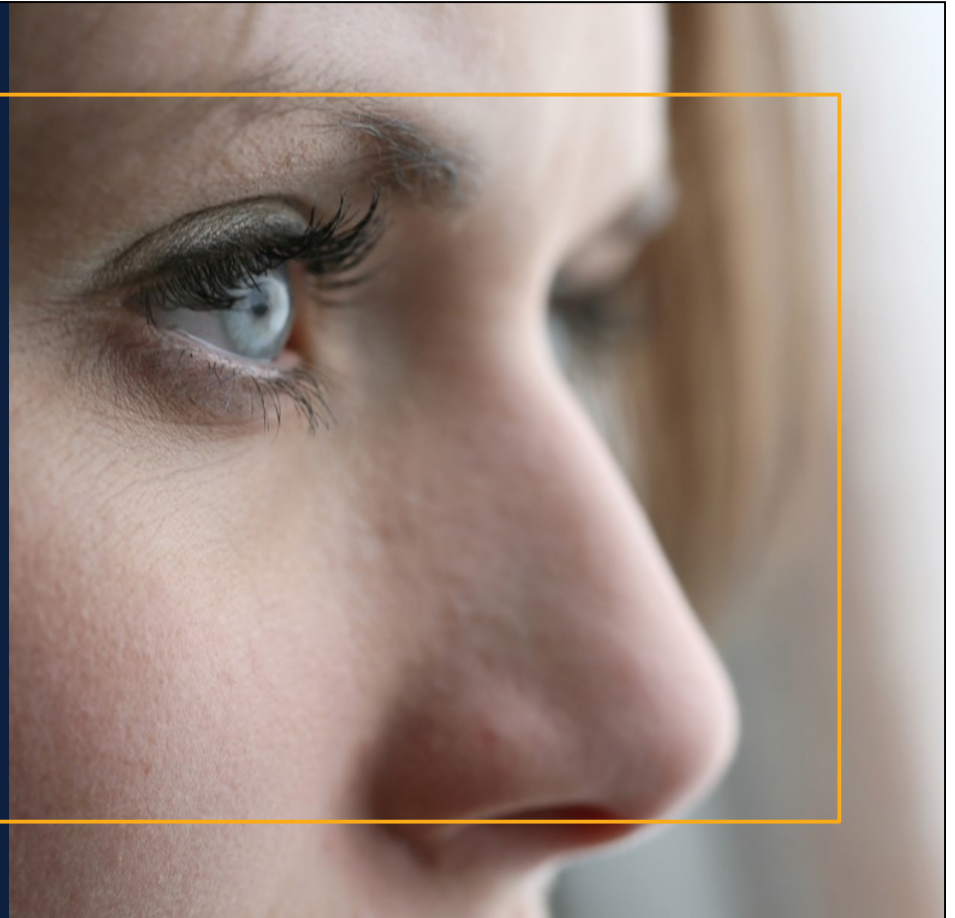


The Overprotective Brain

How to keep it from undermining your
health, finances, and decision-making
as you age



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Often, the very things
we've been doing to try to
control our anxiety are
actually what maintains it.




Jennifer Shannon, LMFT
Cognitive Behavioral Therapist



Agenda

- What Is the Monkey Mind?
- The Cost of Anxiety
- Taming the Monkey



What Is the Monkey Mind?



Understanding the "Monkey Mind" Concept

Origin

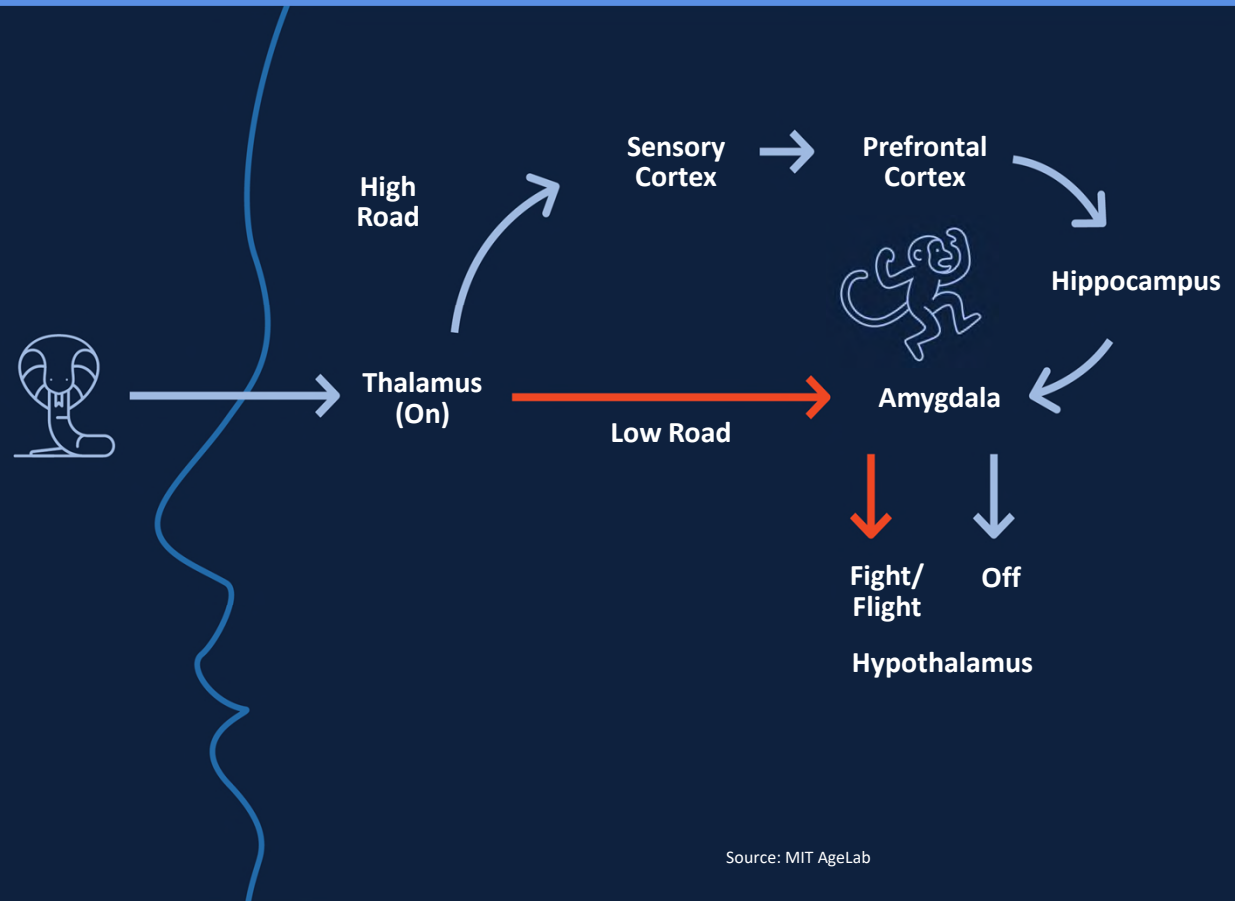
Ancient metaphor for a restless, distracted mind, like a monkey jumping from branch to branch

Modern use

Used in psychology and coaching approaches to describe a mind filled with mental chatter or racing thoughts

WHAT IS THE MONKEY MIND?

We're All
Susceptible to
the Monkey
Mindset



Purpose of
the Monkey
Mind—
Protect Us From
Primordial Threats



Death



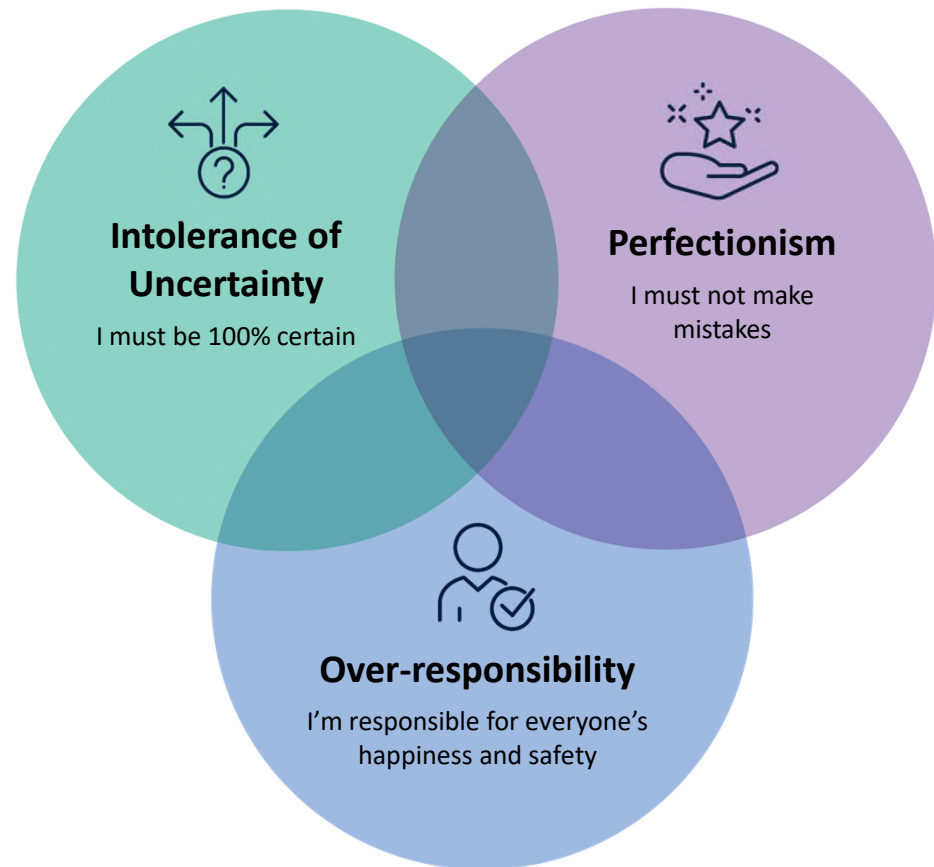
Getting kicked
out of the tribe



Two Simple Mistakes of the Monkey Mind

1. It overestimates threats
2. It underestimates our ability to cope

How the Monkey Views the World (The Monkey Mindset)





Intolerance of Uncertainty

I must be 100% certain

Worrying about finances, health, family

- I check my portfolio constantly
- I imagine worst-case scenarios
- Unless I hear from loved ones, I'm worried sick

Difficulty making decisions

- Paralysis by analysis
- I lean heavily on other people's input
- I put off making decisions

Getting upset when things don't go as planned

- I over-plan
- I attempt to control situations
- Forgetting something would be terrible



Perfectionism

I must not make mistakes

Worrying about what others think about you

- I avoid meeting new people, joining groups
- I assume others' thoughts (e.g., 'They think I'm a failure')
- I think too much about what I'm going to say

Procrastination

- I over-research before deciding
- I delay tasks due to fear of imperfection
- I make excuses to avoid starting tasks

Overworking and stress

- I can't relax because I feel there's always more to do
- I sacrifice my personal life for work
- I set excessively high standards for myself



Over-Responsibility

I'm responsible for everyone's happiness and safety

Chronic worry about people you care about

- I try to manage what others do because I worry about them
- I give unsolicited advice
- I step in or check repeatedly—even when it may not be needed

Ignoring Your Needs

- I have difficulty saying no to others
- I take on more than my fair share of work
- My happiness relies on others' happiness

Guilt

- I should be able to keep bad things from happening
- I can't be happy if my loved ones aren't
- I blame myself when others get upset

WHAT IS THE MONKEY MIND?

Avoiding speaking
up in meetings

Trying to solve other people's
problems for them

Review the past,
looking for mistakes

Avoiding traveling,
airplanes, trains

Always staying busy at
home or at work

Safety Strategies Feed the Monkey

Things we do to keep the thing we're worried about from happening

Avoiding
saying "no"

Seeking excessive information
(on the internet, from doctors)

Procrastinating

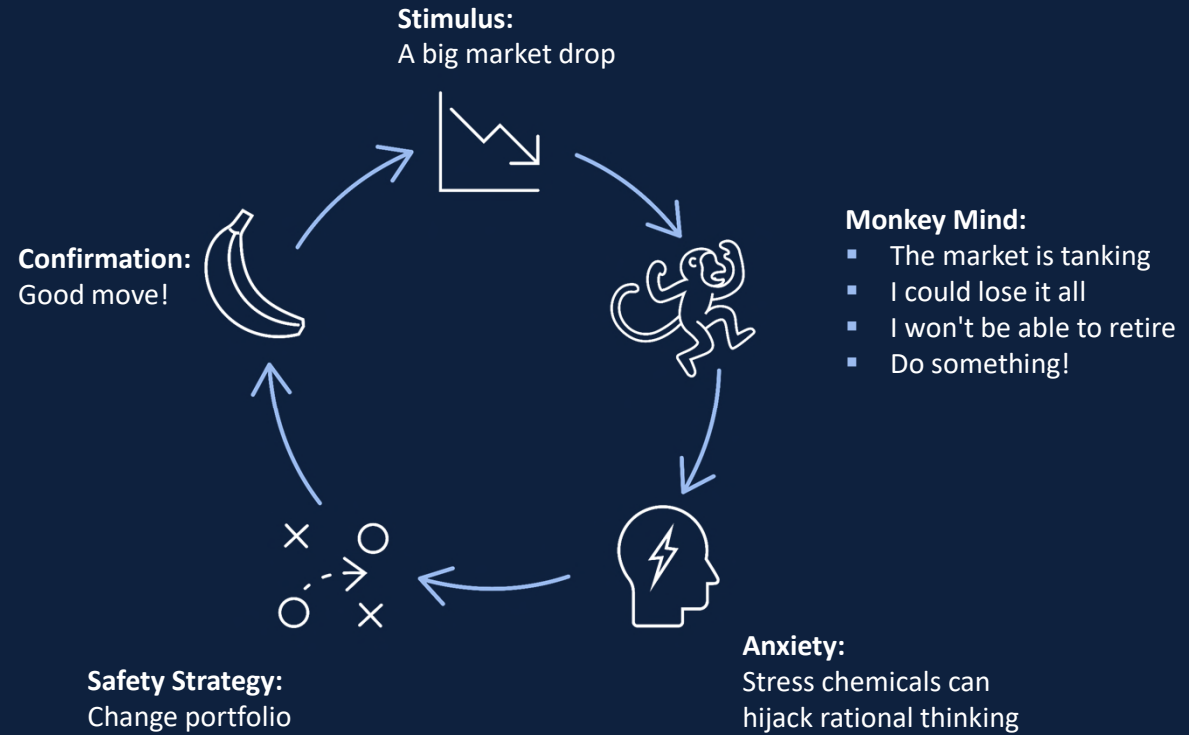
Prioritizing others'
needs over your own

Redoing things to make
sure you have them right

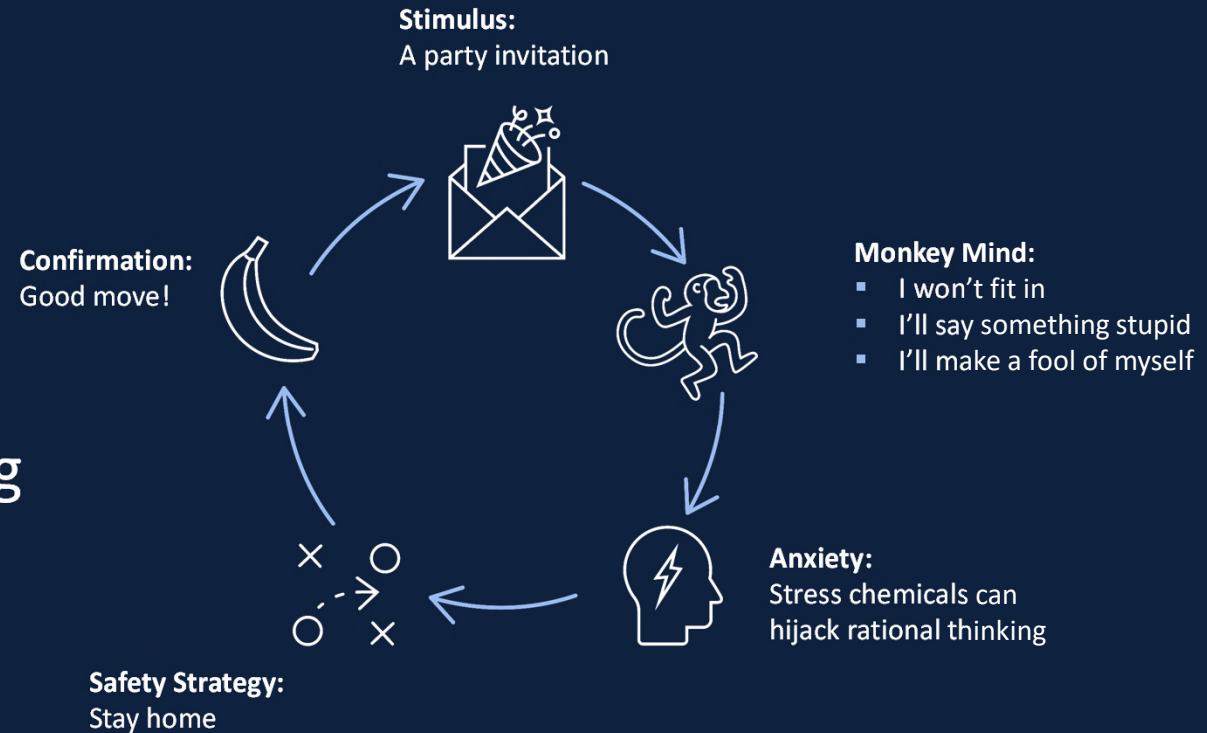
Avoiding making decisions
on your own


Thinking too much about
what you are going to say

The Anxiety Cycle— Volatile Market



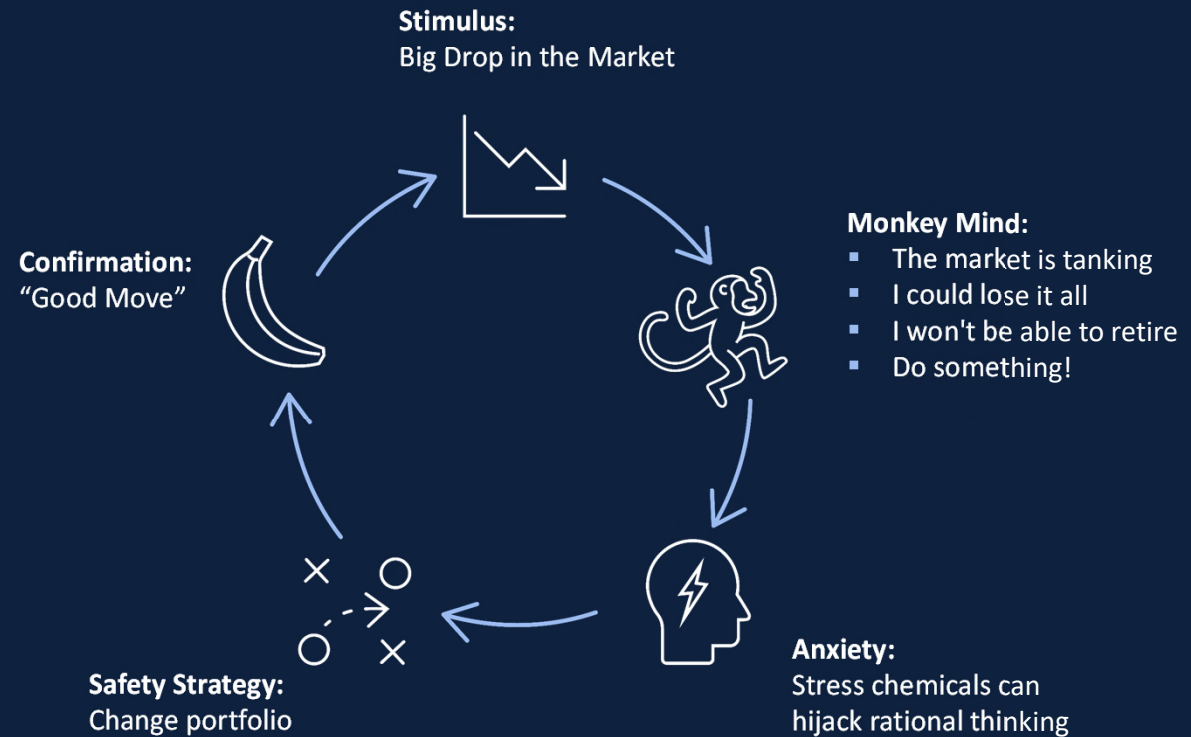
The Anxiety Cycle— Social Gathering





The Cost of Anxiety

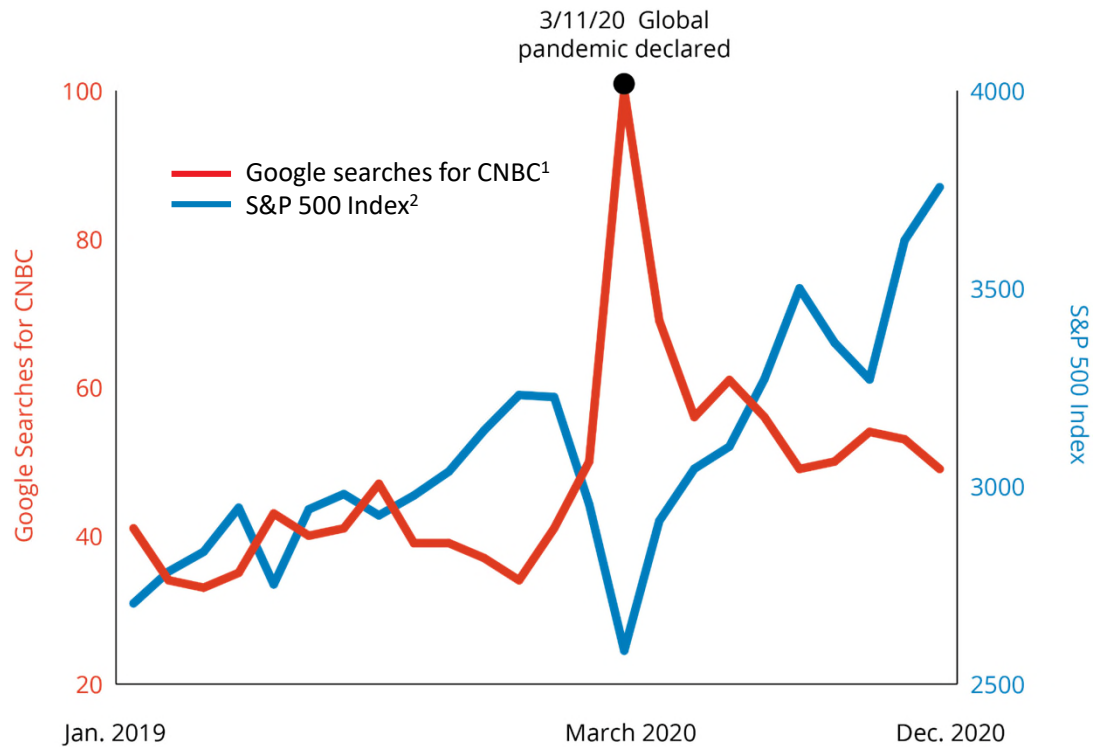
The Anxiety Cycle— Volatile Market



The Monkey Mind Seeks Negative Information

Google Searches for CNBC vs. S&P 500 Index

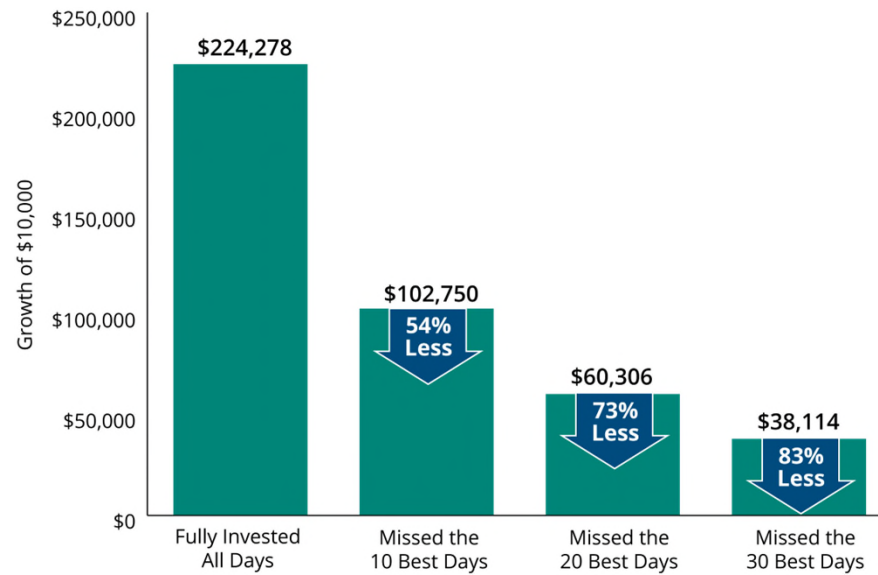
PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS.
 The S&P 500 Index is a market capitalization-weighted price index composed of 500 widely held common stocks. For illustrative purposes only. Indices are unmanaged and not available for direct investment.
 Google Trends Methodology: Google Trends enables you to compare the world's interest in various internet topics; it shows how frequently topics have been searched on Google over time. The numbers on the graph reflect how many searches have been done for a particular term, relative to the total number of searches done on Google over time. They don't represent absolute search volume numbers, because the data is normalized and presented on a scale from 0-100. Each point on the graph is divided by the highest point, or 100. A rising line for a search term indicates a growth in the term's popularity.
¹Data Source: Google Trends, 12/23
²Data Source: Factset, 12/23



Financial Cost

Missing the Market's Best Days Has Been Costly

S&P 500 Index Average Annual Total Returns: 1995–2024

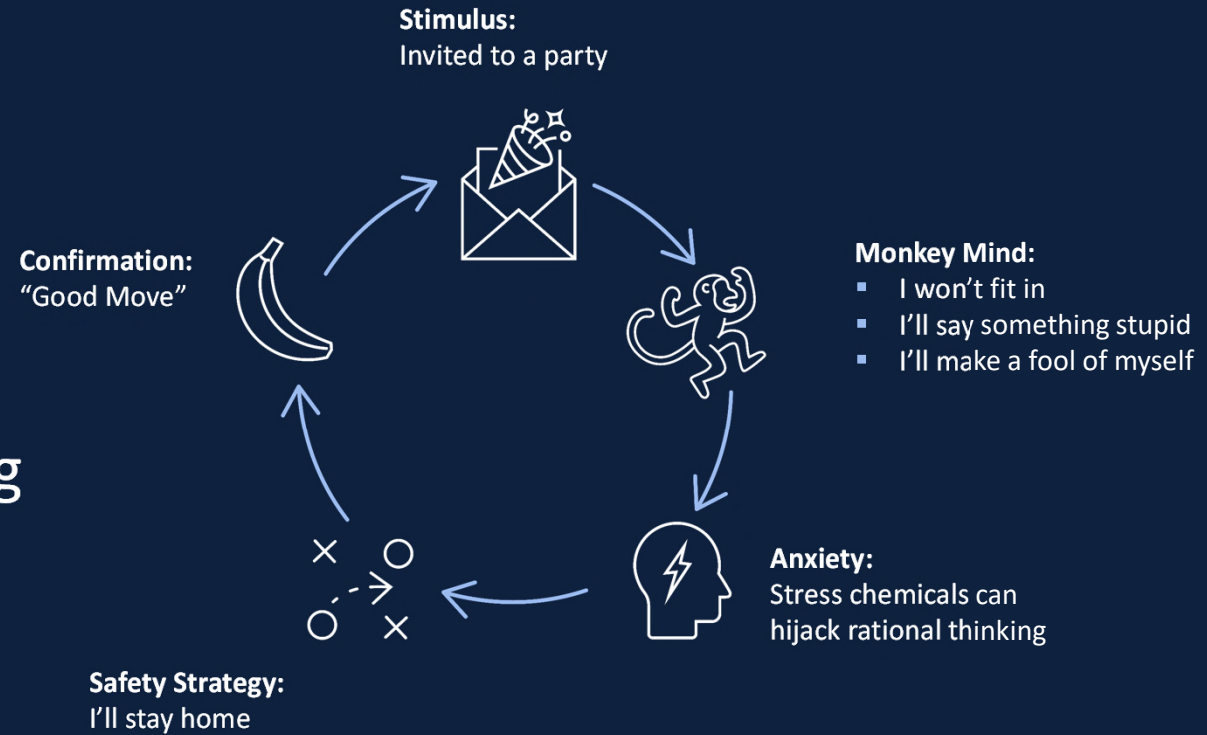


Past performance does not guarantee future results. For illustrative purposes only.

Data Sources: Ned Davis Research, Morningstar, and Hartford Funds, 1/25.

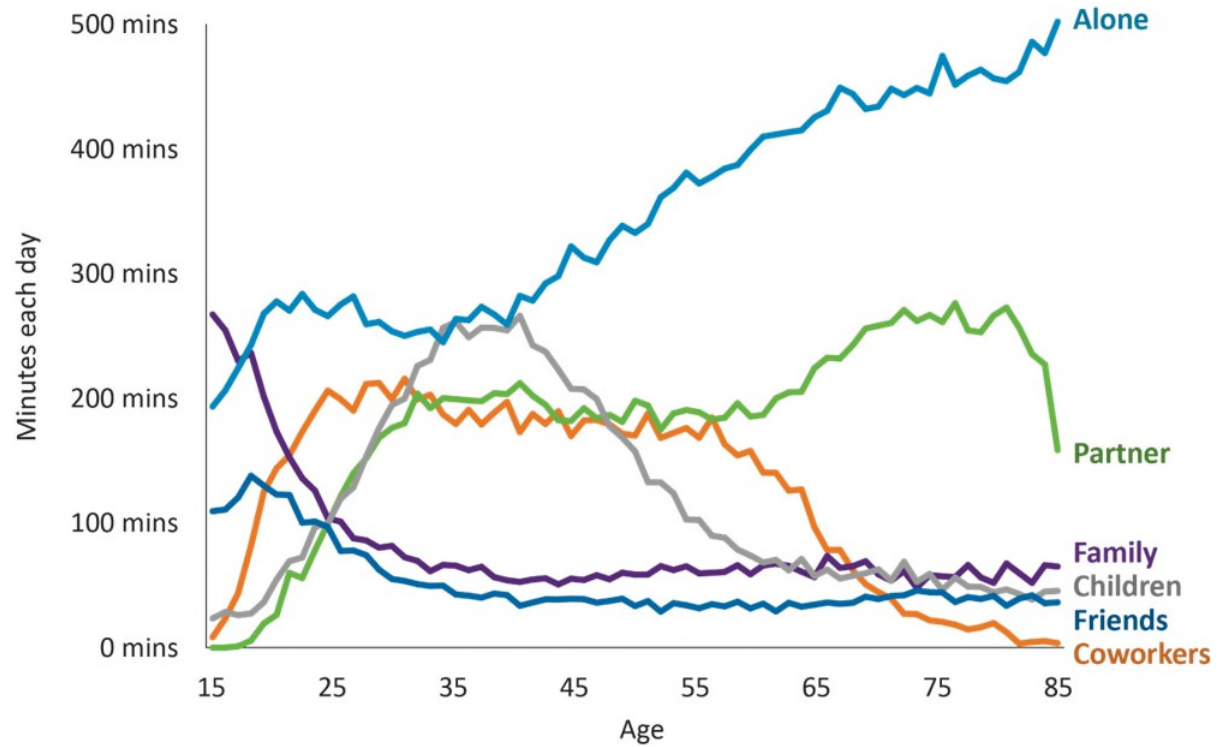
For illustrative purposes only. Data sources: Ned Davis Research, Morningstar, and Hartford Funds, 1/25.

The Anxiety Cycle— Social Gathering



Social Cost

Who Americans Spend Their Time With by Age



Source: Visualized: Who Americans Spend Their Time With, Visual Capitalist, 10/28/22. Most recent data available.

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Between
20% and 25%
of older adults 50+,
aren't in regular contact
with other people

Source: An Age-Old Fear Grows More Common:
'I'm Going To Die Alone' KFF Health News, 10/16/25



Loneliness
is as lethal as smoking
15 cigarettes
per day

⁸ Loneliness Is as Lethal As Smoking 15 Cigarettes Per
Day. Here's What You Can Do About It, Inc. 8/18/18.

Personal Cost

Which Will We Choose?



Safety

Vs.



Adventure



Courage



Growth



Creativity



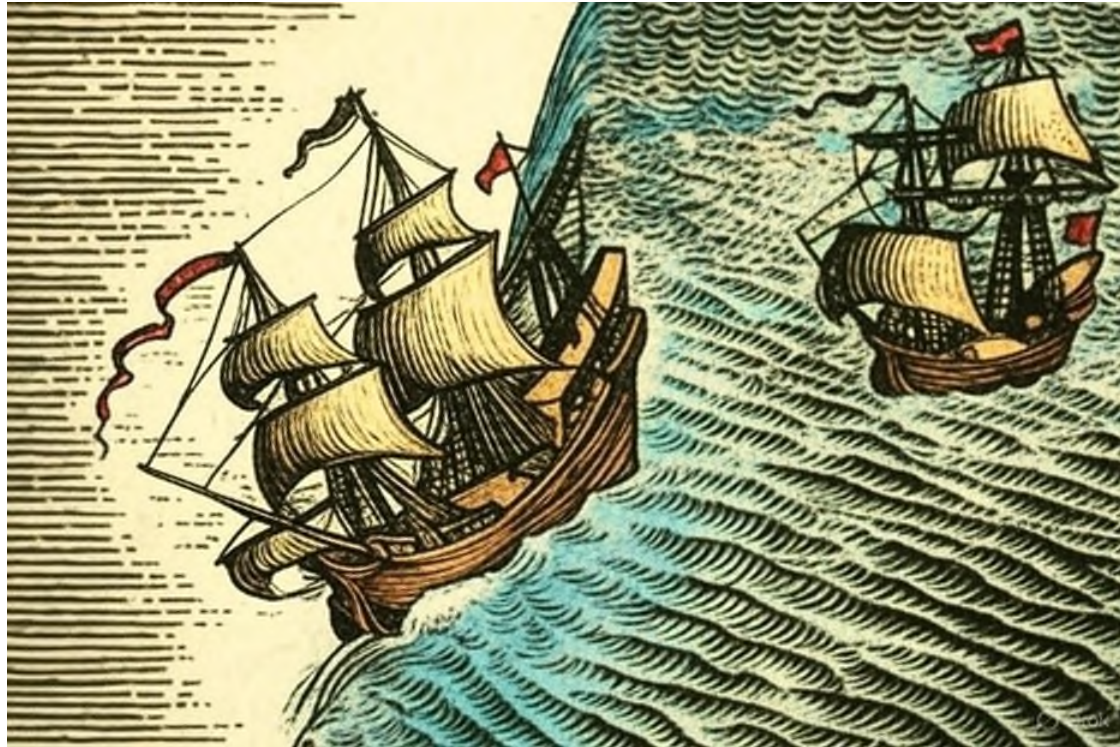
Fun



Social
connection

Taming the Monkey

Expansive Strategies



Replace
Monkey
Mindsets With
Expansive
Mindsets

Monkey Mindsets

I must be certain



Expansive Mindsets

I am willing to be
uncertain

I must be perfect



I can make mistakes

I'm responsible
for everyone and
everything



I'm primarily
responsible for myself



Expansion Strategy Table: Intolerance of Uncertainty



Situation: Jim experiences market volatility

Monkey Mindset: “I might lose it all!”	Safety Strategy: Checks his portfolio multiple times a day
Expansive Mindset: “My portfolio is designed to weather volatility.”	Expansive Strategy: Checks his accounts just once a week



Expansion Strategy Table: Perfectionism



Situation: Linda is invited to a neighborhood gathering

Monkey Mindset: I'll probably say something dumb and make a fool of myself	Safety Strategy: Better stay home
Expansive Mindset: I don't need to be perfect—just present	Expansive Strategy: Say yes to the invite. Start a conversation by asking someone a simple question—like <i>"Where are you from?"</i>



Expansion
Strategy Table:
Over-
Responsibility



Situation: Denise keeps helping her adult kids with money—even though it’s starting to stretch her finances

<p>Monkey Mindset: If I don’t help them out, they won’t make it</p>	<p>Safety Strategy: I help with rent, debts, and bail them out whenever they’re short</p>
<p>Expansive Mindset: They may be more capable than I realize</p>	<p>Expansive Strategy: Set clear boundaries and offer guidance instead of money</p>



Expansion Strategy Table Exercise

Situation:	
Monkey Mindset:	Safety Strategy:
Expansive Mindset:	Expansive Strategy:



More Ways to Tame the Monkey

1. Welcoming breath
2. Thank the monkey
3. Create some “good” stress



Create Some “Good” Stress

Learn Something New



Try different physical activities



Learn a new song to sing or play



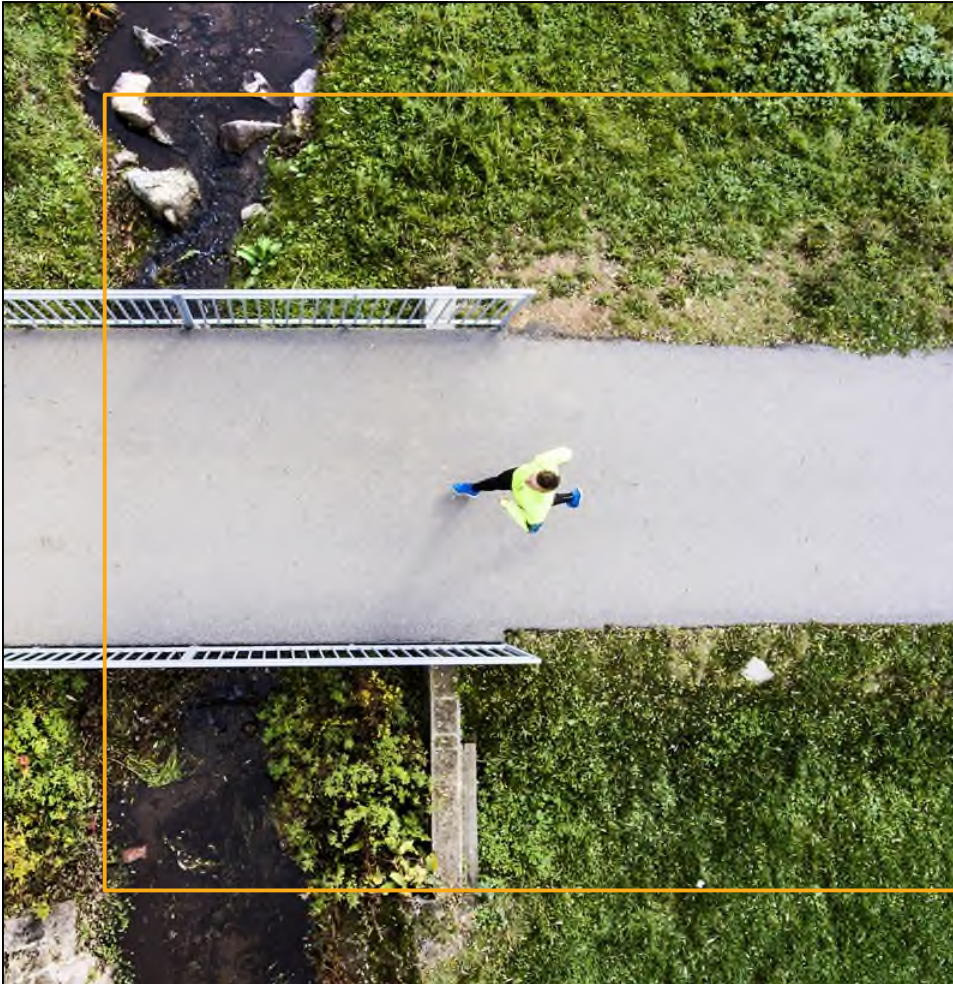
Try your hand at a new language



Read a book on a subject you're not familiar with



Socialize with friends and meet new people



Summary

- **What Is the Monkey Mind?**
Always screening for threats
- **The Cost of Anxiety**
Choose safety or personal values
- **Taming the Monkey**
Replacing safety strategies with expansion strategies



The Bottom Line

When you control your response to the monkey, it loses its control over you.

Jennifer Shannon

Next Steps

1. This week, choose one tool to try— expansion strategy, welcoming breath, or thanking the monkey
2. Over the next month, notice when anxiety flares and the monkey chatters
3. Apply the tool you chose to calm anxiety and tame the monkey

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The Overprotective Brain

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What We'll Cover

- What is the Monkey Mind?
- The Three Assumptions That Fuel Anxiety
- Ways to Tame the Monkey

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Built in collaboration with Jennifer Shannon, LMFT

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