

The Wealth Mirror

*You know what you earn.
See what your money is actually doing.*

3 diagnostics. 15 minutes. One picture of the system underneath what you earn.

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How to Use This Guide

A lot of people download something like this, read it once, feel a flicker of recognition, and move on. The recognition fades. The pattern continues. 2 months later, money still feels the same.

This one is built to be used, not read. 4 rules:

Do the quiz first. Your unfiltered, first-instinct answers are the most accurate. Reading the states first will bias your responses.

Answer about your actual life. Your real numbers, your real patterns. Vague answers produce vague insights.

Mark what lands. Check every line that creates recognition. By the end you should have at least 5.

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.

01

The Hidden Money Ecosystem Quiz

8 questions. Answer with your first instinct, not the version of yourself you're working toward.

Each answer is labeled A, B, C, or D. Circle as you go, then count your letters at the end.

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, then turn the page.

A

B

C

D

The Four Hidden Money Ecosystem States

The letter you chose most often is your primary ecosystem state. If it's a tie, read both. You're likely in a hybrid configuration, and that's common. All roads lead to Stewardship.

LOW ENGINEERING

HIGH ENGINEERING

HIGH ENERGETICS

C Diffusion

SAFETY WITHOUT STRUCTURE

You have genuine ease around money, a 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.

- Income that comes and goes without consistent accumulation
- Savings that don't build on a reliable rhythm
- Avoidance of detailed financial review, because it feels heavy
- 'It'll work out' without a clear plan

D Stewarded

ENERGETICS + ENGINEERING ALIGNED

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.

- Clear allocation systems with pre-decided percentages
- Income that reliably lands in savings and investments
- Net worth growing alongside, not despite, lifestyle
- The ability to rest without fearing financial collapse

LOW ENERGETICS

A Overdrive

EXPANSION WITHOUT A LANDING PLACE

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.

- Income that arrives but never quite lands
- 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

B Constriction

STRUCTURE WITHOUT EASE

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

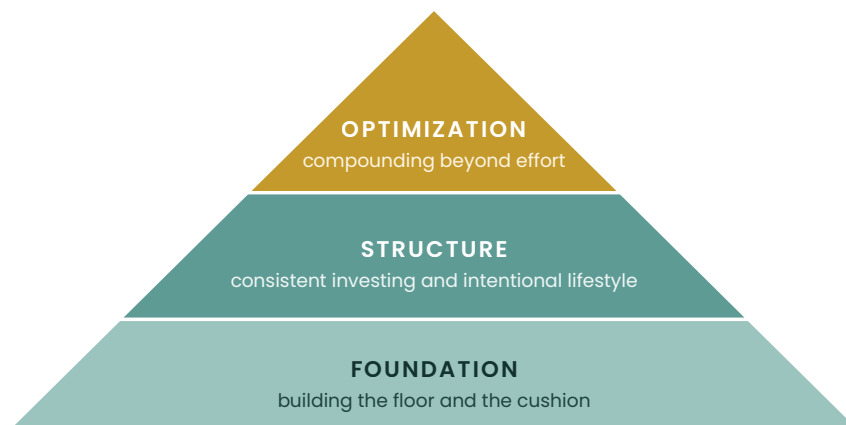
- Large cash cushions that feel difficult to deploy
- Delayed investing due to fear of loss
- Guilt around spending, especially on yourself
- Lifestyle noticeably below earning capacity

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

My ecosystem state: _____

The Wealth Stewardship Pyramid

Wealth doesn't build randomly. It builds through a sequence, and a lot of people try to access the upper stages before the foundation is in place. This is the sequence that works.



Take a moment to identify the stage that you are in now. Read through each of the stages and ask yourself: which stage most closely describes where I am right now? And which one am I working toward next?

There's no wrong answer. Knowing where you are helps you focus on the right next step instead of trying to do everything at once.

FOUNDATION	STRUCTURE	OPTIMIZATION
BUILDING THE FLOOR AND THE CUSHION	CONSISTENT INVESTING AND INTENTIONAL LIFESTYLE	COMPOUNDING BEYOND EFFORT
- Your household income covers your life's expenses (or you're working towards this) - You are building a 3-month cushion - You are focusing on paying off high-interest debt, or what we call Invoices for Blessings Already Received Ready for Structure when: your cushion is in place and high-interest debt has been eliminated or is on an automated, easeful payment schedule.	- Your spending reflects what you value and you know where your money is going. - You're investing on a regular schedule, ideally automated. - You have clear goals for your investments (retirement, a home, freedom, etc.). - Your system runs without you having to force it every month. - You may have low-interest Invoices for Blessings Already Received (aka debt) that you're easily servicing and/or are using as leverage in your wealth building. Ready for Optimization when: investing is a habit and your lifestyle feels intentional rather than reactive.	- Your investments are growing meaningfully on their own as you keep investing actively. - You're refining your strategy (tax efficiency, asset mix, long-term planning). - You've decided how you want to share the overflow, whether through giving, supporting family, or funding causes you care about. - Your money decisions feel guided by your values rather than by pressure. - You're working towards becoming Work Optional or you're already there.

The stage I'm in now: _____ Working toward next: _____

The Money Leaks Diagnostic

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 stage they primarily affect. Mark every pattern that applies. Two of them work differently. **The Scarcity Paradigm** is foundational, and sits beneath every stage.

Financial Secrecy is cross-stage, and can corrupt any stage it touches.

☐ The Scarcity Paradigm

SITS BENEATH EVERY STAGE

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. Fundamentally, as a ground state. It runs below awareness. It predates your current income. The account balance is not the variable. The paradigm is.

- ☐ 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
- ☐ Difficulty feeling financially safe even when every objective indicator says you are
- ☐ 18 months of runway and still the sense that it could all disappear
- ☐ Spending patterns that look responsible on the outside and feel like punishment on the inside
- ☐ Hoarding cash in low-yield accounts, not from strategic caution but from a felt sense that the money might need to save your life one day

You cannot allocate your way out of a Scarcity Paradigm. Better systems won't resolve it. A fully funded reserve won't resolve it. If 3 or more landed, this is a dominant pattern asking for your full attention.

☐ Leak 1 — The Competence Bypass

FOUNDATION

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. Delegation without comprehension keeps you a passenger in your own financial life.

- ☐ 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

☐ Leak 2 — Money Avoidance

FOUNDATION

You don't look at your numbers. Not your full picture, not consistently. You know your income but not your net worth. What you don't look at can't be stewarded, and can't grow.

- ☐ Avoiding account logins, statements, or investment dashboards
- ☐ Money dates that keep getting rescheduled, by you, for yourself
- ☐ 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
- ☐ Knowing something needs attention financially but choosing not to look at what it is

☐ Leak 3 — No Containment Architecture

STRUCTURE

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.

- ☐ 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

☐ Leak 4 — The Evaporation Pattern

STRUCTURE

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. 3 months later you couldn't account for where it went.

- ☐ 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

☐ Leak 5 — Status Infrastructure Creep

STRUCTURE

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.

- ☐ 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
- ☐ A cost-of-life that has sneakily become non-negotiable without ever being deliberately chosen

☐ Leak 6 — Earning as the Only Answer

OPTIMIZATION

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.

- ☐ 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

☐ Leak 7 — Financial Codependency

FOUNDATION

You take on a financial burden for someone else, a family member, an adult child, an employee, a contractor. It looks like generosity or loyalty. It often functions as control. And it frequently happens not from overflow but from your own principal, draining the cushion you were building.

- ☐ 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 shortfalls repeatedly without conditions or conversation
- ☐ Overpaying employees or contractors beyond what the role warrants or what your business can genuinely sustain
- ☐ The help arrives before the other person has had a chance to solve it themselves
- ☐ A pattern of rescuing that you resent but can't seem to stop

☐ Leak 8 — Invisible Tax Drag

OPTIMIZATION

You're paying more in taxes than strategically necessary because planning happens after the fact. 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.

- ☐ 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

☐ Leak 9 — Financial Secrecy

CROSS-STAGE

Avoidance is about not looking. Secrecy is about not telling, a partner, a family member, or the clearest version of yourself. This one doesn't live at a single Pyramid stage. It shows up at every stage, in different forms, and corrupts whatever stage it's operating at.

- ☐ A financial life your partner has no real visibility into
- ☐ Purchases, transfers, or accounts you haven't disclosed and don't plan to
- ☐ Separate accounts your partner doesn't know exist (separate accounts are fine, it's the secrecy around them that creates the leak, not the separation)
- ☐ Debt totals you know but haven't said out loud to anyone, including yourself
- ☐ A financial story you're telling your household that's slightly more optimistic than the data supports
- ☐ A net worth calculation you've started and not finished because the number was uncomfortable

YOUR ACTIVE LEAKS — MARK EVERY ONE THAT LANDED

☐ The Scarcity Paradigm

BENEATH EVERY STAGE

☐ 1 — The Competence Bypass

FOUNDATION

☐ 2 — Money Avoidance

FOUNDATION

☐ 3 — No Containment Architecture

STRUCTURE

☐ 4 — The Evaporation Pattern

STRUCTURE

☐ 5 — Status Infrastructure Creep

STRUCTURE

☐ 6 — Earning as the Only Answer

OPTIMIZATION

☐ 7 — Financial Codependency

FOUNDATION

☐ 8 — Invisible Tax Drag

OPTIMIZATION

☐ 9 — Financial Secrecy

CROSS-STAGE

If Financial Secrecy is active, note which stages: _____

Your Next Step

You now have 3 answers a lot of people never get:

- Which ecosystem state you're running in
- Which stage of the Pyramid you're in, and which one you're working toward
- Which leaks are active right now

The combination matters as much as the individual leaks. A cluster at Structure is a different problem from a cluster at Foundation, and the path forward looks different too. If the Scarcity Paradigm is active alongside structural leaks, address the foundation first, or at the same time. Structural upgrades built on a scarcity foundation only go so far.

Awareness is the first move.
It isn't the whole game.

A lot of people read something like this, feel the recognition, and go back 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 90-Day Relaxed Money Roadmap

The Roadmap starts with the 3 answers you just wrote down. You bring your state, your Pyramid stage, and your leaks, answer a few questions about your actual numbers, and it builds you 3 things.

- **The Mirror.** What your ecosystem is actually doing, and what your specific leaks are costing you, named without judgment.
- **Your Numbers.** Your monthly cushion, your net worth, the number you're actually after, and the distance between them.
- **Your 90-Day Plan.** 3 months, each with its own focus, with your first move already on it.

Built from your answers, not a template. Delivered as a PDF the moment you finish. Yours to run again whenever things change.

BUILD MY 90-DAY ROADMAP

katenorthrup.com/roadmap

You can see your ecosystem now. The Roadmap is where it changes.

Xo, Kate