The Relationship Between Our Emotional Brain and Thinking Brain In Making Money Decisions

Primarily, the question is...who is driving the ship here, between our ears, with our money decisions? Is it the thinking brain's rational decision maker? Or the mid brain's instant gratification monkey? How do we get these two brains to communicate for the best decision making possible with money? Read on!



The Nature Of Our Emotional Brain: The Instant Gratification Monkey

- emotional
- makes 80% 90% of our money decisions
- impulsive, compulsive, intuitive in nature
- reactive
- easily triggered
- unconscious part of our brain that is not aware
- mantra is "I want when I want when I want it"
- where our fight and flight system live, activating our survival response
- stubborn and chooses the path of comfort over discomfort
- where our unexamined money stories, money scripts, money blueprint, money operating system live

The Nature Of Our Thinking Brain: The Rational Decision Maker

- executive functioning part of our brain
- conscious part of our brain
- responsible for strategic thinking about our money lives
- problem solving
- brain storming
- longer term planning, financial planning, investment planning
- takes into consideration consequences of our money decisions
- slow with processing, methodical, doesn't always give us that dopamine high like the mid brain can give us
- gets shut down by the mid brain, when the mid brain is in fight or flight mode. shuts down when we are under stress, dehydrated, stressed out, under negative emotional states. comes back online when the perceived threat or stressor is gone
- isn't fully operational in young adults until the ages of 23-25 according to current brain research

Visual Of Our Thinking Brain And Emotional Brain In The Form Of An Iceberg



The tip of the Iceberg above water...

- Represents our conscious thinking brain
- Awareness and insight live here.
 What we are aware of no longer has power over us.

The Goal Here Is To Have More Of The Iceberg Above Water, Than Below Water!

The bottom of the Iceberg below water...

- Represents our unconscious emotional brain. This is where our unexamined money scripts, money blueprint, money operating system, and blindspots live.
- Pain, struggle, and stuck-ness in our money lives can mean that in the deep waters of our psych, we are not aware of all that is triggering our money behaviors, attitudes, etc. THIS IS OUR INTERNAL WORK IN ORDER TO BUILD A LIFE OF WEALTH, TO DISCOVER AND UNCOVER the stories here!

How Do We Hijack Our Emotional Brain And Support It Communicating Kindly With Our Thinking Brain? So That Our Financial Decision Making Takes Into Consideration Both Our Emotional Brain And Our Thinking Brain?

1) Place the SPACE OF TIME between the emotional brain's desires and the action taken. The purpose of creating "time space" is to engage and consult the thinking brain.

- Give any money decision a 72 hour space of time, before any action is taken. Observe, notice and reflect on the intensity of your emotions in regard to your desired action with money. Does your emotional intensity lessen over time? Does your emotional intensity increase?
- Write out what actions the emotional brain wants to take. Write out what actions the thinking brain desires. Bring in the awareness of your higher self and negotiate a compromise between these two money decision making parts of our brain. The goal here is to "do no harm" in the here and now with money as well as "doing no harm" to your financial future with money.

Brain Inquiry: Journal Exercise

Helps us to connect our emotional + thinking brain to make the best money decisions

1) What are my money triggers? (these are things that make me feel out of control with money, like a force outside of myself is in control)

2) What behavioral knee jerk patterns do I observe in myself when it comes to my relationship with money?

3) What are the areas of my money life that are NOT working? Name each of them. For example, "earning money, saving money, spending money, giving money, growing money." What emotional behaviors and patterns do I bring to the parts that are not working? What stories are behind these patterns of behavior? What pain is behind these stories?

4) How are my money stories and money scripts affecting my life? Are these stories and scripts serving me well? If not, how will I reframe, understand, have compassion with my old story? What new story do I want to breathe life force into?

5) When I experience this intense emotion again, or money triggers, how can I soothe myself? How can I lovingly bring the gifts of aware ness and understanding to my emotional brain and permit that part of me to have it's say, without running amuck?

6) How can I invite a conversation in with my thinking brain, so that both brains have their say before any money decision is implemented?