

**OCT
2025**

Trauma of Money

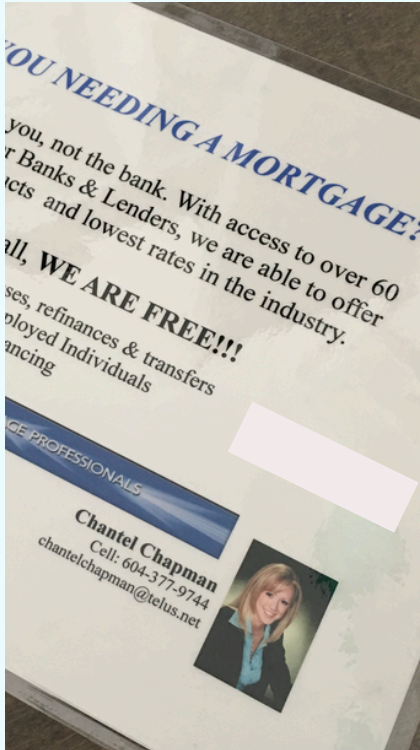
Monday Night Live: Recovery 2.0



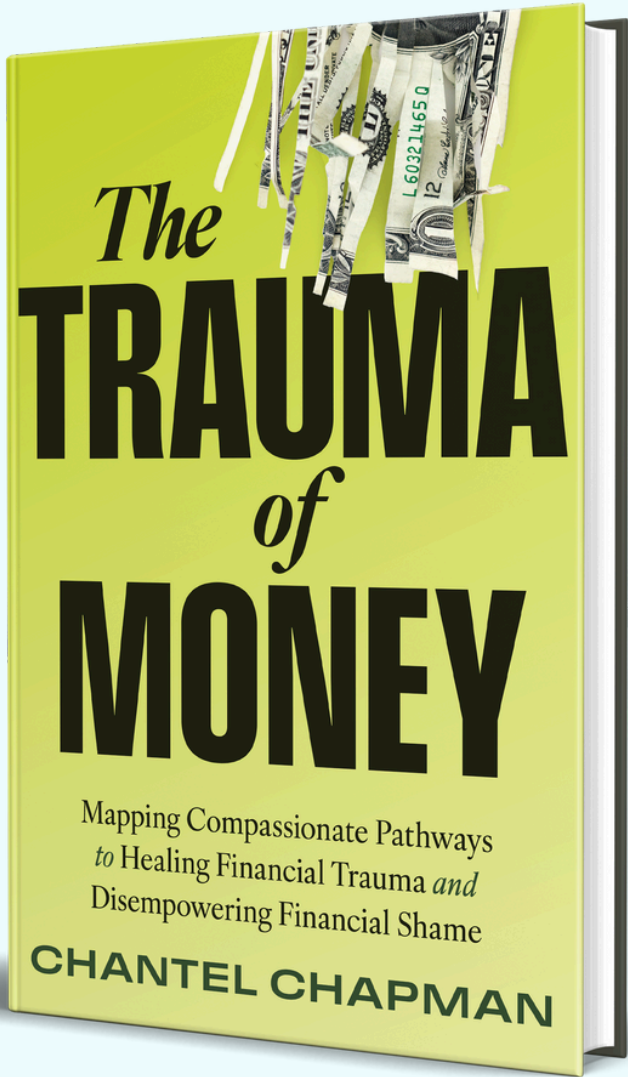
TRAUMA of MONEY

ABOUT

Chantel Chapman



#1 Bestseller
Canadian Non-Fiction
#4 Self Improvement Overall
#6 Non-Fiction Overall





ADVOCATING FOR OUR NEEDS

I will do my best to prioritize the safety and care of my nervous system on this journey even if that means that I need to skip a class. In many circumstances, honoring my needs helps create a safer space for the collective.

As a psychoeducation workshop, TOM is not a substitute for mental health care or medical care. At any time, If you feel emotionally activated to the point that it feels out of your control, please seek the help you need in the form of a healer, community, or professional therapist or contact your program lead and we will put you in touch with resources available.



NON-CLOSURE

I understand that and expect that we will not be able to have closure on every topic that we explore in the TOM and that opening space for further questions and exploration is a part of the healing journey and Phase 6 in the TOM Method called "Refinement".

Integrating Financial Sobriety with Recovery 2.0 - Trauma Awareness and Yoga

In our dominant economic system, we're often conditioned to seek clear, prescriptive steps and quick fixes, approaches that mirror the same urgency and control many of us once sought through addictive behaviours. But recovery teaches us that real transformation doesn't come from following rigid instructions; it comes from cultivating awareness, presence, and compassion for our inner experience - aka Yoga!

The Trauma of Money (TOM) approach invites this same spirit of recovery into our relationship with money. Instead of offering a formula for financial "success," TOM focuses on building awareness of the emotional and psychological patterns that shape our financial behavior. This psychoeducation helps us see how trauma, nervous system responses, and systemic factors influence our decisions.

Awareness itself is the medicine.

In fact, simply naming and observing these patterns is more than half of the integration process. Just as we learn in recovery to “pause, notice, and choose,” we apply the same principle to our financial life, shifting from reacting in shame or fear to acting with clarity and agency.

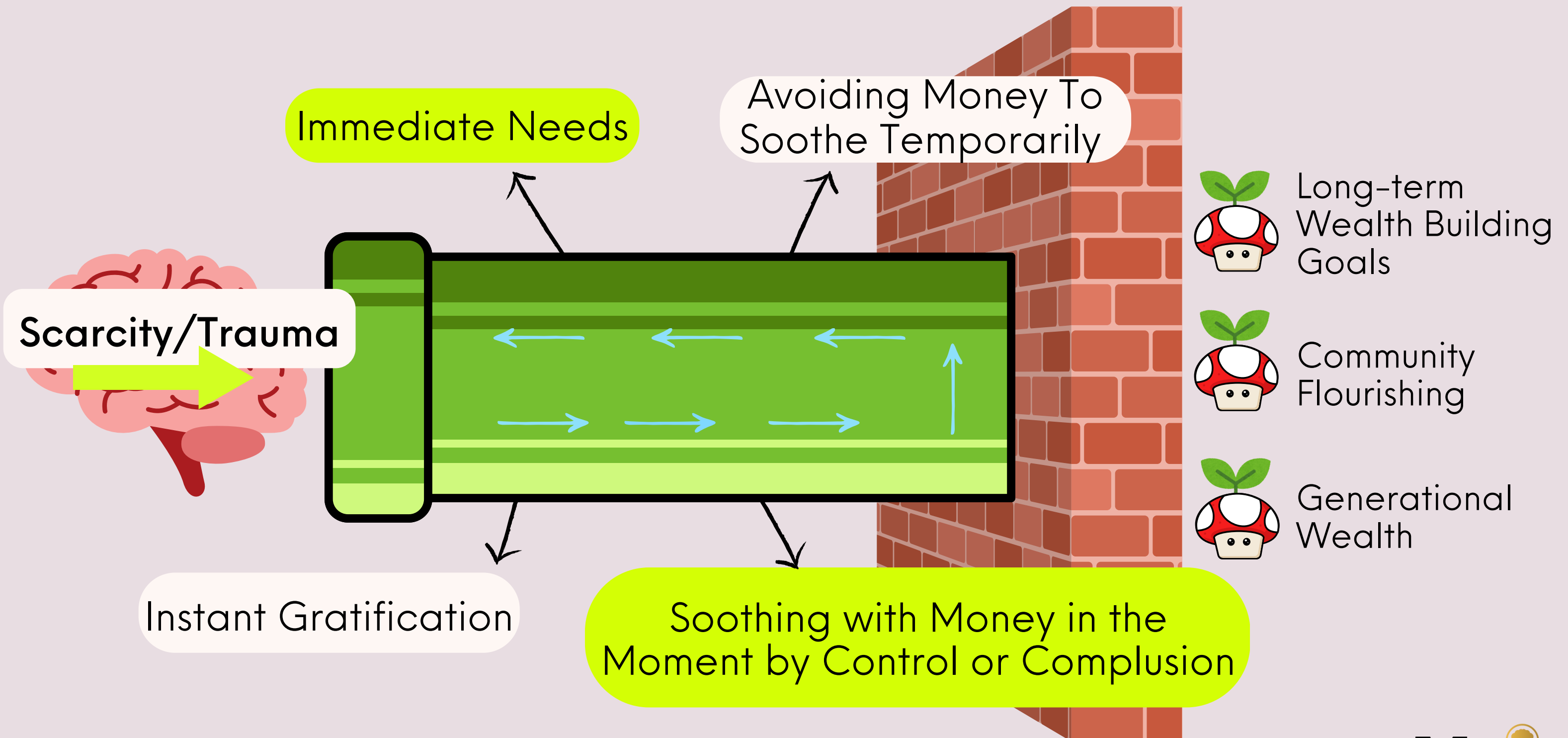
This is where the **Recovery 2.0** community’s focus on yoga becomes such a powerful ally. Yoga is a practice of awareness. It teaches us to inhabit the present moment, to notice sensation, to stay with discomfort, and to connect breath with choice. As we integrate the TOM teachings, yoga provides the nervous system regulation and somatic grounding that allow new financial insights to actually take root.

Through the body, we anchor awareness; through awareness, we create change.

This allows people to move from being a “reactor” to an “actor,” guided by discernment rather than survival instincts.



The Tunnel of Trauma, Scarcity + Financial Shame

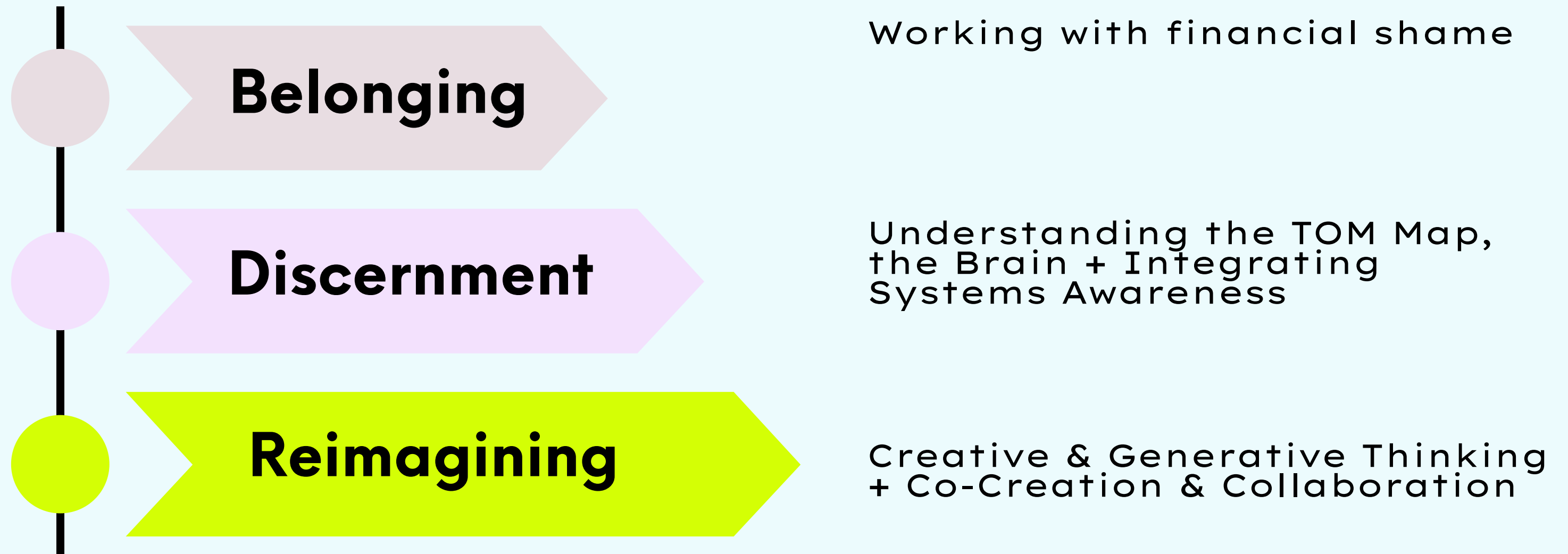


Financial Shame, trauma or scarcity can lead to:

- Financial Avoidance
- Excessive Risk Aversion
- Underspending
- Hoarding or Hiding Wealth
- Compulsive Spending
- Gambling + Excessive Financial Risk Taking
- Financial Infidelity
- Financial Codependency/Fawning
- Staying in a financially abusive relationship



ToM's Core Competencies



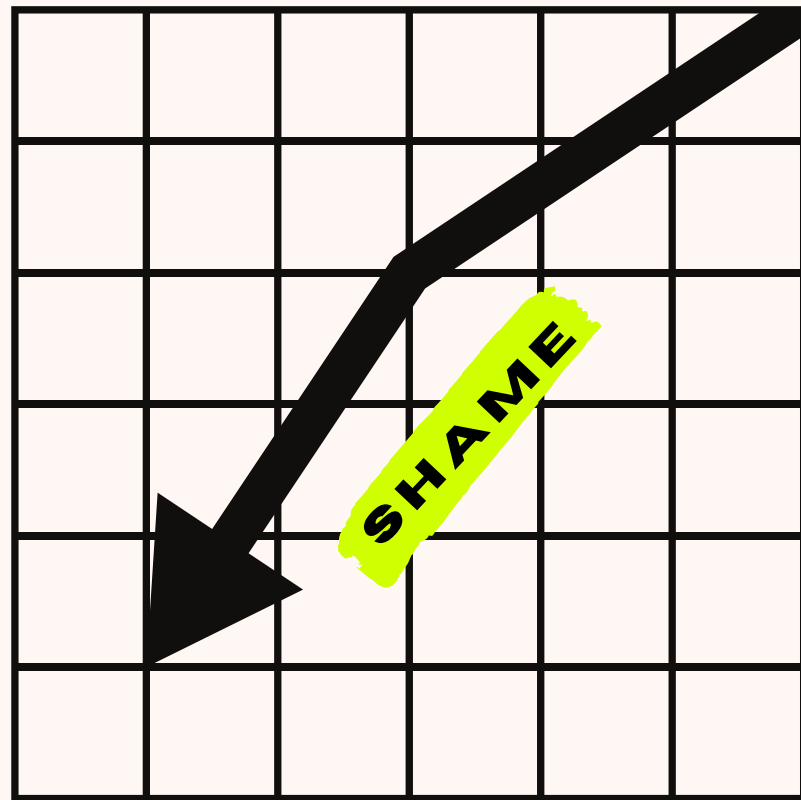


Identifying and Disrupting

FINANCIAL

SHAME

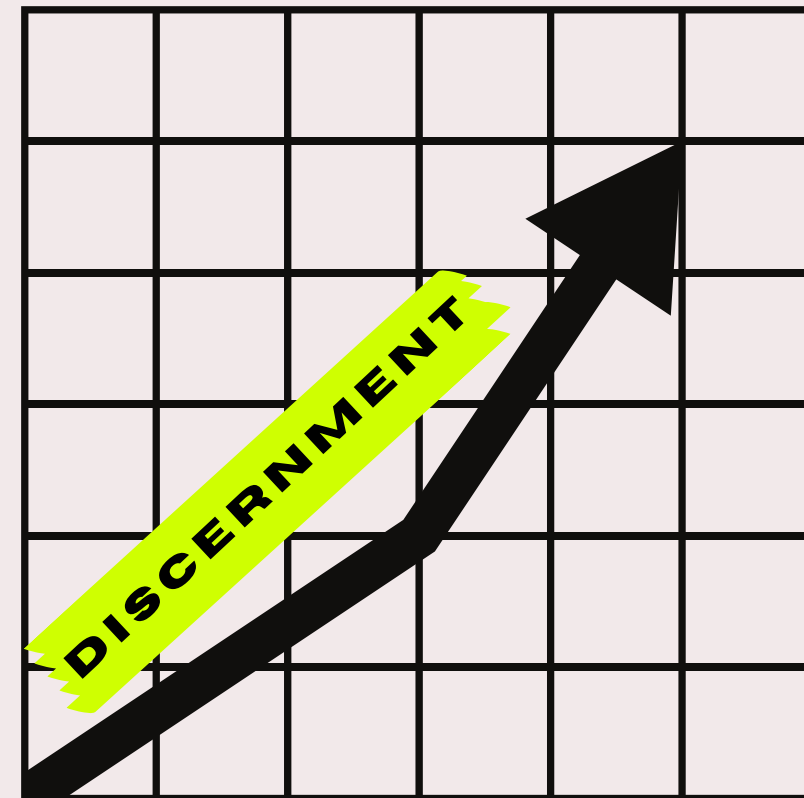




DECREASE SHAME

TWO IMPORTANT STEPS
WHEN APPROACHING

**trauma
of
money**



INCREASE DISCERNMENT



TRAUMA of MONEY



Have you ever felt financial shame?



Financial Shame

Financial shame is a familiar feeling for many. Shame feels like the threat of abandonment.

In an economic culture founded on scarcity, competition, and exclusion, this isolated feeling compounds, leading to avoidance, freeze, and unhelpful soothing behaviors.

The opposite of shame is pro-social shame or simply put – acceptance and belonging.



Shame in trauma survivors can also be activated through positive events

ie: "It's not safe to succeed", I'm not worthy", "It is less risky to keep myself small"

This is where financial healing and empowerment can be a double-edged shame sword...

- shame from society's negative stereotypes around not being perfect with money or from conditioning experienced in a financial abusive relationship = **conscious**
- shame from feeling unworthy – it's not safe to have needs, succeed or be happy = **subconscious**



Shame in trauma survivors can also be activated through positive events

- Increasing your credit score
- Investing
- Promotion at work
- Getting a Raise
- Graduation
- Completing Certification
- Going on Vacation
- Public Recognition

- Paying off debt
- Getting Married
- Winning an Award
- Praise from Employer
- Reaching Financial Goals
- Home Ownership
- Having Nice Things



5 Core Values of Financial + Systemic Shame



01

Individualism

Isolation + competition

02

Consumerism

Our value is associated
with what we can buy
and own

03

Perfectionism

Endless and flawless
work is all that matters

04

Wealth

Power over through
financial wealth

05

Personal Responsibility

Change only happens
through personal
willpower and strength

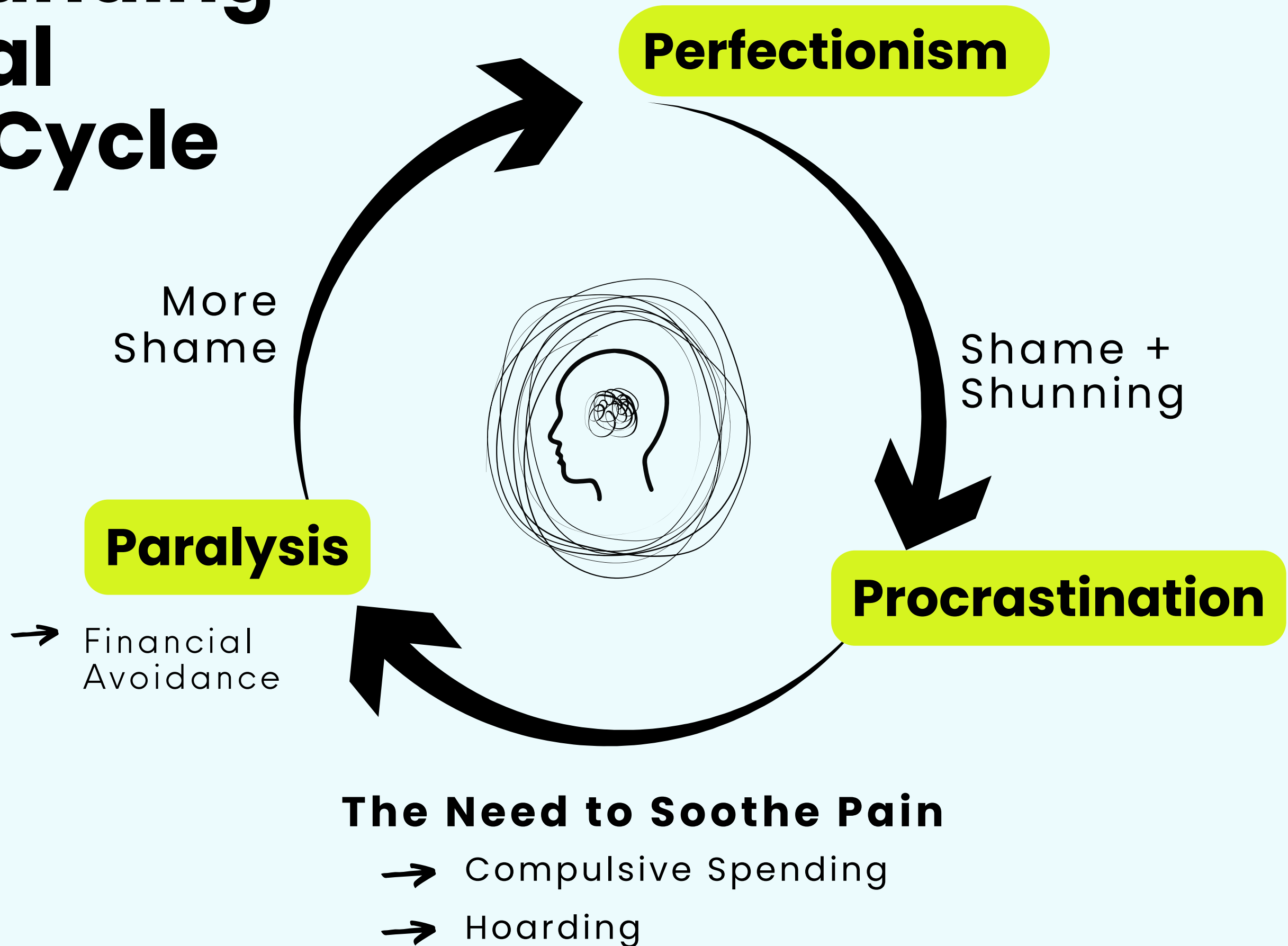
Source: Devon Price, PHD

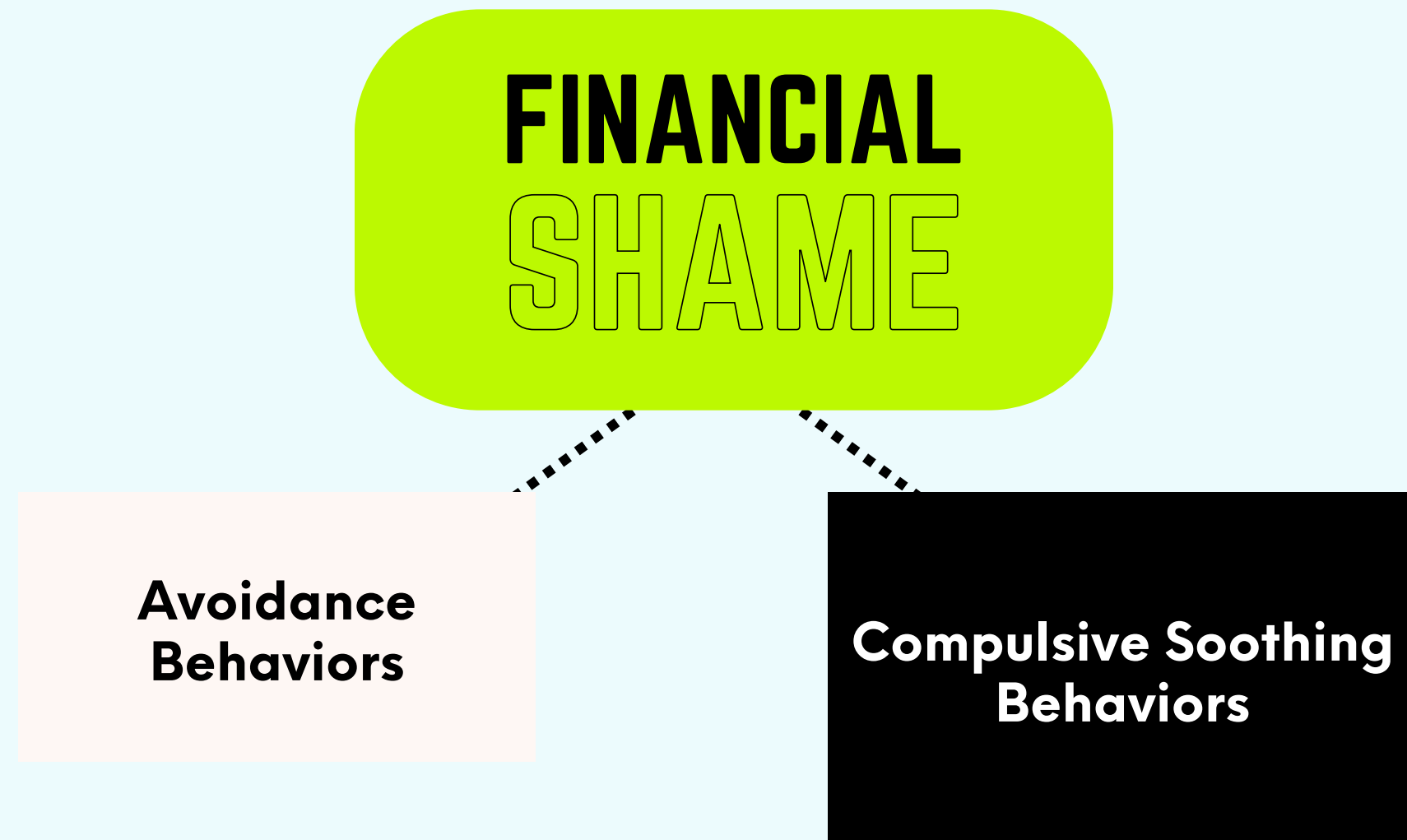
Reflection



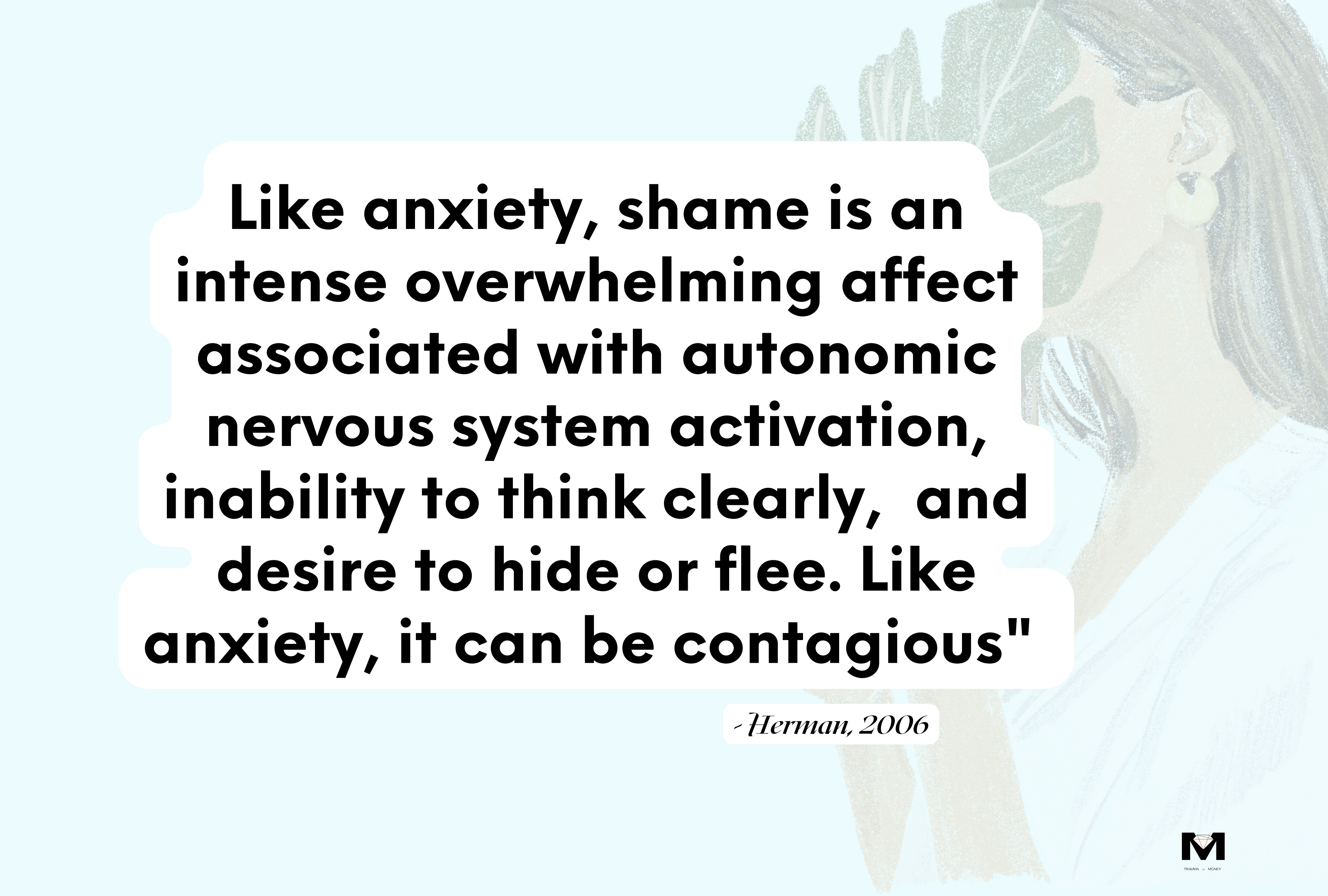
**What values do you want to uplift
in your financial sobriety journey**

Compounding Financial Shame Cycle





This cycle deepens our financial shame and can isolate us in ways that lead to behaviours such as **money avoidance**, **hoarding**, or **compulsive spending**.



Like anxiety, shame is an intense overwhelming affect associated with autonomic nervous system activation, inability to think clearly, and desire to hide or flee. Like anxiety, it can be contagious"

-Herman, 2006

Shame to Belonging

**belonging +
connection**

next right action

reframing the
belief as
something that
was helpful in
the past

acceptance and empathy

radical honesty

behaviour or
shameful narrative

How can you create an environment that supports people to take the ladder out of shame?

- Self-disclosure
- Affirming body language - Nodding "Yes"
- Nervous system co-regulation
- Depersonalize challenges like financial overwhelm and institutional mistrust. Frame them as systemic outcomes, not personal failings
- Use Inclusive Language: Avoid deficit-based terms ("bad habits," "poor choices"). Use strengths-based framing.

**Whose people pleasing
is this?**

**Whose burden is
this?**

**Whose
jealousy is
this?**

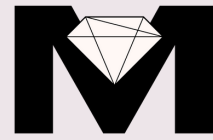
**WHO'S
SHAME
IS THIS?**

**Whose
anger is
this?**

**Whose fear
is this?**

THE TRAUMA OF MONEY

Whose is this?



TRAUMA OF MONEY



TRAUMA &

THE BRAIN

Money Scripts



Money Disorders



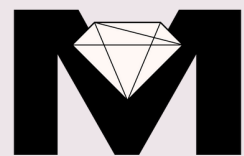
**Financial Avoidance
Disorders**

**Financial Worshipping
Disorders**

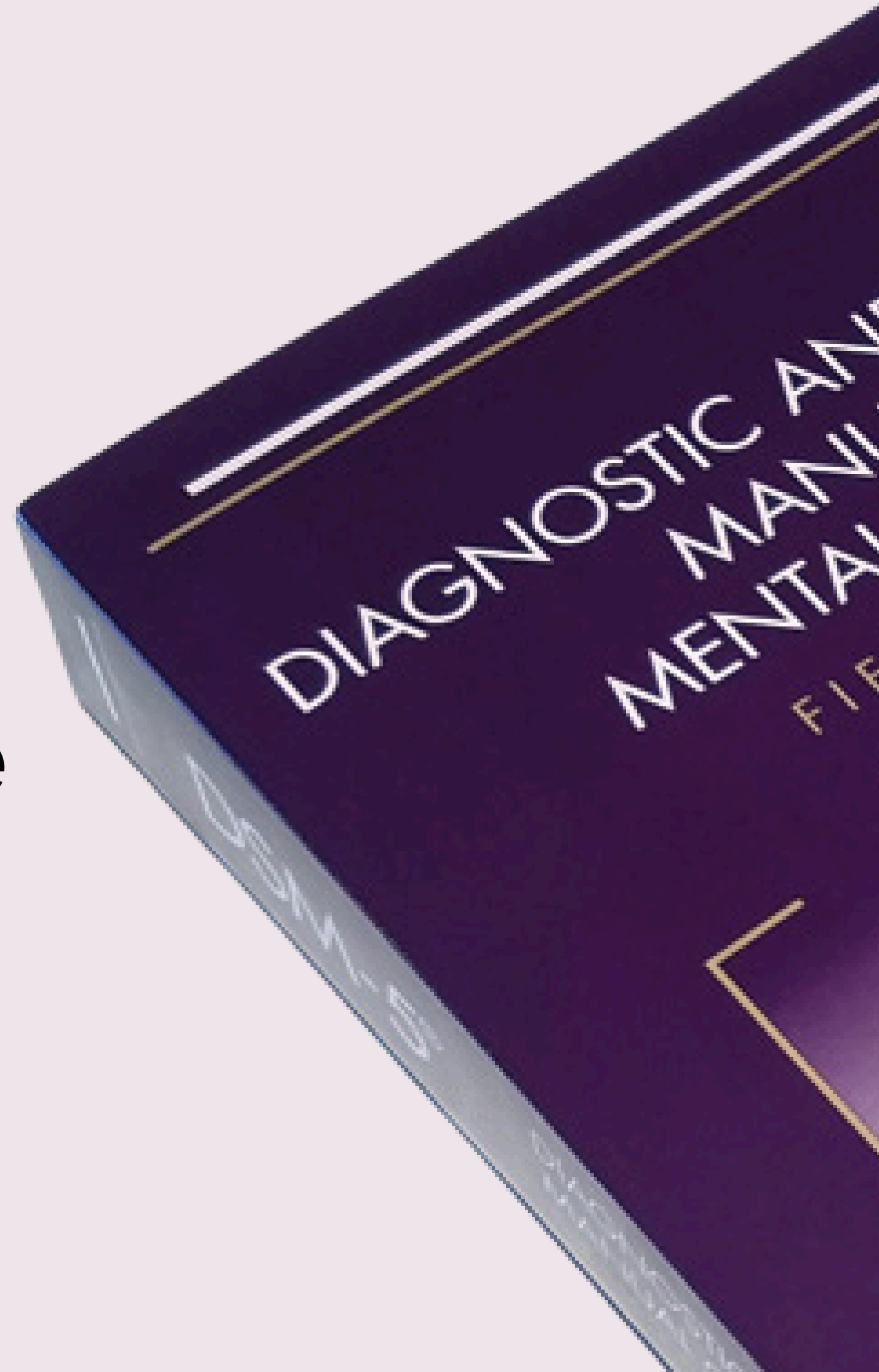
**Relational Financial
Disorders**

Diagnosing Money Behaviors:

A Source of Shame or Validation?



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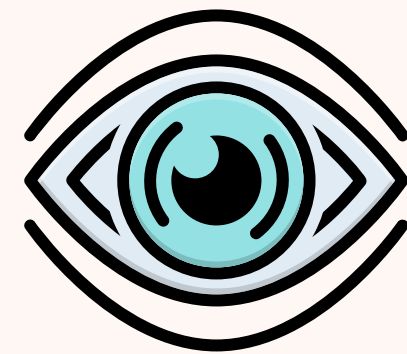
Disorder Model Comparison



- lack of agency
- Reliant on medical system



- shame
- fully responsible



- root cause
- agency
- societal responsibility
- many ways to heal

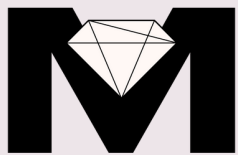


Money ~~Disorders~~

Disruptions or Defences

money disorders as a trauma response

where does the disorder truly lie?



TRAUMA of MONEY



TRAUMA

Trigger/Activation

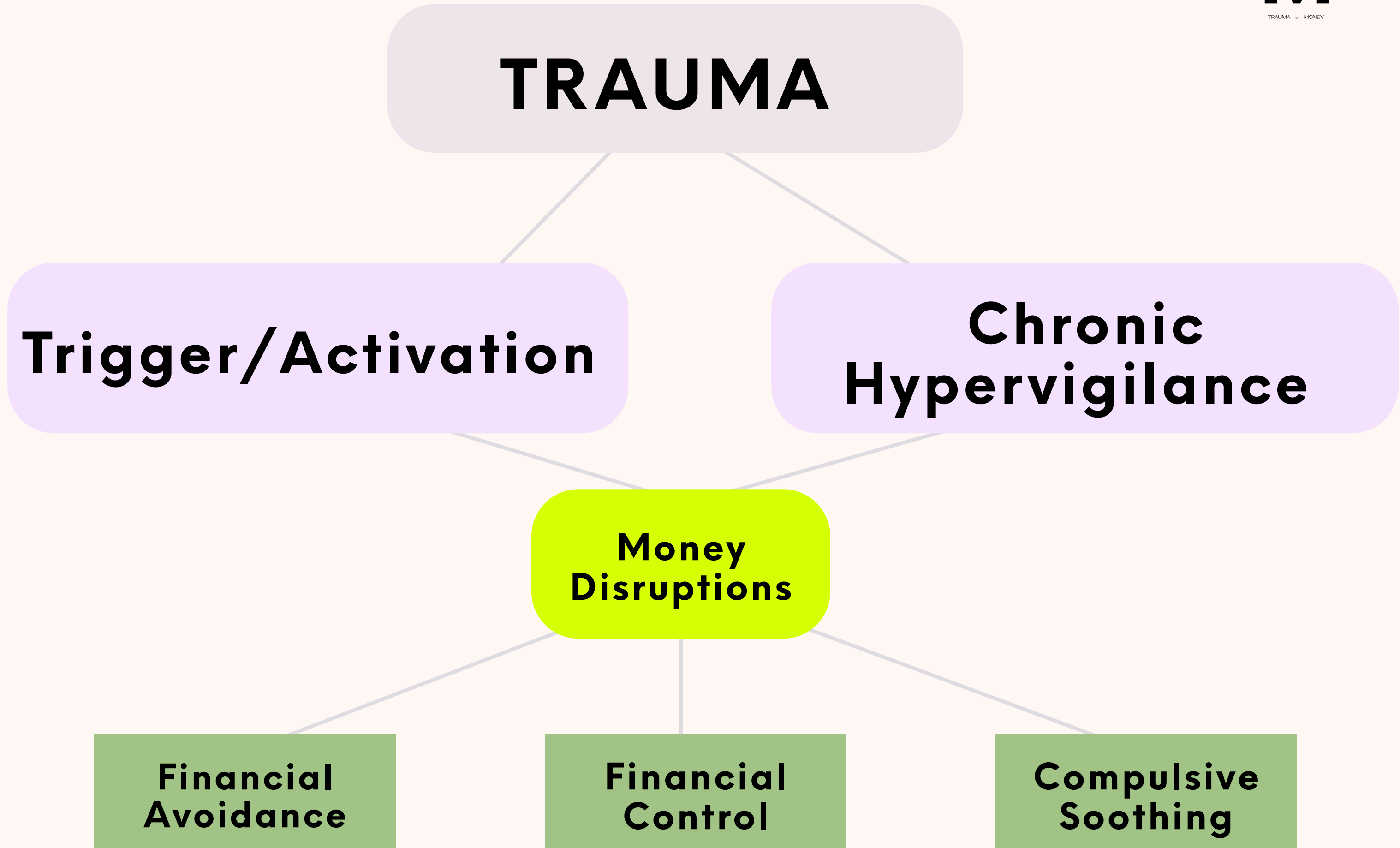
**Chronic
Hypervigilance**

**Money
Disruptions**

**Financial
Avoidance**

**Financial
Control**

**Compulsive
Soothing**



Moving from “trauma-informed” to “TOM-A-Inofrmed





Financial Trauma

Examples

Chronic Financial Distress

Domestic Financial Abuse

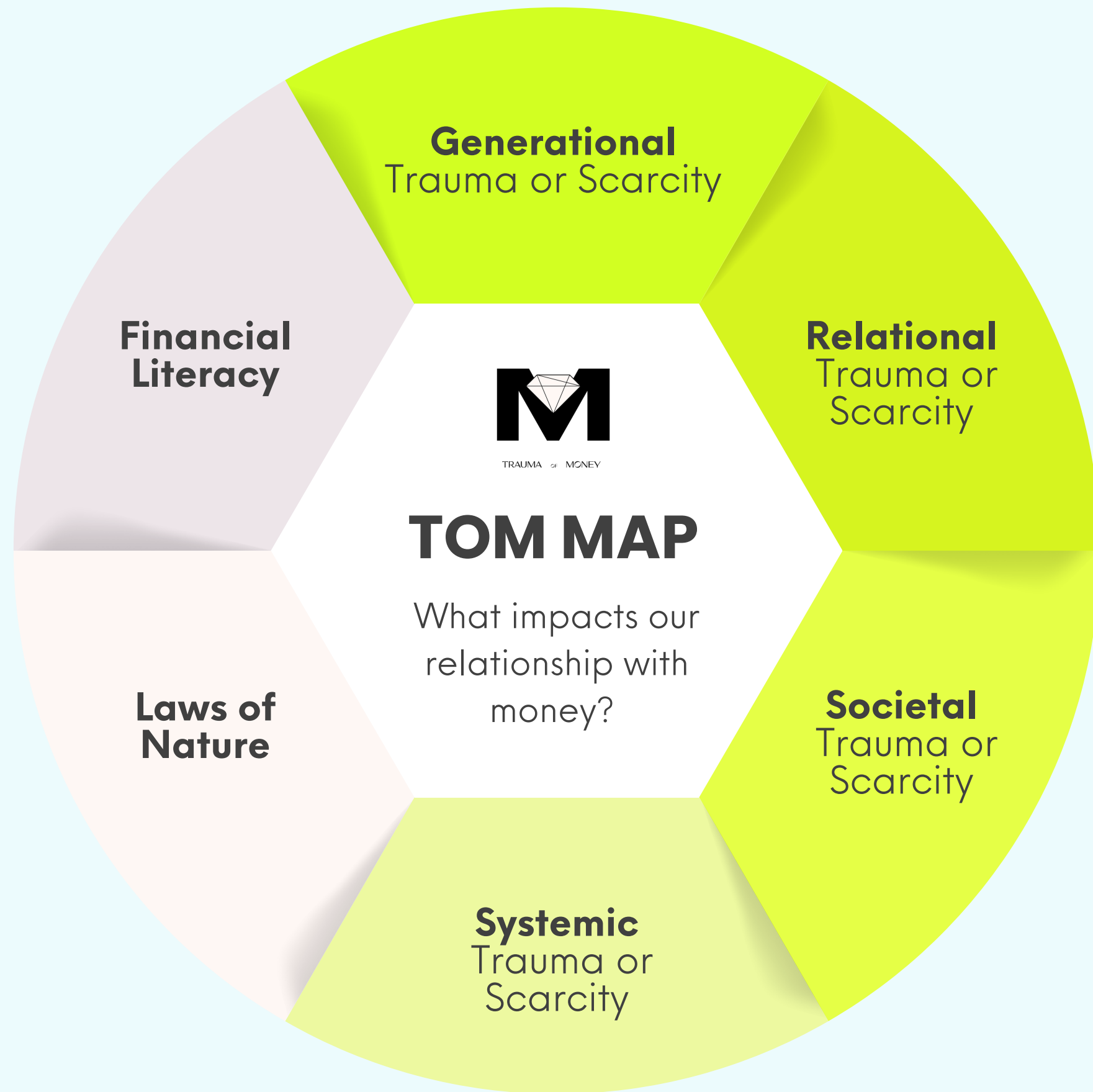
Inability to Retire

Economic Abuse

Poverty

Unemployment

Loss of Assets



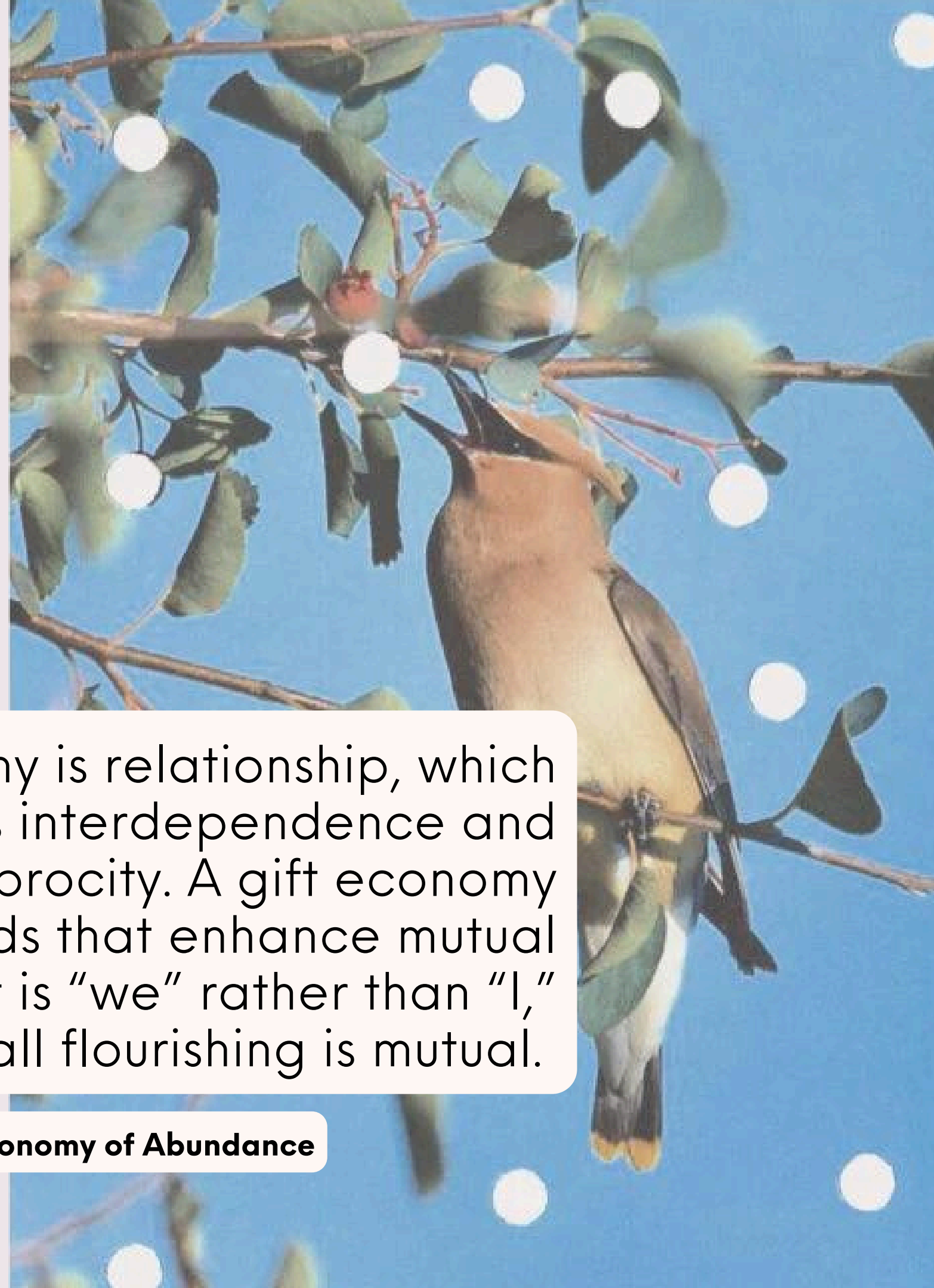
Reciprocity

We have an inherent neuro expectancy of reciprocity. When **reciprocity is not present**, our nervous system subconsciously can view this as a **lack of safety**.

Source: Dr. Stephen Porges, is the author of the Polyvagal Theory

"The currency in a gift economy is relationship, which is expressed as gratitude, as interdependence and the ongoing cycles of reciprocity. A gift economy nurtures the community bonds that enhance mutual well-being; the economic unit is "we" rather than "I," as all flourishing is mutual.

-Robin Wall Kimmerer - THE SERVICEBERRY An Economy of Abundance



Scarcity reduces

Cognitive Capacity

- Fluid intelligence
- How we process information

Executive Decisioning

- Decision Making
- Organization
- Impulse Control



In a trauma state, every response is an action in survival instead of a cognitive choice.

Dorsomedial Prefrontal Cortex which helps us make decisions, regulate emotion, experience empathy, govern perception, and get imaginative. Its signals can become jammed when trauma causes fear to take over.

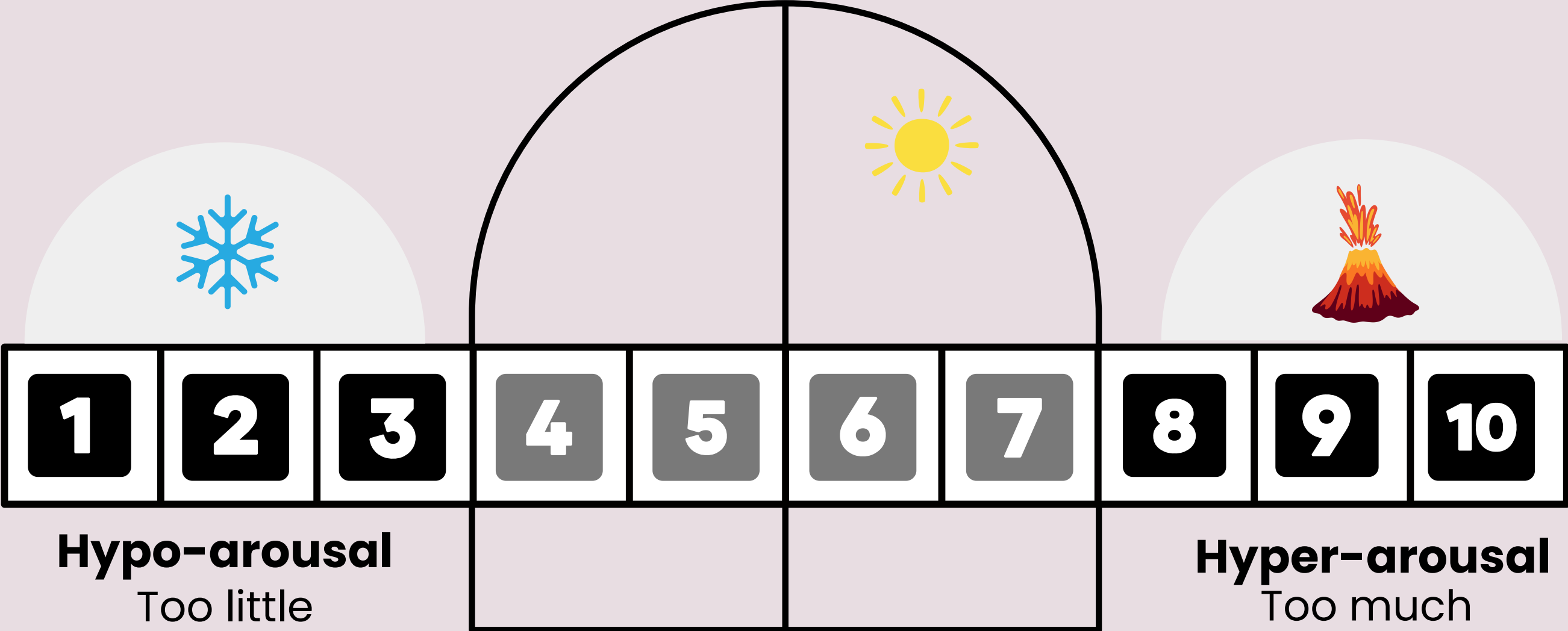
Broca's and Wernicke areas, - which are associated with speech production and language comprehension. Because all trauma is pre-verbal, when activated, survivors will often have a difficult time finding the words to describe the experience or be able to articulate thoughts.

Amygdala - which is considered the brain's "fire alarm system". Trauma can cause it to stay hyperactive, resulting in hypervigilance, anxiety, and chronic stress.



Hippocampus - which helps us distinguish the past from the present, learn new information, and recall memories. Since it shrinks in an activated state, trauma can catapult us into the past and take us out of the present moment.

Window of Flourishing Resilience



Optimal State
Where we can make intentional
and wise money decisions from

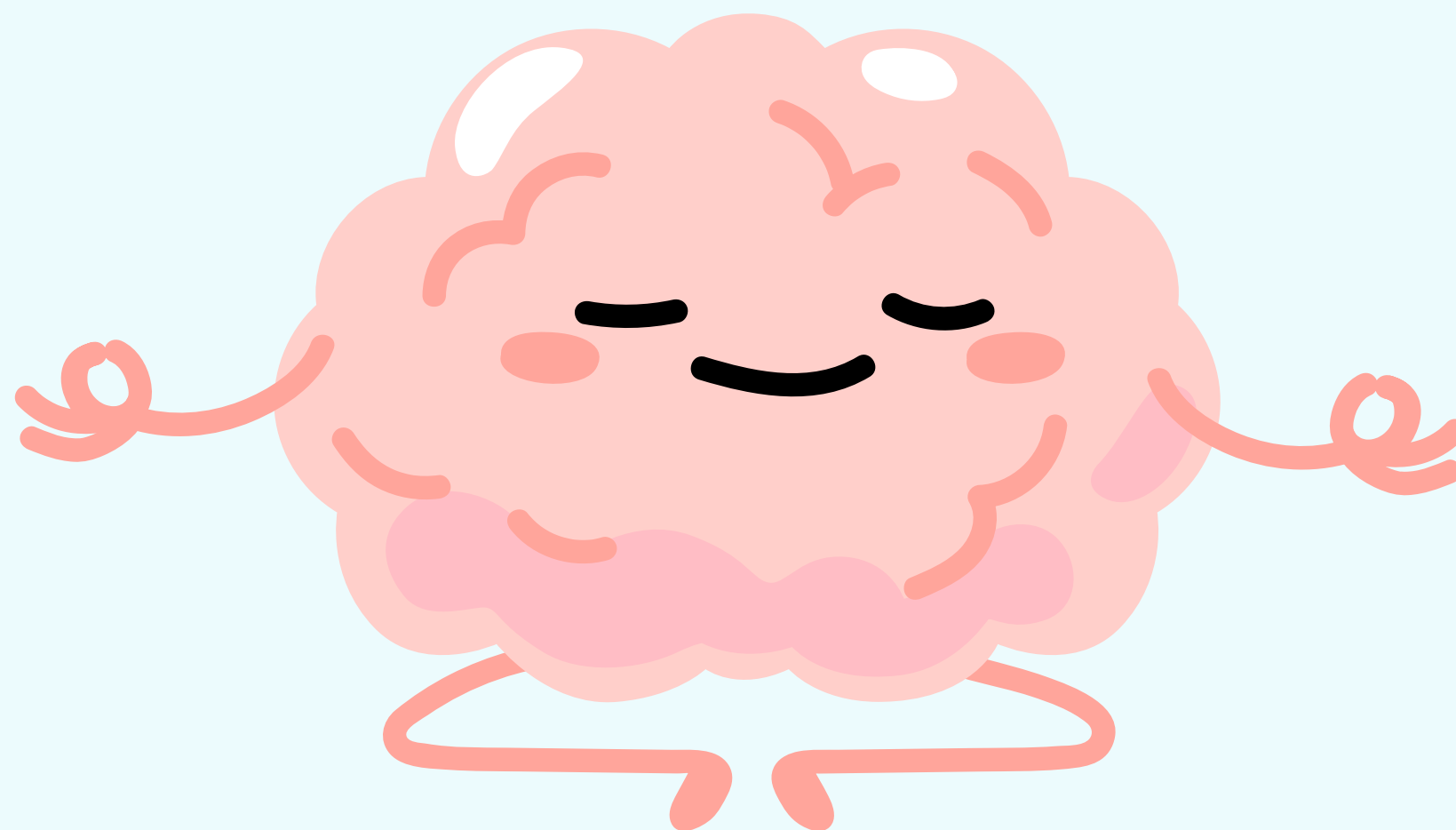
Perhaps

An

Unseen

Solution

Exists



TRAUMA OF MONEY

ways to access WOR

MINDFULNESS

**COLD
WATER**

SOCIALIZING

**WOR
BREATHING**

**HUMMING, SINGING
CHANTING**

MASSAGE

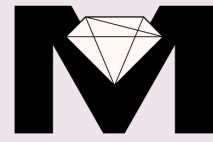
**PHYSICAL
ACTIVITY**

**SOOTHE YOUR
SENSES**

**CHALLENGE
BELIEFS**

LAUGHING

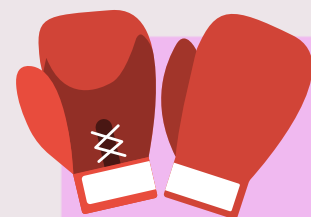
**PROBIOTICS +
OMEGA-3**



TRAUMA OF MONEY

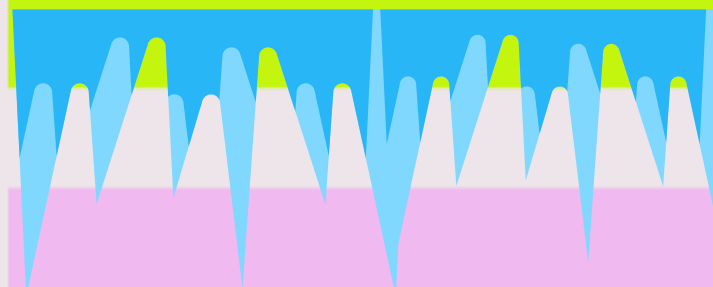
FINANCIAL

FAWNING



Fight

Freeze



Flight

FAWN



What is Financial Fawning?



“Financial Fawning”, a term coined by Trauma of Money™, is a response to trauma wherein we utilize money as a tool to seek security and attachment. This response often manifests as people-pleasing, excessive accommodation, and prioritizing others' needs over their own, even at the expense of their well-being. In other words, we may use our money as a "please love and accept me" fund in order to avoid conflict and/or prevent being abandoned, rejected, or shunned.

Initially labeled as Financial Codependency, we noticed that this term was frequently misunderstood. Therefore, we chose to establish a more direct and apparent connection to the trauma response of "fawning," with the goal of clarifying and diminishing shame surrounding the behavioral patterns commonly observed within this response.



Financial fawning is a form of self abandonment that stems from a deep-seated fear of abandonment by others.

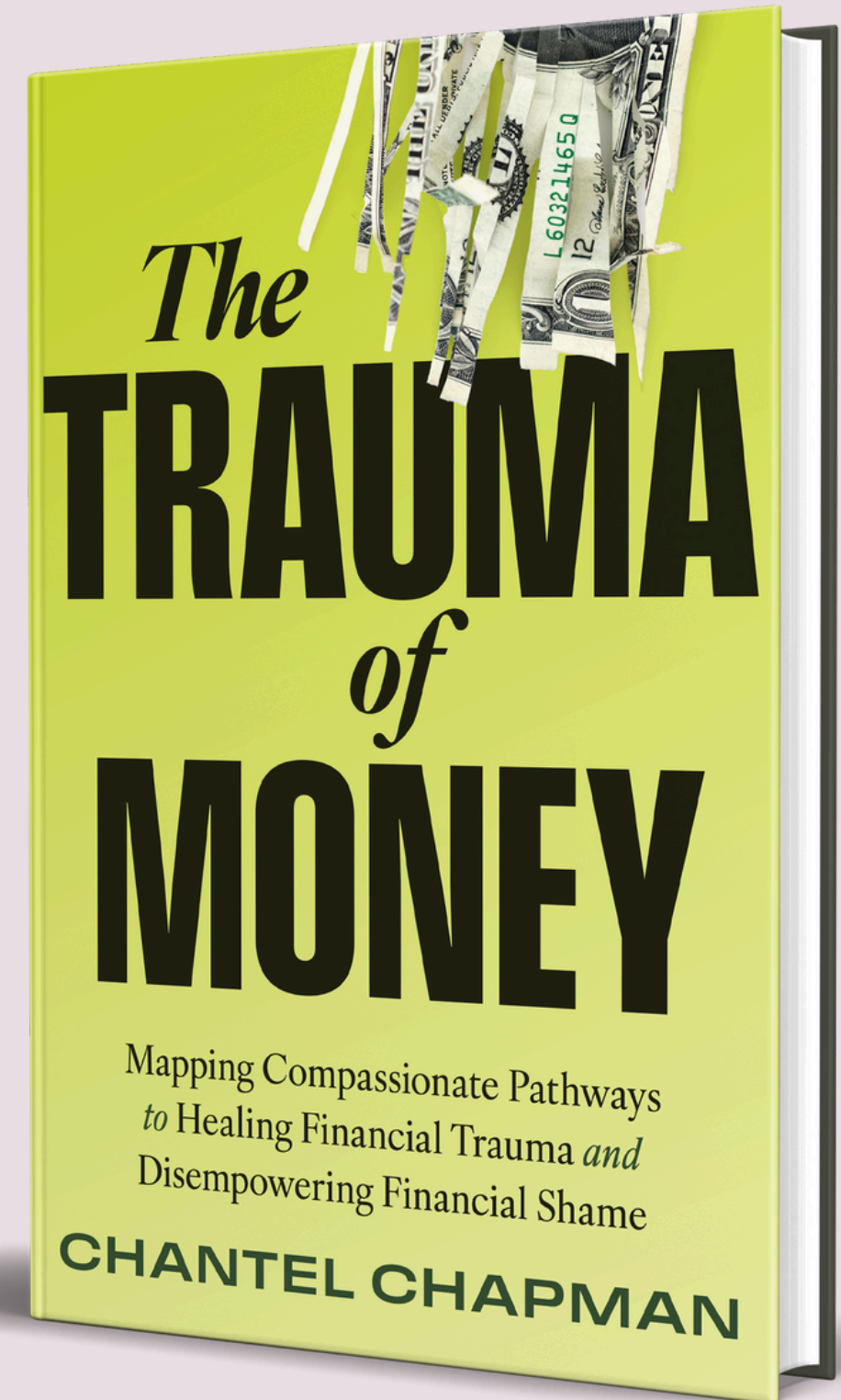
Fawning can be a preventative strategy.

The underlying belief is that fawning will ensure our safety and prevent another trauma from happening.



"As an adult, my financial fawning money defense was reinforced by polite society, solidified in my socialization as a woman, and calcified by extractive aspects of capitalism. Soon, it began running on autopilot; I hardly even noticed when my true self slowly faded as I fawned."

-Chantel Chapman



How Financial Fawning Shows Up:



- Underearning
- Overspending – buying things to seek external validation
- Lack of boundaries around money
- Avoidance of money conversations or negotiations
- Workaholism
- Rejection of power and money
- Financial avoidance

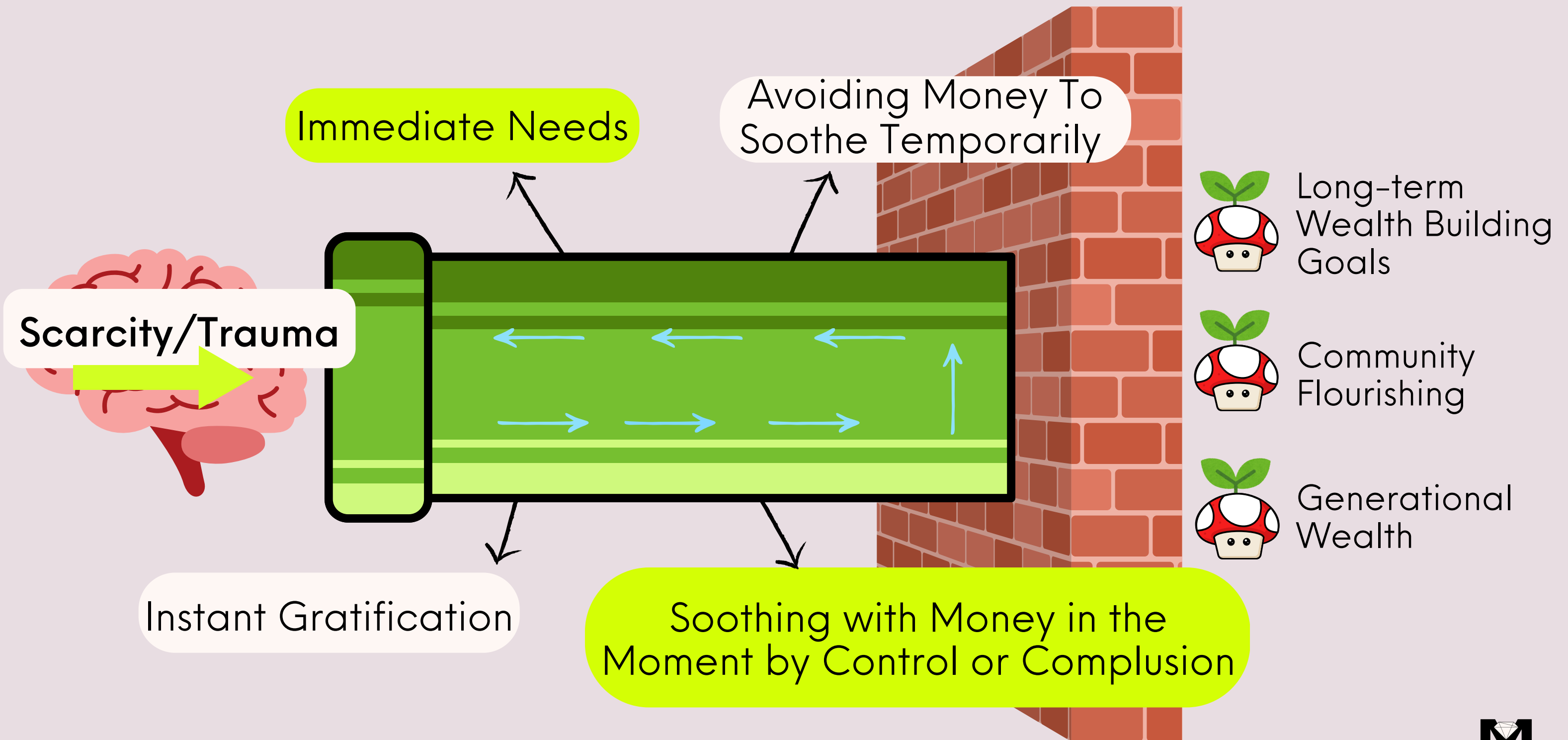
Authenticity **VS** Attachment

Traits seen in Financial Fawning AND that have been found across all autoimmune diseases!

- Suppression of anger
- Automatic or compulsive concern for the emotional needs of others while ignoring one's own
- Overdriven, externally focused, multi-tasking, hyper-responsibility
- Rigid concern for social acceptance
- Justify one's existence by doing and giving
- Harboring two beliefs: I am responsible for how others feel and I can't disappoint anyone.



The Tunnel of Trauma, Scarcity + Financial Shame



Excited, motivated,
energetic, scared, anxious



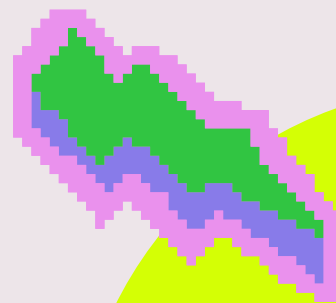
**Increase in
Dopamine
Baseline**



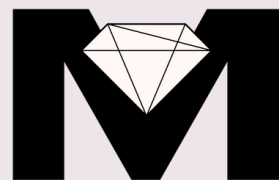
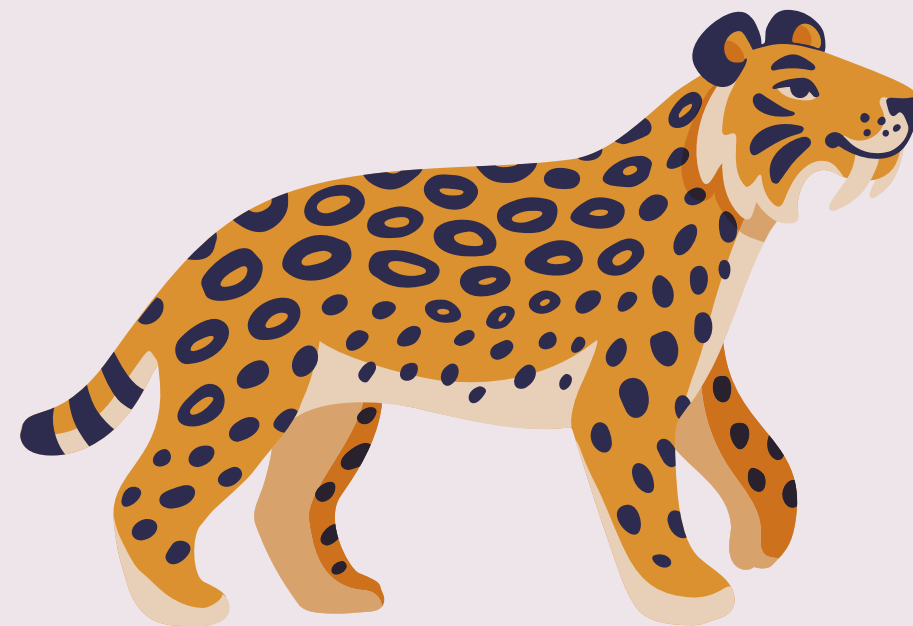
Lethargic, unmotivated, sad



**Decrease in
Dopamine
Baseline**



**Adrenaline
stimulates the
release of
dopamine**

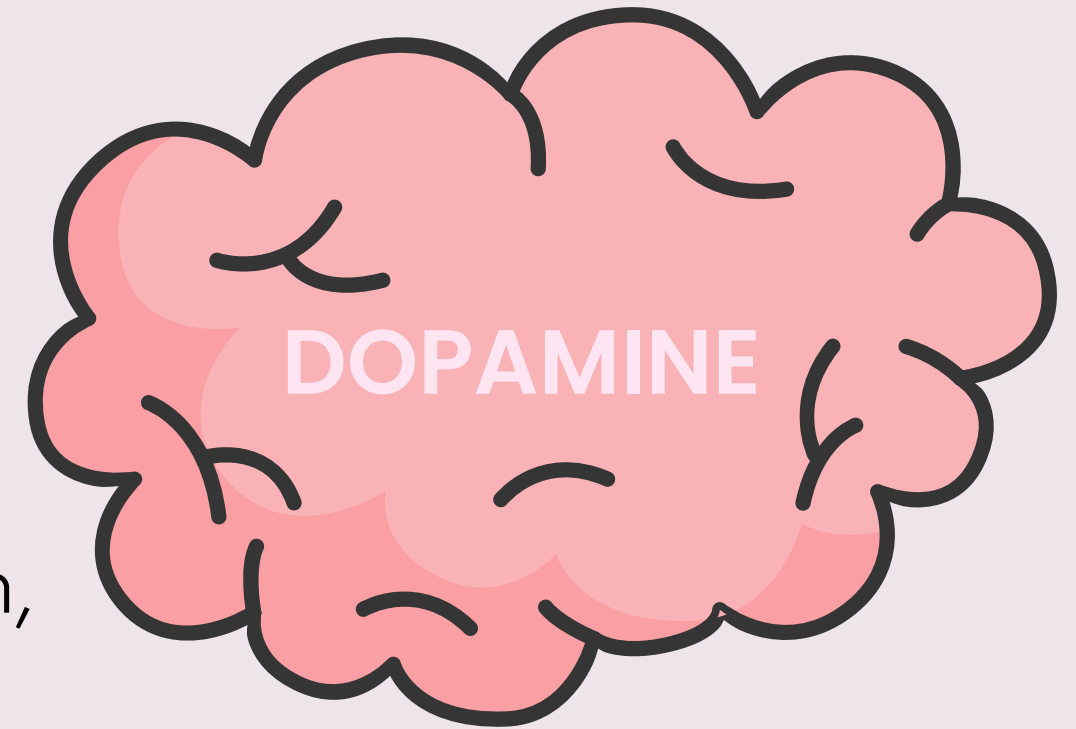


Trauma + Dopamine

Chronic Stress and too much cortisol can eventually lower the dopamine baseline

Structural Brain Changes: Severe or ongoing trauma can lead to structural changes in the brain, particularly in areas involved in the dopamine system, such as the prefrontal cortex and the limbic system. These changes can affect dopamine production, release, and receptor sensitivity.

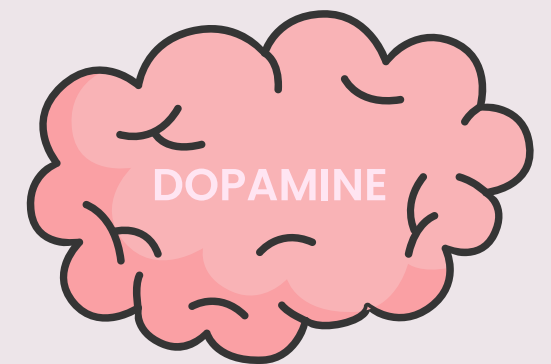
Inflammation: Trauma, especially when it leads to PTSD or CPTSD, can cause an inflammatory response in the brain. Neuroinflammation can negatively impact dopamine neurons and their function.

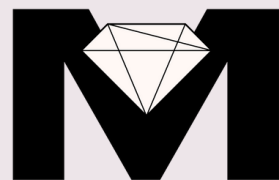
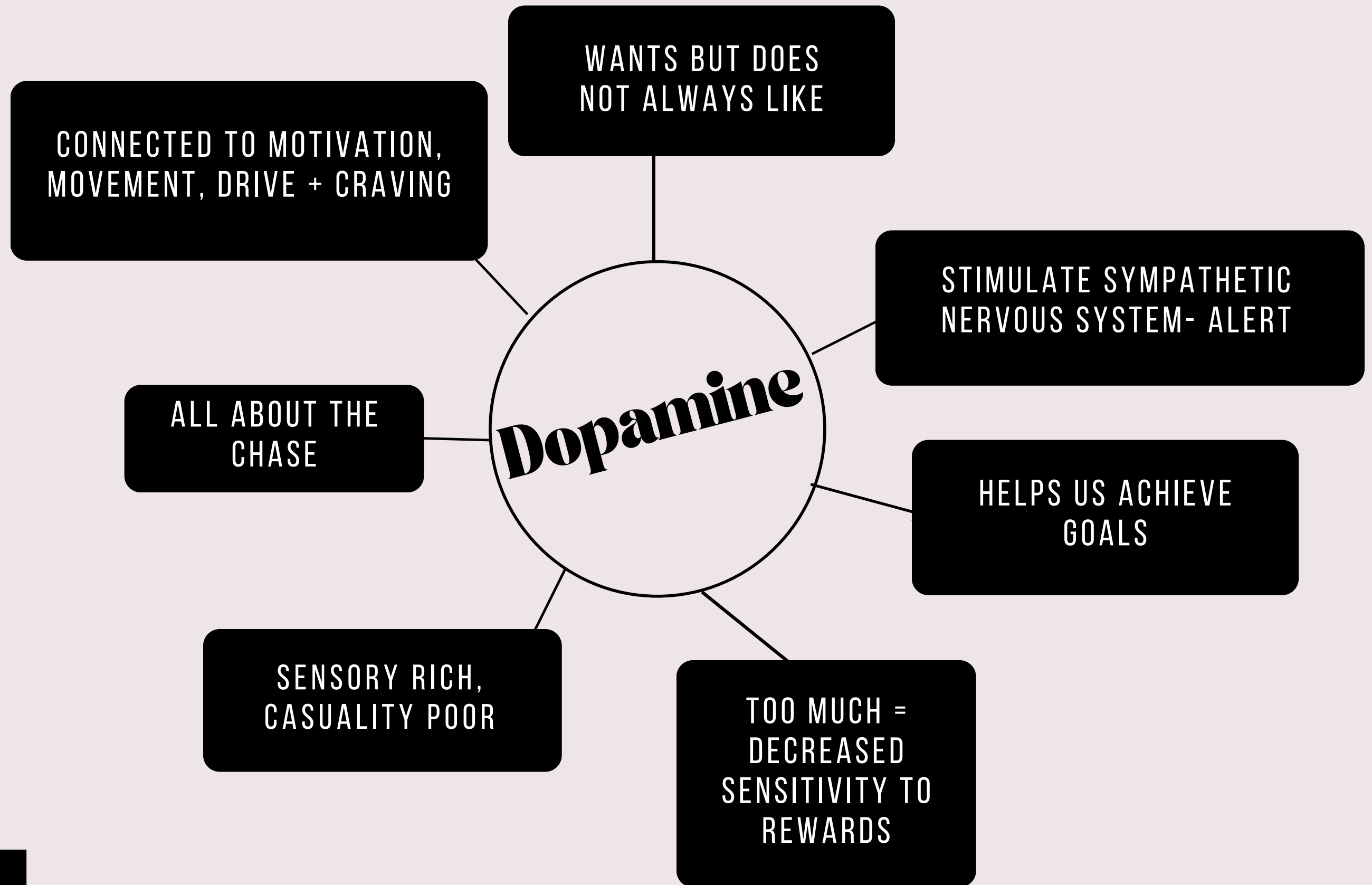


Trauma + Dopamine

Research has shown that trauma can disrupt the brain's reward system by affecting dopamine production and receptor function. This disruption can lead to various mental health issues, including depression, anxiety, and PTSD. For instance, trauma can cause a decrease in dopamine receptor sensitivity, which affects the brain's ability to experience pleasure and motivation (Gabor Mate) ([The Guest House](#)).

Moreover, studies have indicated that chronic stress and trauma can lead to structural changes in the brain, such as reduced volume in areas responsible for emotional regulation and impulse control. These changes further exacerbate the impact on dopamine pathways, contributing to long-term alterations in mood and behavior (Gabor Mate)





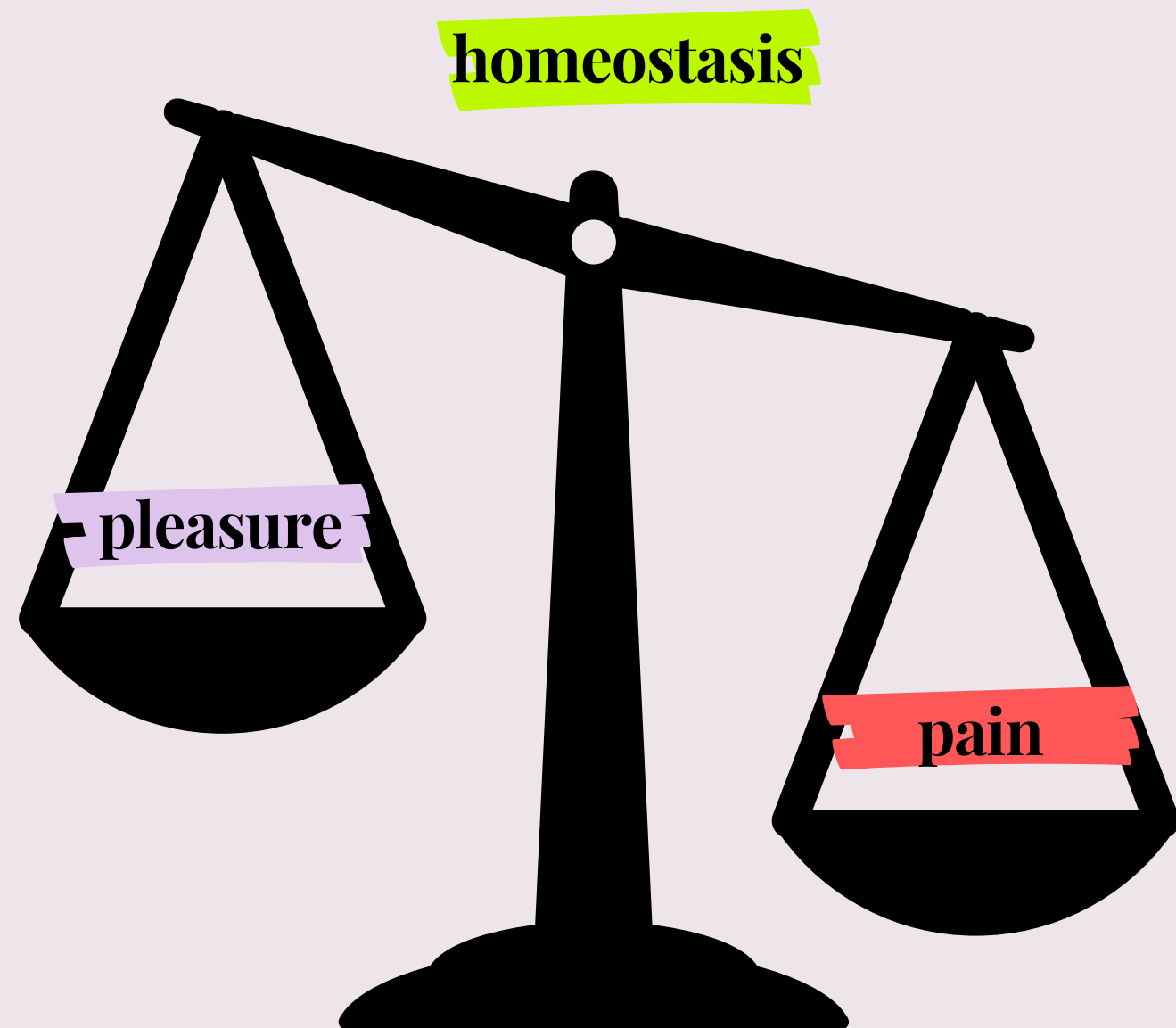
Opponent Process Theory

homeostasis



After a surge of pleasure or dopamine, the brain's natural reflex is to come back into homeostasis so we will experience a drop in baseline which will feel like a low

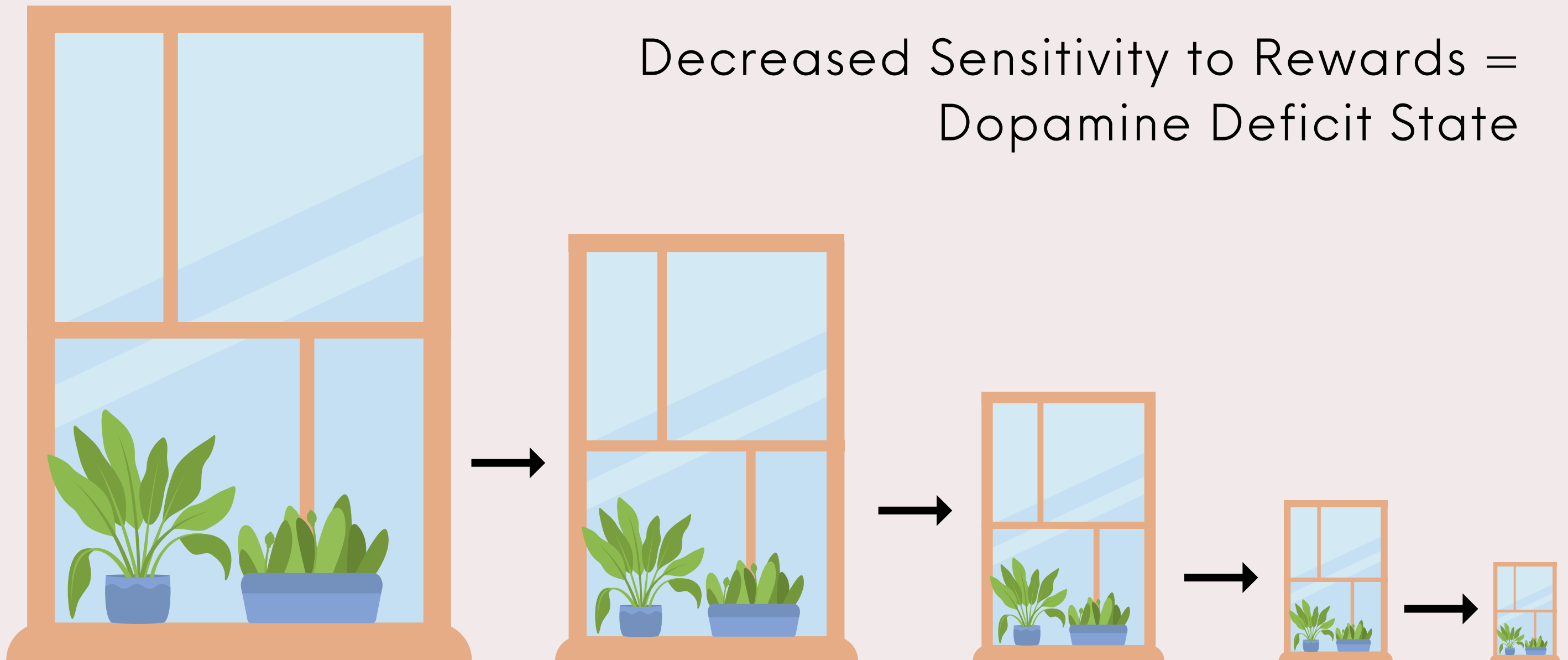
Opponent Process Theory



After a surge of pleasure or dopamine, the brain's natural reflex is to come back into homeostasis so we will experience a drop in baseline which will feel like a low

Pleasure Setpoint – aka Tolerance

Decreased Sensitivity to Rewards =
Dopamine Deficit State



Dopamine + Pre-frontal Cortex Atrophy



When we delay gratification, the pre-frontal cortex lights up.

Studies show that consistent **immediate gratification** can lead to an underutilized pre-frontal cortex.



reduce shame

work with dopamine

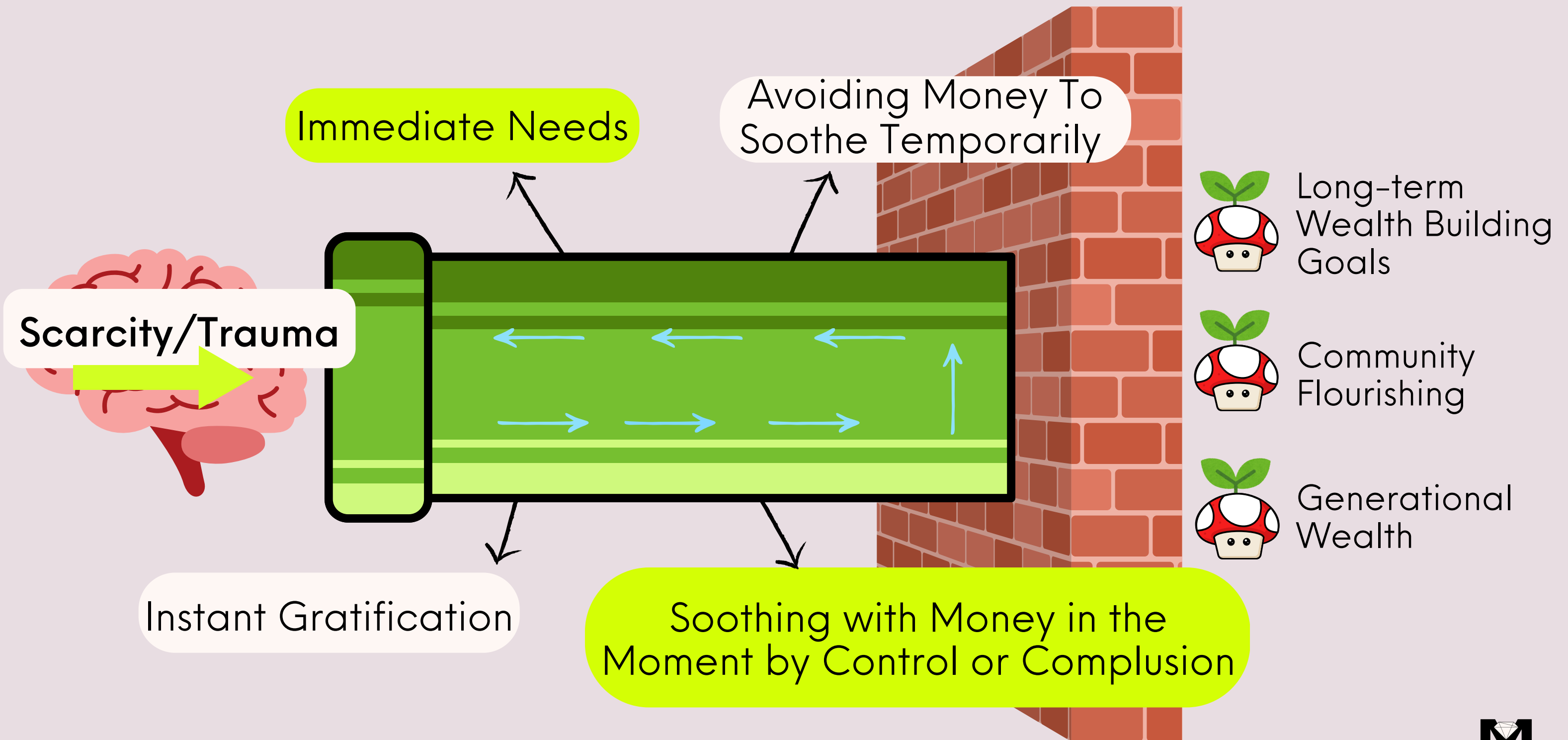
replace rather than restrict

automate + systems

small goals

nervous system awareness

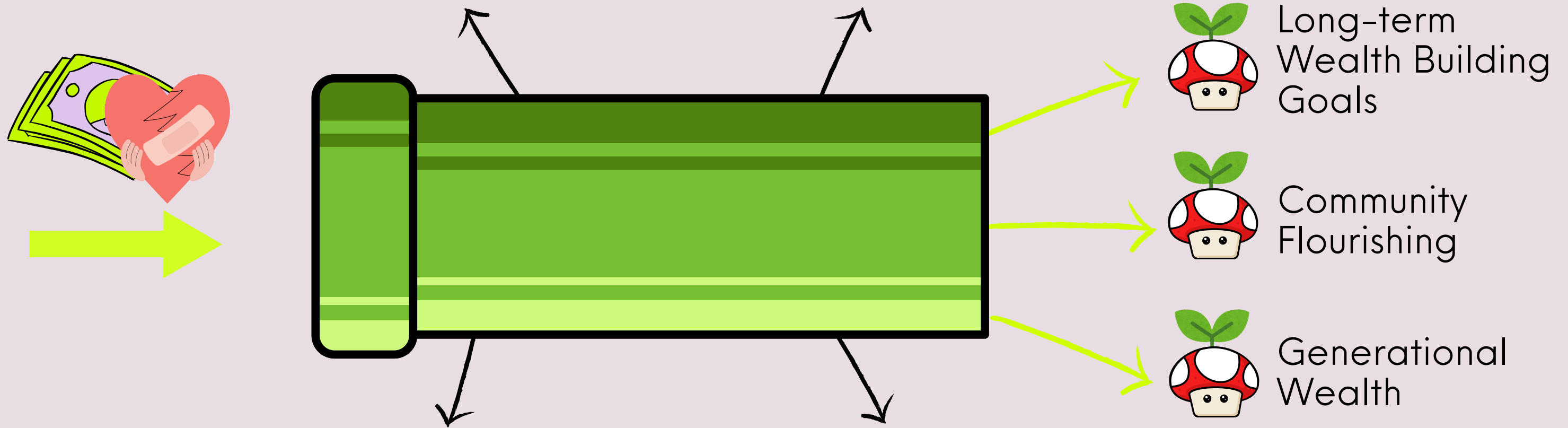
The Tunnel of Trauma, Scarcity + Financial Shame



Through the Tunnel

Portion out what you need for **Immediate Needs** to support you moving out of scarcity

Forgive yourself if you notice you are **avoiding money obligations** and tend to the parts of you that feel shamed or activated.

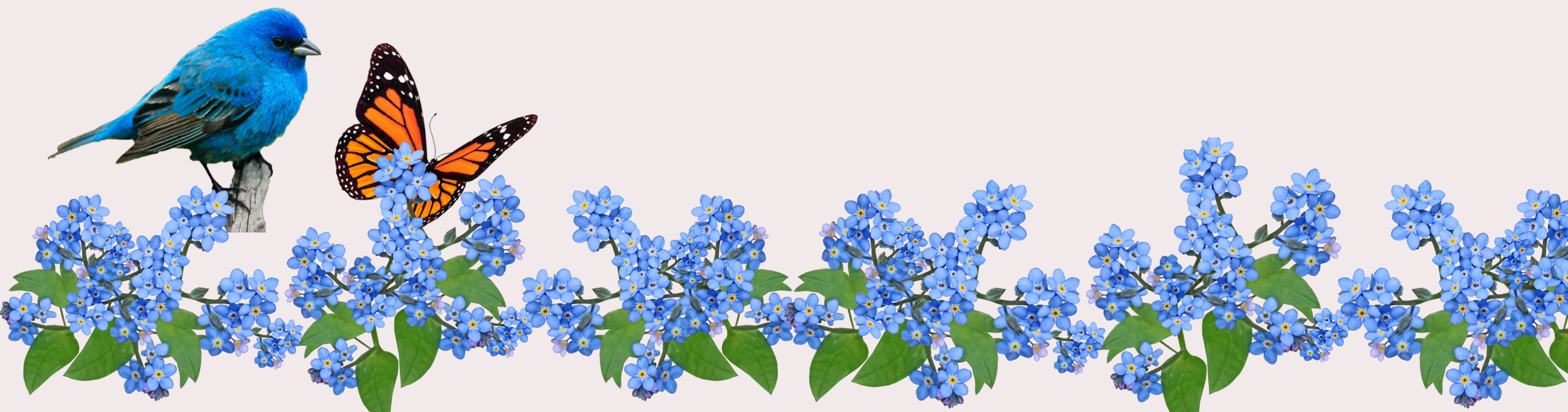


Set aside some money for **instant gratification** while also finding ways to reclaim your dopamine agency!

It's okay to **soothe sometimes with money** but choose things that have a lower negative impact to your goals like a treat at Timmies instead of the latest iphone when you have a pretty new one already

“Between stimulus and response there is a space. In that space is our power to choose our response. In our response lies our growth and our freedom.”

— Viktor E. Frankl



Somatic Practice

