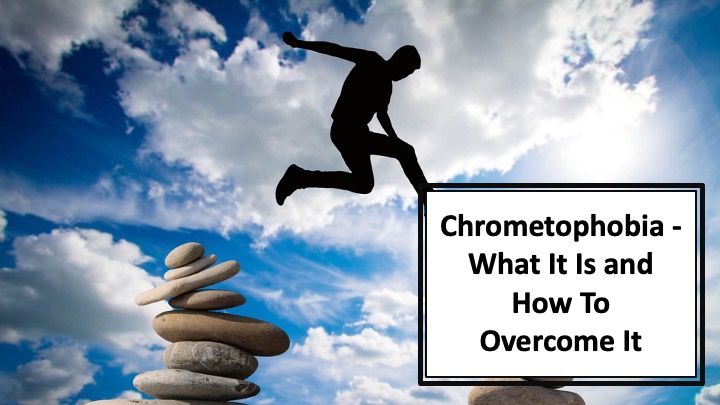
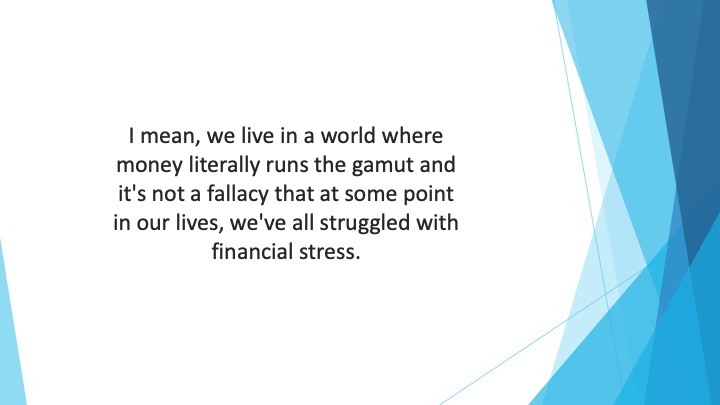
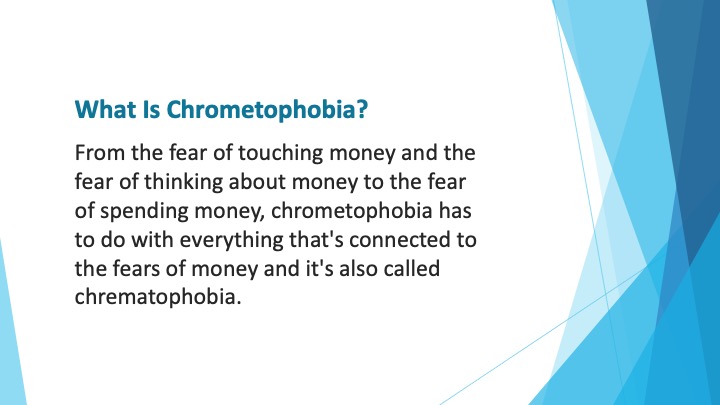
**Chapter 5: Chrometophobia - What it is and how to Overcome it**

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**S1** : In this video, we’ll talk about “Chrometophobia - What it is and how to Overcome it”

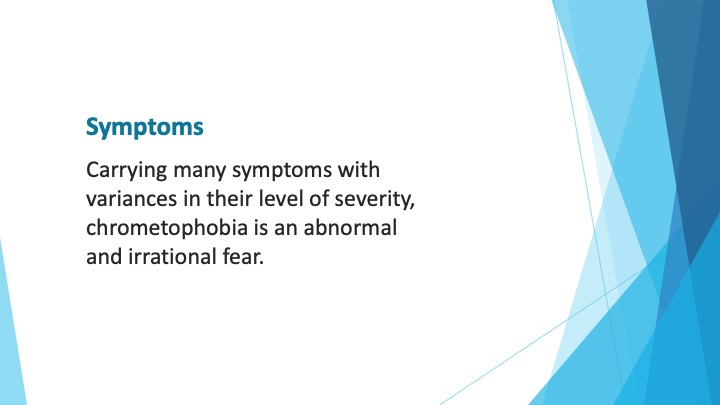


**S2 :** Let's cut out the pretense, money and debt can be very scary. I mean, we live in a world where money literally runs the gamut and it's not a fallacy that at some point in our lives, we've all struggled with financial stress.



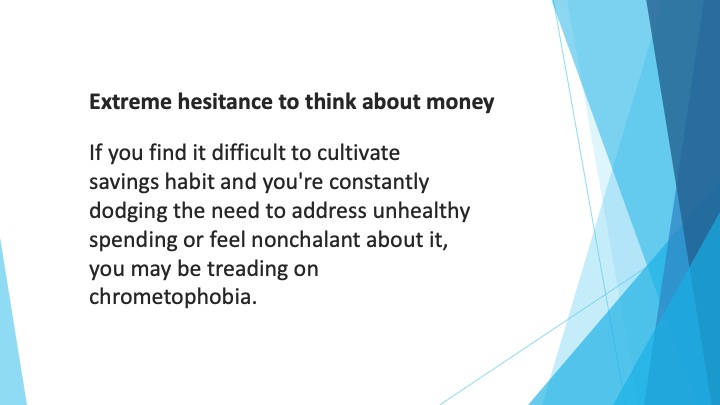
**S3** : What is Chrometophobia?

From the fear of touching money and the fear of thinking about money to the fear of spending money, chrometophobia has to do with everything that's connected to the fears of money and it's also called chrematophobia. Chrometophobia is the extreme fear of money and the Greek word phobos, which means “fear, and Greek word chermato, which means “money” are the words that combine to make chrometophobia.



**S4** : Symptoms

Carrying many symptoms with variances in their level of severity, chrometophobia is an abnormal and irrational fear. And, unlike acrophobia (the fear of heights) or claustrophobia (the fear of crowded spaces), it isn't as common as other phobias.



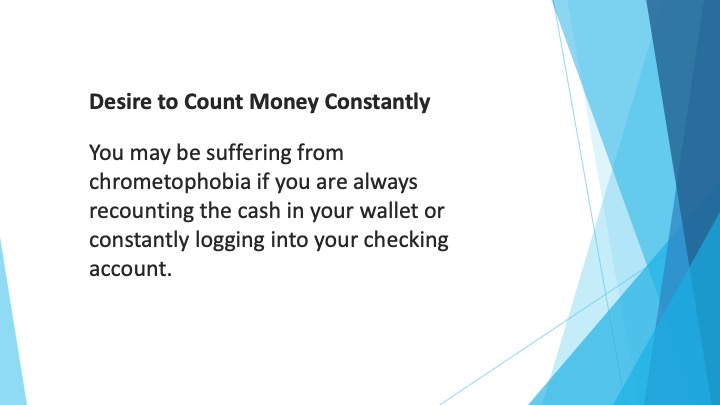
**S5 :** Extreme hesitance to think about money

If you find it difficult to cultivate savings habit and you're constantly dodging the need to address unhealthy spending or feel nonchalant about it, you may be treading on chrometophobia. You may even stop saving money and paying your bills because you feel powerless to manage your finances or you're afraid you might run out of money.



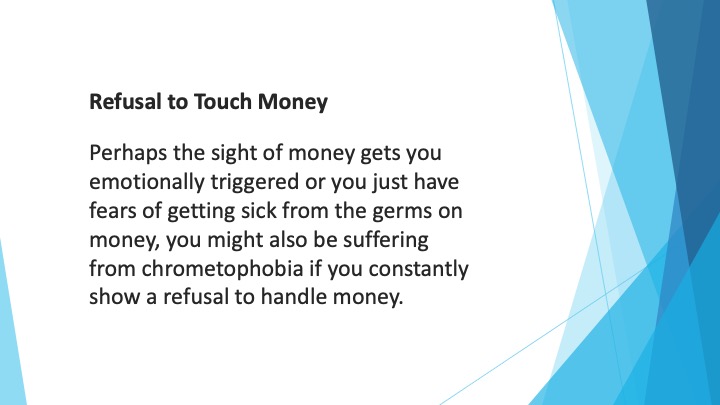
**S6 :** Withdrawal from activities

Your worries about your finances may make you care less about your pleasurable activity, miss date night with your partner, or skip family movie night. You'll find yourself avoiding your usual, enjoyable activities when you're suffering from chrometophobia.



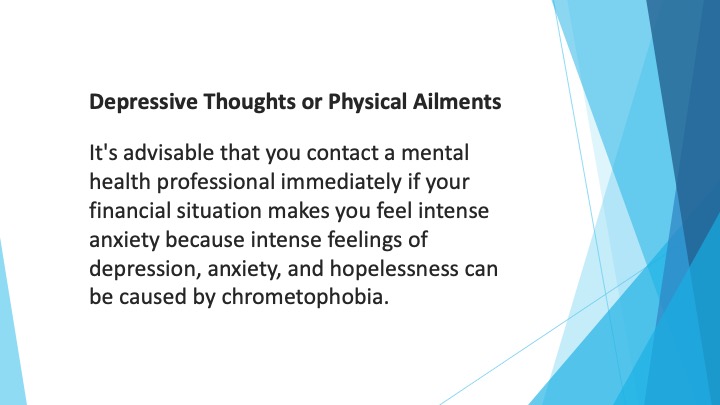
**S7 :** Desire to Count Money Constantly

You may be suffering from chrometophobia if you are always recounting the cash in your wallet or constantly logging into your checking account. Imagine someone checking his or her bank account every day, don't you think something is off somewhere?



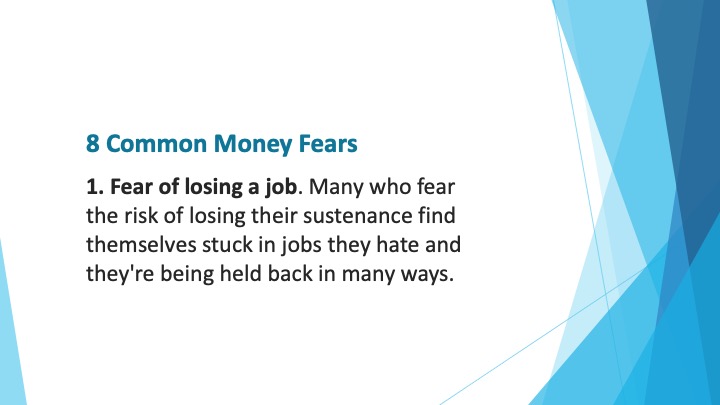
**S8 :** Refusal to Touch Money

Perhaps the sight of money gets you emotionally triggered or you just have fears of getting sick from the germs on money, you might also be suffering from chrometophobia if you constantly show a refusal to handle money.



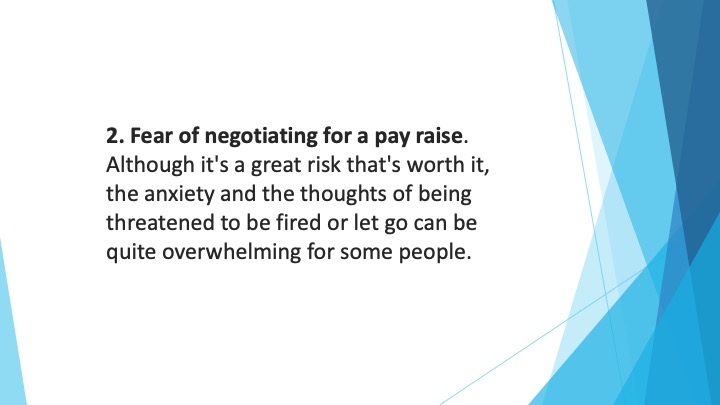
**S9 :** Depressive Thoughts or Physical Ailments

It's advisable that you contact a mental health professional immediately if your financial situation makes you feel intense anxiety because intense feelings of depression, anxiety, and hopelessness can be caused by chrometophobia. More so, contacting a medical professional immediately is recommended if you experience shortness of breath, nausea, dry mouth, sweating, or shaking, which are physical symptoms of chrometophobia.

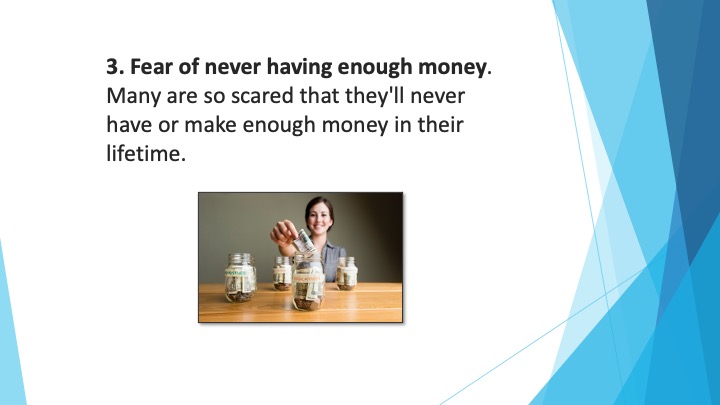


**S10 :** 8 Common Money Fears

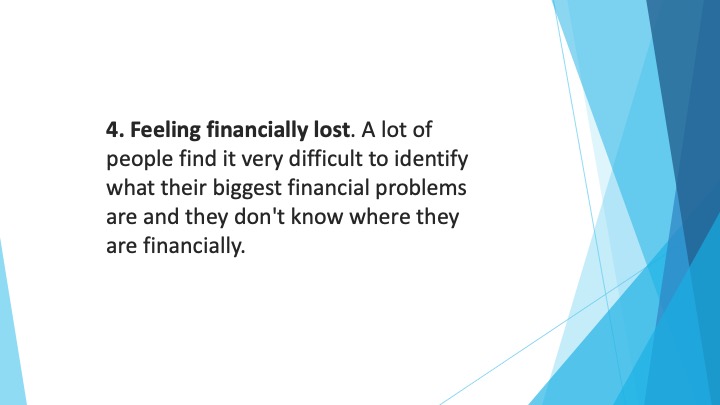
1. Fear of losing a job. Many who fear the risk of losing their sustenance find themselves stuck in jobs they hate and they're being held back in many ways.

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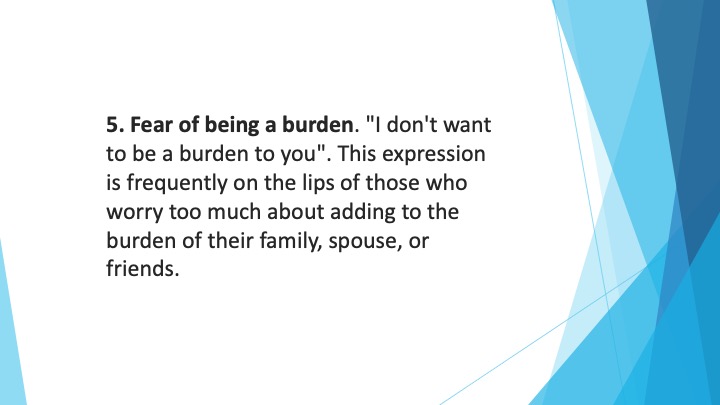
**S11 :** 2. Fear of negotiating for a pay raise. Although it's a great risk that's worth it, the anxiety and the thoughts of being threatened to be fired or let go can be quite overwhelming for some people.



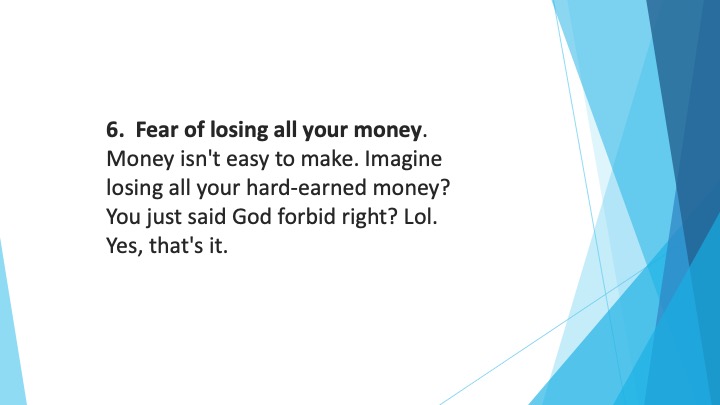
**S12 :** 3. Fear of never having enough money. Many are so scared that they'll never have or make enough money in their lifetime.



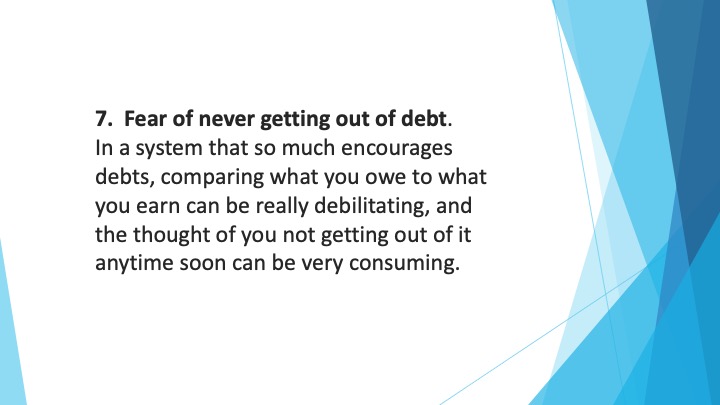
**S13 :** 4. Feeling financially lost. A lot of people find it very difficult to identify what their biggest financial problems are and they don't know where they are financially.



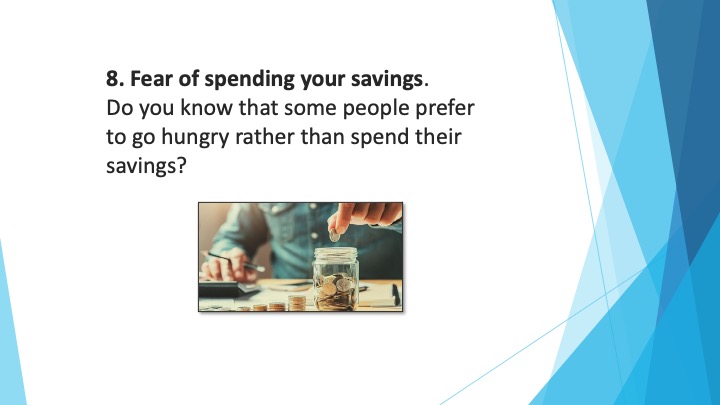
**S14 :** 5. Fear of being a burden. "I don't want to be a burden to you". This expression is frequently on the lips of those who worry too much about adding to the burden of their family, spouse, or friends.



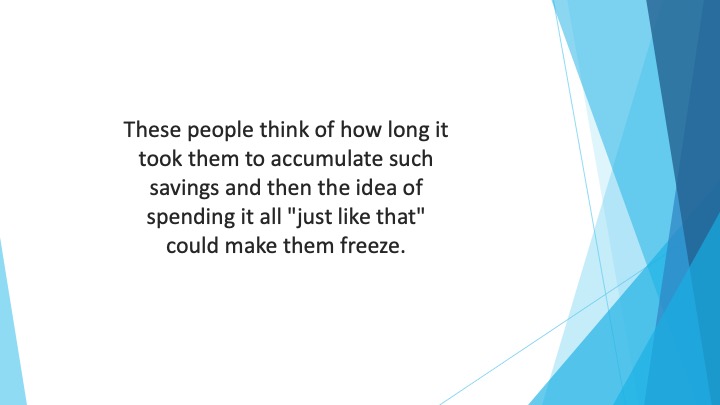
**S15 :** 6. Fear of losing all your money. Money isn't easy to make. Imagine losing all your hard-earned money? You just said God forbid right? Lol. Yes, that's it.



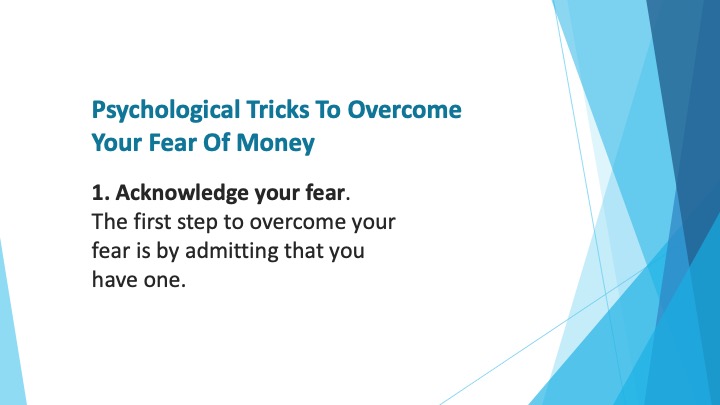
**S16 :** 7. Fear of never getting out of debt. In a system that so much encourages debts, comparing what you owe to what you earn can be really debilitating, and the thought of you not getting out of it anytime soon can be very consuming.



**S17 :** 8. Fear of spending your savings. Do you know that some people prefer to go hungry rather than spend their savings?

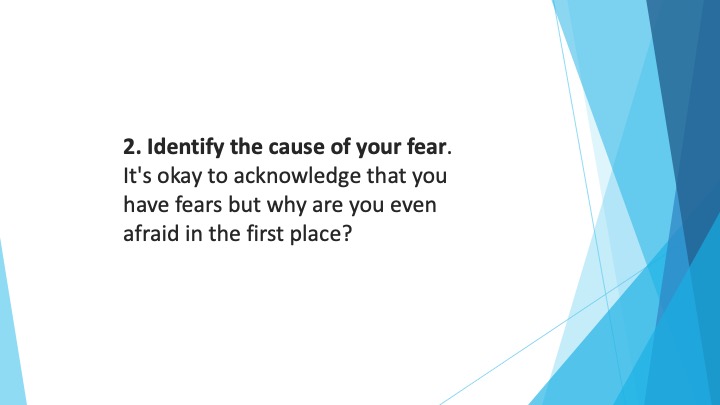


**S18 :** These people think of how long it took them to accumulate such savings and then the idea of spending it all "just like that" could make them freeze.

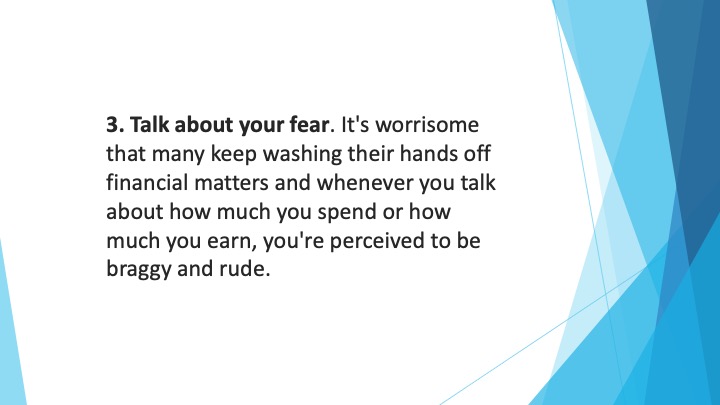


**S19 :** Psychological Tricks to Overcome Your Fear of Money

1. Acknowledge your fear. The first step to overcome your fear is by admitting that you have one. With this, you'll be able to embrace growth rather than resist change and you can commence your healing journey.



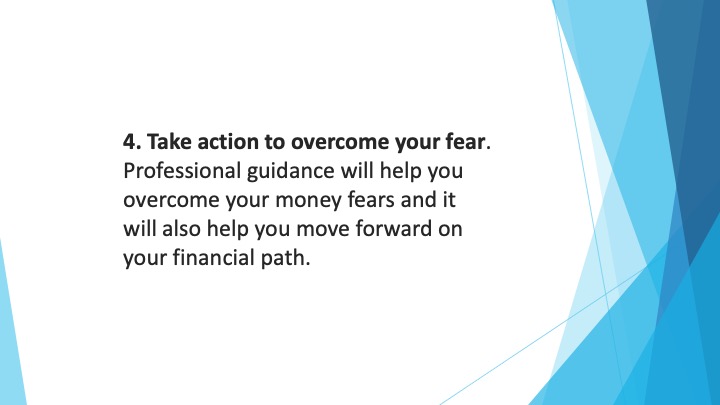
**S20 :** 2. Identify the cause of your fear. It's okay to acknowledge that you have fears but why are you even afraid in the first place? You'll be able to eliminate the stressors or take action to change when you understand why you feel how you feel by identifying the root of your fear.

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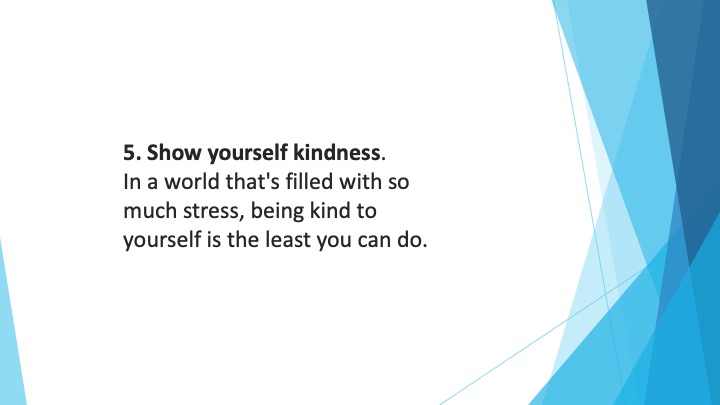
**S21 :** 3. Talk about your fear. It's worrisome that many keep washing their hands off financial matters and whenever you talk about how much you spend or how much you earn, you're perceived to be braggy and rude. While this societal money taboo lingers on, it's high time we found a professional, a coworker, a relative, a friend, or a trusted partner to share our difficulties, goals, and fears with.



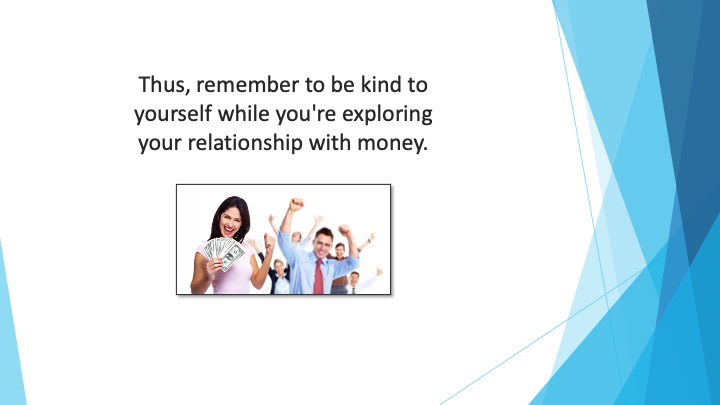
**S22 :** Start talking about money. Do the opposite of what society expects!



**S23 :** 4. Take action to overcome your fear. Professional guidance will help you overcome your money fears and it will also help you move forward on your financial path. A plan for healing can be created for you and you'll be able to identify your weak areas as you get more conscious of your financial fears when you work with an expert like a therapist, a mentor, or a financial coach.

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**S24 :** 5. Show yourself kindness. In a world that's filled with so much stress, being kind to yourself is the least you can do. On your financial journey, don't place unnecessary pressure on yourself, and note that your fearful response to money can be increased by negative self-talk.

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**S25 :** Thus, remember to be kind to yourself while you're exploring your relationship with money.