

# The Money Authority Gap Framework

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There is a gap between:

**Financial Capability**

And

**Internal Financial Authority**

You are capable.

The discomfort comes from the gap.

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# The 5-Step Authority Gap

## 1. Trigger

A money moment appears.

Examples:

- Negotiation
  - Investment decision
  - Pricing
  - Career change
  - Partner money conversation
  - Big purchase
  - Saving / buffer question
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## 2. Emotional Response

This shows up as:

- Unease
  - Tension
  - Overthinking
  - Avoidance
  - Urgency
  - Over-control
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## 3. Identity Activation

Money activates something deeper:

- “Am I safe?”
- “Am I independent?”
- “Am I worth this?”
- “What if I lose status?”
- “What if I’m wrong?”

Money is never just money.  
It touches worth, safety, power, independence.

#### 4. Authority Leak

Instead of staying steady, authority moves outward:

- Ask someone else to decide
- Over-research
- Delay
- Over-explain
- Reopen decisions
- Shrink in conversations

Temporary relief.

Long-term doubt.

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#### 5. Reinforced Self-Doubt

After the decision:

- “Did I choose right?”
- “I’m not good at this.”
- “I need more structure.”
- “I need someone to confirm.”

The cycle repeats.

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## The Breakpoint (Where Authority Is Built)

Authority is not built at the Trigger.

It is built between:

Emotion → Authority Leak

That moment. That 10-second pause.

That is where self-leadership lives.

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## The Core Question for Week 1

Instead of:

“What should I do?”

Ask:

“What is this activating in me?”

And:

“Where am I about to give my authority away?”