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THE

Recalibration Field Guide

A private integration companion to The Recalibration series on the Plenty podcast

You've been holding everything together.
What happens when your money starts holding you?

WHAT'S INSIDE

Created by Kate Northrup — bestselling author, host of the Plenty podcast

A NOTE BEFORE YOU BEGIN

How to Use This Field Guide

Most people who download something like this read it once, feel a flicker of recognition, and move on. The recognition fades. The pattern continues. Two months later, money still feels the same.
This guide is built for a different outcome — if you use it differently. Most people complete the core diagnostic (quiz + state + leaks) in under 15 minutes.

HERE IS EXACTLY HOW TO GET THE MOST FROM IT

DO THE QUIZ FIRST

Open Section 01 and take the quiz before reading further. Your unfiltered, first-instinct answers are the most accurate — reading the states first will bias your responses.

USE IT ON YOUR REAL SITUATION

Every reflection prompt is built for your actual ecosystem — not a hypothetical one. When you answer, answer about your real numbers, your real patterns, your real financial life. Vague answers produce vague insights.

MARK WHAT LANDS

As you read, mark every line that creates recognition — a check mark, a circle, a folded corner. By the end you should have at least five marked moments. The places that land hardest are where your ecosystem most needs attention.

LET THE DISCOMFORT BE INFORMATION

If something creates a reaction — resistance, dismissal, a sudden urge to check your phone — that reaction is data. The pattern that most needs upgrading is usually the one that feels most uncomfortable to look at directly.

Imagine sitting with this guide a year from now — not because you're still working on the same things, but because you want to see how far the ecosystem has actually moved. That moment starts here.

SECTION 01

The Hidden Money Ecosystem Quiz

Eight questions. First instinct only. Your result shapes how you read everything that follows.

SCORING KEY

Each answer is labeled A, B, C, or D. Count your letters at the end and use the key on the scoring page to find your ecosystem state. Circle your answers as you go.

Q1 *After a strong income month, what happens in your body?*

- A A brief exhale — then immediate thinking about what's next. I can't quite let it land.
- B Relief mixed with anxiety. Good, but is it enough? Will it hold?
- C A genuine sense of ease. It came in — it always tends to work out.
- D Satisfaction. I know exactly where it's going. The plan is already in place.

Q2 *When did you last look at your complete financial picture — income, expenses, net worth?*

- A I check my bank balance but haven't sat with the full picture in a while.
- B Recently. I track everything — sometimes more than once a week.
- C I have a general sense of where things are. The detail feels heavy to get into.
- D I have a regular review practice. I know my numbers.

Q3 *When money arrives, what happens to it?*

- A It tends to go back out quickly — expenses, reinvestment, the next thing.
- B It goes somewhere specific. I have systems. But I still worry it won't be enough.
- C It arrives and I feel good about it — but I'm not always sure where it ends up.
- D It has a destination before it arrives. My allocation is pre-decided.

Q4 *How does slowing down — financially or professionally — feel in your body?*

- A — Risky. There's a hum that says if I stop pushing, something will fall apart.
- B — Uncomfortable. Rest feels like a gap in my protection.
- C — Natural. I trust that things flow even when I'm not forcing.
- D — Fine. My systems work whether I'm at full pace or not.

Q5 *When you imagine a significant financial opportunity, what's your first internal response?*

- A — Excitement, then immediate action. I'll figure out the details as I go.
- B — A careful internal audit. What could go wrong? Is this really safe?
- C — Openness and trust. It usually works out when I say yes.
- D — Clarity. I run it through my criteria and make a grounded decision.

Q6 *How does your current lifestyle compare to what your income could actually support?*

- A — I spend to match my income — sometimes more. The lifestyle supports the momentum.
- B — I live well below what I could. Spending on myself feels hard to justify.
- C — I live comfortably — but I'm not always sure I'm building toward something specific.
- D — My lifestyle is intentional. It's aligned with both my values and my long-term plan.

Q7 *What's your relationship with your savings and investment accounts?*

- A — Inconsistent. I intend to invest but it keeps getting deprioritized.
- B — Careful. I have savings but I'm cautious about moving money into markets or new ventures.
- C — Positive and loose. I trust it'll grow but I don't monitor it closely.
- D — Active and rhythmic. I invest consistently and review on a schedule.

Q8 *When you think about your financial future — 5, 10, 20 years out — what do you feel?*

- (A) Vague pressure. I know it matters but I haven't built a clear picture yet.
- (B) Anxiety with control. I'm planning but I'm not sure it'll be enough.
- (C) Optimism. I believe it'll work out — even if the path isn't totally clear.
- (D) Grounded confidence. I know what I'm building toward and I'm building it.

Tally your answers below, then turn to the next page to find your ecosystem state.

A ____________ **B** ____________ **C** ____________ **D** ____________

SCORE YOUR QUIZ — FIND YOUR ECOSYSTEM STATE

Count up your A's, B's, C's, and D's. The letter you chose most often indicates your primary ecosystem state. If it's a tie, read both states — you're likely in a hybrid configuration.

What to do if you scored evenly: Take the insights from both states and integrate them. All roads lead to Stewardship and it's very common to fall in two categories at once. Use the suggestions in both to make the upgrades in your Hidden Money Ecosystem toward more strength and health.

	LOW ENGINEERING	HIGH ENGINEERING
HIGH ENERGETICS	**C** **DIFFUSION** Safety Without Structure Ease around money, but without architecture income disperses instead of accumulates.	**D** **STEWARDED** Energetics + Engineering Aligned Income has a destination before it arrives. Decisions from clarity. Growth creates steadiness.
LOW ENERGETICS	**A** **OVERDRIVE** Expansion Without a Landing Place Revenue may be strong but nothing lands. Big months create the next push, not stability.	**B** **CONSTRICTION** Structure Without Ease Systems exist but built from vigilance, not trust. Savings that feel difficult to deploy.

Note your state here: ______________________________

Now turn to Section 02 to read your full state diagnosis.

SECTION 02

The Four Hidden Money Ecosystem States

Behind every financial life is a deeper system shaped by two invisible forces: Energetics and Engineering.

A MOSTLY A'S

Overdrive

EXPANSION WITHOUT A LANDING PLACE

ENERGETICS: Low Energetic Safety

ENGINEERING: Low Engineering

INTERNAL EXPERIENCE

Money feels urgent. You run on pressure and performance. Income may be strong and your life may look successful externally — but internally, nothing quite settles. Big months don't create stability. They create the next push.

WHAT THIS ECOSYSTEM STATE PRODUCES

- Revenue without stability
- Income that arrives but never quite lands
- No consistent investing rhythm
- The feeling that slowing down could cause everything to collapse
- Achievement that moves the goalpost instead of creating arrival
- Reactive financial decisions — no pre-decided allocation

This state is not permanent. It describes the system currently running — not who you are.

REFLECTION

When revenue grows, what grows with it? Complexity? Pressure? Decision fatigue? Notice the pattern.

B **MOSTLY B'S**

Constriction

STRUCTURE WITHOUT EASE

ENERGETICS: Low Energetic Safety

ENGINEERING: High Engineering

INTERNAL EXPERIENCE

Your systems exist. There are spreadsheets, savings accounts, plans, buffers, and financial discipline. But the internal relationship with money stays tense. Every decision is filtered through caution and an ever-present undercurrent: is this safe?

WHAT THIS ECOSYSTEM STATE PRODUCES

- Large cash cushions that feel difficult to deploy
- Delayed investing due to fear of loss
- Guilt around spending — especially on yourself
- Over-analysis of financial decisions
- Opportunities missed in the name of caution
- Lifestyle noticeably below earning capacity

This state is not permanent. It describes the system currently running — not who you are.

REFLECTION

Where is structure serving you — and where is it subtly limiting you? What would it mean to trust your own systems?

C **MOSTLY C'S**

Diffusion

SAFETY WITHOUT STRUCTURE

ENERGETICS: High Energetic Safety

ENGINEERING: Low Engineering

INTERNAL EXPERIENCE

You have genuine ease around money — a real felt sense that things tend to work out. You're vision-driven, optimistic, trusting. But without the structural systems to channel income into lasting wealth, money disperses instead of accumulates.

WHAT THIS ECOSYSTEM STATE PRODUCES

- Income that comes and goes without consistent accumulation
- Savings that don't build on a reliable rhythm
- Avoidance of detailed financial review (it feels heavy)
- Loose or informal money systems
- Optimism without reinforcement — 'it'll work out' without a clear plan
- Lifestyle that fluctuates with income instead of running on a system

This state is not permanent. It describes the system currently running — not who you are.

REFLECTION

If you doubled your revenue next year, what percentage would automatically become wealth? If you don't know, that's the opening.

D MOSTLY D'S

Stewarded

ENERGETICS + ENGINEERING ALIGNED

ENERGETICS: High Energetic Safety

ENGINEERING: High Engineering

INTERNAL EXPERIENCE

Money doesn't equal identity. Expansion feels clean. Growth doesn't require you to become the cost of it. Income has a destination before it arrives. This is the mature expression of financial leadership — and it's expandable.

WHAT THIS ECOSYSTEM STATE PRODUCES

- Clear allocation systems with pre-decided percentages
- Income that reliably lands in savings and investments
- Decisions made from clarity rather than urgency
- Consistent investing rhythm reviewed on a schedule
- Net worth growing alongside — not despite — lifestyle
- The ability to rest without fearing financial collapse

This state is not permanent. It describes the system currently running — not who you are.

REFLECTION

Where is there still room to expand your capacity — for bigger goals, bigger safety, deeper generosity? Stewarded is not a destination. It's a platform.

SECTION 03

The Energetics > Engineering > Expression Map

Why surface-level financial fixes don’t hold.

Most people try to change the expression layer — the results — without examining the two invisible forces producing them. This is why surface-level fixes don't hold.

ENERGETICS

THE INVISIBLE LAYER

Your internal money atmosphere. Baseline sense of safety. Old stories and beliefs encoded before you had language for them. Default emotional response to income, expense, risk, and wealth.

Most financial advice ignores this layer entirely. Most spiritual money work stays only here. Neither alone produces lasting change.

ENGINEERING

THE STRUCTURAL LAYER

What you're actually doing with money. Cashflow systems. Allocation architecture. Investing rhythm. The infrastructure that directs money before it arrives.

Strong engineering without energetics becomes constriction — systems built from vigilance instead of trust.

EXPRESSION

THE VISIBLE LAYER

The measurable result. What's in your accounts. Whether net worth is growing. Whether income compounds or just cycles through. Whether growth feels stable or precarious.

This is the layer most people try to fix first. But it's the output, not the driver.

The goal is to upgrade your ecosystem so that energetics and engineering work together — and expression becomes the natural, inevitable result.

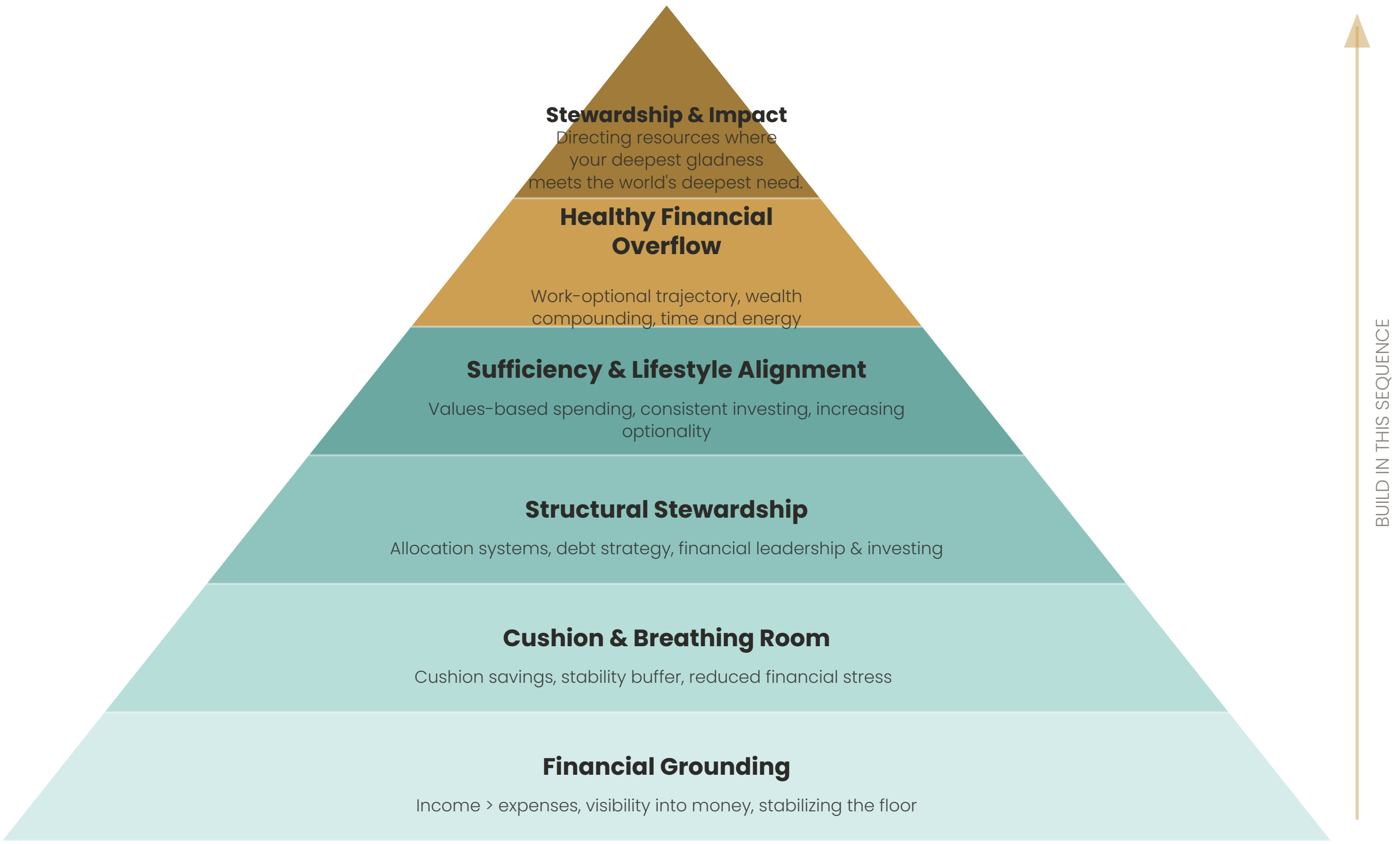
SECTION 04

The Wealth Stewardship Pyramid

04

The sequence real wealth builds through.

Wealth doesn't build randomly. It builds through a sequence — and most people try to access the upper levels before the foundation is in place. This is the sequence that actually works.



REFLECTION

Which level of the pyramid is your current focus? Is that where the actual work needs to happen — or are you trying to build upward on a layer that isn't fully in place yet?

Most people are trying to build Growth while the Structure or Stability layer is still incomplete.

SECTION 05

The Money Leaks Diagnostic

Where income is escaping your ecosystem — and which layer of the Pyramid it's happening at.

A leak in your money ecosystem isn't always visible. Often it shows up as an income ceiling, income that doesn't compound, growth that creates more pressure, or the persistent feeling that no matter what you earn, something is still escaping.

The leaks below are organized by the Pyramid layer they primarily affect. Most ecosystems have two or more active leaks — often in combination. Mark every pattern that applies to you.

TWO LEAKS OPERATE DIFFERENTLY FROM THE REST:

The Scarcity Paradigm is the foundational leak — it lives beneath every other layer and is the only leak that structural work alone cannot resolve. It has its own section at the beginning of this diagnostic.

Financial Secrecy is a cross-layer leak — it doesn't live at a single Pyramid layer because it can corrupt any layer it touches. It has its own section at the end of this diagnostic.

FOUNDATIONAL LEAK operates beneath all layers

The Scarcity Paradigm

mark if this applies ☐

This isn't a spending pattern or a systems gap. It's an internal atmosphere — a baseline orientation toward money that says, at some level, there will not be enough. Not eventually. Not if something goes wrong. But fundamentally, as a ground state.

It runs below awareness. It predates your current income. It was often inherited rather than chosen — absorbed from a parent who hoarded despite abundance, a household where money was weaponized or withheld, a culture that equated wealth with moral compromise, or generations of genuine scarcity that left their imprint regardless of what came after. The account balance is not the variable. The paradigm is.

What makes this leak distinct from every other leak on this list: it doesn't respond to structural fixes. You can build the most elegant containment architecture in the world and still feel, at 2am, that it's all about to disappear. You can have eighteen months of runway and still feel two months from the street. You can have a net worth that should produce an entirely different internal experience — and find that it doesn't.

ALSO SHOWS UP AS:

At any income level —

- Working with a sense of performance, proving, or punishment instead of with a sense of purpose

- A persistent low-grade hum that something financial is about to go wrong, even when the data says otherwise
- Celebrating a financial win and feeling, within days, that it's already gone or fragile
- Giving generously to others while withholding from yourself
- A ceiling on what you allow yourself to want, plan for, or pursue — disguised as practicality
- Difficulty feeling financially safe even when every objective indicator says you are
- Frugality that has insidiously become pathological — underpaying contractors who are doing spectacular work, not bonusing people who have earned it, refusing to spend on yourself in ways that would genuinely support your life and work — not from financial necessity but from a grip that no longer has a reason
- Spending patterns that look responsible on the outside and feel like punishment on the inside

At higher income levels specifically —

- Making financial decisions from a version of yourself that was formed long before this level of income existed
- A reluctance to invest in your own next venture, creative work, or purpose-driven project despite having the capital — because something underneath the logic is still protecting against a scarcity that no longer exists

- Hoarding cash in low-yield accounts rather than deploying it — not from strategic caution, but from a felt sense that the money might need to save your life one day
- Teaching your children scarcity patterns while providing them material abundance
- A net worth that would objectively support a very different internal experience than the one you're actually having

At building income levels specifically —

- Overworking well beyond what's required to deliver excellent results — over-preparing, quadruple-checking, adding complexity where simplicity would serve — because output feels like the only thing standing between you and financial danger
- Not letting yourself get a massage, eat out, or buy the organic raspberries even when you have a year or more of living expenses in the bank
- Working a second job or side hustle not from genuine desire or strategic wealth-building but from a simmering terror that what you have will evaporate

WHAT THIS BLOCKS:

Everything — not because it prevents the structural layers from being built, but because no amount of wealth generated within this paradigm will ever produce the felt experience of being financially safe. The ceiling isn't income. It isn't net worth. It's the paradigm itself.

PYRAMID SIGNAL:

This leak lives at the Safety layer — the foundation — regardless of which other layers are functioning well. And unlike every other leak on this list, it cannot be resolved through architecture alone.

A NOTE ON DEGREES

1 bullet landed?

It may be running intermittently — surfacing under extra stress, in specific contexts, at certain income thresholds. It's still leaking your ability to experience plenty. It deserves attention.

3 or more bullets landed?

This is a dominant pattern asking for your full attention. Now, not later.

THE MOST IMPORTANT THING TO KNOW:

Structural fixes will not touch this.

- You cannot allocate your way out of a Scarcity Paradigm
- Better systems won't resolve it
- A fully funded emergency reserve won't resolve it

WHAT ACTUALLY WORKS:

Rewiring the Scarcity Paradigm takes a different sequence — practices that work with how the brain actually changes. And most people are surprised to find that this repatterning isn't heavy. Done right, it's genuinely joyful.

But it doesn't happen inside an allocation template.

The Keep More Formula [katenorthrup.com/premium] builds your structural layers. The Scarcity Paradigm is the layer beneath the layers. That's the work Relaxed Money was built for.

LEAK 1 — The Competence Bypass

mark if this applies ☐

You've delegated financial decisions to advisors, accountants, or a partner without building your own fluency. You trust them — but you can't fully evaluate whether their guidance is right for you. You nod in meetings and implement recommendations without complete understanding. Delegation without comprehension keeps you a passenger in your own financial life.

ALSO SHOWS UP AS:

- Feeling slightly behind in conversations with your financial advisor
- Not knowing your current investment allocation or why it's structured that way
- Signing documents you haven't fully read or understood
- Assuming your accountant is doing proactive tax strategy when they may only be doing compliance
- Leaving financial meetings feeling like things are "handled" without being able to explain what was decided
- A financial life your partner navigates while you stay at the edge of it

WHAT THIS BLOCKS:

Stewardship. You cannot lead what you don't understand — and at your level of wealth, comprehension is not optional.

PYRAMID SIGNAL:

When comprehension is outsourced, both Safety and Awareness are compromised regardless of how much income is coming in.

LEAK 2 — Money Avoidance

mark if this applies ☐

You don't look at your numbers — not your full picture, not consistently. You know your income but not your net worth. You check your balance when you have to, not as a practice. What you don't look at can't be stewarded, and can't grow.

ALSO SHOWS UP AS:

- Avoiding account logins, statements, or investment dashboards
- Money dates that keep getting rescheduled — by you, for yourself
- Checking your bank balance only when something forces it
- Knowing your revenue or salary but not your actual net worth
- Making spending decisions based on a vague sense of your balance rather than real data
- Financial review as a theoretical good idea you haven't done in months
- Knowing something needs attention financially but choosing not to look at what it is

WHAT THIS BLOCKS:

Every structural decision above this layer is built on incomplete information. You cannot allocate what you haven't fully seen.

PYRAMID SIGNAL:

If avoidance is active, visibility is the first move — before allocation percentages, before investing, before anything else.

LEAK 3 — No Containment Architecture

mark if this applies ☐

Money arrives without a pre-decided destination. Transfers happen reactively. Your cash balance drives your mood. There's no system ensuring that what you've decided matters — reserves, investing, savings, tax — gets funded automatically before anything else does.

ALSO SHOWS UP AS:

- Spending as the reward system after income arrives
- No clear allocation percentages — decisions made in the moment based on what's there
- Optimism-based financial planning: "it'll work out" as the primary strategy
- Income and expenses living in one account with no separation
- Tax preparation that happens after the fact instead of being pre-funded
- For the employed: bonuses, RSU vestings, or quarterly distributions that land and disappear into general spending

WHAT THIS BLOCKS:

Stability. Without containment architecture, income generates activity but not accumulation.

PYRAMID SIGNAL:

This is the structural layer most people are missing. If this leak is active, your entry point is implementing the allocation system first.

> The Keep More Formula [katenorthrup.com/premium] is designed specifically for this layer.

LEAK 4 — The Evaporation Pattern

mark if this applies ☐

When a significant sum arrives — a strong launch, a bonus, a vesting event, an inheritance, a settlement, a property sale — it gets absorbed into life rather than redirected toward wealth. Three months later you couldn't account for where it went. The highest-leverage financial moments you have are passing without being captured.

ALSO SHOWS UP AS:

- A launch or quarter that brought in significantly more than usual and somehow didn't move your savings
- RSU vestings, quarterly bonuses, or performance payouts that land and disappear
- No pre-decided protocol for what happens when an above-average amount arrives
- "I'll allocate properly once things calm down" — which never arrives
- Feeling like you should have more to show for the income you've generated over the past 3–5 years
- Tax refunds or annual bonuses treated as spending money rather than wealth-building capital

WHAT THIS BLOCKS:

Windfall moments are the highest-leverage allocation opportunities in your financial life. Without a pre-decided destination, they fund the present instead of the future.

PYRAMID SIGNAL:

Containment architecture must include a windfall protocol — not just a monthly allocation plan.

LEAK 5 — Status Infrastructure Creep

mark if this applies ☐

Your lifestyle has expanded to match — or slightly exceed — your income growth. Not through one deliberate decision, but incrementally, until it's load-bearing. The team, the memberships, the tools, the aesthetic of success — each individually justifiable, collectively compressing your margin until there's nothing left to redirect toward wealth.

ALSO SHOWS UP AS:

- A recurring expense list you haven't audited in over a year
- Subscriptions, tools, and services you're paying for out of identity: "someone at my level has this"
- Staff or contractors you're retaining out of loyalty rather than clear strategic return
- A lifestyle that requires your income to stay at or above current levels indefinitely
- Spending that signals success to others before it secures your own financial foundation
- A cost-of-life that has sneakily become non-negotiable without ever being deliberately chosen

WHAT THIS BLOCKS:

Surplus. When lifestyle expands in lockstep with income, there's never enough margin to build real stability — regardless of how much you earn.

PYRAMID SIGNAL:

If you're earning well and consistently have no growing surplus, this leak is almost certainly active. Stability requires intentional margin, not just higher income.

LEAK 6 — Earning as the Only Answer

mark if this applies ☐

When there's financial pressure, the answer is always "make more." More effort, more clients, more launches, more hours. The structural problem never gets addressed because the earning response temporarily masks it. More income poured into a leaking system just leaks faster.

ALSO SHOWS UP AS:

- Self as infrastructure: your income is entirely dependent on your continuous output
- Working more hours as the primary financial strategy
- Unable to take time off without calculating the income cost
- Using future revenue to justify present financial disorganization
- No passive or semi-passive income stream in place or developing
- For the employed: angling for the next raise or title rather than examining what's happening to current compensation

WHAT THIS BLOCKS:

Stability and everything above it. When earning is the only lever, rest becomes a financial risk. That's a high-income trap, not wealth.

PYRAMID SIGNAL:

If this is your dominant pattern, the structural work is the intervention — not another income strategy.

LEAK 7 — Financial Codependency

mark if this applies ☐

You take on a financial burden for someone else — a family member, an adult child, an employee, a contractor — because on some level, usually unconscious, you feel more capable than they are and doubt whether they have what it takes. It looks like generosity or loyalty. It often functions as control. And critically: it frequently happens not from overflow but from your own principal — depleting your foundation and forcing you to scramble as a result.

ALSO SHOWS UP AS:

- Supporting an adult child financially well beyond what circumstances require, in a way that prevents them from discovering their own resourcefulness
- Covering a family member's debts, shortfalls, or poor decisions repeatedly without conditions or conversation
- Overpaying employees or contractors in salary or benefits beyond what the role warrants or what your business can genuinely sustain
- Taking on financial responsibility for someone in a way that insulates them from the consequences of their own choices
- The help arrives before the other person has had a chance to solve it themselves
- A pattern of rescuing that you quietly resent but can't seem to stop
- Telling yourself it's love or generosity while noticing that the other person never quite develops financial footing of their own
- Over-giving that looks generous on the outside but is quietly draining your own reserves and requiring you to work harder, earn more, or delay your own goals to compensate

WHAT THIS BLOCKS:

Your own financial goals, your own stability, and the other person's growth.

LEAK 8 — Invisible Tax Drag

mark if this applies ☐

You're paying more in taxes than strategically necessary because planning happens after the fact. Your tax strategy is reactive — you find out in March what you owed in December. The gap between what you earn and what you keep is wider than it needs to be, and it's widening every year.

ALSO SHOWS UP AS:

- Writing a check to the IRS every spring that surprises you
- No quarterly estimated tax rhythm — or one that's consistently underfunded
- No active relationship with a tax strategist (not just a preparer) about your structure
- Business and personal income commingled in ways that create tax inefficiency
- A sense that "taxes are just what happens" rather than a lever you actively manage
- For the employed: maxing a 401K because someone told you to, without understanding the full landscape of tax-advantaged strategies available at your income level

WHAT THIS BLOCKS:

Growth. For someone earning $200K–$2M+, unoptimized tax strategy is frequently the single largest financial leak — and the one with the clearest structural solution.

PYRAMID SIGNAL:

If Layers 1–4 are mostly solid and growth still feels slower than your income warrants, this is often the primary culprit.

CROSS-LAYER LEAK

can corrupt any Pyramid layer

LEAK 9 — Financial Secrecy

mark if this applies ☐

Financial secrecy is distinct from avoidance. Avoidance is about not looking. Secrecy is about not telling — a partner, a family member, or even the clearest version of yourself. Unlike the other leaks, this one doesn't live at a single Pyramid layer. It shows up at every level, in different forms, and it corrupts whatever layer it's operating at.

The attorney who tracks every dollar precisely but hasn't disclosed the personal account she opened last year. The founder who manages all household finances while her partner stays deliberately uninformed — by mutual unspoken agreement. The executive whose total compensation package his spouse has never fully seen. Note that while secrecy often shows up in partnership dynamics, it can also show up between parents and children, or between siblings managing shared financial decisions.

Secrecy and avoidance can coexist. But they are not the same pattern.

ALSO SHOWS UP AS:

At the Safety layer —

- A financial life your partner has no real visibility into
- Purchases, transfers, or accounts you haven't disclosed and don't plan to
- Financial decisions made unilaterally in a partnership without conversation
- An inheritance or windfall you're managing privately

At the Awareness layer —

- A net worth calculation you've started and not finished because the number was uncomfortable

- Debt totals you know but haven't said out loud to anyone, including yourself
- Knowing the state of something financial and choosing not to articulate it

At the Structure layer —

- Separate accounts your partner doesn't know exist (Note: separate accounts are fine — it's the secrecy around them that creates the leak, not the separation itself)
- Business income that isn't fully visible to either of you as a household
- Allocation decisions made privately that affect shared financial outcomes

At the Stability layer —

- A spending pattern that would shift your partnership dynamic if your partner saw it
- A financial story you're telling your household that's slightly more optimistic than the data supports

At the Growth layer —

- Investment decisions made without your partner's awareness in a shared financial life
- Advisor relationships where one partner attends and the other is briefed selectively
- A financial plan your partner has agreed to but doesn't fully understand

WHAT THIS BLOCKS:
Whatever layer it's operating at. Secrecy is structural interference — it corrupts the integrity of any system it touches, because the system is being designed around incomplete truth.

PYRAMID SIGNAL:
Financial secrecy is the only leak on this list without a single structural fix. The formula addresses the architecture. The secrecy itself requires a different kind of

Which leaks are active in your ecosystem right now? Mark them below.

Foundational Leak

▯ The Scarcity Paradigm

Layer 1 — Safety

▯ Leak 1 — The Competence Bypass

Layer 2 — Awareness

▯ Leak 2 — Money Avoidance

Layer 3 — Structure

▯ Leak 3 — No Containment Architecture

▯ Leak 4 — The Evaporation Pattern

Layer 4 — Stability

▯ Leak 5 — Status Infrastructure Creep

▯ Leak 6 — Earning as the Only Answer

Cross-Layer

▯ Leak 7 — Financial Codependency

▯ Leak 8 — Invisible Tax Drag

▯ Leak 9 — Financial Secrecy

If Financial Secrecy is active, note which layers:

____

Sit with this before moving on: How long have these patterns been running? What have they cost you — not just in money, but in expansion, in steadiness, in the financial life you actually want to be living?

Most ecosystems have two or more active leaks. The combination matters as much as the individual leaks. If you're seeing a cluster at Structure and Stability, that's different from a cluster at Safety and Awareness — and the path forward looks different too.

If the Scarcity Paradigm is active alongside structural leaks, address the foundation first — or simultaneously. Structural upgrades built on a scarcity foundation will only go so far.

SECTION 06

Deep Reflection Prompts

06

State-specific questions that go beneath the surface.

FOR OVERDRIVE

— What would it mean to be someone whose financial life generates steadiness — not someone who generates the financial life?

— What would have to be true for you to trust that slowing down wouldn't cost you everything?

— If your income stayed exactly the same but your pressure dropped by 70%, what would that require structurally?

— What are you earning toward? Name the number that would feel like enough — and notice what happens in your body when you say it.

FOR CONSTRICTION

— What would you do with real financial ease — not just financial safety — if you trusted completely that expansion was safe?

— Where is your structure serving you — and where is it subtly limiting you?

— What would it mean to receive something — financially, or otherwise — without earning it first?

— Where is caution protecting you, and where is it costing you more than risk ever would?

FOR DIFFUSION

— What would change if you knew exactly where every dollar was going before it arrived?

— Where do you use optimism or trust as a substitute for actually building a plan?

— What's the gap between what you believe is possible and what your current systems support?

— If 'it'll work out' stopped being the plan — what would the real plan look like?

FOR STEWARDED

— Where is there still a ceiling in your ambition that you haven't examined?

— What's the next level of expansion your ecosystem is ready for — but you haven't reached toward yet?

— What would generational wealth actually look like for your family? Have you built the structure for it?

— Who in your life could benefit from what you've built — and how are you passing it on?

UNIVERSAL PROMPTS

These apply regardless of your ecosystem state:

— What is the gap between your external financial life (what people see) and your internal financial experience (what you actually feel)?

— What decision have you been circling — about money, income, investing, or financial structure — that you haven't made yet? What's actually stopping you?

— If your money system were finally strong enough to support your ambition, what would you do that you're not doing now?

— What does 'money holding you' actually look like in your specific life? Describe the scene.

— What is the one thing you would have to stop avoiding to move your financial life forward in the next 90 days?

GOING DEEPER ON A FINANCIAL DECISION?

The Big Money Decision Matrix is a companion tool for moments when a specific financial decision requires more than a gut check. Available at katenorthrup.com/matrix

SECTION 07

Your Next Step

07

Diagnosis changes what you see. Architecture changes what happens.

This Field Guide has completed its function if you now have a clearer picture of:

- Which ecosystem state you're currently running in
- Which leaks are active in your system right now
- What the invisible structure producing your current results actually is
- What the gap is between where you are and where you want to be

Awareness is the first move. It's not the whole game.

Most people read something like this, feel the recognition, and then return to doing the same things. Not because they're not motivated — but because awareness without architecture doesn't change anything. The ecosystem keeps producing the same results until the ecosystem changes.

THE PATH FROM HERE

STEP 1	**THE RECALIBRATION SERIES on Plenty** Understand the architecture beneath your money ecosystem
STEP 2	**THE RECALIBRATION FIELD GUIDE** See exactly where that architecture lives in your own life
STEP 3	**GOOD WITH MONEY** Shift the paradigm and begin building the foundation (free, 3-day live experience)
STEP 4	**RELAXED MONEY** Where it fully integrates and compounds

You now have a diagnosis. You know your state, your leaks, and which layer of the pyramid is the real bottleneck. That is not where most people are. Most people have a vague sense something is off. You have a map.

YOUR NEXT MOVE IS FREE.

Good With Money

THE FREE 3-DAY LIVE EXPERIENCE

In three days, you will see your money, yourself, and the relationship between the two in a way you haven't before. The paradigm shifts. The inherited patterns that have been running your financial life come into focus — and you begin the process of releasing them.

You'll look at your real numbers with new eyes, understand exactly why every previous attempt at change didn't stick, and leave with a personalized 90-day Relaxed Money Blueprint — built from your actual ecosystem state and your own numbers, not a generic template.

That Blueprint is yours to keep. And what you do with it next will determine everything.

THE ENTIRE EXPERIENCE IS FREE.

SAVE MY SPOT

katenorthrup.com/good

If you completed the quiz and identified even one leak, you are exactly who this was designed for.

You now see your ecosystem clearly. Most people never get this far.

Xo, Kate