

3 Fears, 3 Tools

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Most money mistakes are fear in disguise. Here's the tool that beats each.

FEAR 1

Exposure ('I'm not ready')

The fear of being found out. Tool: a graded exposure ladder, low stakes to high, one step at a time.

FEAR 2

Loss (protecting your status)

Clinging to a title over a better move. Tool: 'If I didn't already own this, would I buy it today?'

FEAR 3

Error (defending a mistake)

Protecting your ego instead of fixing it. Tool: an honest after-action review, then change one thing.

Every expensive mistake must buy you a principle.

Otherwise the lesson just repeats, and gets pricier.