PHALANX FINANCIAL ACADEMY

CORPORATE EDITION | MINI EBOOK

MONEY & YOU

CONCEPTS

18 Insights for Better Money Decisions

A six-week financial psychology playbook for clarity, confidence, structure, and long-term financial wellness.

By E. Stallworth

Founder | Financial Educator | Behavioral Wealth Strategist

Education first. Product second. Transformation always.

Money & YOU Concepts™

Financial Psychology & Literacy Program

Most capable professionals know what they should do financially. The problem is that knowing and doing are not always the same thing. Money decisions are shaped by what we believe, what we have lived through, what we fear, and what we have learned to do under pressure. Money & YOU Concepts brings those patterns into the open so participants can make clearer decisions and build stronger financial structure.

BEFORE THE NUMBERS, THERE IS BEHAVIOR

Money is never just math. We bring our history, habits, identity, pressure, and expectations into every financial decision. When we understand what is driving the behavior, we are in a better position to make a clear, intentional choice.

What This Program Helps You Do

- Understand how emotions, beliefs, and past experiences influence financial decisions
- Develop a structured framework for making financial choices
- Reduce uncertainty and anxiety around money
- Strengthen financial literacy and long-term planning
- Align financial behavior with long-term goals

NOTICE

See the pattern before it becomes the decision.

NAME

Put clear language around pressure, identity, and behavior.

CHOOSE

Build one intentional move you can repeat in real life.

Lead Facilitator: Eddie L. Stallworth Jr. | Founder, Phalanx Financial Academy

The Six-Week Journey

Each week builds on the one before it. We start with the story, move into identity and decision-making, put structure around the money, and finish with a plan that can be lived in real life.

WK	CURRICULUM FOCUS	PRIMARY OUTCOME	CORE TOOL
1	**Your Money Story**	Understanding personal financial beliefs and influences	Money story map
2	**Identity & Self-Worth**	How identity shapes financial choices	Success identity audit
3	**Behavioral Biases**	Recognizing decision-making patterns	Pause before purchase
4	**Financial Structure**	Building clarity around income, assets, and obligations	Wealth wheel
5	**Decision Frameworks**	Tools for evaluating financial opportunities	Blueprint planner
6	**Long-Term Alignment**	Creating a clear path forward	30-60-90 plan

WHO THIS PROGRAM IS FOR

- Professionals who earn good income but want stronger financial structure
- Individuals interested in the psychology behind money behavior
- Entrepreneurs seeking clarity around financial decisions
- Anyone ready to replace financial uncertainty with intentional planning

ABOUT THE FACILITATOR

Eddie L. Stallworth Jr.

Founder of Phalanx Financial Solutions Group and creator of the Money & YOU Concepts curriculum. With more than two decades of experience in financial services, his work focuses on helping professionals develop financial clarity through behavioral insight, strategic structure, and long-term wealth planning principles.

NEXT STEP

To learn more about upcoming cohorts or enrollment opportunities, visit the program page or request additional information through Phalanx Financial Academy.

phalanxfsg.com

Understand the behavior. Build the structure. Make the decision.

Understanding Your Money Story

Before you can consistently change financial behavior, you have to understand where the behavior came from.

"Some of what you call a money habit may actually be an old survival lesson."

1

Money habits are often inherited before they are chosen.

Families teach money with words, but they also teach it through silence, sacrifice, fear, generosity, conflict, and survival. The first work is not blame. It is recognition.

2

Emotional memory can outlive financial reality.

You can have more income, more education, or more options and still react to money from an older season of scarcity or instability. The circumstance may have changed while the internal script stayed the same.

3

Awareness creates the space for an intentional choice.

A pattern loses some of its power when you can name it before you obey it. The goal is to notice the reaction, separate the past from the present, and make the next decision on purpose.

REAL-LIFE EXAMPLE

Marcus grew up in a home where money was discussed only when there was a problem. Now he earns a steady income, but he still avoids opening bills until the last minute. He recognizes the old script, "money means trouble," and replaces avoidance with a 15-minute weekly money review.

PUT IT TO WORK

Catch one money reaction this week. Ask: "Is this decision coming from present reality, or from an old money story?"

Identity, Self-Worth and the Psychology of Success

You are more than your paycheck, title, debt balance, credit score, or productivity level.

"Financial performance is something you manage. Human worth is not something you earn."

1

Your net worth is not your self-worth.

When identity gets tied to income or performance, every setback starts to feel like a verdict on the person. Financial responsibility matters, but it is healthier when it is built from worth instead of used to prove worth.

2

Financial image management is expensive.

Pressure to look successful can produce overspending, overextending, secrecy, and decisions made for appearance instead of alignment. Stability grows faster when reality is allowed to be real.

3

Healthy ambition requires boundaries.

Ambition can build a life, but unexamined pressure can consume one. Sustainable success includes the ability to say no, ask for help, rest, and make decisions that protect the future instead of just preserving an image today.

REAL-LIFE EXAMPLE

Angela receives a bonus and feels pressure to upgrade her car because several coworkers have newer vehicles. Instead of buying for appearance, she asks what would make her feel genuinely secure. She keeps her current car and uses part of the bonus to strengthen her emergency reserve.

PUT IT TO WORK

Make one decision from worth instead of pressure. Choose what is true and sustainable, not what merely looks successful.

Biases, Stress and Financial Decision-Making

A calm mind makes better money decisions than a cornered nervous system.

"The pause between pressure and action may be one of your most valuable financial assets."

1

Stress changes how we evaluate risk and reward.

Scarcity, fatigue, trauma, family pressure, and comparison can narrow attention and increase the appeal of immediate relief. Under stress, urgency can feel like certainty even when it is not.

2

Many money decisions are really attempts to regulate emotion.

A purchase, loan, gift, or commitment may be trying to create relief, belonging, control, or reassurance. Naming the need underneath the transaction can change the choice.

3

The pause is a financial tool.

You do not have to solve every feeling with a transaction. A structured pause creates room to check facts, compare options, ask a better question, and decide with more of your mind available.

REAL-LIFE EXAMPLE

After a difficult week, David sees a $900 item on sale and feels an immediate urge to buy it. He uses the 24-hour pause and realizes he is looking for relief, not the item itself. By the next day, the urgency is gone and he keeps the money.

PUT IT TO WORK

Use a 24-hour pause before one non-essential financial decision. During the pause, name the feeling, the need, and the real cost.

Redefining Wealth, Wellness and Success

Wealth is not only what you accumulate. It is also what your life can carry without breaking.

"A wealthy life should create options, not just obligations."

1

Wealth is capacity, not just accumulation.

Income and assets matter, but so do time, health, peace, ownership, relationships, options, and the ability to recover from disruption. A durable financial life has more than one form of capital.

2

Values turn money into meaning.

Money is most useful when it supports what matters. A values-based definition of wealth gives you a filter for spending, saving, career choices, benefits decisions, and long-term planning.

3

Non-financial assets protect financial decisions.

Rest, strong relationships, health, clarity, and a sense of purpose can reduce reactive decision-making. Sometimes the best financial move begins outside the financial statement.

REAL-LIFE EXAMPLE

Renee earns more than she did five years ago, but she has less time, more stress, and no financial margin. She redefines wealth as stability, health, time, and options. That definition leads her to automate savings and protect one evening each week from work.

PUT IT TO WORK

Write one sentence that begins: "A wealthy life, for me, means..." Then align one expense, habit, or decision with that definition.

Building Your Wealth Blueprint

Insight becomes useful when it is translated into priorities, boundaries, systems, and accountability.

"A goal without a system is just a good intention wearing a nice suit."

1

Goals need systems that can survive real life.

Good intentions are weakest when life gets busy. Automatic savings, a functional budget, written priorities, scheduled reviews, and simple decision rules reduce the number of choices you have to make under pressure.

2

Boundaries belong in the financial plan.

Overgiving, rescuing, lifestyle pressure, and unclear obligations can quietly defeat strong income. A money boundary is not selfishness. It is a decision about what your resources are responsible for.

3

Accountability turns intention into repetition.

The right system includes a way to review progress, correct drift, and keep going. Accountability can be a calendar, a partner, an advisor, a monthly meeting, or a written scorecard. What matters is that the plan gets revisited.

REAL-LIFE EXAMPLE

Thomas wants to save $6,000 this year, but his goal has no system behind it. He sets an automatic $500 monthly transfer, creates a monthly review date, and places a clear limit on unplanned family support. The goal becomes a repeatable process instead of a wish.

PUT IT TO WORK

Put one financial system in writing this week. Keep it simple enough to repeat when you are tired, busy, or under pressure.

Legacy, Liberation and Long-Term Financial Wellness

The goal is not just to know better. The goal is to live better, choose better, and model better.

"Legacy is not only what you leave. It is what people repeatedly see you live."

1

Legacy is behavior before inheritance.

Money habits, language, boundaries, preparation, and decision-making are all transmitted. What you model can shape the people around you long before assets are transferred.

2

Freedom is built through repeatable commitments.

Financial liberation is rarely one dramatic move. It is often the cumulative effect of better choices, clearer systems, stronger boundaries, and consistent preparation over time.

3

A 90-day plan keeps insight from evaporating.

Reflection can create clarity, but action protects it. A short planning horizon makes change concrete: what happens first, who supports it, when it gets reviewed, and what "done" looks like.

REAL-LIFE EXAMPLE

Denise wants her children to inherit better money habits, not just assets. She begins a monthly family money conversation, updates beneficiary information, and chooses one 30-day commitment: build the first layer of an emergency fund. Her legacy starts with what the family sees her practice now.

PUT IT TO WORK

Choose the first commitment you will keep for the next 30 days, then schedule the review date now.

Six Principles to Keep

The six weeks are different, but the operating logic is consistent. These are the principles worth carrying forward.

1 Formation before correction

Before changing a financial behavior, understand the story, pressure, or belief that helps produce it.

2 Worth before performance

Manage the numbers seriously without turning the numbers into a verdict on you.

3 Pause before pressure

When urgency rises, slow the transaction down long enough to bring facts and values back into the room.

4 Values before comparison

Define wealth for your life so someone else's lifestyle does not become your financial plan.

5 Systems before willpower

Build automatic, written, repeatable structures that make the better choice easier to repeat.

6 Practice before legacy

The habits you repeat now become the example, the stability, and eventually the legacy.

The work is not to become perfect with money. The work is to become more conscious, more structured, and more intentional.

Protect the Insight with a 30-60-90 Plan

Clarity fades when it is not attached to a calendar, a behavior, and a review point. Keep the plan practical enough to use.

FIRST 30 DAYS

Stabilize one behavior

What is the one behavior, boundary, or system that needs immediate repetition?

My move: _____

Review date: _____ Support/accountability: _____

NEXT 60 DAYS

Strengthen the structure

What system should be automated, documented, reviewed, or supported by accountability?

My move: _____

Review date: _____ Support/accountability: _____

NEXT 90 DAYS

Expand the result

What measurable improvement do you want to see, and what will tell you the change is becoming sustainable?

My move: _____

Review date: _____ Support/accountability: _____

DECISION FILTER

Before a major decision, ask: What am I feeling? What am I trying to solve? What does this cost beyond money? Does this align with the life I say I am building?

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Behavior. Clarity. Structure. Action.

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