

THE BIG MONEY DECISION MATRIX

YOUR 6-STEP FRAMEWORK FOR MAKING SMART MONEY MOVES THAT PAY OFF

HOW TO USE THIS MATRIX

This is not a pros-and-cons list.

It's not a manifestation worksheet.

And it's not another framework that sounds good but doesn't account for the fact that you're a human being with a body, a heart, a mind, and decades of money conditioning running subtly underneath every decision you make.

This is a strategic filter — body first, bank account second.

Here's what I know to be true after years of studying behavioral finance, working with thousands of high-capacity leaders, and making some of the biggest financial moves of my own life (including putting an offer on the most expensive house we've ever bought):

Your body is not a machine to push through — it's a bioelectric system. When stress, suppression, or internal contradiction is running, it's not a willpower problem. Energy is trapped or leaking. And no financial decision made from a depleted circuit will carry the power it deserves. Your energetic state creates your thoughts. Your thoughts create your behavior. Your behavior creates your financial reality.

Which means the most sophisticated financial analysis in the world is worth almost nothing if your nervous system is running on threat energy when you do it.

That's why we start here — in the body.

Work through all 6 steps before you commit. Answer honestly. If you can't answer a question clearly, that's not failure. It's simply data. It means you need more information, more time, or more regulation.

Let's begin.

STEP 0

Signal Safety First

Body First. Bank Account Second.

Before you touch a single number, before you analyze a single variable, you need to signal safety to your body.

Here's the science: When your nervous system is in a sympathetic dominant state (fight, flight, freeze), your peripheral vision narrows, your ability to see possibilities shrinks, and your access to logic, intuition, and clear thinking is significantly reduced. You literally cannot make the same quality decision in a dysregulated state that you can in a regulated one.

A parasympathetic dominant state — rest, restore, digest — gives you simultaneous access to your intellect, your intuition, your emotional intelligence, and your creativity. This is the state where sovereign, grounded decisions are made.

THE POWER RESET

The most reliable reset I use to clear internal charge and restore steady, clear decision-making in minutes.

Shake your entire body — head to toe — for 1 to 3 minutes. Let it be a little ridiculous. Let the jaw loosen, the hands flap, the knees bounce. Then stop. Stand still. Take 3 slow, intentional breaths in and out through the nose while you feel the sensations the shaking created in your body.

That's it. Thirty seconds to 3 minutes, and your entire bioelectric system shifts state.

Think of this as restoring your voltage — your capacity to hold and move energy without leaking it into anxiety, avoidance, or reactive deciding.

You can also try: feet flat on the floor, feeling the ground beneath you. Slow belly breaths. A cold splash of water. A step outside.

The method matters less than the result: you need to feel safe in your body before you evaluate anything.

QUICK CHECK BEFORE YOU PROCEED:

- › I've taken at least 60 seconds to regulate my body
- › My breathing has slowed
- › I feel more present than I did two minutes ago

If you're still activated, don't skip this step. The decision will wait. Your bioelectrical state is the starting point — always.

STEP 1

Get Clear on the Vision

If This Worked Out Exactly as You Want — What Happens?

Before you evaluate whether a decision is “right,” you need to get clear on what you’re actually trying to create and, more importantly, what you want to experience as a result.

Most high-capacity decision makers jump straight to the analysis. They skip the vision. And then they make technically correct decisions in the service of the wrong outcome.

THE VISION QUESTION:

Close your eyes. Take a breath. And ask yourself:

“If this investment, purchase, or decision worked out exactly the way I want — what would happen? What would be true 6 months from now? A year? Five years? How would I feel?”

Don’t censor. Don’t edit for “realistic.” Let the vision (and the feeling it evokes) emerge and write it out:

If this works out exactly as I want, here’s what happens and how I will feel:

Now — the most important question you’ll ask in this entire process:

“Is there another way to get to this same outcome and feeling that is easier, less expensive, or requires fewer steps?”

This is what I call the Subtraction Law of Abundance — the idea that the simplest path to what you want is almost always available, but we often can’t see it when we’re emotionally attached to one specific form of how it has to happen.

The house on the ocean isn’t actually about the house. It’s about the feeling of expansion, beauty, and freedom that the house represents. Is there another path to that feeling that’s simpler?

Sometimes the answer is no — and that’s useful. You’ll move forward with full conviction. Sometimes the answer is yes — and that’s even more useful. You’ll save yourself six figures and a lot of sleepless nights.

SUBTRACTION LAW CHECK:

- › I’ve identified what I’m really trying to feel and create: the formless outcome underneath the form
- › I’ve honestly asked if there’s a simpler or less expensive path to that same feeling
- › I’m choosing this path because it’s the best path, not just the most obvious one

STEP 2

Separate Victory from Validation

Stewardship Decisions Compound. Ego Decisions Drain.

Behavioral economics research consistently shows that high-stakes financial decisions are compromised by two forces: loss aversion and ego-driven status-seeking. The higher the stakes, the louder these forces get.

The most expensive decisions of our lives are rarely bad ideas. They’re good ideas made for the wrong reasons.

THE QUESTION:

If this move works out exactly as planned, what will I feel?

- **Victory:** I made a smart, disciplined move that aligns with my values and actual capacity. I'll respect how I played this for years to come.
- **Validation:** I proved I could afford it, figured out how to make it work, or secured the symbol. I won against something — fear, circumstance, someone else's timeline.

Victory comes from stewardship. Validation comes from ego.

This isn't a judgment. Ego isn't evil. But ego decisions made at four-, five-, six-, and seven-figure stakes tend to destabilize the systems meant to catch them.

If you're chasing validation, pause. Get clear on what you're actually trying to prove — and whether this financial move is the right place to prove it.

REFLECTION SPACE

What would victory actually look and feel like in this situation, separate from what it would look like to others?

STEP 3

Know Your Numbers — And Your Ceiling

Vagueness Is the Enemy of Sovereignty

Here's a truth most financial frameworks skip entirely: Vagueness is the enemy of sovereign decision-making.

When you don't know your numbers clearly, your nervous system fills the gap with worst-case scenarios. You either over-commit because you're operating on optimism instead of data, or you under-commit because anxiety has disguised itself as prudence.

Neither is stewardship. Both cost you.

THE NUMBERS WORK — TAKE 10 MINUTES WITH THIS BEFORE PROCEEDING:

Monthly Net Income (what actually hits your account after taxes): \$_____

Monthly Non-Negotiable Fixed Expenses (mortgage/rent, insurance, utilities, debt minimums):
\$_____

Monthly Variable Necessities (groceries, childcare, transportation): \$_____

Monthly Discretionary Spending (dining, travel, personal care, shopping): \$_____

Current Liquid Savings / Cash Reserves (accessible within 30 days): \$_____

Your Monthly Surplus (income minus all of the above): \$_____

DECISION-SPECIFIC NUMBERS:

Total cost of this decision or investment: \$_____

If it's ongoing — monthly or annual commitment: \$_____

How many months of current surplus would this represent: \$_____

Would this require tapping savings? What would remain? \$_____

YOUR CEILING:

What is the maximum I am willing to spend, invest, or commit — and can I hold that boundary under pressure?

My ceiling: \$_____

Now imagine: the seller counters higher. The coach upsells. The market moves. Your ego whispers, “Just stretch a little.”

If I go above my ceiling to secure this, will I respect myself afterward?

- **Yes** — My ceiling may be too conservative. I can adjust it consciously, with full awareness.
- **No** — My ceiling is correct. Going above it would compromise my peace and my stability.

Ceilings aren't about scarcity. They're about self-trust. If you can't hold a boundary when you want something badly, you're not leading your money — you're being led by it.

STEP 4

Recognize Your Leverage

Using Leverage Is Stewardship — Not Predatory

The research on this is consistent and a little uncomfortable: high-functioning, empathic leaders under-negotiate at higher rates than almost any other group. Not because they lack intelligence — but because they confuse using leverage with being unkind.

It's not a confidence problem. It's a wiring problem. And it's costing them materially.

Leverage is not aggression. It's information. And using it is one of the highest acts of financial stewardship available to you.

LEVERAGE EXISTS WHEN:

- The other party needs to move faster than you do
- The asset or service has been available for a while without selling
- Market conditions favor buyers or clients, not sellers or vendors
- You have information or options they don't realize you have
- You're not desperate — you can walk away

CHECK YOUR POSTURE:

- › I have leverage, and I'm comfortable negotiating from it
- › I have leverage but feel guilty using it (worth examining — whose money values are running here?)
- › I don't have leverage, and that's okay — I'm choosing this anyway with full awareness
- › I'm not sure if I have leverage (you need more information before proceeding)

REFLECTION SPACE

What leverage do I actually have — and what story am I telling myself about why I shouldn't use it?

STEP 5

Practice Healthy Detachment

The Ability to Walk Away Is Where Your Power Lives

Behavioral psychology has a name for what happens when we overpay for things we want badly: the endowment effect combined with anticipated regret bias. Together, they create a perfect storm where the fear of losing something we've already mentally and emotionally claimed causes us to override every signal telling us to hold our ground.

The antidote is not indifference. You're allowed to want this — deeply.

The antidote is practiced detachment — the ability to hold your desire lightly enough that you can still lead from your values instead of your craving.

THE QUESTION:

If I lose this opportunity because I hold my boundary, will I respect myself?

- **Yes** — I'd feel proud of my discipline. I can walk away.
- **No** — I'd feel like I let it slip away. (Important data. Your nervous system is activated.)
- I'm not sure

If you checked No or I'm not sure:

Am I willing to compromise my financial peace to secure this?

- **Yes** — and I'm making that choice consciously, not reactively
- **No** — which means my boundary matters more than this outcome

Desperation always costs more than patience.

The sovereign decision-maker wants things fully and can walk away cleanly because their locus of power is internal, not external. That combination isn't cold. It's powerful.

REFLECTION SPACE

If I walked away from this, what would that teach me about my own capacity to lead my money?

STEP 6

Check Your Wealth Systems

The Win Is Not Just Securing the Thing — It's Sustaining It

This is where most frameworks stop: at the decision itself. But here's what I know from watching high-capacity humans make brilliant moves that destabilized everything that followed:

More income without infrastructure is volatility. Big moves without systems create chaos.

The question is never just “Can I make this work?” The question is “Can my life support me through what comes next?”

RUN THE SYSTEMS CHECK:

- › I know where the money is coming from — and it won't destabilize other priorities
- › I have a plan for cash flow if this affects my liquidity for 30 to 90 days
- › I've accounted for hidden costs — taxes, maintenance, time, energy, emotional bandwidth
- › I have support (financial, operational, and/or emotional) to steward this well
- › This decision aligns with my long-term wealth-building strategy, not just my present-day desire
- › I've considered what I'll do if this doesn't perform as expected

If you checked fewer than 4 boxes:

This doesn't mean don't do it.

It means: build the infrastructure first — or build it as a deliberate part of the decision itself.

REFLECTION SPACE

What systems need to be in place for this to feel sustainable — not just secured?

YOUR DECISION

The Moment of Clarity

You've done the work. You've regulated your body. You've gotten clear on the vision. You've examined your emotional drivers, run your numbers, evaluated your leverage, practiced detachment, and checked your systems.

Does this decision feel like:

- **Grounded expansion** — I'm growing from a place of strength and clarity
- **Calculated stretch** — I'm reaching, and the risk is supported and intentional
- **Ego-driven leap** — I want this to prove something, not build something
- **Misaligned pressure** — This doesn't fit my values or capacity right now

If it's a grounded expansion or a calculated stretch: Move forward with confidence.

If it's ego or misalignment: Pause. Revisit. Adjust. Or walk away — with your dignity and your dollars intact.

A NOTE FROM KATE

The Big Money Decision Matrix gives you the filter.

But here's what I've learned after guiding thousands of high-capacity humans through their biggest financial moves: the framework is only as powerful as the system it lives inside.

You can use this tool today and make a brilliant decision.

The deeper work — the work that changes everything — is building the internal and structural architecture so this quality of decision-making becomes your default. Not something you have to remember to do. Not something you access only when the stakes force you.

A rhythm. A standard. A way of being with money that feels as good as it performs.

That's what I teach inside **Relaxed Money** — my signature program for high-capacity humans who are ready to stop making money moves from pressure, anxiety, or ego, and start building wealth that feels as steady as it grows.

The next step is closer than you think.

Good With Money — my free 3-day experience — is where we go deeper into:

- Identifying where your Hidden Money Ecosystem is built for survival instead of expansion
- Installing financial infrastructure that supports your ambition without increasing pressure
- Turning income into something that feels steady, not fragile

Because you can make money.

The real shift happens when your systems are strong enough to sustain it — and grow it.

[Register for Good With Money — It's Free →](#)

You've got this. And you don't have to do it alone.

— *Kate*