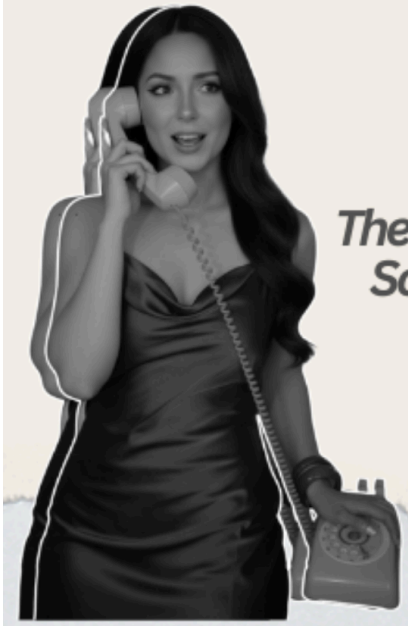
#1 *New York Times* Bestseller

Talk Yourself Rich AF



The Neuroscience of Rewiring Scarcity Loop Syndrome™

Evalena Sazo

CHAPTER 1

If will power worked, you wouldn't need this book.

You've tried discipline. Budgets. Goals. Motivation. "Getting serious this time." And for a while, it works. You feel focused. Hopeful. In control. Maybe money improves. Maybe opportunities open. Maybe momentum finally builds. And then — almost predictably — something happens. Your car breaks down. Sales are slow. A job disappears. One step forward, two steps back. No matter how hard you try, you never quite get ahead. You find yourself stuck in the same loop, again and again. And here's the part no one tells you: it's not because you're not working hard enough. It's because you were sold a story — one rooted in the post-1950s version of the American Dream — that said effort alone guarantees stability. We now know, as a society, that this simply isn't true.

Hard work has never been the problem. If effort alone created stability, the most exhausted people in society would be the wealthiest. But that's not what we see. Instead, we see intelligent, capable, hardworking people stuck in cycles they can't explain — where progress is followed by collapse, relief is followed by stress, and success is followed by self-doubt. This isn't a failure of character. It's a mismatch between how we've been taught to change and how the human brain actually works.

Your brain is not wired to make you successful. It's wired to keep you alive. Long before it learned how to plan, save, or build wealth, it learned how to scan for danger and restore safety. When something feels unpredictable or overwhelming, your nervous system doesn't ask whether it's good for your future — it asks whether it's safe *right now*. And when safety feels threatened, even subtly, the brain will choose familiarity over progress every single time.

Money has a unique way of activating this response because it touches everything: survival, security, belonging, freedom. When money feels uncertain, your nervous system doesn't interpret it as an abstract problem — it interprets it as a threat. Tight chest. Racing thoughts. Avoidance. Overthinking. You might start narrating it the same way every time: *Money is hard to get. This always happens. I'll never get ahead.* And eventually you land on the simplest conclusion: *I'm bad with money.* But what's actually happening is physiological. Your body is responding as if something important could be taken away, because at some point in your life, it was.

This is why the pattern often shows up right when things begin to improve. When income increases, visibility grows, or responsibility expands, your nervous system may quietly panic. Not because success is bad, but because it's unfamiliar. The brain prefers what it knows, even when what it knows is stressful. So it looks for ways — often unconsciously — to restore the old baseline. A missed opportunity. An avoided decision. A sudden expense. From the outside, it looks like bad luck or self-sabotage. From the inside, it's your brain doing what it was trained to do: return you to what feels safe.

Neuroscience shows that this isn't a mindset issue at all — it's a nervous system one. When the brain perceives threat, the amygdala activates and shifts the body into survival mode, reducing activity in the prefrontal cortex — the part of the brain responsible for planning, decision-making, and long-term thinking. In other words, the very moment you most need clarity and strategy, your brain temporarily takes them offline. Studies consistently show that chronic financial stress produces the same neural responses as physical danger, impairing memory, focus, and impulse control. This is why logic disappears when money feels tight, and why "knowing better" doesn't translate into doing better.

One of the most well-known demonstrations of this comes from research on scarcity and cognitive load. In a series of studies by behavioral scientists Sendhil Mullainathan and Eldar Shafir, participants were asked to solve everyday problems. When the problems were framed as financially stressful — an unexpected car repair, a sudden bill. The participants' performance dropped dramatically. IQ scores temporarily fell by the equivalent of losing an entire night's sleep. Not because participants were suddenly less intelligent, but because their mental bandwidth was consumed by threat. Scarcity narrowed attention, reduced working memory, and hijacked decision-making. The brain, under stress, stopped thinking expansively and started thinking defensively. This is what chronic financial pressure does over time: it trains the nervous system to operate in survival mode, even when danger isn't immediate.

Neuroscientist Joe Dispenza often explains that the brain doesn't distinguish between an actual threat and an emotionally remembered one. When stress hormones like cortisol and adrenaline flood the body repeatedly, the brain wires itself around those chemical states. Over time, those chemicals don't just signal danger — they become familiar. And what's familiar begins to feel like identity. You don't just experience financial stress; you organize your thoughts, behaviors, and expectations around it. The body memorizes the emotion, the brain memorizes the pattern. This is how stress stops being a reaction and starts becoming identity — why calm can feel unfamiliar, and stability can feel strangely uncomfortable.

Neuroscience and behavioral research helps explain why this happens. The brain strengthens the circuits it uses most often through repetition—what scientists call **neuroplasticity**. Under chronic, repeated stress, the nervous system becomes efficient at producing more stress. Brain imaging studies show increased sensitivity in fear-related circuits and reduced connectivity in regions responsible for planning, regulation, and long-term thinking. At the same time, conditioning research shows that the brain learns through repetition paired with emotion—not intention. When stress is rehearsed repeatedly—especially around money—the nervous system begins to associate it with survival. Over time, this becomes a **default mode**: a baseline the brain returns to automatically. So automatic it can activate before you've even fully registered what you're feeling. Financial stress stops being something you experience and becomes something you expect.

In a landmark 2009 study published in *Science*, neuroscientists led by Cláudia Dias-Ferreira set out to answer a deceptively simple question: *What does chronic stress actually do to decision-making in the brain?* To find out, the research team exposed rats to a period of **chronic unpredictable stress** — not extreme trauma, but repeated, mild stressors delivered over time, designed to mirror the kind of ongoing pressure humans experience in real life. After this stress period, the rats were trained on tasks that required **goal-directed decision-making**, where specific actions led to specific rewards. Then the researchers changed the conditions. Sometimes the reward was devalued; other times, the relationship between action and outcome was altered. Healthy rats adapted quickly. When the reward no longer mattered, they stopped working for it. But the stressed rats didn't adjust. They continued repeating the same behaviors even when those behaviors no longer made sense. When the scientists examined their brains, the reason became clear: chronic stress had physically shifted neural control away from the **prefrontal cortex**, which supports flexible thinking and evaluation, and toward the **dorsal striatum**, a region associated with habit and automatic behavior. Under stress, the rats' brains had reorganized themselves to favor repetition over adaptation. The researchers concluded that chronic stress doesn't just affect mood — it **restructures decision-making systems**, locking behavior into rigid loops that persist even when circumstances change.

If you replace those levers with bank accounts, invoices, bills, or opportunities, the pattern becomes painfully familiar. Chronic financial stress trains the human brain the same way. When money has long felt unpredictable or threatening, the nervous system learns to favor what's familiar over what's optimal. You may keep making the same financial choices not because they're best, but because they're known. You may default to short-term relief instead of long-term planning. You may repeat patterns you logically know don't work — overspending, undercharging, avoiding numbers, playing small — because under stress, the brain prioritizes certainty over improvement. Just like those rats, it's not that you *can't* adapt. It's that your brain has learned to survive by repeating what it already knows.

This is why shame never fixes the problem. You cannot shame a nervous system into feeling safe. You cannot punish a brain out of survival mode. When people are told they're irresponsible, lazy, or undisciplined with money, it only reinforces the very stress response that keeps the loop in place. The system tightens. Avoidance increases. Repetition deepens. What looks like a personal failure is actually a biological pattern trying to maintain equilibrium. Once you understand that, the story changes — from "What's wrong with me?" to "What happened that taught my brain this was necessary?"

This pattern also doesn't begin with you. Nervous systems are shaped not only by personal experience, but by **generational context**. Research in epigenetics and intergenerational stress transmission shows that prolonged exposure to instability — war, poverty, displacement, economic collapse — can alter how stress responses are regulated and passed down. If your parents or grandparents lived through scarcity, unpredictability, or survival-based decision-making, their nervous systems adapted accordingly. Those adaptations showed up in behaviors, beliefs, tone, urgency, and fear around money. Even without direct trauma, children absorb these signals. They learn what feels safe by watching how adults respond to pressure. Over time, scarcity stops being a circumstance and becomes an inherited expectation. What you're carrying may not be a personal flaw at all — it may be a nervous system response that predates you.

This is why this book exists. Not to teach you how to hustle harder, think more positively, or override your instincts — but to explain what your nervous system has been doing all along. No one ever named this pattern in a way that removed blame and restored agency. So people kept trying to fix themselves instead of understanding themselves. This book is here to give language to something millions of people experience but rarely understand: the way stress, repetition, and survival wiring quietly shape identity. When a pattern is unnamed, it feels personal. When it's named, it becomes workable. And once you can see what your brain has been protecting you from, you can begin teaching it something new.

So who am I to write this? I'm not here as a guru, a financial savior, or someone who figured it all out early. I'm here as someone who watched the same patterns repeat — in myself and in others — no matter how smart, capable, or driven we were. I've spent years studying how behavior, stress, and identity intersect, not just academically, but experientially. I've seen what happens when people are told to change without being taught how safety actually works in the brain. This book didn't come from theory alone; it came from observing a question that refused to go away: *Why do people keep returning to the same financial outcomes even when they know better?* What follows is the answer that finally made the pattern make sense.

Now that you understand these patterns are protective, not personal, you can stop asking what's wrong with you—and start asking what happened that taught your brain this was necessary. And if this loop was learned through stress, repetition, and survival, then it can also be unlearned. But unlearning requires more than insight. It requires language: a framework that explains what's happening without blame, and a method that works with your nervous system instead of against it. That's why this pattern needed a name. In the next chapter, we'll define it clearly and precisely—not as a diagnosis meant to limit you, but as a map meant to free you. Because once you can see the loop, you're no longer trapped inside it.

A neuroscience-based framework for changing the patterns beneath your money habits.

"Money doesn't respond to your goals as much as it responds to your identity. When success feels unsafe, your brain will protect you from it—every single time." — Evalena Sazo

You're not bad with money. You're not lazy. And you're not self-sabotaging "for no reason." Your brain learned that scarcity equals safety—and it's been protecting you ever since.

In Talk Yourself Rich AF, Evalena Sazo introduces Scarcity Loop Syndrome™ (SLS): an early-formed nervous-system pattern that wires stress, fear, and overthinking into your self-concept. When your brain associates expansion with danger, it doesn't matter how hard you work—your system snaps back to what's familiar.

This isn't wishful thinking. It's rewiring.
Inside, you'll discover how to:

- Break the Scarcity Loop without forcing positivity
- Turn self-talk into identity—and identity into your financial ceiling
- Retrain your nervous system to feel safe with more

You don't think your way into wealth. You talk your way into it.

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