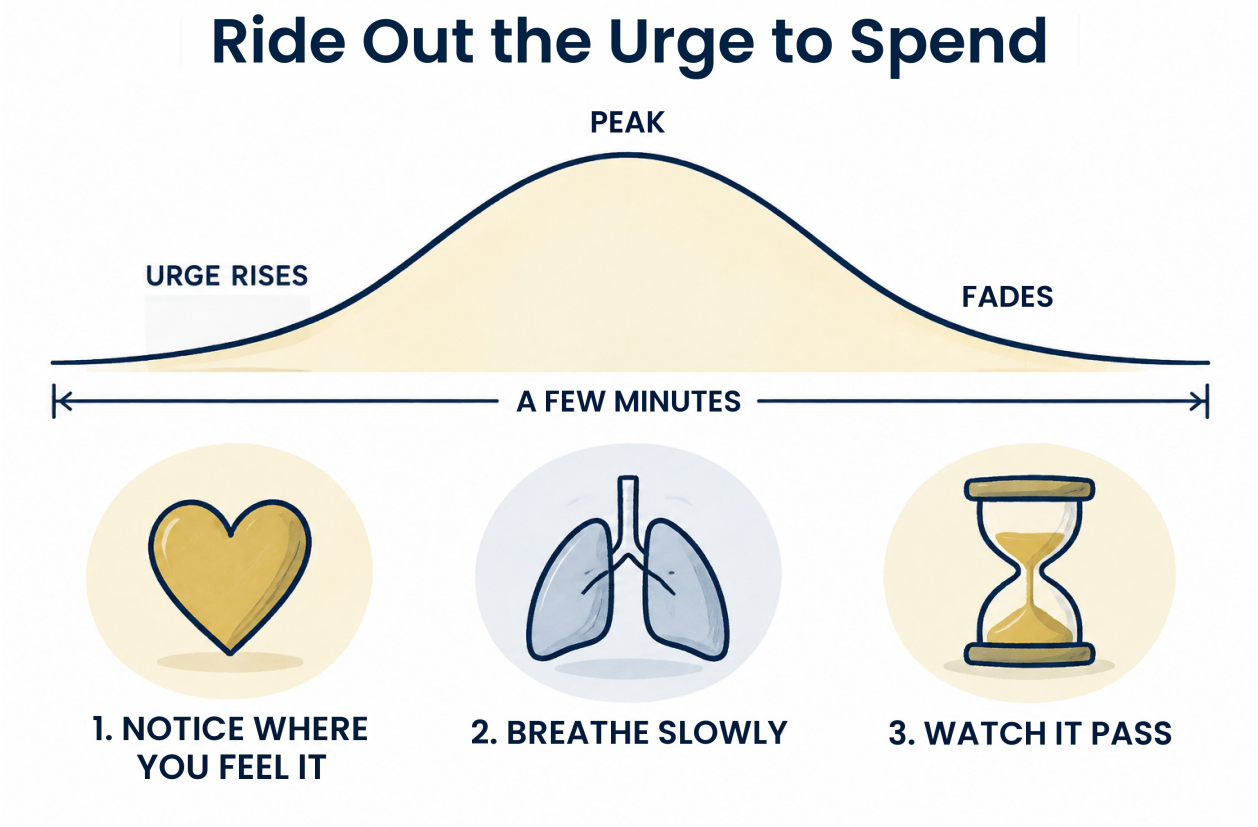
1. Set a daily fifteen-minute reminder on your phone called money worry time.

2. Keep a note on your phone for worries that arrive outside the slot.
3. For anything over $50 you didn't plan to buy, leave it in the cart for 24 to 48 hours.
4. When an urge hits, set a five-minute timer and just notice the feeling until it rings. You'll know it's working when more carts quietly get abandoned.

It's also worth knowing that handing over cash feels more painful than tapping a card.

A large set of experiments with thousands of people found this held even for people who mostly pay by phone.

You don't need to switch to cash. Just notice how different payments feel, because that feeling tells you what you really want.



LET A FEW SIMPLE SET-UPS CARRY THE LOAD

Willpower is tiring, so the calmest people with money build a few set-ups that make good choices automatic.

Your energy then goes into living, instead of into arguing with yourself at every checkout.

In one experiment, families receiving cash payments were also given labelled envelopes at the moment the money arrived.

Those families went on to save more, invest more and earn more. When researchers looked at why, they found the envelopes simply made planning easy.

The same thing works for guilt.

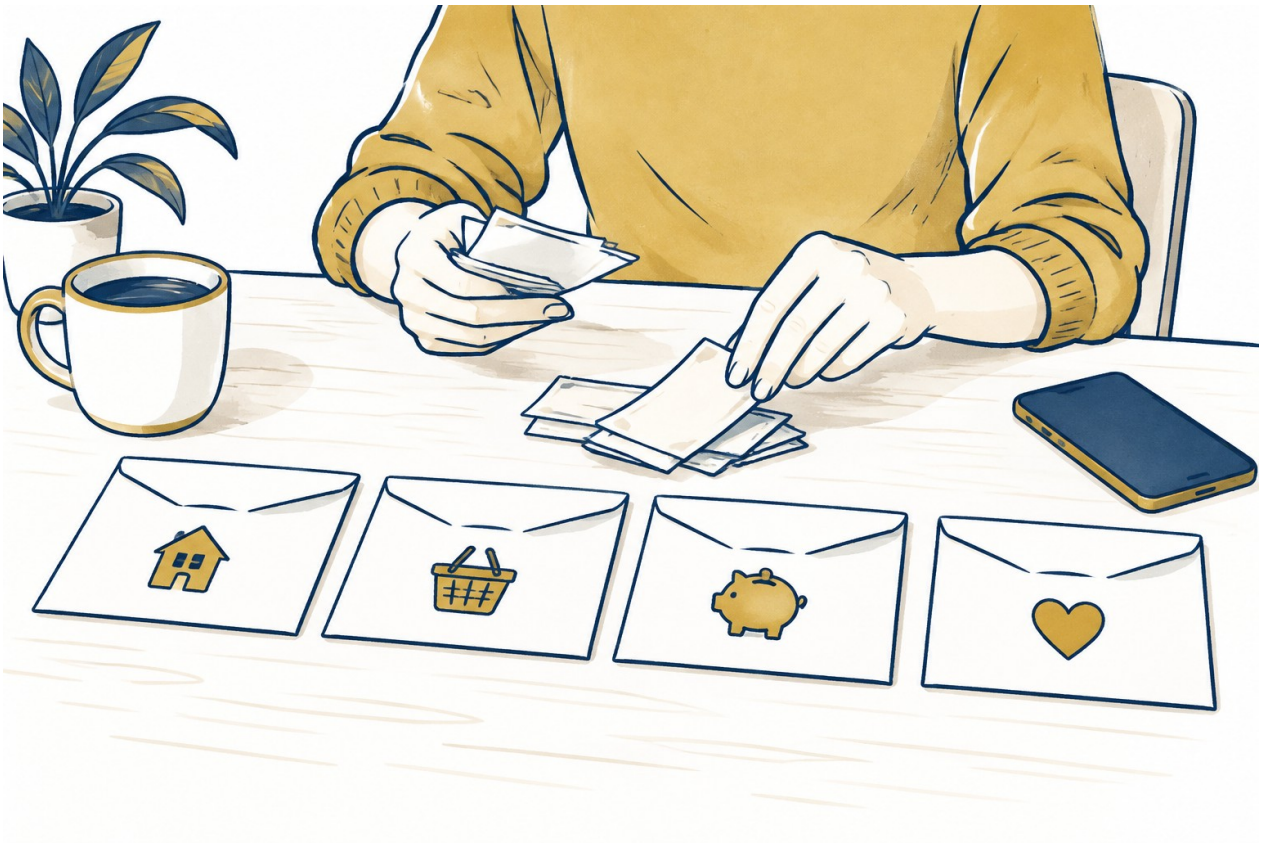
When you decide ahead of time how much you're allowed to spend on things you enjoy, that spending stops feeling like waste.

> **If you can work out a system where you are 'allowing' yourself to spend x amount every month, the guilt really does become easier to deal with because you don't think of it as wasted anymore.**
>
> Someone who grew up without much money, on what finally helped

Set-ups people say made the biggest difference:

- Move rent and a bit of savings out automatically the day you get paid, before you see the rest.
- Keep separate accounts or pots for bills, everyday spending and fun money, so each one has a job.
- Keep savings at a different bank from your everyday account, so it isn't one tap away.

- If bills land before payday, pay them a bit at a time each fortnight so the money is already there when they’re due.
- Cancel the subscriptions you forgot you had.
- For a painless top-up, move the last digit of your balance into a holiday pot each day; one person found $200 to $300 a month built up this way without noticing.



When every dollar gets a job the day it arrives, there’s far less left to worry about later.

TALK ABOUT MONEY ONCE A WEEK

Most of us were raised to keep money private.

But talking about your own money, in small regular doses, is one of the most powerful calming tools there is, and almost nobody uses it.

Researchers ran eight studies on this, including a look at nearly a million online posts.

In one, people talked about their finances once a week for a month, while others talked about other parts of life.

The money talkers finished less anxious about money and less anxious in general.

People who talked about things they could control, like spending and saving, felt the best.

And in online money forums, the more often someone posted, the fewer anxious words they used over time.

Beforehand, people expected money talk to raise their anxiety, but it lowered it.

So pick one person, or one online money group, and share something small about your spending or saving once a week.

Writing it counts too, and it works especially well, because you get time to think and edit before you hit send.

Support helps with the money itself as well.

In Chile, about 2,700 people on low incomes were put into small self-help savings groups, and after a year they had made more than three times as many deposits and almost doubled their savings.

Yet when people elsewhere were offered a free savings buddy, more than half said no. You're the kind of person who says yes.

> **With a partner,** start with curiosity instead of "you". Try: "I'm curious about why we're putting this ahead of that other thing." It keeps the talk about choices, and it works just as well on the critical voice in your own head.

TALKING ABOUT YOUR MONEY ONCE A WEEK LOWERS ANXIETY, EVEN THOUGH MOST PEOPLE EXPECT IT TO RAISE IT.





CALM ARRIVES IN STAGES, SO LOOK AFTER THE PERSON DOING THE WORK

Money calm rarely flips on like a switch. It comes in steps, and each one brings real relief.

People who've walked this road describe it clearly: clearing the credit card felt huge, and later, having enough put away that a car repair could be paid with money left over changed how every week felt.

You don't have to reach the top of the staircase to feel the difference. You feel it at every step.

Along the way, protect your head. Being short on sleep can tilt you toward choices that look exciting and feel less risky than they are, so make it a rule never to make a big money decision when you're tired. Sleep on it, then decide.

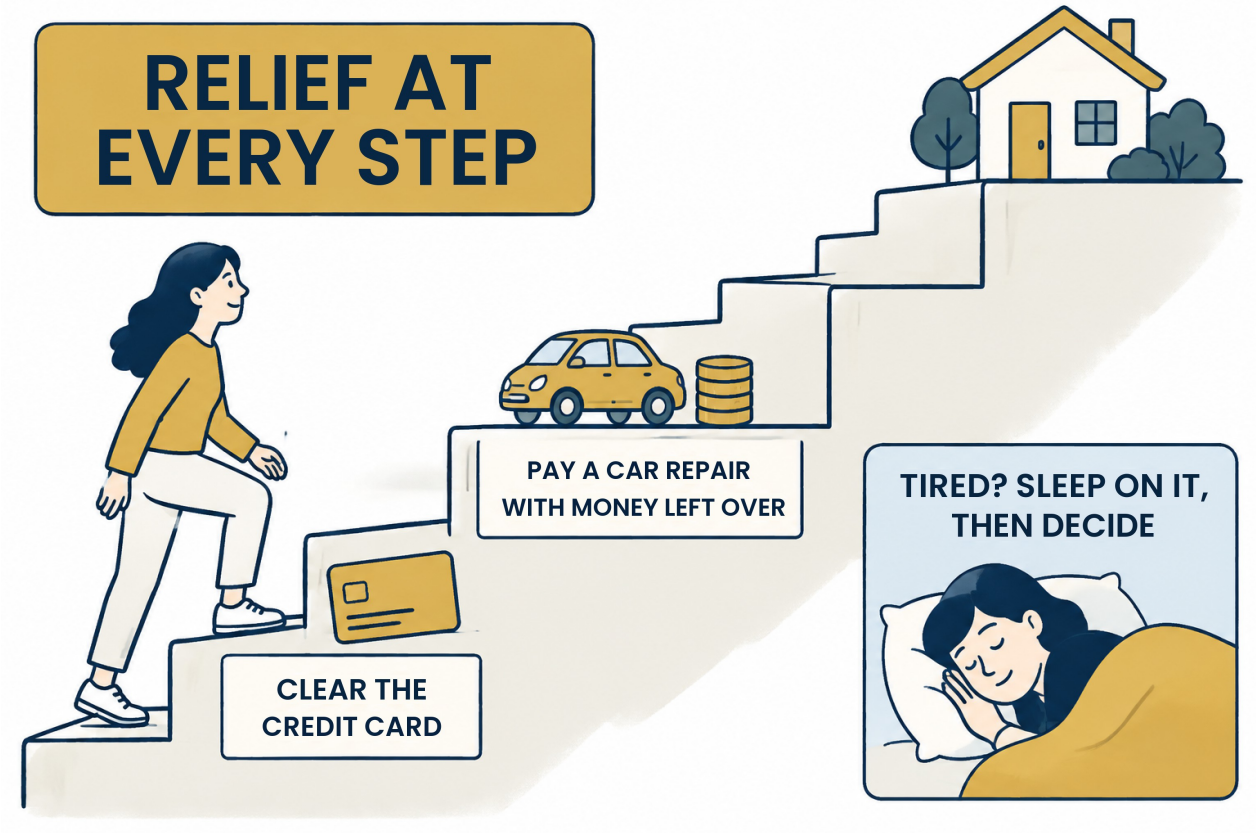
Watch what you feed your mind, too. That money teacher with post-traumatic broke syndrome muted almost every finance account on her feed.

Now it's mostly house renovations, comedy and cute cats and dogs.

She walks a few miles most days, naps when she can, stops work by mid-afternoon and reads over a short list of what makes a perfect day for her every evening.

Write your own perfect-day list tonight, and fill it mostly with things that cost little or nothing: a walk, a call with someone you love, a meal that's good for you, an early night.

Then do one of them tomorrow, and add it to your evidence page as proof that a good day doesn't depend on your balance.



If this helped you breathe a little easier, follow me for more gentle, practical ways to feel calm and confident about money.

- **Instagram @aydenmyers.mindset**

Want a structured next step? (See page 23)

On page 23 (right after the sources), I've added a personal note on Total Money Magnetism — Dr. Steve G. Jones's 6-step audio and workbook system for rewiring old money habits at your own pace.

- Explore Total Money Magnetism →

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A NEXT STEP IF YOU WANT TO GO DEEPER: TOTAL MONEY MAGNETISM

Every ten-minute exercise in this guide — catching the money sentence you grew up with, opening a statement without fixing everything that same night, and building your own evidence page — is designed to help you turn the volume down on daily money stress.

If you found yourself nodding along and want a structured, unhurried way to keep working on the deeper subconscious habits underneath, the program I recommend is Total Money Magnetism by clinical hypnotherapist Dr. Steve G. Jones.

It isn't a get-rich-quick promise or a rigid budget. Instead, it's a 6-step audio and workbook system for rewiring old money habits and building a calmer, more confident relationship with money — especially if you find it easier to listen with headphones at night than to rely on willpower alone.

What's inside the Total Money Magnetism system:

- Six Guided Audio Sessions (33–40 minutes each):
  Relaxing self-hypnosis tracks you listen to lying down with headphones (one track per 21 days), starting with Releasing Fear of Failure.
- The 202-Page Manual & 32-Page Kickstart Guide:
  A practical workbook and full audiobook that walk you through the money stories you grew up with, challenge old scarcity reflexes, and replace them with steadier beliefs.
- Three Bonus Programs & a 60-Day Money-Back Guarantee:
  Try the material at your own pace with a straightforward 60-day refund guarantee through ClickBank if you decide it isn't a fit.

There's no rush to decide anything tonight — the program page also includes a free sample exercise from Chapter 9 that you can read and try right away:

Explore Total Money Magnetism →

See what's inside Total Money Magnetism →

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