

DOUG LYNAM

**TAMING
YOUR
MONEY
MONSTER**

**NINE PATHS TO
MONEY MASTERY WITH
THE ENNEAGRAM**



W PUBLISHING GROUP

AN IMPRINT OF THOMAS NELSON

Taming Your Money Monster

Copyright © 2025 Doug Lynam

All rights reserved. No portion of this book may be reproduced, stored in a retrieval system, or transmitted in any form or by any means—electronic, mechanical, photocopy, recording, scanning, or other—except for brief quotations in critical reviews or articles, without the prior written permission of the publisher.

Published in Nashville, Tennessee, by W Publishing, an imprint of Thomas Nelson.

Thomas Nelson titles may be purchased in bulk for educational, business, fundraising, or sales promotional use. For information, please email SpecialMarkets@ThomasNelson.com.

This book is written as a source of information only. The information contained in this book should by no means be considered a substitute for the advice, decisions, or judgment of the reader's professional or financial advisors. All efforts have been made to ensure the accuracy of the information contained in this book as of the date published. The author and the publisher expressly disclaim responsibility for any adverse effects arising from the use or application of the information contained herein.

Scripture quotations are taken from The Holy Bible, New International Version[®], NIV[®]. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.[®] Used by permission of Zondervan. All rights reserved worldwide. www.Zondervan.com. The “NIV” and “New International Version” are trademarks registered in the United States Patent and Trademark Office by Biblica, Inc.[®]

Any internet addresses, phone numbers, or company or product information printed in this book are offered as a resource and are not intended in any way to be or to imply an endorsement by Thomas Nelson, nor does Thomas Nelson vouch for the existence, content, or services of these sites, phone numbers, companies, or products beyond the life of this book.

ISBN 978-0-7852-2391-7 (ePub)

ISBN 978-0-7852-2392-4 (Audio)

ISBN 978-0-7852-2390-0 (TP)

Library of Congress Control Number: 2025930782

Printed in the United States of America

\$PrintCode

DEDICATION

*To Richard Rohr: This is my love letter to you.
And to my mother, Lois Pollard: Thank you
for showing me unconditional love.*

CONTENTS

FOREWORD: DOES MONEY NEED REDEEMING?	vii
INTRODUCTION: WELCOME TO THE FINANCIAL CIRCUS	xi
1. MONEY MAKES THE WORLD GO AROUND	1
2. THE ATTACHMENT THEORY OF MONEY	11
3. WHAT KIND OF EGO ARE YOU DRIVING?	21
4. THE CHILDHOOD WOUNDING	39
5. A USER'S MANUAL FOR YOUR SHADOW	49
6. DRIVING THROUGH THE DARK NIGHT OF THE SOUL	63
7. LETTING IN THE LIGHT	73
8. BECOMING A MONEY MASTER	97
9. TYPE ONE: THE IMPROVER (BMW)	113
10. TYPE TWO: THE HELPER (AMBULANCE)	137
11. TYPE THREE: THE ACHIEVER (RACE CAR)	165
12. TYPE FOUR: THE INDIVIDUALIST (CUSTOM CAR)	193

CONTENTS

13. TYPE FIVE: THE INVESTIGATOR (COMPACT CAR)..... 223

14. TYPE SIX: THE SKEPTIC (FAMILY SEDAN)..... 249

15. TYPE SEVEN: THE ENTHUSIAST (SUV)..... 273

16. TYPE EIGHT: THE CHALLENGER (HUMMER)..... 299

17. TYPE NINE: THE PEACEMAKER (RV) 331

18. THE GRAND FINALE 359

ACKNOWLEDGMENTS..... 363

NOTES..... 365

ABOUT THE AUTHOR 377

AUTHOR NOTE 379



FOREWORD

DOES MONEY NEED REDEEMING?

People who present us with profound answers are the same people who first hear the profundity and the necessity of good questions! Doug Lynam is such a man and such a writer. Get ready to be thrilled by the kind of wisdom that transcends easy categories or agendas.

If you think this book is only about money, prepare to be surprised. If you think it is about personality typologies, look forward to having your imagination stretched. Of course, it is about both, but overlapping and mutually informing, interwoven with spiritual insight! That is the way wise souls write.

For most of my adult life, I tried to define *mystery* in a way that I hoped others could value. In childhood, I was taught that you could not understand mystery, so you should not even try—just trust and believe. I know my Irish nuns meant well and were fully half right, but that attitude set many of us on an anti-intellectual path that has not served us well. We got educated in a secular Western culture, and without knowing it, we became dualistic thinkers.

Over time, I learned that mystery is not unintelligible but something that never stops unfolding and revealing itself. Mystery

DOES MONEY NEED REDEEMING?

offers us endless understanding of things like God, the universe, love, the soul—and now even the Enneagram. These have all shown themselves to be true mysteries unfolding before our eyes.

Mystery always invites us into something greater. It does not leave us smug and certain, as far too much religion has done, but it leaves us constantly searching for more. Thus, it also keeps us humble. Life shows us that there is always more on the horizon. Knowing always contains the search for more knowing.

A surrender to mystery probably marks the line between mere utilitarian knowledge and transformative wisdom. It is what Albert Einstein was referring to when he said, “Problems we face cannot be solved at the same level of thinking that was used when we created them.”¹ We must leap into a new arena where truth is allowed to unfold over time and slowly show itself to any sincere searcher. This is non-dualistic thinking, which resists creating false opposites.

If you will allow me to quote Albert a second time, he said of himself, “It’s not that I’m so smart, it’s just that I stay with problems longer.”² The wisdom tradition of all great world religions called this deeper mind *contemplation*, something beyond and better than just information. Doug Lynam is a contemplative knower, and you are about to enjoy the fruits of his labor.

I have been with Doug in his studio many times, a space in his home dedicated to contemplation, with a massive whiteboard installed from wall to wall. I have watched him race back and forth with endless enthusiasm as he developed an idea he was sharing with me. Further, he was continually open to anything I might question or add to his analysis. Or is it synthesis? At any rate, I have given him the happy nickname “Greyhound,” in homage to my father, who raised and raced greyhounds in Kansas, and also because I cannot keep up with Doug’s speed and agility!

DOES MONEY NEED REDEEMING?

This brilliant opus now in your hands was generated during a time of great personal trial for Doug, and the book is better, perhaps, because of it. While writing, he allowed at least three things to *remain* mysteries for him: money, spirituality, and the ever-unfolding schema called the Enneagram.

I was first taught the Enneagram in 1972–73 by some Cincinnati Jesuits who had just brought it back from the Arica Institute in Chile. They rightly saw it as a very helpful tool in their Ignatian work of the “discernment of spirits” (1 Corinthians 12:10). Thank God I followed their cautionary advice not to write it down until I had lengthy and living knowledge of its use in practical settings—which I could not claim until the late 1980s. Since this wisdom first hit the scene, it has continued to unfold more and more in every decade, moving beyond the early spiritual direction and retreat world to psychology, education, business, and even athletic and executive coaching. It is very generative.

You cannot limit or put artificial boundaries on true wisdom. *Wisdom* is a word that points to the common domain, where knowledge flourishes in, through, and with the collective unconscious. No one owns or copyrights wisdom. It is too big, and is always self-revealing and self-unfolding. Here, you will see it even includes what some, myself included, foolishly called “filthy lucre.” You will discover that even money and its uses are multifaceted and redeemable. Money better be redeemable, or we are all in serious trouble!

True mystery just keeps growing, showing, and connecting. This is the sign that something is a mystery in the truest sense and not just another passing thought or trend. As you are about to see, a truly holy idea will keep coming around for another orbit and further enlightenment. Here it comes again!

Richard Rohr, O.F.M.



INTRODUCTION

WELCOME TO THE FINANCIAL CIRCUS

T*aming Your Money Monster* is a wild journey that combines the ancient wisdom of the Enneagram with modern financial savvy. Whether you're an Enneagram enthusiast, a financial advisor, someone struggling with money, or just curious about how your personality affects your wallet, this book is for you.

For those already familiar with the Enneagram, and for those discovering it for the first time, a brief introduction is necessary to avoid confusion and set the stage for the journey ahead. For those new to the concept, the Enneagram is a powerful system of personality typing that identifies nine distinct ego archetypes, each with its own core motivations, fears, and behavior patterns. It's like a GPS for your psyche, helping you navigate the twists and turns of your inner landscape.

Now, I know combining personality theory with financial advice might raise some eyebrows. It's not exactly conventional wisdom in the world of finance. But after years of working with clients, I've found that understanding your Enneagram type can be as valuable as knowing your credit score when it comes to improving your financial health.

WELCOME TO THE FINANCIAL CIRCUS

As a former monk turned investment advisor (yes, you read that right), I've spent years exploring the intersection of spirituality, psychology, and finance. What I've discovered is that our relationship with money is deeply intertwined with our personality type. Our financial behaviors—from splurging to hoarding, from generosity to greed—are often direct expressions of our deepest fears, desires, and unconscious patterns.

The Enneagram isn't just some hot trend or cosmic horoscope. It's the hidden blueprint for the human psyche. Think of it as the spiritual equivalent of the Human Genome Project,¹ but instead of mapping DNA, we're mapping our soul's journey.

It's not an overstatement to say that the Enneagram represents the universal laws of the spiritual adventure within us—it's the bedrock upon which all our spiritual traditions are built. Like physics, our understanding of it will never be complete, but we can make steady progress. It doesn't matter if you're into praying the Rosary, burning sage, or just trying not to lose your mind in rush hour traffic—the Enneagram is working its magic behind the scenes.

It's as if all our world religions and spiritual practices are different apps running on the same cosmic smartphone. The Enneagram? That's the operating system. It doesn't care if you're swiping right on Christianity or scrolling through Buddhism—it is the underlying code that makes it all function. It's why we can agree that there are virtues like honesty, courage, and humility, even if we disagree on how best to practice them.

So, whether you're a devout believer, a skeptical agnostic, or someone who occasionally yells at the universe when you stub your toe, the Enneagram has something for you. Just remember—knowing the code doesn't mean you've beaten the game. (I certainly haven't, as my friends can attest.) We're all still playing this crazy game called life.

WELCOME TO THE FINANCIAL CIRCUS

The Enneagram helps us understand why we keep making the same silly mistakes over and over and offers a healthier way forward.

Throughout this book, I've made significant changes to classical Enneagram concepts and terminology, and I'd like to explain why. If you're an Enneagram purist, you might want to grab a stress ball before reading further.

The Enneagram has a logical structure that claims to explain much of our past behavior, predict future patterns, and show us healthier ways forward. Such a remarkable claim requires an equally remarkable justification for how and why the system works. While most authors and teachers of the Enneagram explain how it works, none satisfactorily explain why the system operates as it does.

Nonetheless, after an in-depth review of the existing research, *The American Journal of Psychiatry, Residents' Journal* concluded:

- The Enneagram is a comprehensive system of personality that can be applied to clinical psychiatry.
- The Enneagram has been widely used and is validated in literature.
- Psychiatry residents can become familiar with the basics of the Enneagram model and use it as a tool to aid in patient formulation and psychotherapy.²

In addition, neurobiologists and researchers such as Dan Siegel, David Daniels, Jack Killen, Denise Daniels, Laura Baker, and Saleh Vallander have found strong correlations between the Enneagram and brain patterns, with practical application to clinical psychology.³

So the research shows us that it works. As a former mathematics and science teacher, however (and yes, I can hear your groans), I've always rebelled against accepting any system without understanding

WELCOME TO THE FINANCIAL CIRCUS

its underlying mechanics. Without grasping the “why” behind a system and exposing it to critical inquiry, it remains in the esoteric realm for me. And without a clear “why it works,” I struggle to fully comprehend any system, let alone write a book about it. Call it the curse of a chronic overthinker, if you will.

The Enneagram is a work in progress and wasn’t discovered overnight by someone having a “eureka!” moment in the bathtub. Instead, it’s the result of generations of research into the nature of the human mind, with contributions from countless individuals across various cultures and religions.

As a result, the modern Enneagram synthesizes ideas from numerous sources and schools of thought. While each contributes valuable insights, combining them can create logical inconsistencies. It’s like trying to bake one cake with recipes from five different grandmothers—interesting but chaotic. To address this and expose the “why” behind the Enneagram, I’ve refined and restructured key aspects of it to create a more streamlined and comprehensible framework.

The Enneagram as we know it today was primarily developed by Oscar Ichazo, a Bolivian philosopher, and Claudio Naranjo, a Chilean psychiatrist, in the latter half of the twentieth century. Their pioneering work into the structure of human personality was akin to the breakthroughs of Galileo and Newton in physics. Just as Galileo’s and Newton’s combined efforts gave us a powerful model for understanding the universe’s physical laws, Ichazo and Naranjo provided us with a road map to the human psyche.⁴

But the story continues to evolve. I’ve attempted to clearly map the spiritual dimension of the Enneagram, which opens up new and exciting possibilities in our understanding of human consciousness. It’s like upgrading from a flip phone to a smartphone—there’s a learning curve, but the results are worth it.

WELCOME TO THE FINANCIAL CIRCUS

Here are the key modifications I've made to the classical Enneagram model. Don't worry if this goes over your head right now. It will make more sense later, I promise.

1. Representing the Enneagram as a 3-D double cone: This radical new model incorporates the vertical or spiritual dimension more fully into the Enneagram.
2. A deeper explanation of the Childhood Wound with an attempt to ground it in childhood developmental psychology.
3. Introduction of the concept of the Sacred Wound.
4. Incorporating a Jungian understanding of the Shadow and detailing the Shadow Structure for each type.
5. Describing the Enlightenment Structure or path to Awakening for each type.
6. Recasting the traditional lines of stress and relaxation as secondary ego addictions and secondary recovery virtues (making my recommendations more like AA for your personality type).
7. Introducing a formulaic pattern for moving from our greatest vice to our greatest virtue (math nerds, rejoice!).
8. Presenting a new concept I call the faux virtues (because sometimes our supposed virtues are just vices in disguise).
9. Transforming the Holy Ideas into Sacred Gifts.
10. Pairing the Enneagram with the Attachment Theory of Money, which is based on the Attachment Theory of Relationships, to create a path to spiritual and financial mastery.

To fully accept the Enneagram as a practical tool, I needed to develop a coherent model based on clearly defined axiomatic assumptions and a linear argument following deductive logic. (I know that sentence had

WELCOME TO THE FINANCIAL CIRCUS

more big words than a spelling bee, but stick with me.) Without these elements, it's impossible to stress-test the model, leaving any explanation in the realm of the unverifiable. However, I've endeavored to present these concepts in an accessible manner for a broad audience while reserving some of the more technical aspects for future works.⁵

In the process, I adjusted traditional Enneagram terminology to make the linear logic more transparent. The goal is to present the Enneagram in a way that's easier to understand and apply, particularly for those new to the system. Most importantly, these changes allow the terminology in the Shadow and Enlightenment Structures I've developed to mirror each other.

For those familiar with traditional Enneagram language, I've retained the original terms in parentheses alongside the new terminology. This allows experienced practitioners to connect familiar concepts within the updated framework.

One key axiom in this book is the existence of what we might call the "Ground of All Being" or an "Ultimate Reality That Includes All." For simplicity, I use the term *God* but assign no specific theology or religion to it, leaving the interpretation of that term up to you, the reader. However, I occasionally use my Christian background to illustrate a few concepts, as it's the only tradition I can speak from with authenticity. I want to clarify that any use of biblical quotes or themes is intended to demonstrate psychological wisdom only, not to contradict or support any doctrinal interpretations of this sacred text. In other words, we're here for the psychological insights, not a theological debate.

So, as we embark on this journey, I invite you to approach these ideas with an open mind. Whether you're drowning in debt, building your empire, or just trying to make sense of your love-hate relationship with your wallet, this book offers a fresh perspective. We'll explore

WELCOME TO THE FINANCIAL CIRCUS

how each Enneagram type approaches money, from the perfectionistic One to the conflict-avoidant Nine. You'll learn to identify your money monster—that pesky internal saboteur that keeps you from achieving financial peace—and, more importantly, how to tame it.

In the chapters ahead, we'll explore each Enneagram type in depth, examining their unique financial strengths and challenges. We'll look at how childhood experiences shape your money attitudes and discover how to leverage your personality traits for financial success.

By the end of this book, you'll have a deeper understanding of not just the Enneagram but of yourself and your relationship with money. You'll have tools to break free from destructive financial patterns, capitalize on your strengths, and create a healthier, wealthier future.

So, whether you're a financial guru or someone who thinks a diversified portfolio means having multiple flavors of ramen in your pantry, this book has something for you. Grab your favorite beverage and get comfortable. It's time to meet your money monster—and learn how to tame it once and for all.

Let's get started!

CHAPTER ONE

MONEY MAKES THE WORLD GO AROUND

HOW YOUR WALLET BECAME A PSYCH WARD

Meeet the Johnsons: Sarah, a high-powered attorney with a corner office and a penchant for power suits that cost more than some people's monthly rent; and Mike, a talented artist whose abstract paintings are as unpredictable as his income. On paper, they were living the American dream with a sprawling Victorian house, two kids attending private school, and vacations to exotic locales that made their Instagram followers green with envy.

But beneath this glossy veneer lurked a financial nightmare that would make any financial advisor break out in a cold sweat.

Sarah, an Enneagram Type Three, was bringing in six figures, but it was vanishing faster than snow in the Sahara. Her "Blinger" money monster had her firmly in its grasp, whispering seductively about the need for the right car, the right clothes, the right everything to maintain her image of success. She'd rather eat glass than admit she couldn't afford something, so the credit card debt kept piling up as she "blinged out" her life.

Mike, an Enneagram Type Four, was the yang to Sarah's yin. His "Flinger" money monster had him on a financial roller

TAMING YOUR MONEY MONSTER

coaster. One month, he'd sell a piece of art and almost immediately "fling" all the money away on some state-of-the-art equipment for his studio, artisanal paints made from crushed gemstones, or something equally absurd. The next month, he'd be too deep in an artistic funk to even pick up a brush, morosely comparing himself to Van Gogh while neglecting his responsibilities around the house, driving Sarah crazy.

One fateful evening, as Sarah sat at their dining table staring at a stack of overdue bills, reality finally broke through her carefully cultivated image. Their financial house of cards was one Amex swipe away from collapsing.

"Mike," she called out, her voice shaking, "I think we need help."

Mike emerged from his studio, looking like he'd lost a paintball war with a rainbow. "Financial help or psychological help?" he quipped, only half joking.

"Probably both," Sarah admitted, "but let's start with the money."

Enter yours truly—the monk turned money manager they never knew they needed.

Peering into their bank statements was like opening Pandora's box, if Pandora had been really into retail therapy. Sarah's childhood in a hyper-competitive family had left her with a burning need to prove her worth through external success. Every designer purchase, every lavish dinner, every first-class upgrade was a desperate attempt to fill a void that no amount of money could satisfy. Sarah's spending habits screamed, "Validate me! I'm successful!"

Mike, on the other hand, had grown up in a family that valued practicality over passion and stifled his individuality. His periodic splurges were as much an act of rebellion against his past as they were expressions of his artistic temperament. Each time he spent recklessly, he was really saying, "See? I can do everything my way. I am special!"

MONEY MAKES THE WORLD GO AROUND

Their money monsters were hosting a full-blown Mardi Gras parade through the family's finances, with Sarah's Blinger and Mike's Flinger dancing their way through every last dollar in their savings account. But here's the kicker: Their financial chaos wasn't just about dollars and cents. It was a symphony of unresolved childhood issues, deep-seated fears, and ego-driven decisions that would make Freud reach for the aspirin. Each transaction in their bank statement was a breadcrumb leading back to their deepest insecurities and unfulfilled needs.

As we embarked on the journey to tame their money monsters, I could see the mixture of hope and skepticism in their eyes. Sarah, ever the achiever, was already mentally drafting a to-do list, while Mike's artistic soul was bracing for what he feared would be a stifling budget.

Little did they know they were about to get a crash course in financial mindfulness, personality deep dives, and spiritual growth.

When we first sat down together, I clapped my hands and said, "Okay! Who's ready to make friends with their inner financial saboteurs?"

Sarah and Mike exchanged looks that were equal parts confusion and concern. This was going to be interesting.

I'll get back to the Johnsons shortly. In the meantime, get ready to meet your own money monster—and learn how to turn it from fiscal fiend into financial friend.

But first, you might be wondering what qualifies me to guide you through this financial jungle gym. Well, to be honest, my career path has been wilder than a roller coaster designed by Salvador Dali on a sugar high. I've gone from being a marine to a monk to a money manager. Now I'm an author, speaker, and coach, helping others build a healthy relationship with money. I've experienced both sides of the financial coin and even spent time on the edge spinning like a top.

I've lived in a monastery under a vow of poverty, and I've navigated the high-stakes world of Wall Street. I've been broke, I've been

TAMING YOUR MONEY MONSTER

comfortable, and I've helped others build real wealth. I've also made every money mistake in the book (and probably invented a few new ones). Bankruptcy? Been there. Divorce? Done that. Recovery? Working on it daily, just like my budget. But I've also learned how to turn those stumbles into stepping stones. So when I talk about taming money monsters, it's not just theory—it's battle-tested, real-world experience.

And here's the good news: If a financial train wreck like me can turn things around, you've got this. I've helped clients go from money messes to financial freedom, and it's not about becoming a miser. It's about building your wealth to spread a little more love around and do some good in this crazy world.

The trick is to integrate contemplation, compassion, and action to align your money habits with your highest self. This holistic approach is about thinking deeply, feeling deeply, and then getting off your butt and doing something. The Enneagram is what helps us figure out our unique strengths and challenges in all three areas.

But before we go full-on Enneagram, let's take a quick detour and discuss what money really is and why we struggle so much with it.

Money and Trauma

Sadly, most of our money issues are not about money at all. They're about trauma. We've all got emotional baggage, some heavier than others. And when we don't deal with that baggage, it seeps into everything we do, especially how we handle our finances.

The simple truth is that money is just a tool for action. Money is stored work energy and the most powerful tool we've got for getting stuff done in this world. Money, when used right, is an incredible tool for good. It's not just about buying stuff. It's about creating

MONEY MAKES THE WORLD GO AROUND

connections, showing compassion, and being of service to a suffering world. Turning your back on money is like a carpenter refusing to use a hammer. It's crazy, and it leaves you powerless.

As Enneagram expert Richard Rohr said, "If we do not transform our pain, we will most assuredly transmit it."¹ Since money is the tool for most actions, when used without proper discernment, it transmits our trauma.

Our money monsters are how we act out our trauma in unhealthy and unproductive ways through our money habits. This book is your road map to healing that trauma. I'll teach you to use money like the tool it is—to help yourself and make the world around you a little better while you're at it.

Whether we realize it or not, we're all walking around with financial mindsets and beliefs in our heads, courtesy of our families, cultures, and difficult life experiences. Even those of us who've sworn to do the opposite of what our parents did. We're still dancing to the tune of those same old money beliefs, just backward and in high heels.

We all got our financial education from somewhere, even if that somewhere is the University of Hard Knocks and Bounced Checks. Maybe it was from watching Mom clip coupons, seeing Dad stress over bills, or just absorbing the money vibes floating around in our culture. Unfortunately, a lot of what we picked up isn't exactly helpful, including the emotional scars.

This is not a how-to guide on building wealth. For a detailed how-to resource for managing your finances, please refer to my first book, *From Monk to Money Manager: A Former Monk's Financial Guide to Becoming a Little Bit Wealthy—And Why That's Okay.*² *Taming Your Money Monster* is a "why do" book of psychological and spiritual insights that will reveal why you make unproductive decisions with your money, and show you how to heal the wounds that drive those decisions and grow into spiritual wholeness.

TAMING YOUR MONEY MONSTER

Implementing the how-to tips for building wealth or using wealth effectively is difficult until you understand why you repeatedly make the same self-destructive financial mistakes. It's like trying to fix a car without understanding how the engine works—you might get lucky, but you're just as likely to make things worse.

Do you know that quote attributed to Albert Einstein about insanity? “Insanity is doing the same thing over and over while expecting different results.” This book is designed to help you finally stop being insane about money. Exploring and healing our inner wounds is never easy, but the alternative is unnecessary suffering, especially the pain we unconsciously transmit to those we love. With humor, humility, and compassion, your money monster can be tamed to become the greatest ally on your financial journey and help make your money a force for good. It's like turning your financial Frankenstein's monster into a friendly neighborhood Spider-Man.

This isn't about white-knuckling change or forcing yourself to act and behave like someone you are not. It's about exploring the unconscious pain behind your conscious pain and learning how, when healed, those wounds can become your greatest strength and source of purpose. What awaits is your transformation into a money master, one who uses the energy of money in harmony with your unique personality to help love flow with abundance. But first, you need to understand what money is all about.

The Power of Money

Money is power. Plain and simple. With enough cash, you can snap your fingers and make stuff happen. Want that new gadget? Click,

MONEY MAKES THE WORLD GO AROUND

ordered. Need your house painted? Boom, hired. It's like having a magic wand, except it's real and it's in your bank account.

However, without some wisdom to govern your wallet, you'll end up letting your money monster call the shots. And that beast doesn't give a darn about your best interests. It's all about instant gratification and short-term thinking to soothe your inner wounds. Sarah and Mike Johnson had plenty of cash coming in, but they were using it to feed their demons. Sarah couldn't stop chasing status, and Mike was using money to avoid real responsibility and to make himself feel special and unique.

Being truly poor, on the other hand, is not just inconvenient; it's downright dangerous. It's like a neon sign flashing Early Death This Way. The best predictor of mortality is your socioeconomic status, because the poor get hit with a laundry list of horrible things that you don't want.³ They have much higher rates of domestic abuse, alcoholism, addiction, violence, obesity, injury, physical illness, and mental illness.⁴ Ever lived paycheck to paycheck? Then you know it's like walking a tightrope over a pit of alligators. Every. Single. Day. And if you haven't experienced it, count your blessings and keep it that way. Or as Mark Twain humorously said, "The lack of money is the root of all evil."⁵

Even garden-variety financial stress can turn a rock-solid relationship into a dumpster fire. Money problems are like termites in the foundation of your relationship; ignore them long enough, and the whole thing comes crashing down. It is why money stress is a leading cause of marital conflict and divorce.⁶

So money matters—a lot. Anyone who tells you otherwise is either lying or not paying attention.

Whatever your money monster is, whether it's trapping you in poverty or trapping you in your wealth, this book can help. Like it or

TAMING YOUR MONEY MONSTER

not, money absolutely makes the world go around. The big question is: Go around what? Rich, poor, or somewhere in between, how do we put our time, talent, and treasure to work so that we might live in material, emotional, and spiritual abundance?

The bottom line is that the energy of money is morally neutral and will flow wherever we, or our culture, direct it. It can build schools or bombs, bandages or bullets. And too often, our individual money monsters are the axis around which the world of money revolves. They cause us to hoard cash or divert it to gratify our worst impulses, creating unnecessary suffering for ourselves and those around us. Our money monsters can also derail our financial lives, pushing us into debt and financial despair, a bleak reality I've experienced firsthand.

Here's the truth: Refusing to think deeply about money is about as effective as trying to outrun your shadow. Money doesn't magically disappear from our lives just because we close our eyes to it. In fact, it tends to misbehave even more when we're not looking.

Money Masters

I've met and worked with a lot of folks who've really got their financial act together. I call them the money masters. And they're not the stressed-out, money-obsessed people you might imagine. Not at all; these folks have a kind of peaceful confidence about money and know how to use it as a tool for right action.

They're not afraid of hard work, that's for sure. They roll up their sleeves and earn a good living. But here's the key: They're smart about saving and investing. They're building a future not just for themselves, but for the people they care about. And when they do well? They don't let it go to their heads. They stay grounded, generous even.

MONEY MAKES THE WORLD GO AROUND

Here's the beautiful side—money, when wielded with wisdom, is the lifeblood of compassion in action. You can't feed the poor or tend the sick without money, unless you've mastered the art of multiplying loaves and fishes. One of the greatest joys of being financially secure is an increased capacity for acts of selfless service. We must decide whether to use our money for good or ill, because money is simply a tool and an extension of our free will. It's the financial equivalent of choosing whether to be Batman or the Joker.

The point is that when we approach money with wisdom and compassion, it can be a force for good in our lives and in the world. It's about finding a balance between meeting our own needs and caring for others. And you know what? I think it's okay to enjoy life a little too. We're not monks (well, I was, but that's another story). Life's tough enough without denying ourselves every pleasure. A little comfort, a few adventures now and then—these things make life richer and fuller. Real wealth is not about having a lot of money, it's about having options to live a life that makes your soul sing.

In time, I was able to help Sarah and Mike tame their money monsters and get their lives back on track by showing them the hidden traumas that created their monsters and how to heal those wounds. Sarah learned to be less anxious about status and how to use her wealth and talents to serve others, including her family, not just her public image. At the same time, Mike learned how to stop trying so hard to be so authentic and unique that he neglected his financial and familial responsibilities while moping around the house in artistic funks.

The great irony is that they were perfectly matched for each other. Each complemented the other's weaknesses and brought more balance and harmony to each other's lives. Working together, they built a strong financial future through prudent earning, saving, and investing, got their financial life back on track, and healed their family.

TAMING YOUR MONEY MONSTER

As you dive into this book, be prepared for some emotional turbulence. Seeing ourselves clearly can be a humbling experience, like catching an unflattering glimpse of yourself in a store window. Many difficult memories and emotions may surface as you explore your deepest pains. Be patient and kind to yourself—this isn't a race. Go at your own pace. And if you need support, don't hesitate to reach out for professional help. Trust me, I've been there (like, last week).

This isn't your typical finance book. We're going to dive into the kind of stuff that, back when I was in the monastery, we called *mystical thinking*. Now, don't roll your eyes just yet—it's not as woo-woo as it sounds. Mystical thinking is about seeing the bigger picture and embracing the fact that life isn't always black-and-white. It's about being comfortable with the gray areas, the in-betweens. Most of us like to put things in neat little boxes. But mystics? They understand that real life is messier and much grander than that. They're okay with things being a little fuzzy around the edges at times.

This approach will help us steer clear of oversimplified ideas. You know, those knee-jerk prejudices such as “rich people are evil and poor people are purehearted” or “poor people are just lazy losers and rich people poop gold.” It turns out that kindness and decency aren't correlated to your tax bracket. Shocking, I know. It's not like there's a Be a Decent Human switch that flips on or off depending on your bank balance. If only it were that simple, right?

As we dive into this journey together, I'm going to ask you to embrace a little of that mystical thinking. Be open to new perspectives, to challenging your assumptions. It might feel a bit uncomfortable at first, but trust me, it's worth it. Because when it comes to mastering your finances, sometimes the most valuable insights come from the most unexpected places.

CHAPTER TWO

THE ATTACHMENT THEORY OF MONEY

WHY YOUR RELATIONSHIP WITH CASH NEEDS A TUNE-UP

Experiences of financial trauma or prolonged periods of financial stress, particularly in childhood, can profoundly impact our relationship with money. Our brains aren't exactly wired for prolonged stress or the complexities of modern finance. When faced with money trauma, they do what any self-respecting chunk of gray matter would do—they freak out. They instinctively choose between fight, fawn, flight, freeze . . . or refinance.

For many of us, our past money trauma leaves us stuck in a constant state of financial “freak out.” This becomes our default mode, leading to either an anxious attachment to money (fight or fawn) or a fearful avoidance of it (flight or freeze). This dynamic is remarkably similar to how we develop unhealthy attachment styles in romantic relationships.

Unfortunately, financial trauma is more common than we might think. According to a 2016 report in *Forbes*, one in four Americans has PTSD-like symptoms from financial stress, with this figure rising to one in three among millennials.¹

TAMING YOUR MONEY MONSTER

That number is probably much higher now, following the economic upheaval of the Covid pandemic.

Those with money anxiety often find themselves in a perpetual state of fight-or-fawn, desperately seeking safety, status, or power through wealth. They become hypervigilant about their finances, driven by fear and insecurity. Ebenezer Scrooge from *A Christmas Carol* exemplifies this money-anxious archetype, obsessively hoarding wealth to his own detriment and creating suffering for those around him.

The core issue for money-anxious individuals like Scrooge is their attempt to solve internal, spiritual problems with external solutions. They're trying to soothe emotional pain and fear with material wealth, which is ultimately ineffective. No amount of money can truly heal our inner anxieties or bolster our self-esteem; it can only temporarily distract us from these deeper issues.

Now, don't get me wrong—money *can* solve a lot of problems. It's pretty darn effective at paying bills, buying groceries, and funding the occasional much-needed vacation. But it's not a cure-all for our deepest insecurities or emotional wounds. No amount of money can heal that nagging feeling that you're not good enough or that the world is out to get you.

The money-anxious individual lives in a state of constant financial fear. They dread abandonment, punishment, catastrophe, or humiliation concerning their finances, which leads them to cling desperately to money. Wealth then provides them with a sense of control, security, or validation, allowing them to temporarily alleviate their existential terrors. It's their attempt to control the uncontrollable, buy security in an uncertain world, or bolster their self-esteem.

For those with severe money anxiety, the fear of financial ruin can be as intense as the fear of death itself. They tend to equate money

THE ATTACHMENT THEORY OF MONEY

directly with sustenance and live in constant fear of their resources running out. It's as if their bank balance is directly linked to their heartbeat.

This anxiety helps explain certain behaviors that might otherwise seem puzzling. For instance, it sheds light on why some millionaires and billionaires struggle to donate to charity, or why certain friends always run to the bathroom right before the dinner tab arrives. Behind what may appear as stinginess often lies a deep-seated anxiety.

On the flip side of money anxiety is money avoidance. As someone who's in this camp, I can attest to the challenges it presents. Those of us who are money-avoidant often struggle to engage with our finances because we've unconsciously labeled money as shameful, selfish, or scary. We are trapped in a flight-or-freeze response when it comes to money. We tend to recoil from anything finance-related due to the fear, anger, or sadness it triggers.

This avoidance often leads to self-sabotage in our efforts to build wealth, creating a vicious cycle. The resulting financial struggles generate more negative emotions, dragging us further down the financial drain. By running away from or ignoring money out of fear and insecurity, we risk ending up broke, in financial disarray, or dependent on others for our care.

Interestingly, many money-avoidant folks actually desire wealth. However, their apprehension or insecurity prevents them from becoming financially literate. Finance remains a foreign language to them, and without understanding the basics of how to read or write in the language of money, everything in the world of finance remains an enduring mystery or source of chronic stress.

This avoidance manifests in various ways. We might underearn relative to our potential, struggle to save, accumulate debt, or rarely invest. When we do invest, it's often in bizarre or inappropriate assets that rarely perform well, reinforcing our fears about money.

TAMING YOUR MONEY MONSTER

It's important to note that few of us fall neatly into one category of anxious or avoidant across all aspects of our financial lives. We might be anxious in one area, avoidant in another, and reasonably healthy in a third. For instance, we might anxiously earn a lot but then act avoidant by overspending or neglecting to invest for our future. I call this the “MC Hammer Maneuver,” after the pop star who went bankrupt despite earning over \$70 million in the 1980s and '90s.²

This anxiety or avoidance often leads to dualistic thinking about money—viewing it as either all good or all bad. We end up either glorifying or demonizing finance. We're either Gordon Gekko or St. Francis of Assisi, with no room for a balanced perspective. We can't glorify greed, but we also can't glorify poverty, as some spiritual traditions might suggest. Both extremes represent the dualistic, black-and-white thinking our contemplative wisdom traditions aim to transcend.

As already noted, I once took a vow of poverty, believing it would lead to spiritual growth. Instead, it led to chaos and hardship. The lesson? Money isn't inherently good or evil—it's a tool, and its impact depends on how we use it. And like any tool, it can be used to build something beautiful or to whack yourself on the thumb.

While in the monastery, I lived with a monk who staunchly refused to handle money. Let's call him Br. Pious. He went years without touching cash, credit cards, or debit cards, convinced that this extreme renunciation would propel him along the spiritual path. Unfortunately, the results were quite the opposite of what he intended.

As time went on, Br. Pious became increasingly judgmental, self-righteous, and critical of everyone and everything around him. He developed a superiority complex, believing himself more virtuous than the other monks who worked diligently to keep the community fed, clothed, and sheltered. His money-avoidance issues strengthened

THE ATTACHMENT THEORY OF MONEY

his sense of separation from the world, inflating his ego rather than diminishing it.

If we were to entertain Br. Pious's somewhat misguided hypothesis that touching money creates impurity, we'd have to acknowledge that his extreme renunciation forced the rest of us to handle money even more frequently to maintain his perceived purity. His hands may have stayed "clean," but at the expense of his brothers—hardly a loving or compassionate approach. What Br. Pious believed to be a spiritual practice was, in reality, just another manifestation of an unchecked money monster.

This experience taught me an important lesson: Rejecting money for the wrong reasons doesn't reduce one's ego—it often strengthens it. It's a form of cheap grace, both literally and metaphorically. Br. Pious's renunciation of money gave him an unassailable perch from which to judge the world, fostering anger and resentment rather than compassion and understanding. It turns out that worshipping money and completely rejecting it are two sides of the same dysfunctional coin.

It's crucial to note that there are indeed money masters who live in poverty, choosing austerity as a form of solidarity with the oppressed. The key difference is that they have mindfully chosen this path rather than falling into it due to unresolved money issues.

Attaching our identity to poverty can be just as problematic as attaching it to wealth. Instead of allowing either extreme to inflate our ego, we should strive for a middle way. The goal should be to fully enjoy life without creating problems for our neighbors or the planet through an unsustainable lifestyle. Balance, as in most things, is key.

To help you tame your money monsters, I've layered on top of the Enneagram what I call the Attachment Theory of Money, which describes why and how we relate to money in three predictable yet unhealthy ways.³ I've spent a lot of time talking with people about their money, and I have seen that most of my clients are either:

TAMING YOUR MONEY MONSTER

- Anxiously attached to money (money-anxious): These individuals constantly worry about money, leaving them scrambling for more, even when they might have enough. They might compulsively check their bank accounts or struggle to make even small purchases without guilt.
- Fearfully avoidant of it (money-avoidant): These people tend to ignore their finances, or aspects of them, altogether. They might not know their bank balance, avoid opening bills, or refuse to engage in financial planning.
- A combination of both anxious and avoidant in different parts of their financial lives: Many people fluctuate between anxiety and avoidance depending on the situation, their stress levels, or the time of day.

The Attachment Theory of Money helps explain why we seek wealth out of anxiety or unconsciously push money away out of fear. Taming your money monster requires a healthy, secure emotional relationship with money, which I'll show you how to build. The exciting news is that this theory pairs really well with the Enneagram, like peanut butter with jelly.

Your Enneagram type describes the unique and quirky ways your money anxiety or avoidance manifests in your day-to-day life. There are nine archetypal personality types in the Enneagram, and when we layer the two primary options of being either money-anxious or money-avoidant atop each of the nine types, we can identify eighteen distinct money monsters that can derail your financial life. It's like a zoo of financial dysfunction, but the good news is that *you* have only one or two money monsters to tame. The trick is to accurately identify the one(s) you struggle with, understand their origin, and work toward healing the wounds that created your money attachment style and your Enneagram personality type. Fortunately, there is a high

probability that the same wounds caused both issues, which makes the project less complicated. If you're lucky, it's a "fix one problem, solve one for free" sale. Who doesn't love a bargain?

Building a Healthy Relationship with Money Using the Enneagram

The key to a healthy relationship with money starts with having a healthy relationship with yourself. Otherwise, our unconscious emotional wounds distort our thoughts, feelings, and actions in ways so predictable that you'd think they were following a script written by a sadistic playwright. Regardless of whether your tax bracket puts you in the ramen noodle club or among the caviar connoisseurs, we all need to roll up our sleeves and do some inner work. We need to heal those traumas that lead to a distorted relationship with ourselves so that love can flow through us and into our financial decisions.

Perhaps the most valuable lesson I've learned from the Enneagram is this: Every time I've seriously hurt someone (including myself), it was because I was acting out an unhealthy aspect of my type. And when someone wounded me deeply, they were acting out an unhealthy trait of theirs. As the saying goes, "hurt people hurt people," and one of the most effective ways to hurt someone is with misspent money.

For example, my father's journey up the corporate ladder to CEO, while impressive on paper, came at a high cost to those he loved. Growing up in a poor immigrant family with an alcoholic father shed light on his behaviors. These traumatic experiences left deep scars, leading him to seek solace and validation in wealth and status as an Enneagram Type Three. Understanding this offered me an easier path to forgiveness and compassion.

TAMING YOUR MONEY MONSTER

It's a poignant reminder that financial success, no matter how grand, cannot heal our deepest emotional wounds or bring true happiness. Had my father been equipped with the tools for emotional healing and self-reflection, his life's trajectory—and mine—might have been markedly different.

I'd love to say I learned from his mistakes, but I swung to the opposite extreme. Reacting against my dad's example, I took a vow of poverty as a monk and avoided money like it was radioactive. My approach was just as destructive as his, just on the other end of the spectrum.

The truth is, we all have to wrestle with inner demons. Our personalities form around Childhood Wounds that shape our relationships with money and everything else. These early traumas often drive our self-sabotaging behaviors and create much of our adult suffering, especially in our financial lives. It's as if we're all carrying invisible backpacks filled with emotional weights, wondering why life feels so heavy sometimes.

Simply put, if we don't learn to master our money, we will be mastered by our money.

But here's the good news: There's a better way forward, and I'm here to share it with you. It's time to unpack those emotional backpacks and learn how to navigate our financial lives with more wisdom and compassion. And the even better news: You don't need to be perfect or solve all your issues to be a money master. Making steady progress is enough because healing on any level positively impacts our lives.

First, we must bring those unconscious Childhood Wounds into conscious awareness. Next, we must offer self-compassion and forgiveness for those traumas and learn to have a healthy relationship with ourselves. The scars from those wounds may always linger, but we can stop transmitting the pain of that trauma. It's like surfing—you can't

THE ATTACHMENT THEORY OF MONEY

control the waves, but you can learn to ride them and not get pulled under. (You might still wipe out occasionally, but you'll look cooler doing it.)

Since everyone has a unique life situation and childhood traumas, there is no one-size-fits-all formula for emotional and spiritual health. There are, however, nine trauma response patterns around which our egos form and create the lens through which we see the world. Understanding these patterns is the first step to a healthy relationship with yourself and money.

The decoder ring for this inner journey is the Enneagram, a robust and well-researched tool for understanding our personality structure. The Enneagram guides us into the dark corners where our money monsters lurk, feeding on our fears and Childhood Wounds like they're at an all-you-can-eat buffet of neuroses. Confronting our inner darkness is necessary to tame our money monster and become a money master—a person with a healthy relationship with money who ethically builds wealth and uses their abundance as a tool for connection, love, and service.

At its core, the Enneagram helps explain who we are, why we are the way we are, and what our unique core fear is that drives our unhealthy behavior. Once we know the answers to those questions, right action becomes easier to discern, and better money habits are likely to follow. Most importantly, we all have a unique, Sacred Gift to manifest and offer in love and service to a suffering world. I'll teach you what your Sacred Gift is and how to bring it to life. It's like discovering your superpower. And guess what? Money can be your utility belt in this heroic journey.

Don't worry if you don't know your Enneagram type yet; we'll get there soon enough. Just remember, discovering your type is also a journey. It's common to misidentify ourselves initially because we

TAMING YOUR MONEY MONSTER

often see ourselves as we want to be, not as we are. You'll know when you've landed on your type because you'll cringe at what it reveals about you. If you're a bit more seasoned in life, you might have a harder time identifying yourself because you've already grown and matured, so try to channel your inner twentysomething when deciding your type. If you still need help after reading the type descriptions, there is an assessment you can take on my website at douglynam.com.

In the following chapters, we'll explore each Enneagram type in depth, examining their unique financial strengths and challenges. We'll look at how childhood experiences shape our money attitudes and learn how to leverage our personality traits for financial success. And who knows? You might just find yourself giving your wallet a much-needed therapy session.

CHAPTER THREE

WHAT KIND OF EGO ARE YOU DRIVING?

VROOM WITH A VIEW

You know how you can always spot your car, even in a crowded parking lot? That's because your car, like your ego, has its own unique traits. Maybe it's the dent from when you misjudged the distance to the garage wall or a snarky bumper sticker that annoys your neighbors. Whatever it is, it's distinctly yours.

Now imagine your ego is like a car. Yours is unique, but there are patterns or types of egos, just like there are types of cars. There are sedans, sports cars, and SUVs, and you drive a particular style of car, even though yours is different from every other car on the road. The Enneagram? Well, that's the user's manual for the type of car you drive, helping you navigate the highway of life without ending up in a ditch (metaphorical or otherwise). It's complete with a troubleshooting guide for when your emotional check engine light starts flashing.

But we're all stuck behind the wheel of our own ego-mobile, never able to step outside and get a good look at the model we are driving or the paint job. That's where the Enneagram comes in handy. It's also like a mirror that lets you see your vehicle from

TAMING YOUR MONEY MONSTER

all angles, revealing those blind spots you never knew you had. (We all have them, and they're usually bigger than we'd like to admit.)

And let me tell you, discovering your Enneagram type can be about as comfortable as sitting on a cactus. It's like someone holding up a mirror and saying, "Hey, check out all your neuroses!" But don't worry, it's all part of the journey. After all, you can't fix a problem you don't know exists, right? But I haven't done my job if you don't have the urge to throw this book across the room at least once or scream at the walls while listening to it. Consider this your trigger warning.

"Enneagram" sounds like something you'd need a PhD to understand. Well, it's actually ancient Greek for "nine things drawn." *Ennea* means nine, *gramma* means drawn.¹ Not too hard, right?

Now picture a circle. Got it? Good. Now cut it up into nine even pie slices, one for each personality type. Each type is a whole spectrum or arc on the circle. Think of it like a color wheel, but instead of mixing blue and yellow to get green, you're mixing neuroses and quirks to get . . . well, all of us. It's a regular smorgasbord of human complexity!

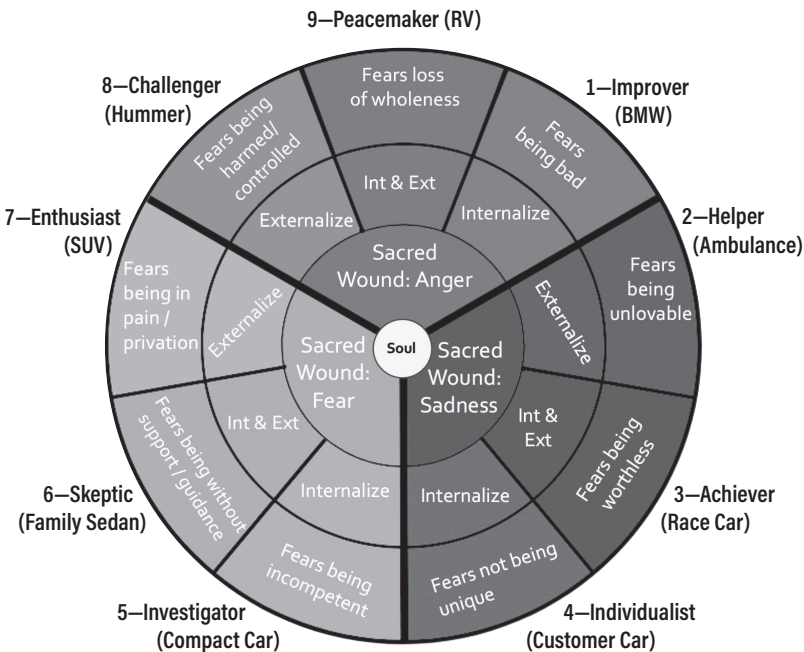
At the center of this circle is your essence, soul, or whatever you want to call that sacred spark that allows you to have consciousness. Think of the Enneagram types as different models of cars in a cosmic dealership. When your soul first revved up in this world, it came with a ton of preloaded features, including a bunch determined by your DNA, but it also needed to be adaptable. So it scanned the environment in your early years, checking for potential hazards, much like a car's onboard computer assessing road conditions. It was looking for the biggest safety threats, akin to spotting a massive pothole or a Bridge Out Ahead sign. Was there a lot of yelling in your house? Emotional neglect? A pet goldfish that gave you the stink eye? Whatever the biggest, baddest threat was, it selected the right personality type from the Enneagram showroom—the vehicle best suited to help you navigate the terrain of your early years.

WHAT KIND OF EGO ARE YOU DRIVING?

Here's where it gets interesting. The threats you encountered as a wee one triggered one of three core emotions: anger, fear, or sadness. These are the primary colors of the negative emotional world—all other icky feelings are different shades of these Big Three. We can then break the Enneagram down into three different triads based on anger, fear, and sadness (or shame and grief around one's identity).² (See Diagram 1.)

What kind of car are you driving?

Diagram 1



This image is a cross-section of the 3-D double-coned Enneagram

TAMING YOUR MONEY MONSTER

Somewhere in early childhood, you were hit with one of these emotional tsunamis more than the others. You had to do something with all that pain, and so you either turned the pain inward (basically giving yourself an emotional wedgie), directed it outward (like an emotional food fight with the world), or did a bit of both. I call this emotional scarring your Sacred Wound, which is the basis of your personality.³

Your Enneagram type is like the perfect vehicle you chose to outrun the pain from your Sacred Wound. That pain creates your “greatest fear” (more traditionally called your basic fear), the thing that unconsciously terrifies you the most, and your Enneagram type is your personalized getaway car, designed to keep your greatest fear in the rearview mirror.

Those who fall into the anger triad picked a vehicle that gives them more control and empowerment; those in the sadness triad looked for a model that offers validation and connection; while folks in the fear triad chose a model that offers more security and certainty.

But here’s the rub: While your emotional escape vehicle might have been perfect for navigating the treacherous roads of childhood, it’s not always the best for adult driving. That fear you’re constantly trying to outrun? Your car of choice can cause all sorts of fender benders and traffic accidents in your grown-up life. In fact, it’s the basis for most of the suffering you’ll experience in adulthood, aside from random tragedies.

We’ll explore your Sacred Wound and greatest fear with more detailed precision in later chapters, but for now, we are going to go for a few test drives.

First, picture this: You’re at a carnival, and there’s this fun-house mirror. You know the one—it makes you look like a Picasso painting come to life. That’s what I’m doing with the Enneagram descriptions

WHAT KIND OF EGO ARE YOU DRIVING?

throughout this book. I'm taking your personality traits and frequently stretching them to cartoonish proportions, partly for laughs, and partly to make a point. Of course, you're not actually a walking caricature (unless you're at Comic-Con, in which case, carry on).

So don't worry if you find yourself thinking, *That's not me! I don't have a secret lair where I plot world domination through extreme coupon clipping!* On the deepest level, the Enneagram is a fractal with infinite variety inside a firm structure, and we're only touching the top layer of the fractal in this book.

Also, personality traits aren't binary on/off switches. They're more like those fancy dimmer lights—you might have them turned up high in some situations and barely flickering in others. Your money monster might roar like Godzilla on payday and purr like a kitten when you're feeling zen. So as we dive into these descriptions, keep your sense of humor handy.

As statistician George Box said, "All models are wrong, but some are useful."²⁴ The Enneagram is a work in progress but still extremely useful. It won't explain all aspects of your personality, like why you are terrified of kittens and elevators, but it does provide a road map of your psyche.

Now strap in, because we're about to explore the nine different models in the Enneagram showroom. Whether you're driving a sturdy BMW (Type One), an all-terrain SUV (Type Seven), or a vacation-friendly RV (Type Nine), there's a place for you on this road trip. And who knows? You might even learn to parallel park your soul without dinging anyone else's karma.

Brief Descriptions of the Nine Types

Diagram 2

TYPE	SHORT DESCRIPTION
<p>1-Improver (BMW)</p>	<p>Sacred Wound: Internalized Anger Greatest Fear: Being bad or defective</p> <p>Has a compulsive need to be perfect in everything they focus on, with a strong inner critic that fears being bad or defective. They run on anger directed internally at their imperfections, leading to resentment when things are not done "the right way." They are called the Improver because they see the flaws in everything and work tirelessly to correct them, especially in themselves. I playfully call them the BMW of egos: precision-engineered, but they need a lot of maintenance. Their inner critic makes Simon Cowell look like a pushover.</p>
<p>2-Helper (Ambulance)</p>	<p>Sacred Wound: Externalized Sadness Greatest Fear: Being unlovable</p> <p>Has a compulsive need to help or rescue others because they fear being unlovable and look to others to shower them with affection and praise because of their good deeds. They experience a profound, outwardly directed sadness (or shame) at not feeling lovable by the world. They are called the Helper because they compulsively offer assistance to those in need in order to win approval. They are like ambulances, coming to the rescue with sirens blaring: "Love me! Appreciate me!" Just don't expect them to rescue themselves anytime soon.</p>
<p>3-Achiever (Race Car)</p>	<p>Sacred Wound: Internalized and Externalized Sadness Greatest Fear: Being worthless</p> <p>Has a chronic need to win social approval through carefully curated accomplishments because they fear being worthless and use their accomplishments to validate their worthiness. An inwardly and outwardly directed sadness (or shame) fuels their sense of worthlessness in their own eyes and in the eyes of others. I call them Race Cars because they're always zooming toward the next achievement, leaving their authentic selves in the dust.</p>

WHAT KIND OF EGO ARE YOU DRIVING?

4-Individualist (Custom Car)

Sacred Wound: Internalized Sadness

Greatest Fear: Not being unique or having an identity

Has a compulsion to be unique and different from everyone else because they fear not having a unique identity. They habitually look to stand apart and stand out to assert their individuality. Inwardly directed sadness (or shame) fuels their experience of not having special significance in the world. Called the Individualist because they have to be different from the crowd in almost everything they set out to do. If life's a highway, these folks are determined to be the most unique, customized vehicle on the road. They're so scared of blending in that they'd rather break down on the shoulder than look like everyone else.

5-Investigator (Compact Car)

Sacred Wound: Internalized Fear

Greatest Fear: Being incompetent or unable to care for themselves

Has a need to conserve their energy, withdraw from the world, and be extremely capable in their chosen field of expertise because they fear being incompetent. They have a deep fear that they direct inward, leaving them uncertain about their ability to meet life's challenges, so they become extremely self-reliant, often living inside their minds. Called the Investigator because they stand back and absorb information from the world without letting much out. I call them Compact Cars because they're quiet, efficient, have a small gas tank for social interactions, and can squeeze into tight mental spaces where others fear to tread.

6-Skeptic (Family Sedan)

Sacred Wound: Internalized and Externalized Fear

Greatest Fear: Being without support or guidance

Desires safety and security because they fear being without support or guidance. They compulsively look for structure and authority to guide them and have difficulty making decisions independently while paradoxically being mistrustful of authority. Sixes have inwardly and outwardly directed fears that leave them uncertain about their ability to navigate reality while also being reluctant to trust others. They typically have a committee of voices in their head offering advice, leaving them confused, indecisive, and skeptical. Sometimes called the Loyalist because once they commit to a person, institution, or idea, they are reluctant to change their mind because their commitment was hard to achieve. I call them the Family Sedan because they want every safety feature known to humanity, plus a few they invented themselves.

TAMING YOUR MONEY MONSTER

7-Enthusiast (SUV)	<p>Sacred Wound: Externalized Fear</p> <p>Greatest Fear: Being in pain or privation</p> <p>Has a compulsive need for new and fulfilling experiences because they fear being in pain or privation. Since pain is experienced in the present moment, they always look ahead and plan the next exciting adventure to avoid the here and now and to ensure their desires are constantly being satiated. They are driven by fear that they externalize, pushing them outward into the world in search of distractions. Called the Enthusiast because they are so excited about whatever is coming next. I call them SUVs because they're ready to go anywhere and do anything, as long as it's not dealing with their pain in the present moment.</p>
8-Challenger (Hummer)	<p>Sacred Wound: Externalized Anger</p> <p>Greatest Fear: Being harmed or controlled</p> <p>Has a compulsive need to push against the world's boundaries because they fear being harmed or controlled. They assert their will to control their environment before it controls them and are highly sensitive to betrayal or injustice. Eights run on externalized anger that is always challenging limitations and boundaries. For that reason, they are called the Challenger. Like a Hummer, they'll run over or through almost any obstacle—just don't expect them to be fuel-efficient with their opinions.</p>
9-Peacemaker (RV)	<p>Sacred Wound: Internalized and Externalized Anger</p> <p>Greatest Fear: A loss of wholeness from conflict</p> <p>Has a compulsive need for peace and calm because they fear a loss of wholeness should they express their anger. Nines have a volcano of rage inside them that they want to avoid confronting because it could blow them apart, so they always seek peace, often at any price. They have internalized and externalized anger that they never want to encounter, which is why they are also called the Peacemaker. The RV of egos, they're often found parked at the emotional campground, chilling out while the world zooms by.</p>

WHAT KIND OF EGO ARE YOU DRIVING?

Before you start thinking this is some kind of cosmic car show where certain models are better than others, let me set the record straight. There's no such thing as a lemon in the Enneagram lot. Each type is simply a different vehicle, custom-designed by the universe for a specific kind of road trip. Sure, some might be better for off-roading, while others excel on the highway, but they're all part of the divine dealership, if you catch my drift.

The beauty of the Enneagram is that it's got more levels than a multistory parking garage, which we'll explore later. You can always move up to higher levels of emotional health. (Or down, but let's aim for up, shall we?) The goal isn't to trade in your type but to become the souped-up, deluxe version of yourself.

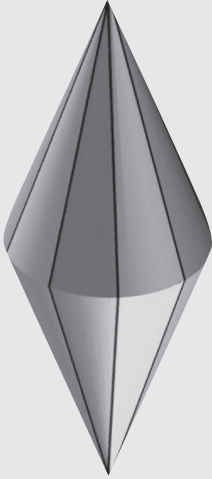
The Enneagram isn't just a diagnostic tool; it's an invitation to the most thrilling road trip of your life. Once you've tamed your inner monsters and tuned up your finances, you'll be ready to hit the highway of life with style and freedom. With a little extra cash in your pocket, you can take your unique gifts on the ultimate road trip, making your presence and life a blessing for everyone you meet along the way.

What Type of Driver Are You? Anxious or Avoidant?

So, what kind of financial driver are you? To find out, let's do a quick review of the Attachment Theory of Money. Are you the anxious type, white-knuckling the steering wheel of your financial life with the gas pedal to the floor, ready to throw down in road rage if the stock market sneezes or you get charged ten dollars for a bottle of water at the airport? Or are you more of the avoidant type, cruising in the slow lane,

What Is the Enneagram?

Diagram 3



- The Enneagram is a well-researched and robust personality system comprising nine distinct archetypes, each with unique traits and challenges.
- In Greek, “Ennea” means nine and “gramma” means drawn, hence Enneagram translates to “nine things drawn together.”
- Think of it as a user’s manual for your ego—it helps you understand the psychological vehicle you’re driving through life.
- The system shows how your personality developed to protect you in childhood and why those same protective patterns might now be causing problems in adulthood.
- Each type has a specific path to personal growth, tied to their individual strengths and weaknesses.
- While each type has clear patterns, there’s infinite variety within each type—like a fractal with endless unique expressions inside a firm structure.
- Although it has ancient roots, the modern Enneagram was first developed through the work of Oscar Ichazo and Claudio Naranjo, both pioneers in the field of psychology.

pretending that retirement is as fictitious as the tooth fairy, and thinking unpaid credit card debt is an acceptable lifestyle choice?

There’s also a third option, which we discussed earlier, that I like to call the “Financial Frankenstein’s Monster”—a jumbled mess of money styles in different categories of your financial life. Most folks I’ve met are anxious in some areas and avoidant in others. But here’s the thing: To build real wealth, you’ve got to master what I call the Four Pillars of Finance: earning, saving, investing, and giving. It’s like

WHAT KIND OF EGO ARE YOU DRIVING?

driving a car with four wheels—you need all of them working together, or you won't get very far.

You might be an anxious earner and saver but avoidant of investing and charitable giving. One minute, you're anxiously counting pennies; the next, you're avoiding your retirement statements and donation appeals like they all have Covid. Some of you out there might be earning money like crazy, living large, and donating like a modern-day Robin Hood, but saving and investing? You'll get to those someday. Others might be squirreling away every penny, investing like Warren Buffett's protégé, but giving back to the community? Maybe that's a weakness.

Here's a fun fact: The money-anxious types actually have a head start in this financial adventure. They're already on the road, even if they're driving recklessly and playing bumper cars. The money-avoidant types? They're still in the parking lot, trying to figure out which key goes in the ignition. For those of you with the jumbled style? You're driving in circles or slamming on the gas and brake simultaneously.

Of course, there is a fourth option: being healthy, happy, and secure in all aspects of your financial life. But those people don't buy these types of books.

Remember, folks, becoming a true money master isn't about perfection—it's about finding that sweet spot where you're comfortable in all areas of your finances.

So, what's it gonna be? Are you ready to take control of your financial life and start driving toward fiscal health, or are you going to keep playing chicken with your bank account? The choice is yours.

The Attachment Theory of Money: Are You an Anxious or Avoidant Driver?

MONEY-ANXIOUS

These folks white-knuckle their financial lives with a lead foot on the gas pedal and are prone to road rage when they hit traffic or potholes. While they often achieve financial success, their constant anxiety can make the journey miserable for both themselves and their loved ones.

MONEY-AVOIDANT

These souls prefer to stick to financial side roads, stay in the slow lane, or idle indefinitely at rest stops. While often capable and accomplished in other areas of life, they neglect financial responsibilities like budgeting or planning for retirement rather than face the negative emotions that money matters trigger.

JUMBLED STYLE

These drivers can't decide whether to accelerate or brake, switching between money anxiety and avoidance depending on the financial terrain such as earning, saving, investing, and giving. They might be confident earners but terrified investors, or compulsive savers who avoid charitable giving. With one foot on the gas and one on the brake, their financial journey is more stop-and-go than cruise control.

Overview of the Money Monsters and Money Masters

MONEY MONSTERS AND MASTERS

1-IMPROVER (BMW)

Money Monsters

The Prude (money-avoidant): Needs to feel perfect and morally pure, so they demonize money instead of feeling bad about themselves. They can't tolerate being bad at dealing with money, so they do a moral tap dance and make dealing with money bad instead. The Improver then becomes prudish about finances,

WHAT KIND OF EGO ARE YOU DRIVING?

negatively judging others with a more robust financial life. They've put their wallet in a chastity belt and judge money like it's the devil's pocket lint.

The Pious (money-anxious): Needs to be perfect and is fearful of making mistakes, so they obsess over their finances, becoming tightfisted and neurotically attentive to detail. Will judge themselves and others harshly for any mistakes. They drive the financial highway of life with their hands clutching the wheel in perpetual road rage and honk aggressively at anyone who violates the slightest traffic rule. They're one budget mistake away from a complete meltdown.

Money Master

The Poised (money-secure): Has a robust financial life, is attentive to detail, but understands that everything belongs and is intrinsically good just as it is, including themselves. They are emotionally poised and financially stable, not getting upset or disappointed by the vicissitudes of life. They stop worrying about their own perfection and give generously of their time, talent, and treasure to help relieve the world's suffering, but without judgment, resentment, or anger. They've got their financial ducks in a row but understand that life's not a perfect balance sheet.

2-HELPER (AMBULANCE)

Money Monsters:

The Bleeder (money-avoidant): Puts others' financial needs and desires above their own, neglecting their personal goals. The avoidant Helper bleeds out their money or time in service to others to feel needed and wanted. They stop at every traffic accident and fender bender and will even take hitchhikers to their destination but never get anywhere themselves.

The Bonder (money-anxious): Uses their resources to bond with people and make them codependent, enslaving others financially to maintain a steady flow of gratitude and appreciation. They rescue victims along the road, but never let them out of the ambulance. They're like the financial equivalent of Annie Wilkes, the villain from the Stephen King novel *Misery*.

Money Master:

The Beloved (money-secure): Is financially stable and learns to love the world unconditionally without needing to give or receive anything in return. They set healthy boundaries on their time, talent, and treasure by not overextending themselves. When they do give to others, absolutely no strings are attached. At their highest level, they bring genuine, *unconditional* love and compassion into the world.

TAMING YOUR MONEY MONSTER

3-ACHIEVER (RACE CAR)

Money Monsters

The Burier (money-avoidant): Applying ostrich economics at its finest, they stick their head in the sand and refuse to deal with their finances to avoid feeling ashamed about their financial illiteracy or mistakes. Or they race away from their money problems, going quickly in the wrong direction rather than facing their issues.

The Blinger (money-anxious): Accumulates the trappings of wealth to look successful and to assuage their shame and lack of self-worth. Their financial life is like a Hollywood set—it looks great from the outside, but it's all plywood and paint behind the scenes.

Money Master

The Builder (money-secure): Instead of trying to look good in the eyes of others, they use their abundant talent and resources to selflessly build something of lasting value and significance. With a robust and healthy financial life, things like money, status, and power are no longer used to win validation, but as tools for building something in service to the greater good. They've traded their racing trophies for a road map to a better world.

4-INDIVIDUALIST (CUSTOM CAR)

Money Monsters

The Flop (money-avoidant): The Flop is averse to conforming to societal norms and expectations and rebels against prudent financial practices like making money. Their financial life is a total flop, and their car is always broken down and barely roadworthy. Their financial rebellion is less "stick it to the man" and more "stick it to my own bank account."

The Flinger (money-anxious): Accumulates resources and money to express their unique identity. They fling money at art, beauty, or any form of personal expression that will help them to stand out and stand apart. They're living proof that you can't take it with you, but you can sure wear it out the door.

Money Master

The Flame (money-secure): Uses their wealth and talent to bring beauty, truth, and creative expression into existence as a gift to others rather than for themselves. They light up the world with glorious magnificence, burning brightly without burning out.

WHAT KIND OF EGO ARE YOU DRIVING?

5-INVESTIGATOR (COMPACT CAR)

Money Monsters

The Moot (money-avoidant): Sees money as irrelevant and unnecessary, preferring simplicity and minimalism to maintain their radical independence. The Moot neglects material pursuits and has decided that money is beneath them, but so is paying rent, apparently.

The Miser (money-anxious): Anxious about being dependent on others or running out of resources, the Miser becomes extremely tight-fisted and greedy to maintain their independence. Ebenezer Scrooge in human form. They've stuffed their Compact Car so full of resources that there's no room for passengers—or joy.

Money Master

The Midas (money-secure): Embodies the virtue of nonattachment and gives generously from their vast store of knowledge, talent, and treasure to serve a suffering world without neglecting their own needs. When they learn to share their gifts and wisdom fearlessly, everything they touch turns to gold. But unlike the myth, their wealth nourishes the world. They're the Warren Buffett of wisdom and generosity.

6-SKEPTIC (FAMILY SEDAN)

Money Monsters

The Paralyzed (money-avoidant): Grippled by fear and anxiety, unsure of what to do, they become paralyzed by indecision. They are stranded on the side of the road, looking for directions, not knowing which way to go. Their spirit animal is a deer caught in headlights—if that deer also had an anxiety disorder and a PhD in worst-case scenario thinking.

The Puppet and the Pugilist (money-anxious): Grippled by anxiety about financial uncertainty, combined with a fear of being unprepared for emergencies, they become hyper-prudent or puppets to conventionality, doing whatever they can to obtain financial security. If their security is threatened, like Dr. Jekyll and Mr. Hyde, they flip from being extremely compliant into fierce fighters or pugilists who knock down anyone or anything threatening their safety. They stay with traffic and carefully follow the crowd but lean on their horn and scream out the window if anyone cuts them off.

Money Master

The Pioneer (money-secure): Offers support and guidance to others rather than seeking it for themselves. They've found their inner compass and are boldly and fearlessly blazing trails for others to follow. They're the Lewis and Clark of personal finance.

TAMING YOUR MONEY MONSTER

7-ENTHUSIAST (SUV)

Money Monsters

The Gorger (money-avoidant): Unable to control their appetite for experiences and adventures, they sacrifice long-term financial stability for immediate gratification. Money is often spent on indulgences, which they gorge themselves on, leading to financial difficulties. They're consuming experiences like there's no tomorrow, and at their rate, there might not be—financially speaking.

The Grabber (money-anxious): Fearful of being unable to satisfy their desires and scared of deprivation, they hungrily grab money and resources. They've turned their SUV into a financial hoarder's paradise on wheels, complete with a rooftop cargo carrier and a towed camper.

Money Master

The Grounded (money-secure): Experiencing profound inner peace and contentment, they no longer restlessly seek external stimuli to fill an inner void but find fulfillment in the present moment from their internal resources. Financial security becomes a tool for serving and fulfilling the needs of others, bringing joy and delight to the world. They've found that the ultimate adventure is inner peace.

8-CHALLENGER (HUMMER)

Money Monsters

The Detonator (money-avoidant): Hates being controlled by money or financial constraints, so they detonate any prudent limitations. The Hummer rams through reasonable financial boundaries and blows up budgets like they're in a Michael Bay movie of personal finance.

The Dominator (money-anxious): Wants extreme control over their financial life and the lives of others, so they obsess over money. They dominate every aspect of their financial lives, harming their relationships and personal growth. The Hummer runs over anything and anyone to secure what they want, leaving carnage in their wake.

Money Master

The Dynamo (money-secure): Uses their extraordinary strength and ample resources to defend and protect others from harm, bringing justice into the world. They're like Robin Hood, if Robin Hood had a 401(k), a diversified portfolio, and a really good understanding of long-term capital gains tax.

WHAT KIND OF EGO ARE YOU DRIVING?

9-PEACEMAKER (RV)

Money Monsters

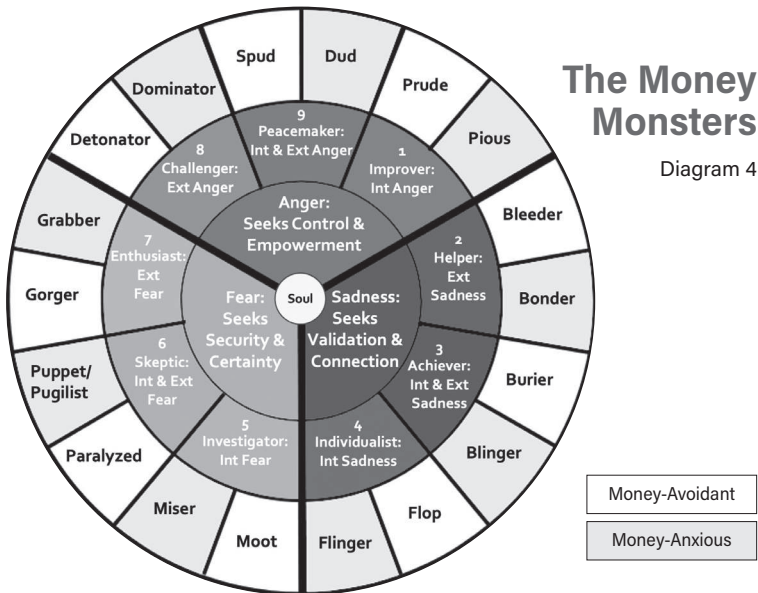
The Spud (money-avoidant): Is a couch potato who avoids engaging with financial matters to maintain a sense of peace and harmony. Their financial RV is permanently parked in the land of blissful ignorance and never goes anywhere.

The Dud (money-anxious): Feeling anxious or stressed about money, the Dud engages in a flurry of activity, but never confronts their real issues out of fear of conflict. The results from all their efforts tend to be duds. Their RV drives in circles, creating a lot of dust, but gets nowhere fast.

Money Master

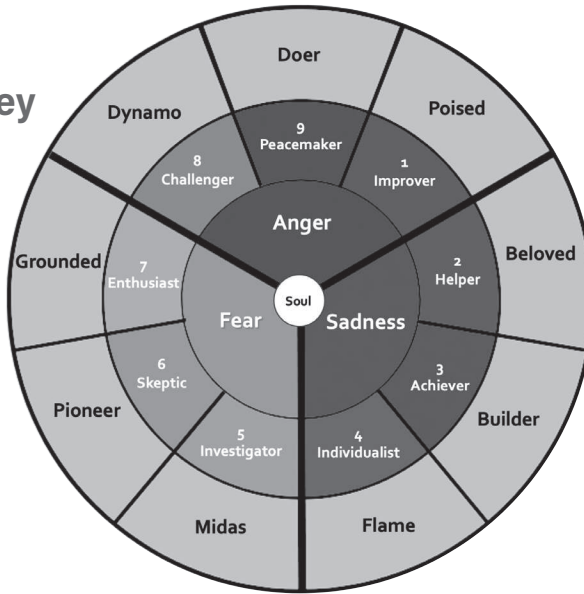
The Doer (money-secure): Rather than placid peace from nonaction, they courageously bring true harmony into the world through assertive action. Instead of avoiding problems, they bravely confront them and use their wealth to create the harmony that only arrives after a conflict is skillfully resolved. They're the financial equivalent of a martial arts master—powerful, balanced, and surprisingly zen.

Diagrams 4 and 5 show how these monsters and masters correlate with the Enneagram types.



The Money Masters

Diagram 5



We've just taken a tour through the Enneagram showroom, and you've probably spotted your financial vehicle of choice. If not, again, there is an assessment you can take on my website at douglynam.com. But don't start revving those engines just yet. First, we're going to take a look at how your ego was built. We'll explore the assembly line of your past—the experiences and traumas that shaped your financial mindset. The ultimate goal? Transforming you from someone wrestling with money monsters to a bona fide money master.

CHAPTER FOUR

THE CHILDHOOD WOUNDING

WHEN YOUR EGO BECAME A GETAWAY CAR

Buckle up in your child safety seat, because we're about to take a wild ride down memory lane to figure out how you became your unique vehicle. It's like trying to solve a personality jigsaw puzzle, but instead of pieces, we've got a road trip through childhood traumas and coping mechanisms. Fun times, right?

There's a simmering debate in the personality world: Are we born with our Enneagram type factory-installed, or does life's bumpy road shape us? It's the classic nature versus nurture argument. I lean toward the "nurture" side of things, because even identical twins who share the same DNA often end up as different Enneagram types.¹ That doesn't mean there aren't any factory presets, but those seem to be adaptable. You might be destined to have leather seats and a great sound system, along with a noisy muffler and lousy shock absorbers, but those features can fit any vehicle.

Enter the Childhood Wounding Theory.² This theory supports the idea that your Enneagram type is essentially your childhood's greatest hits of suffering, remixed into a coping strategy to help you adapt and survive all that pain. Trauma is the master craftsman of our ego's defense mechanisms. While it's not the only thing that shaped your personality, it's the chisel that carved out your ego vehicle's

TAMING YOUR MONEY MONSTER

protective chassis. We're all driving around with frames designed to help us navigate the psychological terrain that stressed us the most as kids.

A lot of this personality-shaping drama went down when you were too young to remember it. It's like your unconscious psyche was on a wild shopping spree in the cosmic car showroom, and by the time you woke up, you found yourself behind the wheel of your ego vehicle, doors locked, wondering how you got there.

Let me share a story that illustrates this point perfectly. David Foster Wallace told it best: "There are these two young fish swimming along, and they happen to meet an older fish swimming the other way, who nods at them and says, 'Morning, boys. How's the water?' And the two young fish swim on for a bit, and then eventually, one of them looks over at the other and goes, 'What the hell is water?'"³

Your Childhood Wounding is that water. It's the ocean you've been swimming in your whole life, shaping how you see everything, but you can't see it unless someone points it out because you've never experienced life without it.

Think of it this way: When you were born, you had a physical umbilical cord connecting you to your mom. Snip, snip, and you're physically separated. But emotionally? That's a whole other ball game. Your psyche had to go through its own "cutting the cord" process to individuate your personality from the caregivers you bonded with. This separation was necessary to stop being emotionally codependent on them. However, the process had to involve sharp negative emotions, because positive ones would only reinforce your connection to your caregivers. So, the biggest emotional threats in your childhood are what did most of the cutting.

This emotional cord-cutting is where the Childhood Wounding comes in. It's like your psyche's rite of passage, forging your unique personality by separating your ego from your parents, caregivers, and

THE CHILDHOOD WOUNDING

siblings, adapting itself to fit the environment it showed up in. Again, it's why even identical twins often end up as different models in the Enneagram showroom, and as a twin, I can see how this works. My brother and I had to differentiate from each other just as much as we had to differentiate from our parents.

The result of this cord-cutting? A hole in your psyche called the Sacred Wound. Sounds scary, but it's actually the birthplace of your self-awareness and emotional independence. However, whatever caused your Sacred Wound also created your greatest fear (or basic fear). Your psyche, being the clever little mechanic that it is, patches up this hole with your Shadow—all those dark, challenging parts of yourself you'd rather keep hidden from yourself and the world. This Shadow acts as a protective barrier, shielding you from your greatest fear while simultaneously driving most of your unconscious behavior.⁴

A more robust defense of this novel theory requires an entire book, but here's my basic claim: While these wounds might seem like factory defects, they're actually necessary for your ego to function. In fact, they are the chassis and engine for your ego. The silver lining? With some TLC and a good spiritual tune-up, these Sacred Wounds can transform into your unique and amazing gifts to share with the world.

Until we bring these wounds into the light and give them a good overhaul and refurbishment, they'll be driving us rather than the other way around. As Carl Jung aptly stated, "Until you make the unconscious conscious, it will direct your life and you will call it fate."⁵ It's time to stop letting your Childhood Wounds be the GPS of your life journey, because while they were helpful in childhood, they are driving you into ditches as an adult, especially in your financial life.

Now, what was it that cut your psychological umbilical cord to create your Sacred Wound and the core structure of your personality? Not your average knife, my friends. We're talking about the sharpest

TAMING YOUR MONEY MONSTER

emotional blades in the drawer: anger, sadness, and fear. As we briefly discussed earlier, these are the primary colors in the emotional pain box of life. Everything else? Just different shades of these Big Three.

Now, why are there only nine Enneagram types, you ask? Because the Big Three negative emotions (anger, sadness, and fear) are each processed in three possible ways (internally, externally, or both). *Boom!* Nine types. Your Sacred Wound is like your personality's birthright, and it comes with a free gift—your greatest fear! It's the foundation on which everything else is built.

Or think of it like mixing paint. The amount of red (anger), blue (sadness), and yellow (fear) in your childhood cocktail of pain determines where you land on the Enneagram color wheel. It's so simple it'll make your head spin.

For those familiar with the story of Adam and Eve, here's a fun one: Think of your time in the womb as your personal garden of Eden. You're in perfect unity with everything, blissfully unaware. Then *BAM!* You're kicked out of the garden and start becoming aware of good and evil. It's the original "fall," but instead of an apple, it's the development of self-consciousness that gets you kicked out of Paradise. And those angels with flaming swords blocking the entrance back to the garden? That's your psychological umbilical cord being cut, keeping you from strolling back into innocent bliss. That process is your sacred journey from "Thee to me," or how your soul became conscious and all the toils that go with it. Don't worry, though. In the next chapter, we'll look at how to build your own personal (metaphorical) stairway back to heaven, and no, you can't buy your way there.

Another way to say the same thing is that our journey through life begins in a state of unconscious unity, in the cozy cocoon of oneness with our environment in the womb.⁶ Then life starts dealing its cards, and some of those hands are pretty rough. These experiences—let's

THE CHILDHOOD WOUNDING

call them “awareness awakeners”—are the cosmic coffee that jolts us into realizing, *Hey, I’m me, and everything else is . . . not me.* They then give us the tools to defend and protect “me” from everything that is “not me.” Because let’s face it, some of those “not me” things, if you aren’t aware of them, will get you sent to the scrap heap in a heartbeat if you’re not careful.

In psychological terms, this is called the “differentiation process” between you and the rest of reality. As we navigate these experiences, our ego structure begins to form. This development of self-awareness allows us to experience a conscious separation from our environment; without it, we couldn’t survive or function in the world. (See Diagram 6.)

So, while it might be tempting to long for that original state of blissful unawareness, remember: These experiences allow us to grow, learn, and eventually write snarky comments on social media. After all, isn’t that what being human is all about?

But for now, let’s take a quick tour of the Sacred Wound souvenir shop. Looking again at Diagram 1, you can see how each type gets its own unique emotional backpack to carry around.

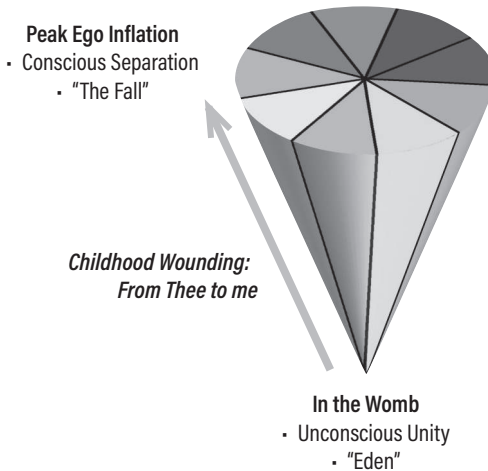
Type One, The Improver (BMW): These folks got their psychological umbilical cord snipped by a Sacred Wound of internalized anger, which makes them mad at themselves when they don’t do things perfectly. This can also make them critical of others who don’t live up to their high standards. It’s like they’ve got a drill sergeant living in their head, constantly barking, “You’re not good enough, soldier!” Their greatest fear? Being bad or defective. They work hard to suppress their anger by being good, and they’re so busy polishing their halos that they sometimes forget to enjoy the ride.

Type Two, The Helper (Ambulance): Their psychological umbilical cord was cut by a Sacred Wound of sadness that they directed

The Childhood Wounding: How Your Type Developed

Diagram 6

- The childhood wounding is how your psychological umbilical cord was severed, allowing your ego to differentiate from your caregivers and environment.
- This cord can only be cut by anger, fear, or sadness. These “Big Three” negative emotions are the primary colors in the emotional pain box of life—everything else is just different shades of these three.
- Your Enneagram type represents how your young psyche dealt with the anger, fear, or sadness that cut your psychological umbilical cord by internalizing, externalizing, or doing both with that emotional pain.
- Like choosing the right vehicle for difficult terrain, your personality type was your best childhood survival strategy.
- The childhood wounding, or Sacred Wound, is necessary to move from unconscious unity in the womb to conscious separation in adulthood.
- Your sacred wound isn't a flaw—it's the foundation upon which your entire personality is built. It's the chassis of your ego vehicle.



THE CHILDHOOD WOUNDING

externally, creating their greatest fear of being unlovable. External sadness makes them feel grief or shame about how they think others perceive them, so they run around with their emotional sirens blaring, eager to rescue others from their problems to win the love their aching hearts so desperately desire. They're basically trying to earn gold medals in the Lovability Olympics. However, they deny their sadness and have difficulty acknowledging it because doing so would make them feel even more unlovable.

Type Three, The Achiever (Race Car): These speedsters got a double whammy of internal and external sadness for their Sacred Wound. Internal sadness makes them feel grief or shame about how they perceive themselves, and external sadness makes them feel grief or shame about how they think the world perceives them. This creates their greatest fear of being worthless, so they're always gunning for that next achievement, hoping it'll keep their leaky self-worth tank full. It's like they're constantly on stage, terrified of getting booed off, and so they work overtime to suppress their sadness through a never-ending to-do list of accomplishments.

Type Four, The Individualist (Custom Car): Their psychological umbilical cord was cut by a Sacred Wound of sadness that they directed internally, creating their greatest fear of not having a unique identity. Internal sadness makes them feel grief or shame about how they perceive themselves. They feel lost, as if they don't have a place in the world and don't know who they are. To compensate, they strive to be unique and stand apart in everything they do. These folks are so afraid of not having a unique identity that they'd paint their car purple and drive backward if it made them stand out. They embrace their sadness like it's a fashion statement and express it through wild mood swings.

Type Five, The Investigator (Compact Car): Their psychological umbilical cord was cut by a Sacred Wound of fear that they directed

TAMING YOUR MONEY MONSTER

internally, creating their greatest fear of being incompetent. They are afraid they don't have the internal skills or talent necessary to survive a hostile world; as a result, they strive to be extremely competent at whatever they do. However, it takes a lot of work to be excellent in any discipline, so they can only pick a narrow range of things to engage with. They're reserved and taciturn by nature, but ask them about their areas of expertise, and they can talk your ear off. They work hard to suppress their fear by being capable and self-sufficient.

Type Six, The Skeptic (Family Sedan): Their psychological umbilical cord was cut by a Sacred Wound of fear that they directed internally and externally, creating their greatest fear of being without support or guidance. Their internally directed fear makes them scared to trust themselves, and their externally directed fear leaves them scared to trust others, so the world is a very scary place for them to live in. They don't know who to trust, so they become fiercely loyal when they find a person, group, institution, or ideology that makes them feel safe and secure. They embrace their fear through worst-case-scenario thinking and constant security-seeking behaviors.

Type Seven, The Enthusiast (SUV): Their psychological umbilical cord was cut by a Sacred Wound of fear that they directed externally, creating their greatest fear of being in pain or privation. Since pain and privation occur in the present moment, they always look enthusiastically forward to the next adventure or experience to get them out of the present moment. They deny their fear and have trouble acknowledging it. It's like they're trying to outrun their fear in an emotional around-the-world race.

Type Eight, The Challenger (Hummer): Their psychological umbilical cord was cut by a Sacred Wound of anger that they directed externally at the world, creating their greatest fear of being harmed or controlled. This makes them continually challenge boundaries

THE CHILDHOOD WOUNDING

and push against the limits of reality as a form of protection. They're the Enneagram's battering ram—if there's a wall, they'll find a way to knock it down, even if it's just to prove they can. It's like they're playing chicken with the universe, actively embracing and expressing their anger.

Type Nine, The Peacemaker (RV): Their psychological umbilical cord was cut by a Sacred Wound of anger that they directed internally and externally, creating their greatest fear of a loss of wholeness. They are angry internally for being unable to protect or care for themselves in childhood, and angry at the external world for not providing protection or meeting their needs either. Their anger is so intense that they want everything to be peaceful around them and to avoid confrontation. They're scared that acknowledging or expressing their anger will rip them apart, so they've turned peace-seeking into an extreme sport. However, they tend to be unconscious of their anger because they've installed the world's most effective denial system in their psyche.

Remember, your Sacred Wound is not bad—it is necessary for you to have an ego to drive around in and survive your childhood environment, even though the pain from it can sometimes be overwhelming. The key is learning to drive your ego with grace and dignity.

Understanding your Sacred Wound isn't about assigning blame or dwelling on past hurts. Although that's always fun, it's also futile. Rather, it's about gaining insight into the core of your personality structure. These wounds, painful as they may be, are integral to your development and individuation. They've forged your unique perspective on life and coping mechanisms to survive in a hostile world.

Moving forward, approach your Sacred Wound with compassion and curiosity. While we can't change the past, we can certainly work toward healing and integration. With awareness and effort, these

TAMING YOUR MONEY MONSTER

wounds can transform into the source of your greatest strength and wisdom. As the 12-step program often says, “Forgiveness means giving up all hope of a better past.”⁷

In the next chapter, we’ll begin to unpack the user’s manual for the Shadow Structure created by your Sacred Wound. This exploration promises to be enlightening, if occasionally uncomfortable. But hey, that’s the price of admission for true self-understanding and, ultimately, a healthier relationship with ourselves, others, and yes, even our finances!