

# THE 11 CULTURAL MONEY NARRATIVES WE'VE INHERITED

*And How Women Can Break Through Them to  
Create Wealth on Their Own Terms*



**By Dr. Helen Orombi**



# Introduction

For generations, women have been swimming in invisible cultural waters when it comes to money. These aren't just personal beliefs — they're collective narratives shaped by history, culture, religion, family systems, and media.

They've been coded into our nervous systems, shaping how we think, feel, and act around money.

These narratives become identity: *who we believe we are, what we believe is possible, and what we unconsciously allow ourselves to have.*

The problem is: when we bump up against these narratives in business, careers and life which our pictures look like undercharging, shrinking from visibility, feeling guilt for wanting more — we often blame ourselves.

But the truth is: **it's not personal, it's cultural conditioning.** By naming these narratives, you begin to dissolve shame and see clearly: your struggle is not proof that you're flawed. It's evidence of the old cultural scripts that live inside of you — scripts written by history, family, and culture.

The good news? Scripts can be rewritten.

And you hold the pen!

That's why I created this guide — to shine a light on 11 cultural money narratives that impact women entrepreneurs, coaches, creatives, and healers every single day and how to breakthrough these narratives.



# Narrative 1: Money Power Is Not Yours

(a.k.a. You need permission to access money)

## What is the Narrative?

For centuries, women were denied the right to own property, open bank accounts, or access credit without a man's permission. In the U.S., women could not even open credit cards in their own names until 1974. McKinsey & Lean In's *Women in the Workplace* report shows women are still underrepresented in financial decision-making roles, reinforcing this historical residue: money power belongs to men.

## How it Shows Up in Business and Life

- Waiting for approval before making business investments
- Deferring to “experts” instead of trusting intuition and strategy
- Hesitating to make bold financial decisions or take risks

## Why This Matters

When women internalize “*money power isn't mine,*” they stall their growth, second-guess strategy, and unconsciously cap their impact and revenue.

## Power Statement

*I am the author of my financial story. I have full agency to create, invest, and lead with money on my terms.*

**Journal Prompt:** Where in your life or business do you find yourself waiting for permission, approval, or validation before making a financial move?

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## Narrative 2: Good Women Care; Men Provide

(a.k.a. A woman's role is sacrifice, a man's role is support)

### What is the Narrative?

Culture has long tied women's worth to caregiving and sacrifice, while men's worth was tied to provision. Sallie Krawcheck, in *Own It*, notes how women are often taught to see money as a means of caring for others, not as a vehicle for freedom, power, and impact.

### How it Shows Up in Business and Life

- Overdelivering for clients while undercharging
- Feeling guilty for prioritizing money goals
- Treating income as "extra" rather than essential

### Why This Matters

For entrepreneurs, this narrative fuels burnout in service while starving prosperity. Until women honor caregiving and provision as equally valuable, they remain stuck in undervaluing their worth.

### Power Statement

*My worth includes both care and provision. I honor money as a sacred tool for freedom, power, and impact.*

**Journal prompt:** How do you feel when you prioritize your financial goals over caregiving or service to others? What stories come up around selfishness or worth?

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## Narrative 3: Motherhood Lowers Your Worth at Work

(a.k.a. *The Motherhood Penalty*)

### What is the Narrative?

Across industries, mothers face the motherhood penalty: diminished pay, stalled advancement, and assumptions of reduced competence. Shelley Correll's Stanford research showed mothers were rated as less competent and committed than identical women without children — while fathers received a “bonus,” viewed as more stable and promotable.

### How it Shows Up in Business and Life

- Delaying launches or scaling back visibility out of guilt
- Overcompensating with long hours to “prove” dedication
- Turning down growth opportunities due to family demands

### Why This Matters

For entrepreneurs, this bias becomes self-doubt and self-limitation. Coaches, creatives, and healers who are mothers often shrink their goals, undercharge, or play small — unconsciously believing motherhood and ambition can't coexist.

### Power Statement

Motherhood expands my leadership, capacity, and worth. I can be both a present mother and a prosperous entrepreneur.

**Journal prompt:** In what ways has being a mother (or being seen as a caretaker) shaped the opportunities you've pursued, delayed, or declined?

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## Narrative 4: Ambitious Women Pay a Social Tax (a.k.a. The Backlash Against Women's Success)

### What is the Narrative?

Ambition in men is praised, but ambitious women are often judged as selfish, intimidating, or “too much.” Sheryl Sandberg, in *Lean In*, highlights the likability penalty: the more successful a woman is, the less she is perceived as likable.

### How it Shows Up in Business and Life

- Avoiding bold goals or high-ticket pricing
- Softening language to appear humble
- Hiding financial wins to avoid judgment

### Why This Matters

This narrative conditions entrepreneurs to self-sabotage — apologizing for success, shrinking in visibility, or minimizing ambition to preserve belonging.

### Power Statement

My ambition is a gift and contribution. I shine unapologetically, knowing my success uplifts others.

**Journal Prompt:** When have you softened your ambition, hidden your success, or downplayed your goals to avoid being judged as “too much”?

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## Narrative 5: The Financial Confidence Gap

(a.k.a. I'm Not Ready to Handle Wealth)

### What is the Narrative?

Research shows women often have equal or greater financial knowledge than men but report lower confidence. *Harvard Business Review* confirms confidence, not competence, predicts advancement.

### How it Shows Up in Business and Life

- Procrastinating on offers or launches
- Over-preparing instead of acting
- Avoiding money conversations or negotiations

### Why This Matters

For women entrepreneurs, hesitation means missed opportunities and capped income. Confidence gaps, not capability, are what hold many back from consistent growth.

### Power Statement

I have the confidence to make bold financial decisions. My readiness grows through action, not perfection.

**Journal Prompt:** Think of a recent decision you delayed because you felt “not ready yet.” What would have been possible if you had trusted yourself in that moment?

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## Narrative 6: Systemic Pay Gaps & the Pink Tax

*(a.k.a. The Hidden Costs of Being a Woman)*

### What is the Narrative?

Women are systematically underpaid and often charged more for everyday goods and services. The World Economic Forum reports women globally earn just 77 cents for every dollar men earn.

### How it Shows Up in Business and Life

- Underpricing compared to male peers
- Overdelivering to “earn” fees
- Struggling to negotiate or raise prices

### Why This Matters

When systemic inequities are internalized, women unconsciously replicate them in business — undervaluing services and reinforcing generational wealth gaps.

### Power Statement

My work and my worth are valuable. I claim fair pay and set prices that reflect the true value I bring.

**Journal Prompt:** Where in your pricing, negotiations, or business decisions might you be unconsciously undervaluing your work because of external disparities you’ve internalized?

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## Narrative 7: Money Stress & Financial Trauma

(a.k.a. “Money Is Never Safe”)

### What is the Narrative?

Generational scarcity, family conflict, and lived financial trauma shape unconscious “money scripts.” Psychologist Brad Klontz’s research shows these scripts predict stress more than knowledge does.

### How it Shows Up in Business and Life

- Feast/famine cycles of income
- Avoidance of money management
- Working endlessly out of fear that slowing down will cause everything to fall apart.

### Why This Matters

Unhealed money trauma keeps entrepreneurs stuck in survival mode, blocking flow, stability, and scalability in business.

### Power Statement

I am safe with money. I release survival stress and open to flow, stability, and empowered wealth.

**Journal Prompt:** What early money memories still influence how safe (or unsafe) you feel around earning, spending, or holding money today?

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## Narrative 8: Intersectional Wealth Disparities

(a.k.a. “People Like Me Don’t Get Ahead”)

### What is the Narrative?

Women of color, immigrants, LGBTQ+ women, and older women face compounded inequities that widen wealth gaps. The Institute for Women’s Policy Research found Latina and Black women earn less than 70 cents to a white man’s dollar, with gaps even wider in wealth.

### How it Shows Up in Business and Life

- Believing “wealth is for others, not me”
- Undercharging to avoid rejection
- Feeling tokenized or dismissed in financial spaces

### Why This Matters

Without naming systemic exclusion, women misinterpret bias as personal failure — stifling ambition, visibility, and wealth-building.

### Power Statement

Wealth is my birthright. By claiming it, I rewrite the story for myself and generations to come.

**Journal Prompt:** Have you ever caught yourself thinking “wealth is for people like them, not me”? How has this belief shaped your choices around visibility or claiming opportunities?

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## Narrative 9: Early Gendered Socialization Around Money

(a.k.a. “Money Is for Boys; Care Is for Girls”)

### What is the Narrative?

Boys are more often taught about investing and wealth, while girls are taught to budget or save. Research in *Psychological Science* shows parents discuss money differently with sons vs. daughters.

### How it Shows Up in Business and Life

- Playing “support roles” in partnerships
- Avoiding money strategy or investments
- Shrinking in negotiations

### Why This Matters

This conditioning leaves women entrepreneurs less likely to claim financial leadership. Breaking the pattern is key to building authority and wealth.

**Power Statement** I am a financial leader. I step forward into strategy, investment, and wealth creation.

**Journal Prompt:** Growing up, what messages did you hear about how boys versus girls should handle money? How might those messages still echo in your business today?

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## Narrative 10: Media & Market Representation

(a.k.a. “Money Stories Don’t Look Like Me”)

### What is the Narrative?

The media often depicts men as wealth creators and women as spenders or savers. The Geena Davis Institute’s research shows lack of representation reinforces invisibility: *“If she can’t see it, she can’t be it.”*

### How it Shows Up in Business and Life

- Feeling invisible in wealth-building spaces
- Assuming success is “for others”
- Staying behind the scenes instead of owning visibility

### Why This Matters

When entrepreneurs don’t see women like them leading with wealth, they unconsciously limit their own vision and capacity to scale.

### Power Statement

I belong in the wealth-creation story. My visibility matters, and I take my place as a leader and author.

**Journal Prompt:** When you imagine a wealthy, successful entrepreneur, what image first comes to mind? How similar or different is it from you — and what does that reveal?

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# Narrative 11: Generational Money Scripts

(a.k.a. “This Is Just How It’s Always Been”)

## What is the Narrative?

Family beliefs around scarcity, risk, or survival are passed down through unconscious “money scripts.” Brad Klontz’s studies confirm these inherited stories strongly predict adult money behaviors.

## How it Shows Up in Business and Life

- Repeating family patterns of under-earning
- Avoiding investment due to fear
- Feeling guilt when surpassing family financially

## Why This Matters

Unless examined, inherited scripts bind entrepreneurs to family limits instead of allowing them to create new legacies of wealth and freedom.

## Power Statement

I am the cycle-breaker. I honor my lineage while creating new legacies of abundance and freedom.

**Journal Prompt:** What money patterns (scarcity, risk avoidance, overwork, etc.) do you recognize in your family line? How might you be repeating them, and how might you begin to write a new story?

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## Why Naming These Narratives Matters

It's one thing to know that the world has external barriers — biased systems, wage gaps, cultural expectations, and media portrayals. But here's the truth: **those barriers don't just float "out there."** Over time, they seep inward. They become *internal barriers* — shaping how we see ourselves, what we believe we deserve, and how much we allow ourselves to reach for.

This is why women entrepreneurs can find themselves:

- Undervaluing their services even when they know their worth
- Shrinking from visibility even when opportunity knocks
- Feeling guilt or shame for wanting more — even when they've worked for it

In otherwords: **external conditioning becomes an inner glass ceiling.**

And here's the bridge I want you to see: *you may not be able to control all the external systems — but you can transform the internal ones.* That's where your true power lies. When you dissolve the inner barriers, you reclaim the freedom to take bold action, charge at value, and create wealth and impact on your own terms.

## The NIC Growth Pathway

Awareness is the first step — but it's not the last. Left on its own, awareness can slip into shame or blame: *"I see the pattern, but I can't stop repeating it."*

That's where transformation begins. The growth pathway I guide women through has three pillars:

### 1. Nervous System Safety

Our nervous systems carry the imprint of financial stress, cultural conditioning, and



even inherited money trauma. When money feels unsafe — whether because of fear of scarcity, fear of being visible, or fear of losing belonging — our body resists expansion.

This step is about *healing and rewiring your relationship with money and wealth so that it feels safe to grow*. When your nervous system experiences safety, you stop cycling in survival mode and unlock the capacity to receive, hold, and grow wealth without constant stress or contraction.

## **2. Identity Transformation**

External barriers become internal barriers when they shape who we believe we are and what we believe is possible. This is what Dr. Claire Zammit calls the “*inner glass ceiling*.” If you unconsciously identify as not enough, too much, invisible, or undeserving, you’ll keep hitting limits no matter how much you know.

This step is about *expanding your self-concept into new ways of being* — from undervalued → to worthy, from waiting for permission → to self-leadership, from caretaker → to powerful creator. It’s the identity shift that makes new levels of wealth and impact possible.

## **3. Capacities & Skills**

In the old identity, growth is stalled or stunted. Shame collapses us before we can build what’s needed. The truth is, you’re not “bad with money” — you just haven’t yet built the necessary capacities and skills.

This step is about *growing the practical muscles of wealth creation*: charging at value, negotiating with confidence, selling with clarity, managing money with ease, and building systems that allow your business to scale. These are learned capacities — and with the right foundation, you can absolutely develop them.

**This is the pathway: Safety → Identity → Capacities & Skills.**

It’s how we dismantle cultural conditioning and author a new story of wealth, worth, and contribution.



## What's Next? Disrupting the Narrative

The real transformation happens when you take these insights and begin:

- Rewiring your nervous system
- Expanding your identity
- Building the skills and capacities that allow you to step fully into your wealth and impact

### Discover Your Next Step

The journey to disrupting these 11 Cultural Wealth Narratives doesn't have to be taken alone.

I'd be honored to walk alongside you — helping you identify what's holding you back, reconnect with your inner wisdom, and create a clear pathway to becoming a Wealth Worthy Woman: safe, worthy, and confident to be seen, to be paid well, and to make the impact you're here to create.

In our time together, you will:

- Clarify your vision for wealth, impact, and freedom.
- Uncover the hidden narratives and inner glass ceilings still shaping your choices.
- Design a growth pathway rooted in nervous system safety, identity transformation, and the capacities and skills you need to thrive.

#### **Book Your Complimentary 60-Minute Clarity Session**

Let's begin the journey of dismantling the old cultural scripts and writing your new story of wealth, worth, and contribution — together.



# Who Am I and Why You Should Listen to Me



I am Dr. Helen Orombi, a former psychotherapist with a doctorate in Marriage and Family Therapy, now working as a woman-centered empowerment and transformational wealth and business coach.

Raised in Uganda, where I learned resilience in the face of challenge, I now blend that lived wisdom with global coaching expertise. My work is rooted in disrupting the cultural wealth narratives that, for generations, have told women they are not enough, not safe, not capable, or not deserving. These narratives live in our nervous systems, shape our identities, and quietly limit what we believe is possible.

I guide women to reclaim their worth, step into self-leadership, and author their own wealth stories. For me, entrepreneurship is not just about building a business — it is a pathway of liberation, where a woman's creativity, vision, and voice become the source of her prosperity and impact.

What makes me uniquely equipped to lead this work is the intersection of my experiences:

- As a psychotherapist, I spent 14 years helping people understand and heal how trauma and conditioning live in the body.
- As an immigrant from Uganda, I know firsthand the clash of cultural wealth stories and the cost of internalized scarcity.
- As a Black woman, I embody the disruption of centuries of narratives that told us money power wasn't ours.

Today, I help women entrepreneurs — especially coaches, creatives, and healers — break free from playing small, under-earning, and self-doubt. Together, we unlock clarity, confidence, and prosperity so they can own their worth, take bold aligned action, and build the wealth, visibility, and impact they are destined for.