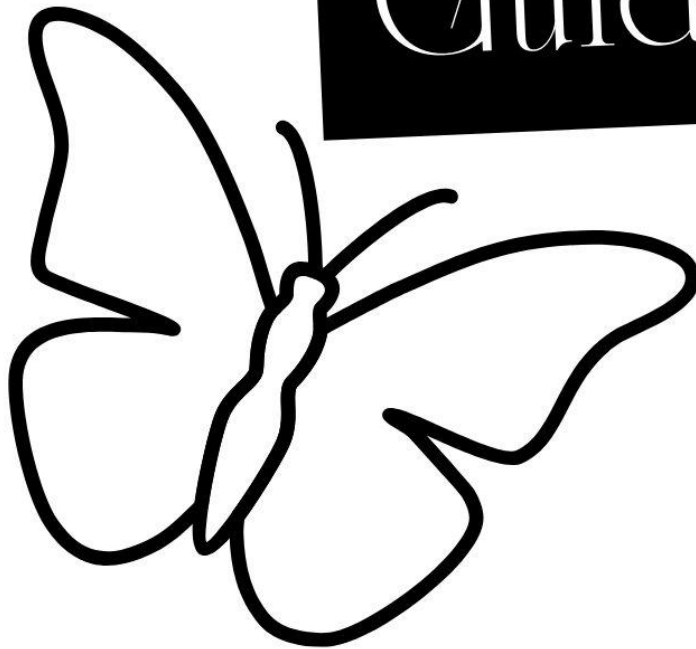
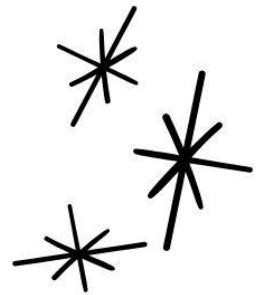


# 2025

Cosmic Finances

Guide



# 2025 Cosmic Finances Framework Guide

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Ceres



Dwarf Planet [seer-ees]

In astrology, Ceres is the planet of resources. Often called an asteroid, but technically a dwarf planet like Pluto. Argued to rule Taurus.

## **Part 1: Ceres, Planet of Money and Material Possessions**

Ceres is a dwarf planet like Pluto, but in astrology we often refer to it as an asteroid while it's technically a dwarf planet. Ceres rules nourishment, support, and resources, and under that resources umbrella includes money and our material possessions. Ceres is the physical world around us and everything we fill it with, the money we have and what we spend it on and our approach to and attitude toward money in general.

Ceres doesn't move that quickly as it's between Mars and Jupiter, so its orbit is around 4 ½ years. This means it usually tours 3-4 Zodiac signs each year, and in 2025, it tours 3 signs. It begins the year in Aquarius, and enters Pisces on February 23rd, and then Aries on May 16th, which is where it'll spend the rest of 2025 thanks to a retrograde period.

We'll start with the impact of Ceres in Aquarius on money and possessions. Aquarius is a distant sign that doesn't have a lot of attachment to "stuff", but what it does attach to, it can become EXTREMELY attached thanks to Aquarius being a fixed sign. So, this can be the attitude we have toward money and material possessions with Ceres in Aquarius. We're not attached to ALL of it, but SOME of it can mean a LOT to us!

Aquarius rules the masses and is the sign of charity, so we may be more inclined to spend money in ways that have a broader impact or that can

have a helpful effect. Those who would like to pursue charitable ventures, maybe set up some sort of charity or humanitarian program or effort, can find Ceres in Aquarius helpful for that, and that energy can continue through Ceres in Pisces as well since Pisces is the sign of the volunteer, so through mid-May would be a good time for that.

Since Aquarius does rule the masses, this can be good energy for any kind of crowdfunding, like running a Kickstarter campaign, and for finding investors, but it might be a big group of people rather than like, one or two. So if you have anything you want to pursue where you'll need to raise money in the first couple months of the year, think about reaching out to a wider swath of people. Also look to your friends since Aquarius rules friendships, and your friends may have ideas and options, may know someone who could help, or have the capital you need.

Aquarius is ruler of the internet, so ventures you want to pursue online or using social media might get more attention while Ceres is in Aquarius. But do keep in mind that we've got Mars retrograde going at the same time, and Mercury and Venus retrograde will come soon after Ceres exits Aquarius, so make sure any ventures you do pursue online, there is flexibility in your plans since things might play out differently than you first think. Retrogrades don't automatically mean bad and you can make it work if you take a different approach. Look at the situation in different ways, get different perspectives, be creative about it. The traditional way generally doesn't work so well under retrogrades.

Moving to Ceres in Pisces, Pisces is a creative sign ruling imagination and the arts, so creative and artistic pursuits can get a boost with Ceres in Pisces. If you're looking to monetize a creative project or talent, this can be a good period for it, and there can be more rewards for creative abilities available.

Pisces is a quiet sign of solitude, so when we spend money, we may do so quietly, and when we make big purchases, we may do so quietly and/or on our own. This is not the time for flashy and we're likely to have way less patience for the loud money aesthetic, so maybe don't post your latest purchase on social media.

Pisces is the last sign of the Zodiac, so this can signal the end of something financially, so it can show the completion of a financial plan or goal. It can also show the end of a material possession, especially when Mercury and Venus are also retrograde in Pisces late March to mid April, so that could be a good period to replace something old and worn that you know you'll need to replace soon.

One big thing to keep in mind with Pisces is this is the foggy sign, and that fog is likely to be much stronger than usual thanks to Neptune, the natural ruler of Pisces, at a sensitive position and with amplified energy, and with the Mercury and Venus retrogrades in Pisces. So, so foggy, so, so cloudy, so, so murky! This means we need to avoid any impulsive

behavior when it comes to money, long-term decisions, and gather as much information as we can, seek advice, and have backup plans while Ceres is in Pisces. Otherwise, we might slip into bad old financial habits, make bad purchases, or even fall victim to someone who wants to swindle us. We need to be very careful, and smart, strategic, and purposeful with our money while Ceres is in Pisces, mostly through mid-April.

Then Ceres moves to Aries, and Ceres in Aries is a surge of energy thanks to fiery Aries. Aries is the first Zodiac sign and is the pioneer who takes the initiative, so this can be our approach to money, spending, and possessions. We can be more willing to take action when it comes to money matters, and have an easier time parting with what we have. The downside is we can be more impulsive, so we do have to keep that under control. If we can, this can be a great time for taking a chance on ourselves financially and jumpstarting projects and pursuits that can lead to big rewards, maybe even quickly if we're smart about it.

With Aries being the leader, this might be a time to pursue promotions, become a boss, and hone in on your leadership abilities. If you're not a natural leader, you may want to pick up some of the skills of a leader since these will likely be more rewarded while Ceres is in Aries.

Ceres in Aries makes us more enthusiastic about money and possessions, about anything we're spending on, and about making

money. We can love "stuff", however it's more that new possessions excite us and give a temporary high and we move on fast to the next shiny object. So, we're not emotionally attached to the stuff, but rather the newness of new stuff. If you're prone to this, it's something to keep in mind during the second half of 2025, and for all of us, we likely have to be mindful of this when we might be feeling insecure or unsupported.

But Ceres in Aries also gives us enthusiasm for making more money, so while we may spend more, we also might make more so it might balance out anyway. We'll be in a better position if we don't blow through every cent extra we make though, so there can be opportunities to make more that can set us up well going forward.

Ceres spends so long in Aries thanks to a retrograde period, which occurs August 11th to November 21st 2025. A body in astrology is called retrograde when it appears to be moving backward through the Zodiac, and this isn't the normal motion, so the energy of the body gets thrown off and operates differently from usual. Ceres retrogrades roughly every 15 months for about 15 weeks at a time. It's oddly regular!

In the case of Ceres, the way we approach money, resources, spending, and our possessions is different from usual. Retrograde bodies like Ceres tend to operate in the way of the exact opposite sign and to the negative, so that would be Libra in this case. We may rely too heavily on



the opinions of others when making financial decisions, and indecision can be more costly than usual.

Ceres retrograde likes to dig up insecurity, so that is something that has to be addressed. If financial issues arise, it's usually the culprit. If you find yourself being more financially indecisive or impulsive during this Ceres retrograde it's likely because you're feeling insecure. And it might not even be insecurity around whatever the financial matter is, it could actually be something totally unrelated but has tentacles with its impact.

So, the number one thing to do before this Ceres retrograde starts is to target any areas of insecurity and self-doubt. Work on improving your confidence and sense of self. Aries is secure in itself and that is needed. Become more secure in who you are and what you're capable of.

As you navigate Ceres retrograde, take time for planning, gathering information, and being smart and thoughtful with your financial approach and any financial pursuits. This can keep you from ending up in trouble later. Also make sure to give yourself some support since Ceres retrograde likes to dry up support from others. Ceres in Aries is very self sufficient, so make sure you're giving yourself enough support to not feel desperate for it from other people. With retrogrades, that support needs to be emotionally and/or subconsciously, though with Ceres retrograde, you may also want to carve out time for physical support. This can mean things like getting regular massages or learning

how to self-massage, leaning into aromatherapy, exercising more, or having more tiny splurges that won't break the bank.

Now I want to cover some key dates for Ceres in 2025, starting with when Ceres is anaretic. There are 30 degrees in every Zodiac sign, and 29 degrees is the last degree and called the anaretic degree. For transit bodies, this supercharges their energy, so for Ceres, being anaretic supercharges our focus on money matters, spending, and our possessions. Ceres is anaretic in Aquarius February 21st - 23rd 2025, and in Pisces May 13th - 16th 2025. These are times when we may feel compelled to take quick action, but have to have some restraint. Impulse can be strong when Ceres is anaretic in Aquarius, so we have to keep that under control and avoid impulsive spending or jumping into financial decisions without thinking. Foggy energy can be strong when Ceres is anaretic in Pisces, so we have to avoid decisions without information and make sure we're being smart.

When Ceres is anaretic in Pisces, it'll conjunct, or align with, Saturn on May 13th as Saturn is readying to exit Pisces. This reinforces caution and the need to be smart. Saturn wants us to do our homework, to make long-term plans, and to fully think things through. We have to be financially disciplined and make sure we're considering how what we do now impacts us years down the line. However, with this anaretic in Pisces, it might actually be about letting go of financial baggage that has been holding us back and making room for the new to come. This is

major clearing out energy and closing the books on something that has been an albatross financially or materially.

Ceres will then conjunct Neptune on May 21st, but with both at 1 degree Aries. This is part of turning the page and focusing on the new as both planets are freshly in Aries, and Neptune is a biggie as it spends a long time in one sign and it's a huge turning point. What we let go of with Saturn leaves room for the new beginnings that Neptune, along with Saturn, Uranus, and Pluto, changing signs in 2025 and 2026 is sure to bring, and this can include financially and professionally. I think we're going to see a TON of people starting new careers, and especially when Ceres is in Aries giving us energy for new beginnings. The Ceres-Neptune conjunction can bring with it some great gut instincts when it comes to how to get started or what to dedicate to first, and it can almost seem meant to be for many.

The March 14th 2025 Virgo Lunar Eclipse is opposite Ceres, however it's kind of wide so its impact might be fleeting. Nevertheless, we should strive to not let emotions sway us too much when it comes to money matters, and pay closer attention around this eclipse.

On April 2nd, Ceres is trine, which is a beneficial aspect, asteroid Momy, the literal asteroid of money, and it comes with Ceres in Pisces and Momy in Scorpio and both at 14 degrees. This is a super beneficial money aspect, truly top notch, and there can be some great money energy

around this time. We can even be a bit lucky, but we do need to make sure we don't push our luck since Mercury and Venus are retrograde at that time. This energy picks back up again though around the end of Ceres retrograde November 21st since Ceres and Money are again trine that very same day, and Ceres retrograde ends trine Money. This time Ceres is in Aries and Money in Sagittarius, and both at 2 degrees. This means we come out of the Ceres retrograde in fantastic shape to take full advantage of financial opportunities if we play our cards right. There can be a lot of financial rewards coming out of that retrograde to be had. Mercury is retrograde for this, but quickly ends just over a week later. The great money energy coming out of the Ceres retrograde might tie into that first trine between Ceres and Money in April, so it could be with something over 6 months in the making that pays off.

Ceres will oppose asteroid Makemake, which is the asteroid of money manifestation, on June 19th, with Ceres in Aries and Makemake in Libra and both at 9 degrees. Makemake is retrograde, and this ends a few days later on June 23rd opposite Ceres. This energy then continues and goes exact again on September 25th with Ceres retrograde this time, and both at 11 degrees. This can basically go one of two ways, and it either depresses money manifestation abilities, or it totally explodes it. If it's a struggle to manifest money around this time, it might feel worse, but if you're able to tap into this energy, it can really take off. Oppositions are out-of-control energy, so there is a chance for flying high with your money manifestation abilities especially in June and September. Work

on honing in on that. Use subliminals or meditations, read books, listen to lectures, and dive deep into money manifestation at this time, and it can far exceed your expectations.

On July 18th, Mercury retrograde begins at 15 degrees Leo, and it's trine Ceres at 15 degrees Aries, so this retrograde starts with good energy for making and spending money. It's also opposite asteroid Banks though, which is an asteroid for saving and financial planning, so we might be prone to more spending and less saving so more is going out than coming in, and we'll need to get some control over that.

There is helpful energy for that as Ceres is sextile, which is a beneficial aspect, asteroid Banks on July 20th, with Ceres in Aries and Banks in Aquarius and both at 15 degrees. So, it can be easier to get control and not go overboard with spending, and make smarter choices. This aspect is exact again on October 16th with Ceres retrograde this time, and both at 6 degrees, so it does last, and we might make lasting decisions when it comes to financial planning. We can be more willing to do the homework and make sure we're being smart with our choices.

Ceres aspects for 2025:

- January 6th: Square Money in Scorpio - needing to be more disciplined with money
- January 7th: Trine Makemake in Libra (as Makemake retrograde began) - helpful for money manifestation

- January 9th: Trine Jupiter in Gemini - great for money opportunities
- February 7th: Opposite Midas Retrograde in Leo - luck can spiral either way
- February 11th: Conjunct Mercury in Aquarius (25 degrees) - lots of ideas, plans, and information about money and resources
- February 14th: Conjunct Sun in Aquarius (26 degrees) - extra focus on money and resources
- February 26th: Trine Amalthea in Scorpio - some payoff for long-term work on money and resources
- April 2nd: Trine Money in Scorpio - excellent money energy
- April 10th: Square Jupiter in Gemini - lazy with money or resources, prone to splurging
- April 11th: Trine Midas Retrograde in Cancer - great luck for money and resources
- April 23rd: Opposite Tyche Retrograde in Virgo - luck can change randomly impacting money and resources
- May 6th: Sextile Uranus in Taurus (26 degrees) - unconventional approach to money and resources
- May 13th: Conjunct Saturn in Pisces (29 degrees) - must be super disciplined with money and resources, long-term hard and smart work can pay off, important long-term plans for money or resources, clearing out blocks to improved money or resources, getting rid of a resource you no longer need
- May 21st: Conjunct Neptune in Aries (1 degree) - strong intuitive guidance toward money matters and resources, trusting instincts

to improve resourcefulness, using creativity as a resource or being creative with resources or money

- May 22nd: Sextile Sun in Gemini - giving positive attention to money and resources
- May 27th: Sextile Mercury in Gemini - helpful information or smart ideas for money and resources
- May 28th: Sextile Pluto in Aquarius - passionate about money matters or resources, transforming your connection to money or access to resources, sharing more or accessing more of what other people have
- June 8th: Square Midas Retrograde in Cancer - needing to navigate challenging energy with money or a resource
- June 11th: Square Fortuna in Cancer - challenges with luck, lack of fortunate energy
- June 13th: Square Mercury in Cancer - lacking focus for money and resources, needing to open to new ideas and approaches
- June 19th: Opposite Makemake Retrograde in Libra - money manifestation can either surge or dry up
- July 1st: Sextile Midas Retrograde in Gemini - lucky with whatever focus on financially or with resources
- July 4th: Square Sun in Cancer - lacking attention for money or resources
- July 14th: Trine Mercury in Leo - new ideas and information for money and resources

- July 16th: Sextile Ganesa Retrograde in Aquarius - easy to improve money matters and resourcefulness
- July 20th: Sextile Banks Retrograde in Aquarius & Trine Mercury Retrograde in Leo - excellent for financial plans, financial ideas, and being resourceful with mental abilities
- August 9th: Trine Sun in Leo - giving more attention to money matters and resources
- August 14th: Square Venus in Cancer - lazy or stubborn with money matters and resources
- August 23rd: Square Jupiter in Cancer (16 degrees) - continued laziness with money matters and resources, needing to find motivation and get moving
- August 25th: Trine Mercury in Leo - new ideas and information can be of help with money matters and resources
- August 29th: Trine Fortuna in Leo - feeling fortunate and making the most of good luck with money and resources
- August 31st: Opposite Mars in Libra - frustrated with money matters and resources, needing to control energy and get focused
- September 4th: Opposite Tyche in Libra - unexpected developments with money matters and resources
- September 6th: Trine Venus in Leo - help from others with money matters and resources, feeling confident
- September 24th: Opposite Mercury in Libra - lack of mental focus for money matters and resources



- September 25th: Opposite Makemake in Libra - money manifestation can surge or dry up
- October 2nd: Opposite Sun in Libra - challenges with money matters and resources
- October 14th: Sextile Ganesa in Aquarius - great luck and releasing blocks with money matters and resources
- October 16th: Sextile Banks in Aquarius - pursuing opportunities for financial planning or being smart with resources
- October 17th: Trine Amalthea in Sagittarius - seeing rewards for long-term work on money or resources
- October 18th: Opposite Venus in Libra - laziness or stubbornness with money matters or resources, challenges with others impacting money and resources
- November 2nd: Trine Mercury in Sagittarius - ideas and plans for money and resources
- November 8th: Trine Mars in Sagittarius - energy and enthusiasm for money and resources used to take the initiative
- November 17th: Trine Mercury Retrograde in Sagittarius - picking up old plans and ideas for money and resources or finding a different perspective
- November 21st: Trine Momy in Sagittarius (as Ceres retrograde ends)
- November 24th: Trine Sun in Sagittarius - gives attention to money matters and resources

- December 3rd: Trine Venus in Sagittarius - feeling good about money matters and resources, getting help from others easily
- December 12th: Square Amalthea in Capricorn - lots of effort required to manage money matters or resources
- December 15th: Trine Mercury in Sagittarius - ideas and plans for money and resources
- December 27th: Square Sun in Capricorn - challenges with money and resources
- December 29th: Square Venus in Capricorn - laziness or stubbornness impacting money matters or resources

**Mony**



**Asteroid [muh-nee]**

Mony is the asteroid of money in astrology. It can show attitudes toward money, where money is spent, and how it's made.

## **Part 2: Mony, the Asteroid of Money**

Asteroid Mony is the literal asteroid of money in astrology. It has just over a 5 year orbit, and can spend up to about one year in one Zodiac sign if it retrogrades entirely in that sign. It retrogrades roughly every 14-17 months for about 3 - 3 ½ months at a time. For 2025, it spends almost the whole year in Scorpio thanks to a retrograde period March 1st to June 29th, and enters Sagittarius on November 13th 2025, where it ends the year.

Starting and spending most of the year in Scorpio, asteroid Mony in Scorpio puts the asteroid of money in one of the Zodiac signs ruling money. Scorpio is the sign of other people's money, which basically means any money that impacts or comes from other people. This includes business finances, mutually-beneficial partnerships and ventures, and things like mortgages, loans, stocks, inheritances, investments, credit cards, and debts. So, that means we'll be giving these a lot more attention in 2025.

That makes 2025 a good year for pursuing mutually-beneficial partnerships and ventures, anything where it's not just you profiting off of it. You may want to entertain the idea of working with a partner in some way with any new professional pursuits this year. This can be personally or one-on-one, but it can also be with companies or products. For example, if you want to work online, you can use a print-on-demand

company, sign up with an ad network for your website, or utilize affiliate marketing, all of which benefit you as well as the company you're working with.

With Scorpio ruling investing, this can also be a year for getting investors in your financial and professional pursuits, or you might do more investing yourself. This can be in the stock market but it can also be more one-on-one, or investing in other ways like in real estate. And, you can invest in more ways than money since Scorpio rules shared resources, so you may invest via some resource you have other than money, or you may get other people to invest in you or your pursuits in other ways other than financially.

With Scorpio ruling credit cards, loans, mortgages, and debts, 2025 can also be a good year to strategize, get information, and make plans for paying them down or paying them off completely. But on the flipside, it can also show taking more on, so we do have to be smart about this.

Asteroid Momy retrogrades entirely in Scorpio March 1st to June 29th. A body in astrology is called retrograde when it appears to be moving backward through the Zodiac, and with normal motion being forward, this can make the body operate differently. In the case of asteroid Momy, this can bring out financial issues, so we do have to be more mindful of money matters while Momy is retrograde.

Any existing money issues can be highlighted while Money is retrograde, so we need to try and get a handle on this before going into the retrograde and have a plan. Retrograde bodies like to operate in the negative in the exact opposite sign they occur in which would be Taurus for this retrograde, so we can struggle with becoming stubborn and obstinate in the face of financial difficulties, which doesn't help at all.

Scorpio is the sign of transformation, so it's fairly comfortable with change, and we should be willing to transform our approach to financial challenges. Whenever anything comes up, we should strive to think about how we can transform it, even if it's only in a really small way, and even if it's simply transforming our outlook. It might not seem like much, but every little bit helps give us more control and empowers us, which makes for happy Scorpio energy.

We can nip troubles in the bud early if we think about what we can transform before anything escalates or even starts with this retrograde, so look around where you know you have financial challenges already, or where there's possibility for it at some point, and work on transforming in advance. Again, it can be as simple as your mindset, yet it can make all the difference.

Money is anaretic in Scorpio November 10th - 13th 2025. There are 30 degrees in every Zodiac sign, and 29 degrees is the last degree. This is called the anaretic degree, and it supercharges energy with transit

bodies like this. Anaretic Mony means we're super focused on money matters, and we might feel compelled to act quickly. This one comes as Mercury retrograde starts November 9th and Jupiter retrograde November 11th, so it's not the best time to act in haste since it can get undone fairly quickly. We need to exercise some caution, and try to focus on what is already in motion, and find different ways of looking at it. This could be a good time for taking action with something small that would be done fast and won't have the potential for a detrimental long-term impact.

Mony moves to Sagittarius on November 13th, and ends 2025 in this fire sign. Sagittarius is big and bold, daring and optimistic, so our approach to money can become less serious and intense and more loose and unconcerned. We might want to spend money on big vacations, taking up classes, or some big new idea that we're super excited about. Obviously, we need to make sure we're not being too impulsive about it and blowing money that we shouldn't. Sagittarius doesn't like responsibility, but we still need to exercise some of that.

Mony in Sagittarius does urge us to use money in ways that give us more freedom of movement, and that can be especially strong at the onset since Mercury will be retrograde in Sagittarius until November 18th. Mercury retrograde in Sagittarius is desperate for space, so we may want to use money to get that in some way. This might end up being more a matter of perception than reality though. Mony is going to

conjunct, or align with, Mercury retrograde on November 17th at 1 degree Sagittarius, so it can be strong around then and we need to keep it in mind. It would be an excellent time to pick back up ways we've successfully made money in the past, or used money to our advantage in the past, or to redo a financial plan, or pick back up an old financial idea or pursuit to give another chance.

Big second chance energy involving money at this point, but there's actually quite a bit of energy throughout 2025 for this, so we may see many people pursuing second chance money opportunities. It just seems bigger around this point since not only does Momy conjunct Mercury retrograde, but it is also trine, which is a beneficial aspect, the end of Ceres retrograde November 21st, and is exact that same day, so this is a really big period at this point in 2025 for giving financial ideas, plans, pursuits, ventures, and opportunities another chance. Reflect back on what you'd like to try again with, that got started but was left unfinished and you can complete now, or that you didn't get started and feel you can at this point.

Another area for second chance money energy comes with the end of Mars retrograde February 23rd, which is closely trine asteroid Momy, with Mars in Cancer and Momy in Scorpio and both at 17 degrees. It's possible that the second chance starts at this time earlier in the year and commences in November if it's something that needs some time to build



and grow and culminate. Or the idea for it starts in February, and you don't actually take action with it until November.

Mony will trine Ceres on April 2nd, with Mony in Scorpio and Ceres in Pisces and both at 14 degrees. This might also tie into the second chance energy in November since they are trine again in November for the end of Ceres retrograde, so you can see there's a lot of energy for this starting earlier in the year that reaches its apex in November. Take full advantage in whatever way you can.

There is one challenging period for it though which comes with the Leo Mercury retrograde midyear, and that retrograde ends August 11th square, which is a challenging aspect, asteroid Mony in Scorpio. It goes exact on August 5th with both at 5 degrees. This might bring a blip in those second chance pursuits, whether it gets stalled, halted completely, or requires a new approach. It's a slowing of energy and that can be frustrating, but it doesn't appear to actually derail anything, just slow or stall it. Keep your eye on the prize and stay smart.

Now, this retrograde also ends opposite Pluto in Aquarius, so I do want to caution those of you invested in the stock market at this time that retrogrades at hard angles to Pluto, the planetary ruler of the stock market, tend to not be good for it and we often see downturns. That would seem more likely this time since Mony is in Scorpio (the sign ruling the stock market and naturally ruled by Pluto) and also making a

challenging aspect to Mercury. So, caution and restraint with stocks might be the smarter move at this point in the year, if that is something you're focused on. Maybe hold off on the risky bets at this time (unless you're so rich that you can afford a big loss, ha!).

On the plus side around this time, Mony conjuncts asteroid Amalthea on August 10th with both at 5 degrees Scorpio. Amalthea is just an endless amount of good fortune, however it's only good after a prolonged period of hard work and requires a lot of effort to make good use of. So, work, effort, and focus is definitely required at this point, but if you can do that, there can be good luck to be found.

Asteroid Mony will square asteroid Banks, an asteroid ruling saving and financial planning, on April 19th, and this is the only other time of year where there might be some challenging energy with money. Mony is in Scorpio and Banks in Aquarius, and both are at 11 degrees. With Banks, the troubles may come with bad financial planning, not being wiser with savings, not thinking long-term with financial decisions, or just outright ignoring it. This is coming out of the Mercury and Venus retrogrades, so we might be a little burned out emotionally and spiritually at this point in 2025, so this might be the cause. If we can avoid being reckless or taken for a ride, then it's not likely to have much long-term damage, so I'm not super concerned about this aspect. That Mercury retrograde one we need to be more concerned about and pay attention to.

The September 7th Pisces Lunar Eclipse is trine asteroid Momy in Scorpio, so we've got helpful energy for money with this eclipse. We can get something finished that leads to financial rewards, or clear up some baggage that frees us up financially. We can also see some positive developments with the smart money choices we've made so far, or some of the money ventures we've pursued.

Mars conjuncts asteroid Momy on October 28th with both at 24-25 degrees Scorpio, and this is great for money matters since Mars is the planet of energy and drive, giving us enthusiasm and the ability to take the initiative with money matters and financial pursuits. We can be really energized to make as much money as we can, to see payoffs for financial pursuits and decisions, and we can make the most of any developments.

As the year is closing, asteroid Momy will sextile, which is a beneficial aspect, asteroid Makemake, the asteroid of money manifestation, on December 23rd, with Momy in Sagittarius and Makemake in Libra, and both at 12 degrees. This adds some fuel to money manifestation, and we can see quicker turnaround with our efforts and greater rewards for our focus, so it's a good idea to end the year giving more attention to charging up your money manifestation skills and putting it to good use.

Momy aspects for 2025:

- January 6th: Square Ceres in Aquarius - difficult money energy

- January 15th: Trine Venus in Pisces - helpful energy for money, assistance financially
- January 17th: Sextile Mercury in Capricorn - ideas and plans for money
- February 3rd: Square Sun in Aquarius - lack of focus for money, financial challenges
- February 6th: Square Mercury in Aquarius - difficulty having ideas and plans for money, lack of information
- February 16th: Square Midas Retrograde in Leo - challenges with money luck, needing to not push your luck
- February 19th: Sextile Ganesha in Capricorn - money issues and blocks removed
- February 23rd: Trine Mercury in Pisces - helpful ideas, plans, and information for money
- February 28th: Opposite Fortuna in Taurus - difficulty controlling money luck, surges or dries up
- March 6th: Trine Sun in Pisces - shines a light on money matters and opportunities
- March 24th: Trine Abundantia in Pisces - opportunities for financial abundance
- April 2nd: Trine Ceres in Pisces - positive energy for money and resources
- April 19th: Square Banks in Aquarius - challenges with financial planning, needing to be more financially responsible

- April 27th: Square Ganesa in Aquarius - feeling blocked financially, needing patience
- April 29th: Opposite Sun in Taurus - money matters may feel out of control, needing flexibility
- May 6th: Square Mars in Leo - frustrated over financial matters, needing to take small steps in smart ways
- May 14th: Opposite Mercury in Taurus - lack of information for money matters, overthinking it financially or not thinking enough
- May 20th: Conjunct Black Moon Lilith in Scorpio (6 degrees) - financially empowered, transforming financially
- June 4th: Trine Fortuna in Cancer - access to fortunate and lucky energy financially
- June 9th: Opposite Venus in Taurus - laziness and stubbornness with money matters, needing to pull back
- June 10th: Trine Mercury in Cancer - helpful ideas, plans, and information for money matters
- June 12th: Trine Midas Retrograde in Cancer - good money luck, take full advantage of financial opportunities
- June 21st: Trine Jupiter in Cancer (2 degrees) - lots of financial opportunities that can lead to big payoffs
- June 21st: Sextile Mars in Virgo - high energy and enthusiasm for money matters, taking the initiative with financial opportunities
- June 23rd: Trine Sun in Cancer - giving positive attention to money matters

- June 28th: Square Mercury in Leo - difficulty with financial focus, needing to open the mind with financial matters
- July 14th: Square Pluto Retrograde in Aquarius (2 degrees) - fighting for power and control financially, needing to transform your financial approach and work out old blocks
- July 26th: Square Sun in Leo - shines a light on financial challenges
- August 4th: Trine Venus in Cancer - helpful financial energy, assistance from others
- August 5th: Square Mercury Retrograde in Leo - strained financial matters, needing to reframe and find a different approach while being smarter
- August 7th: Square Fortuna in Leo - feeling a lack in money luck and needing to find a new perspective
- August 18th: Square Mercury in Leo - focused on financial challenges from the last two months and how to break out from them
- August 19th: Conjunct Amalthea in Scorpio (5 degrees) - hard and smart work involving money matters pays off
- August 20th: Square Ganesa Retrograde in Aquarius - needing to work through financial blocks
- August 22nd: Square Banks Retrograde in Aquarius - needing to be smarter with financial planning and looking at your finances long-term
- September 2nd: Sextile Sun in Virgo - positive focus on money matters

- September 3rd: Square Venus in Leo - lazy and stubborn with money matters, needing to avoid getting stuck
- September 8th: Sextile Mercury in Virgo - ideas and plans for money matters
- September 30th: Opposite Midas Retrograde in Taurus - luck surges in big ways or dries up in big ways, don't push your luck and be smarter
- October 3rd: Sextile Venus in Virgo - assistance with money matters, confident in approach
- October 23rd: Conjunct Black Moon Lilith & Mercury in Scorpio (23 degrees) - financially empowered, taking control financially, new ideas and plans and information for money matters
- October 27th: Trine Jupiter in Pisces (24 degrees) - beneficial energy for money matters, opportunities for improved finances
- October 28th: Conjunct Mars in Scorpio (24/25 degrees) - high energy and enthusiasm for money matters, taking the initiative with financial opportunities
- October 31st: Trine Saturn Retrograde in Pisces (25 degrees) - financially responsible and sticking to plans
- November 11th: Trine Neptune in Pisces (29 degrees) - financial payoffs for creative abilities, intuitive guidance financially, clearing out financial blocks and baggage quickly
- November 13th: Opposite Uranus in Taurus (29 degrees) - unexpected and unpredictable financial developments, needing to be flexible and quickly adjust

- November 19th: Sextile Pluto in Aquarius (1 degree) - transforming financially, taking control financially
- November 21st: Trine Ceres in Aries (as Ceres retrograde is ending) - excellent financial energy, financial opportunities, resourcefulness
- November 25th: Conjunct Sun in Sagittarius (3 degrees) - focused on money matters
- December 6th: Conjunct Venus in Sagittarius (7 degrees) - pleasant energy for money matters, assistance from others
- December 20th: Conjunct Mercury in Sagittarius (11 degrees) - lots of news, plans, and information for money matters
- December 23rd: Sextile Makemake in Libra - great for money manifestation
- December 29th: Trine Midas in Aries - feeling financially lucky and in control of that luck



**Banks**



**Asteroid [ban-ks]**

Banks is the asteroid of financial planning and money management in astrology.

### **Part 3: Banks, the Asteroid of Financial Planning**

Asteroid Banks is the asteroid of saving and financial planning in astrology. It literally rules banks, ha! Asteroid Banks is the more cautious one when it comes to money matters, so its energy is more practical, disciplined, and focused.

Asteroid Banks has about a 4 year orbit, and can spend as long as 10 months in one Zodiac sign if it retrogrades entirely in that sign, otherwise it usually spends 2 ½ to 3 months in a sign. It retrogrades roughly every 15 to 18 months for 3 to 3 ½ months at a time. For 2025, asteroid Banks only tours 2 signs, starting the year in Capricorn, which actually began on December 31st 2024 so right as the new year was kicking off, and it moves to Aquarius on March 13th, where it stays for the rest of the year thanks to a retrograde period June 12th to September 23rd.

Asteroid Banks in Capricorn puts Banks in the sign of discipline and practical restraint, so this can be the approach to financial planning and saving for the first few months of the year. This makes sense given all of the retrograde energy in the first few months, so being more cautious can be a smart move. We can think more long-term, and want to work on plans that set us up for the years to come financially. It's good for gathering information, doing your financial homework, and getting your ducks in a row.

But being financially cautious doesn't automatically mean thinking small. Capricorn is the height of the Zodiac, so it's capable of a lot. You can still put together big financial plans, but you'll just need to be more disciplined, hard-working, and maybe more practical in how you'll achieve what you set out to do.

Capricorn is also the sign of goals, so this can be helpful for any financial planning around your goals, whether they are personal or professional goals. You can give more attention to the financial impact of your goals, and want to make sure you've got this covered.

Any long-term financial planning that began years ago, that you've stuck to, been smart with, and have been disciplined with, can see some payoff with asteroid Banks in Capricorn. Capricorn is naturally ruled by Saturn, which rewards hard and smart work after a period of time. The payoff may be in a way that helps make you more financially secure.

Capricorn is the sign of responsibility, so Banks in Capricorn does demand we be more responsible when it comes to saving and financial planning. We have to take it seriously and do it right.

All of this can be strongest when asteroid Banks is anaretic in Capricorn March 11th to 13th 2025. There are 30 degrees in every Zodiac sign, and 29 degrees is the last degree. This is called the anaretic degree, which supercharges energy for transit bodies, so Banks is extra strong at this

point in 2025 and demands that we be extra responsible, disciplined, and practical with our financial planning. You might need to make an important financial decision at this point, and need to make sure you've got all of the information you need at hand to do that. You might commit to a financial goal that ends up being something you're working on for up to the next 4 years. There can also be a last-minute, unexpected financial reward for some of you at this point with something you've been focused on for a long time and has really been squeezing you tight but you've tried to do right by through it all.

Banks isn't in Capricorn for long though, moving to Aquarius on March 13th 2025, and Aquarius shakes things up a little since this is the sign of change and the unconventional. This means we might experiment with saving, make changes to financial plans, and open up to going about saving and planning in new and different ways. Review your plans and see where you can make changes that could bring major improvements, or assess areas that have been stagnant or challenged for saving and planning and open up to different approaches.

Banks essentially picks up where Ceres leaves off. Ceres, the planetary ruler of resources and possessions, starts 2025 in Aquarius and exits on February 23rd, so Banks moves to this sign shortly afterward. This means there is a lot of room for change and experimentation and doing things differently and embracing the unconventional financially in 2025.

With asteroid Banks in Aquarius, we still need to be smart and disciplined, but also open-minded. The best methods for saving, the best financial plans, might be something we don't think of at first, so we need to keep an open mind.

Aquarius rules the future, our hopes and dreams, so Banks in Aquarius might focus more on the financial goals we have for the future, or the financial planning we have to work on to achieve our dreams and create the future we want. Aquarius is also the sign of manifestation, so take some time to envision what your dream life looks like for you in 5 or 10 or 20 years financially and try setting some goals and working on financial plans now for that.

Asteroid Banks does retrograde entirely in Aquarius June 12th to September 23rd. A body in astrology is called retrograde when it appears to be moving backward through the Zodiac, and normal motion is forward, so the body operates differently. With asteroid Banks retrograde, this means we're reassessing those financial plans, and it might be a good period for picking back up old ways of saving and planning, or giving old ideas for saving and planning a try.

Retrogrades often operate in the negative in the opposite sign they occur in, which is Leo for Banks in 2025. This might mean we try to box ourselves in and care too much about "fitting in" when it comes to our financial planning. Aquarius hates boxes, so we need to work on

allowing ourselves to break from the norm. Instead of focusing on what everyone else is doing, we should focus on what works best for us, even if it's different.

Generally and overall, saving and financial planning has massive lucky energy in 2025 that can REALLY pay off in spades thanks to that fact that asteroid Banks pretty much spends the entire year riding with asteroid Ganesha. Ganesha is the Hindu god of luck and abundance. It's called a "remover of obstacles" and strongly relates to happiness. It's an incredibly powerful asteroid for positive energy in all ways, and once it entered Capricorn on January 12th, it's now riding with asteroid Banks basically until Ganesha enters Pisces on December 29th 2025, so the rest of the year.

This means the financial planning we do in 2025 can have incredible benefits, so it is absolutely not something that should be ignored. Don't avoid financial planning. Make absolutely certain that you do it! Set plans, stick with them, and luck is on our side. Obstacles don't seem like such hurdles anymore, and can disappear completely. It can be smooth sailing with the financial plans we make in 2025. This can lead to success and achievement now, this year, and have payoffs long-term, so don't miss out on this. Get focused and make those plans.

This is strongest June through November when they're in Aquarius, but especially in September where it's just crazy strong. Banks ends its

retrograde on September 23rd at 4 degrees Aquarius, and Ganesa ends its own retrograde a few days prior on September 18th also at 4 degrees Aquarius, so they are VERY close together all of September, and officially conjunct, or align, on September 23rd as Banks retrograde ends. I don't think I can express how positive this is, so I'll just reiterate again, make sure you're planning, doing homework, being smart and disciplined with your financial goals, while also keeping that open mind to change and doing things differently. If you can do that, this period looks amazing!

Looking at aspects, asteroid Banks squares, which is a challenging aspect, asteroid Makemake on January 27th with Makemake in Libra and Banks in Capricorn and both at 11 degrees. Makemake is the asteroid of money manifestation, so this might be a point in the year where it's difficult to determine how to best financially plan to manifest the money you want, or how to best approach manifesting to achieve your financial goals. Stay disciplined either way, and this can get easier. Banks trines, which is a beneficial aspect, asteroid Makemake on August 12th, with Banks in Aquarius and Makemake in Libra and both at 10 degrees. This is a helpful aspect with Banks at a more helpful angle to the asteroid of money manifestation. This leads into Banks and Ganesa aligning, so manifesting can prove to be beneficial in many unexpected ways.

Asteroid Banks squares asteroid Momy, the literal asteroid on money, on April 19th, with Banks in Aquarius and Momy in Scorpio and both at 11

degrees. This might be a time in the year where it doesn't feel like there's enough for saving, or where financial planning just isn't a priority at all and money is being spent elsewhere without too much thought. Try to avoid being reckless, and stay on top of your financial plans.

Mercury will retrograde midyear in Leo, and that retrograde starts July 18th opposite Banks at 15 degrees Aquarius. With Mercury retrograde, it could be that something comes up that distracts from financial planning at this time, and we have to be flexible, adaptable, yet also responsible with our plans. If we can do that, we can make it through relatively unscathed.

Overall, thanks to Banks riding with Ganesa, even the hard aspects likely won't seem so bad, and we can turn challenges around pretty quickly and make plans that reward us for a long time to come.

Banks aspects for 2025:

- January 4th: Sextile Venus in Pisces - enjoy financial planning, assistance with plans
- January 11th: Conjunct Mercury in Capricorn (4/5 degrees) - ideas and plans for money management
- January 15th: Trine Midas Retrograde in Virgo and Square Tyche in Libra - lucky energy for financial planning but may have unexpected, random challenge to navigate smartly



- January 27th: Square Makemake in Libra - money manifestation may be difficult to being more disciplined and strategic can help
- February 5th: Sextile Money in Scorpio - excellent for financial planning and money management
- February 11th: Opposite Mars Retrograde in Cancer - frustrated over a lack of planning or plans not working out the way you want, needing flexibility
- February 13th: Sextile Saturn in Pisces (18 degrees) - being financially responsible, thinking long-term with financial plans and goals
- February 16th: Square Chiron in Aries - old financial wounds are brought back up, needing to process and release
- February 27th: Sextile Mercury in Pisces - ideas and plans for money management
- March 16th: Square Amalthea Retrograde in Scorpio - irresponsible past financial behavior and decisions can pay a price, needing to be smarter now
- March 22nd: Sextile Venus Retrograde in Aries - helpful for finding better ways to financially plan
- March 23rd: Sextile Sun in Aries & Conjunct Pluto in Aquarius (3 degrees) - strong energy for taking control of financial plans and being empowered with money management, give focus to transforming your long-term financial strategies
- March 25th: Sextile Mercury Retrograde in Aries - pick back up old ideas and plans for money management

- April 15th: Trine Makemake Retrograde in Libra - plans for money manifestation, long-term manifestation pays off
- April 19th: Square Momy Retrograde in Scorpio - difficulty with money management, needing to be extra responsible and disciplined
- April 22nd: Trine Fortuna in Gemini - feeling lucky with financial plans and decisions
- April 29th: Sextile Mercury in Aries - benefit from ideas and plans for money management have been working on for the last two months
- May 5th: Square Sun in Taurus - challenge with financial planning, need to be smart and stay focused
- May 20th: Square Mercury in Taurus - difficulty with focus on money management, needing to find new perspectives
- May 23rd: Trine Amalthea Retrograde in Libra - helpful for smart long-term work on financial plans and goals paying off
- May 25th: Sextile Venus in Aries - assistance from others with money management
- May 27th: Opposite Mars in Leo - feeling something is out of control with money management, needing more flexibility and to avoid being impulsive
- June 3rd: Trine Mercury in Gemini - ideas and information for money management
- June 10th: Trine Sun in Gemini - giving more attention to financial planning

- June 12th: Sextile Makemake in Libra - planning for money manifestation
- June 14th: Trine Amalthea in Libra (as Banks retrograde starts) - payoffs for long-term financial planning and smart financial decisions from the past
- June 21st: Sextile Abundantia in Aries - abundant energy for financial planning, using planning to generate more financial abundance
- June 24th: Square Venus in Taurus - laziness and stubbornness can get in the way of proper planning
- July 18th: Trine Venus in Gemini - enjoyment of money management, assistance for financial planning, confidence in plans
- July 20th: Sextile Ceres in Aries - excellent for money management and resourcefulness
- August 4th: Opposite Sun in Leo - challenges with financial planning needing more attention
- August 12th: Trine Makemake in Libra - make use of money manifestation for money management and better planning financial manifestation
- August 16th: Opposite Fortuna in Leo - unable to rely on luck and needing to be more financially responsible
- August 17th: Trine Tyche in Libra - unexpected positive financial developments regarding financial plans and decisions

- August 18th: Square Amalthea in Scorpio - challenges with long-term money management and decisions needing to be reassessed
- August 19th: Opposite Mercury in Leo - lack of focus on money management, needing more information and careful thought
- August 20th: Trine Mars in Libra - energy and enthusiasm for financial plans
- August 22nd: Square Money in Scorpio - difficulty with money management, needing to be more cautious and careful
- August 31st: Opposite Venus in Leo - lazy with financial planning, splurging can go to excess and needs to be controlled
- September 21st: Trine Mercury in Libra - ideas and information helpful for financial planning
- September 23rd: Conjunct Ganesh in Aquarius (4 degrees, as Banks retrograde is ending) - excellent good luck for money management, major blocks can be removed that help solidify financial plans for the long-term
- September 27th: Trine Sun in Libra - giving more attention to financial plans
- September 29th: Square Mars in Scorpio - frustrated by something impacting money management and needing to control impulse
- October 10th: Square Mercury in Scorpio - difficulty focusing on financial plans, needing to gather more information
- October 16th: Sextile Ceres Retrograde in Aries - excellent for money management and utilizing resources

- October 18th: Sextile Amalthea in Sagittarius - long-term financial plans and decisions can see some payoff
- October 19th: Trine Venus in Libra - helpful energy for financial planning, assistance from others
- October 31st: Square Sun in Scorpio - lack of focus on financial planning, unable to spot a block and needing more caution
- November 14th: Trine Makemake in Libra - planning for money manifestation, manifesting better long-term financial plans
- November 16th: Square Venus in Scorpio - lazy with financial planning, difficulty with others
- November 19th: Sextile Midas Retrograde in Aries - feeling luck with financial planning, finding new ways to create your own luck with money management
- November 24th: Sextile Mars in Sagittarius - energy and enthusiasm for money management, taking the initiative with financial decisions
- November 30th: Square Tyche in Scorpio - unexpected developments need to adjust to financially
- December 4th: Sextile Abundantia in Aries (as Abundantia retrograde is ending) - abundant energy for money management, financial planning leads to more abundance
- December 17th: Sextile Venus in Sagittarius - assistance with financial planning, enjoyment of money management

- December 20th: Sextile Chiron Retrograde in Aries (22 degrees) - free from old issues impacting money management, financial planning helps with security and empowerment
- December 30th: Sextile Mercury in Sagittarius - ideas and information for financial planning

# Makemake



Dwarf planet [mah-kee-mah-kee]

Makemake rules money manifestation in astrology. Like Ceres, it's often called an asteroid but is technically a dwarf planet.

## **Part 4: Makemake, the Asteroid of Money Manifestation**

Asteroid Makemake is the asteroid of money manifestation in astrology. We call it an asteroid in astrology, however it's technically a dwarf planet like Pluto and Ceres. Makemake moves incredibly slow, even slower than Pluto! It only hits about 3 degrees per year and only moves forward about 1 degree per year, so it can spend 3 decades in one sign since there are 30 degrees in each sign. It's currently in air sign Libra, about one-third of the way through, so we've got about another two decades to go. Makemake covers 9 to 12 degrees Libra in 2025.

With Makemake in Libra, money manifestation can best occur when we're feeling balanced, at peace, and in harmony. Money manifestation likely flounders and goes nowhere when we're feeling out of sorts, out of control, and chaotic. If you want to better improve your ability to manifest money in 2025, then you'll need to remove some of the chaotic energy as best as you can, and may want to prioritize being in a peaceful, quiet environment when working on manifestation. If it's really loud and you're not in the zone, it's going to be difficult to get there.

If you're feeling extra stressed out, you'll likely want to take some time to calm yourself down, maybe do some deep breathing, and declutter your thoughts a little bit. Every degree you can make yourself calmer and more peaceful, you can increase your ability to manifest money with



Makemake in Libra. It's easier said than done, I know, but it's what must be done if you want to utilize this energy.

Since Libra rules connections and others, you might have an easier time with money manifestation if you try doing it with a partner. It can be anyone as long as you're on the same page. You can also get help via a manifestation coach, someone who can help guide you. Or you can use things like guided meditations to help you with money manifestation, and there are lots out there specific for money, so that's an option you can explore if you don't want to work with another person, or don't have anyone you can work with on this.

With Libra ruling connections though, feeling supported with your financial goals, with the money you have, and with your money manifestation work can also be of help to improving your money manifestation abilities. So, you may want to work on improving that support system, or maybe even joining a group specifically for that, even just an online group that doesn't meet in person.

Libra is the sign of commitment, so you may find that you don't really make many strides with money manifestation until you really and truly commit to it. This might mean having a practice each and every day where you focus on money manifestation and honing your abilities. You might want to set aside time, even just 5 minutes when you wake up or before bed, solely to work on money manifestation. You can use

scripting, visualizing, affirmations, meditation, whatever you want, as long as you stick with it.

Makemake is retrograde as of January 8th, and this ends June 23rd 2025. A body is considered retrograde in astrology when it appears to be moving backward through the Zodiac, and normally this can throw the energy off and make it operate very differently from usual. However, since Makemake moves so slowly, it spends almost half of each year retrograde, just like Pluto, so being retrograde doesn't really matter so much for Makemake. While retrograde, the subconscious energy can be stronger, just like with any other body retrograde, so it can be more helpful for tapping into your subconscious for money manifestation, and using things like subliminals or keeping track of your dreams. But in general, it's not going to be a big difference from when Makemake is moving forward, so unlike the other bodies, it's not a retrograde to worry too much about.

Asteroid Banks, the asteroid of saving and financial planning, squares, which is a challenging aspect, Makemake on January 27th with Banks in Capricorn and Makemake in Libra, and both at 11 degrees. This might make it difficult to use money manifestation for financial planning, or to be more practical with money manifestation, and focus might be lacking. There can be something that is blocking, and this can be an internal block that needs to be removed. Eventually, (pause) Banks and Makemake trine, which is a beneficial aspect, on August 12th, with Banks

in Aquarius now, and both at 10 degrees. Now, Makemake is in harmony with the asteroid of saving and financial planning, and we can be disciplined with money manifestation, and work on manifesting better plans and savings.

The March 29th Aries Solar Eclipse is opposite Makemake, and the Mercury and Venus retrogrades that begin in March start in opposition to Makemake. This can make it so it's difficult to get money manifestation focused, but it can also make it so it grows exponentially. If you can get in the groove with money manifestation, this can grow rapidly. Getting control of it is the trick, and what would need to be worked on. If you can, this can be an excellent time for manifestation work. But if you start sliding backward, that can also speed up, so you want to stop that as quickly as possible so you don't lose time to make more progress.

Ceres is in opposition to Makemake on June 19th with Ceres in Aries and both at 9 degrees. Makemake ends its retrograde a few days later on June 23rd opposite Ceres, and they oppose again on September 25th when Ceres is retrograde at 11 degrees, so they spend a good amount of time in opposition thanks to Ceres spending the second half of the year in Aries. Ceres is challenging Makemake, and us, to hone our money manifestation abilities. Remember that the March period has lots of oppositional energy to Makemake, and this has a lot of potential for our manifestation abilities to take off. Ceres continues this, but it can also feel out of our control at times since that's the nature of oppositions.

Ceres in Aries is more independent and wants to take the lead, while Makemake in Libra is more the follower. This makes Ceres want to dominate Makemake, but the Aries-Libra axis is one of balance, and Libra is the sign of balance, so we have to balance their energy out. We may try to be too aggressive at times with Ceres, too forceful, or we may try to avoid it completely and focus solely on attracting what we want with Makemake, and not take the action required.

We should work to better control our money manifestation abilities, while balancing this out with being better able to take inspired action. If we can achieve that balance, the potential for skyrocketing money manifestation is there for the taking.

Mars then conjuncts, or aligns with, Makemake on August 23rd with both at 10 degrees Libra. Mars is the planet of energy and drive, so we can feel motivated to work on our money manifestation abilities. We might research new techniques, dedicate more time and effort, and feel we're getting better control. This comes on the heels of asteroid Banks trine Makemake on August 12th, so the financial discipline and planning can lead to greater manifestation ability.

Around that same time on August 21st, Makemake conjuncts asteroid Tyche at 10 degrees Libra, and asteroid Tyche is a good luck asteroid that kind of comes randomly. This aspect might be showing that there is

some very good luck with money manifestation that is unexpected or comes out of nowhere. Money manifestation you've been working on might come to fruition, and this comes as a surprise in some way, but it's very positive.

Asteroid Momy, the literal asteroid of money, sextiles, which is a beneficial aspect, Makemake on December 23rd, with Momy in Sagittarius and both at 12 degrees, and this is essentially the energy we close the year with. This greatly improves money manifestation, fueling it with extra money energy, and we can have an easier time with manifesting the money we want. It's a great way to end the year and we can go into 2026 ready for more.

Makemake aspects for 2025:

- January 1st: Square Sun in Capricorn - lack of focus for money manifestation
- January 4th: Trine Abundantia in Aquarius - abundant energy for money manifestation
- January 7th: Trine Ceres in Aquarius (as Makemake retrograde was starting next day) - excellent for money manifestation, using resources for manifestation, and manifesting resources
- January 16th: Square Mercury in Capricorn - lacking ideas for money manifestation, needing to gather more information
- January 18th: Trine Jupiter Retrograde in Gemini (11 degrees) - lots of opportunities to expand on and grow money manifestation

- January 27th: Square Banks in Capricorn - difficulty with planning money manifestation, need to be smart
- January 31st: Trine Sun in Aquarius - giving more attention to money manifestation
- February 3rd: Trine Mercury in Aquarius - ideas and plans for money manifestation
- February 7th: Square Ganesa in Capricorn - blocks to money manifestation, work to remove them
- February 15th: Trine Jupiter in Gemini (11 degrees) - expand on opportunities for money manifestation
- February 21st: Sextile Midas Retrograde in Leo - instincts with money manifestation can be correct, manifesting can be lucky
- March 31st: Opposite Sun in Aries - challenges with manifesting, can become out of control and require some discipline, or can dry up and require some creativity
- April 15th: Trine Banks in Aquarius - money manifestation benefits from money management
- April 18th: Trine Fortuna in Gemini - money manifestation can lead to greater luck and fortune
- April 26th: Trine Ganesa in Aquarius & Opposite Mercury in Aries - blocks to money manifestation can easily be removed but may need more information to get a handle on it
- May 10th: Sextile Mars in Leo - energy and enthusiasm for money manifestation

- May 15th: Opposite Venus in Aries - needing to control money manifestation abilities and not become lazy about it
- May 23rd: Opposite Abundantia in Aries - money manifestation can grow exponentially, but needs to be controlled otherwise there can be problems
- May 30th: Trine Sun & Mercury in Gemini - lots of attention paid to money manifestation and it can come easily
- June 13th: Square Mercury in Cancer - lacking focus for money manifestation and needing more information
- June 15th: Square Fortuna in Cancer - may not feel lucky with money manifestation and needing to be more resourceful
- June 19th: Opposite Ceres in Aries - challenges with money manifestation, can surge or dry up, need to get some control over it
- July 1st: Square Sun in Cancer - unable to see the blocks to money manifestation and needing to have patience
- July 5th: Trine Midas Retrograde in Gemini & Sextile Mercury in Leo - ideas and plans for money manifestation can lead to creating your own luck
- July 13th: Trine Venus in Gemini - assistance with money manifestation, enjoyment of manifesting
- July 23rd: Square Jupiter in Cancer (9 degrees) - may lack opportunities for money manifestation, can be lazy with it and need to find motivation

- July 30th: Sextile Mercury Retrograde in Leo - pick back up old ideas and plans for money manifestation
- August 1st: Sextile Sun in Leo - focus on money manifestation in positive ways
- August 8th: Trine Ganesa Retrograde in Aquarius & Square Venus in Cancer - work on removing blocks to money manifestation, need to find motivation and not get lazy about it
- August 12th: Sextile Banks Retrograde in Aquarius - money manifestation can lead to better money management and vice versa
- August 16th: Sextile Fortuna in Leo - creating fortunate energy with money manifestation
- August 17th: Conjunct Tyche in Libra (10 degrees) random or unexpected developments helping with great money manifestation
- August 21st: Sextile Mercury in Leo - ideas and plans for money manifestation
- August 23rd: Conjunct Mars in Libra (10 degrees) - energy and enthusiasm for money manifestation, taking the initiative and starting anew
- September 3rd: Sextile Venus in Leo - assistance with money manifestation, enjoying manifestation
- September 24th: Conjunct Mercury in Libra (11 degrees) - lots of ideas and plans for money manifestation, information that helps



- September 25th: Opposite Ceres Retrograde in Aries - money manifestation may surge out of control, or may dry up; needing to be more proactive and cautious, and work on being more resourceful
- October 4th: Conjunct Sun in Libra (11 degrees) - giving more attention to money manifestation
- October 23rd: Conjunct Venus in Libra (11 degrees) - pleasant energy for money manifestation that can be helpful
- October 29th: Sextile Amalthea in Sagittarius - long-term money manifesting, money manifestation benefits from long-term work
- November 7th: Trine Ganesa in Aquarius - removing blocks to money manifestation easily and quickly
- November 14th: Trine Banks in Aquarius - money manifestation helps with money management and money management helps with money manifestation
- November 21st: Sextile Mars in Sagittarius - enthusiasm for money manifestation and pursuing opportunities
- November 24th: Opposite Midas Retrograde in Aries - luck can spiral and surge or dry up; try to make the most of money manifestation without pushing too hard
- December 4th: Sextile Sun in Sagittarius - more attention for money manifestation
- December 10th: Sextile Venus in Sagittarius - enjoying money manifestation, assistance from others

- December 17th: Opposite Midas in Aries (Midas retrograde ends Dec 3rd opposite Makemake) - take advantage of luck while you have it without pushing your luck too hard and this can lead to great money manifestation
- December 21st: Sextile Mercury in Sagittarius - ideas and information for money manifestation
- December 23rd: Sextile Money in Sagittarius - excellent for money manifestation, lots of opportunities for it
- December 29th: Square Amalthea in Capricorn - old money decisions might challenge your manifesting ability now so that has to be resolved
- December 31st: Square Mars in Capricorn - frustrated by something impacting money manifestation, needing to get control of this and take action to manifest in smart ways

 **Transit**

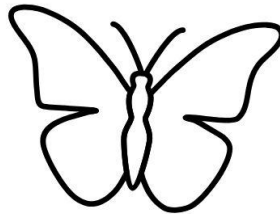
Ceres

Mony

Banks

& Makemake

In the Natal Houses



## **Part 5: Transit Ceres, Money, Banks, and Makemake in the Natal Houses**

First House: The first house is the house of new beginnings as well as the self, so any of these bodies in the first house can show you're embarking on a new beginning financially, and giving much more attention to this. It can be something you're working on for the next four or five years, and it's something you can identify with strongly. You can have more enthusiasm for it, and want to take the lead with it. Ceres here helps you to be more resourceful, and you may get more support from others that helps you. Money here makes money much more important to you, and you can work on getting started with new financial opportunities and projects. Banks here can make you much more financially responsible, and you can prioritize making plans that will last for years to come. Makemake here improves your money manifestation abilities, and you can be more enthusiastic about it.

Second House: With the second house being the house of money, any of these bodies in the second house continues to amplify the importance of money in your life. The second house is more stabilizing though, so while you have extra energy for money matters with the first house and want to take the initiative, you're more focused on bringing stable and secure energy to money matters with the second house, and want to make it last. Ceres here helps you be more resourceful and practical around money and resources. Money here brings extra focus on money in general, and you can work on getting more, investing more,

and spending more. Banks here focuses on improved financial management that can stick. Makemake here helps you to stabilize your money manifestation abilities.

Third House: With the third house being the house of the mind and communication, any of these bodies in the third house can bring more mental focus to money matters. You can make important decisions and choices, gather information you need, put together plans, and get advice. This is a time to think through money matters. It can also be good for making money using mental abilities (writing, speaking, teaching, etc.). Ceres here helps you come up with new ideas for how to utilize resources better and improve your finances. Mony here can bring lots of communications, conversations, ideas, information, and plans around money. Banks here gives you lots of mental focus on financial planning, especially for short-term plans. Makemake here can bring new ways to manifest money in the short term.

Fourth House: With the fourth house being the bottom of the chart, any of these bodies in the fourth house can help you start from the bottom with something financially. This can be a period where you start a whole new financial project from the ground up that culminates in about 2 - 2 ½ years. On the downside, this can also be a time of bottoming out financially. With the fourth house also ruling the home and family, financial matters impacting those you think of as family or your home life can also be prevalent. Ceres here can show you needing more support

for your financial decisions or with your resources, and you can benefit from greater emotional stability (which leads to greater financial stability). Money here can make you more emotionally attached to money, and you may spend more at home. Banks here can make money management more important for emotional stability and security, and you can be more invested in making that reality. Makemake here can improve your emotional intuition when it comes to money manifestation, and you can work on trusting your instincts.

Fifth House: With the fifth house being a creative and fun-loving house, any of these bodies in the fifth house can bring a period where you're a lot more creative with money matters, and you may not be quite so serious with them either. You may want to spend more on who and what you love, so you do have to be more mindful of paying attention. This is great energy for monetizing creative abilities. Ceres here can make you more creatively resourceful, and you can enjoy little splurges. Money here might show you spending on your hobbies or your loved ones. Banks here can make you enjoy financial planning. Makemake here can help you with money manifestation when you're feeling joyful.

Sixth House: With the sixth house being the house of work and the details, any of these bodies in the sixth house can show more focus on money matters related to your work or daily life. You can pay closer attention to the details of money matters, and can be more cautious and practical. This can be a good period to make more money from your job,

especially with Money here. Ceres here can make you more resourceful in small ways, and you can be quietly resourceful. Money here helps with making more money, and you can find small ways to improve your financial situation. Banks here can make the details of money management easier for you to see and work with, and you can be really smart with your choices. Makemake here can make you a great money manifestor after you parse through different methods and find what fits you best.

Seventh House: With the seventh house ruling your relationships and the people in your life, any of these bodies in the seventh house can show money matters involving other people are more prevalent for you. You may need to work on joint ventures, and you may be more helpful with other people and their own money matters. This house also rules balance, so having improved balance can also improve your own financial situation. Ceres here can show you striking a balance with your resources, and forming partnerships and alliances that help you financially and with resources. Money here can show you helping others, and working to create more peace with money matters, less chaos. Banks here can show you may benefit from getting help or advice with money management, and you can be helpful in return. Makemake here can show you may benefit most from money manifestation when you work with a partner, or are feeling balanced, calm, and serene.

Eighth House: With the eighth house ruling shared resources and "other people's money" any of these bodies in the eighth house can show more focus is put on money that impacts both you and other people. This includes debts, loans, inheritances, business finances, mortgages, credit cards, stocks, investments, and real estate. The eighth house is ruled by Pluto, so there can be a power imbalance with this where you or they have more of a say than the other. This isn't necessarily bad though (so long as no one is being taken advantage of), and can be profitable for all involved. This would be a great time to embark on a mutually-beneficial project or venture. Ceres here can show accessing other people's resources and using them to your advantage. Money here can show more financial opportunities involving other people. Banks here can show greater emphasis on money management involving others, and this can be more long-term as you think more about your legacy. Makemake here can increase your money manifestation abilities when you take control and empower yourself.

Ninth House: With the ninth house ruling expansion, any of these bodies in the ninth house can show expansion on money matters. This is a positive house ruled by optimistic Jupiter, so you can be much more optimistic about money matters and your financial outlook. You can be open to new opportunities that improve your financial situation, and you can be willing to take a chance. This can also be a period where you spend money on travel or learning (ruled by the ninth house), and you may get financial advice from mentors. Ceres here can help you think



big with your resources, and you can come up with big ideas for new ones. Money here can open your mind with money matters, and you can come up with new ways of making and spending money. Banks here can help you be more optimistic about money management and your long-term financial plans, and opportunities can come to help set you up for a while. Makemake here can inspire you to go big with money manifestation.

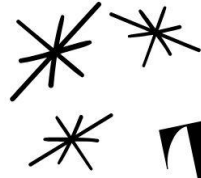
Tenth House: With the tenth house being the highest part of the chart and ruling career and goals, any of these bodies in the tenth house can bring great rewards for long, hard, smart work around money matters. This may have started 2-3 years ago, and you can see some payoff now. This can come with more financial responsibilities though, and you do have to be cautious. Ceres here can show you getting more recognition and praise, and you can get access to lots of new resources. Money here can show more financial payoffs, and you can hit new heights financially. Banks here can increase your responsibilities with money management, and you can be a lot smarter, wiser, and more practical. Makemake here can show you feeling you hit your stride with money manifestation, and you may achieve a big manifestation you've been striving for some time.

Eleventh House: With the eleventh house ruling change, any of these bodies in the eleventh house can bring some changes to your finances. Be flexible, adaptable, and open to the unconventional. Traditional approaches likely won't work as well as unconventional ones. This house

rules friends and groups, so you may benefit from advice from friends, or investing with a group. This house also rules the future, so you may focus on your financial future and think about money in a far more long-term way. Ceres here can show unconventional resources coming your way, or utilizing resources in unusual ways, or getting help from friends with new resources. Money here can show you focusing on taking new approaches to money, and using money for your dreams. Banks here can show you focusing on financial planning that leads to the future you hope for. Makemake here can show you finding new, different ways to manifest.

Twelfth House: The twelfth house is the house of the hidden, so any of these bodies in the twelfth house can show you taking time to focus on money matters on your own, without others paying close attention. You might feel you make better financial decisions without others getting in the way. This house also rules endings, so this can signal the end of a financial plan, agreement, venture, or problem. You can clear out baggage and blocks getting in the way financially and free yourself. Ceres here can show you quietly working to improve your resources, to clear out, and to set yourself up well. Money here can show you being more reflective on money matters, and working on them alone. Banks here can show you setting yourself up on your own, and wanting to be prepared for anything to come next financially. Makemake here can greatly increase your money manifestation abilities since this is an

intuitive house, but you may manifest best on your own, subconsciously, or when you've released some karmic or early life baggage.



# Transit

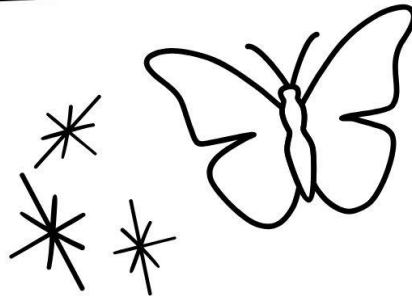
Ceres

Mony

Banks

& Makemake

Aspecting the Natal Planets



## **Part 6: Transit Ceres, Mony, Banks, and Makemake Aspecting the Natal Planets**

### **Natal Sun:**

Since the Sun rules the self, aspects made by these bodies can make money matters feel really personal, and they're super important for you at the time. With Ceres, you can give extra attention to your resources, and try to be more resourceful in whatever ways you can. There can be great opportunities for new resources and financial opportunities under the conjunction, and you can amplify your resourcefulness under sextiles and trines. Under squares and oppositions, you may struggle with having the resources you need when you need them, and have to be extra creative.

With Mony, you can be much more attentive to money matters, and there can be some important development financially for you. Under the conjunction, this can provide major financial opportunities, but also the potential for major spending. With sextiles and trines, this can help you feel more confident financially, and better focused on potential opportunities. With squares and oppositions, this can bring some financial challenges, and you may not have money you want for something, or make a bad financial choice that has to be rectified.

With Banks, this brings greater emphasis on planning, saving, and caution. Under the conjunction, you can make important financial plans,

and there can be big developments with money management. With sextiles and trines, it can be easier for you to save, gather information, and make smart choices. With squares and oppositions, past bad choices can come back to make trouble for you, and you may feel overwhelmed. Being more financially responsible is important.

With Makemake, this can surge your money manifestation abilities under the conjunction, sextiles, and trines. This is an amazing time to focus on money manifestation, to learn new techniques, and to sharpen your skills. Under squares and oppositions, there can be blocks to manifesting that need to be addressed and removed before you can get a handle on your manifesting abilities. If you can do that, there is a chance to expand on these abilities.

### **The Moon:**

Since the Moon rules emotions, aspects made by these bodies can make money matters have an impact on you emotionally, and your emotional stability and security can feel tied up in your financial situation. With Ceres, this can make it more important for you to have support emotionally. Under the conjunction, you can strive to improve the support you get from others, and this can help you to improve your finances and resources. But emotions can also sway you the wrong way and make you feel extra insecure and unraveled if your finances and resources aren't where you want them to be. With sextiles and trines, this provides an easier opportunity for you to improve your finances, get

access to new resources, and to maximize existing ones. You can feel driven emotionally to do so, and can be confident in your abilities. With squares and oppositions, this can trigger lots of insecurity and self-doubt that impacts your resources and finances, and you have to get to the root of the problem.

With Money, your money and your emotions can be intertwined. Under conjunctions, this is strongest, and you can feel great emotionally when things are going well financially, and terrible emotionally when they aren't. Using emotions to drive you with your financial ventures can be helpful, but also learning to have some distance between the two can be healthy. With sextiles and trines, this provides an easier way, and you can use confidence to help you financially, without feeling so down if things don't go exactly as you planned. You can be more flexible and go with the flow. With squares and oppositions, you can struggle to have confidence financially, and the more trouble there is, the worse you can feel about everything in life. This also shows needing to get to the root of the problem.

With Banks, security is more important for you financially, so you can prioritize saving and investing for the long-term, especially under the conjunction. This can be a time for you to slow down anything risky, or halt it altogether, and instead take the safer bets economically as this is where you feel more comfortable. With sextiles and trines, you can benefit from being smarter and more cautious, and this helps to keep

you even and calm emotionally. With squares and oppositions, this can bring challenges with saving and planning, though it might be more perceived than reality. You might be too hard on yourself and need to work on giving yourself some grace.

With Makemake, this can create strong emotional intuition that benefits your money manifestation abilities under the conjunction, sextiles, and trines. Your emotional intuition can guide you to the right choices and actions financially, and you can see payoffs. With squares and oppositions, there can be blocks to manifesting that need to be addressed, and these are likely old emotional blocks. Once removed, emotional intuition can soar and amplify money manifestation.

### **Mercury:**

Since Mercury rules the mind, aspects made by these bodies to natal Mercury can bring lots of thoughts around money matters. With Ceres, you can come up with ideas, work on plans, and gather information to improve your resources and finances. Under conjunctions, you can make important decisions, put together big plans, or learn something new that helps you tremendously. With sextiles and trines, there can be opportunities for you to do something small with a resource that has big payoffs, and you can be much more resourceful. With squares and oppositions, there can be difficulties focusing on a resource, and your mental abilities may be lacking. It can be important to dig into your mind and work through whatever is causing the lack of focus or ideas.



With Money, this brings lots of ideas and plans and information for money matters under the conjunction, sextile, or trine. You may want to work on taking some action with these ideas, and taking small steps. Squares and oppositions may steal your focus away, and you can have difficulty working on money matters. You may need to work on them in short spurts rather than long stints.

With Banks, this is super focus for money management. Under conjunctions, there can be incredibly important decisions made around money that impact you long-term. You can be more practical about it, and put together long-term plans. With sextiles and trines, this can go smoothly and easily. With squares and oppositions, there can be challenges having the focus you need, and you'd rather avoid it, which leads to trouble, so staying focused is key.

With Makemake, you can come up with new ideas for money manifestation and learn new techniques, tips, and tricks under the conjunction, sextile, and trine. This can help you manifest more. With squares and oppositions, you may overthink things or lack any focus at all. There's likely a mental block that needs to be worked on.

### **Venus:**

Since Venus rules relationships and the people in our lives, aspects made by these bodies to natal Venus can impact others, or may revolve

around others. With Ceres, you can make important decisions regarding your resources, and there can be a big opportunity to access a new resource or create more abundance under the conjunction. There can also be an opportunity to help someone else. With sextiles and trines, you can get assistance from others with money matters and resources, and this helps your confidence. With squares and oppositions, you may experience some challenges with others financially or that impact a resource, and you have to make sure you're not stubborn nor a doormat. Balance is required.

With Mercury, this can make money matters impacting others more important. Under the conjunction, this can signal an important communication, conversation, or piece of advice shared. You can learn more about money through others, and can be of help. With sextiles and trines, this can make money matters more important in your dealings with others, but they can be beneficial and not stressful. With squares and oppositions, you may struggle with money matters with others, having to help too much, give too much, or not getting enough back.

With Venus, you can focus on better planning involving others. Under the conjunction, you may get important advice from others that help your own financial planning, or you might be the giver of that advice. You can also work on money matters in your relationships, partnerships, and alliances, and this can also be the case under sextiles and trines, and this is more beneficial for you. With squares and oppositions, you can

struggle with getting others on board, or with having proper boundaries, and need to work on making sure you're not managing money from an insecure place.

With Makemake, others can be of help with money manifestation under the conjunction, sextile, or trine. You may want to work on manifesting with a partner, or get advice on manifesting from someone you trust.

With squares and oppositions, others may get in the way of your manifesting abilities, and you have to work on having healthy boundaries and prioritizing your own peace, otherwise you can stay distanced from your abilities.

### **Mars:**

Since Mars rules energy and drive, aspects by any of these bodies to your natal Mars can bring energy and drive for money. With Ceres, you can feel more energized and ready to take the initiative with your resources and to access new ones under the conjunction. You can be enthusiastic and ready to make things happen. With sextiles and trines, you can take action to be more resourceful, and have an easier time with that. With squares and oppositions, you may become aggressive and frustrated when you don't have what you need, or don't get it quickly. Some patience is needed, and healthy outlets.

With Momy, there can be lots of energy for money matters. Under the conjunction, you can take the initiative for what you want, and can make

developments happen financially. But you can also spend more, so you may need to work on controlling that. With sextiles and trines, this is easier to do, and you can focus on taking more action for financial ventures. With squares and oppositions, frustrations can mount if money matters don't go the way you want, and you need some of that patience and healthy outlets.

With Banks, you can feel driven to improve money management and to financially plan. Under the conjunction, you may be extra motivated to save, to plan, to gather information, and to be smart. There can be some short-term gains as a result. With sextiles and trines, you can save, plan, and invest in smart ways, and this can help set you up for a long time. With squares and oppositions, it can be difficult to plan the way you want, and impulse may get in the way. You need to make decisions after careful thought, not in haste.

With Makemake, there can be great energy for money manifestation under the conjunction, sextile, or trine. You can see quicker results as well, especially with the conjunction. With squares and oppositions, a lack of results might be too frustrating, and this can lead to giving up too quickly. Work on patience, and keep going, and eventually you can get there.

## **Jupiter:**

Since Jupiter rules expansion, aspects by any of these bodies to your natal Jupiter can expand on money matters. With Ceres, this can expand on resources, and you can get big opportunities for a big new resource or financial rewards under the conjunction. This can be exciting and open doors for you. With sextiles and trines, you can set yourself up to get new resources or to be more resourceful with what you have, which makes you feel more confident and like you have more than you do. With squares and oppositions, you may be a bit lazy with being resourceful, wanting to avoid it, and can let issues slide too much. Try to find some motivation.

With Money, this can lead to more opportunities for money. Under the conjunction, this can be big money energy, and you can land into major financial opportunities. You can be really optimistic about money matters, and open to new possibilities. With sextiles and trines, you can take advantage of financial opportunities and put in the work to make things happen, which can occur more easily. With squares and oppositions, you may struggle with taking action with financial challenges, and have to work to be more dedicated and disciplined.

With Banks, there can be big opportunities for saving and planning. Under the conjunction, you can make an important decision that leads to more opportunities down the line, and you can come up with big ideas and big plans. With sextiles and trines, you can see payoffs for smart work you've already put in, and can have an easier time gathering

information you need. With squares and oppositions, this can present challenges with staying focused on financial plans, and you may want to avoid managing money well, so more discipline is needed.

With Makemake, this can greatly expand on your money manifestation abilities in big ways under the conjunction, sextile, or trine. You can manifest big opportunities, and feel good about your abilities. With squares and oppositions, there can be blocks to work through, however they can be easier to deal with than usual, and once worked on, manifesting can grow.

### **Saturn:**

Since Saturn is the planet of restriction, aspects made by any of these bodies to natal Saturn can show needing to be more disciplined with money. With Ceres, this discipline extends to your resources, and under the conjunction, you have to be extra responsible with resources you have. You may feel you don't have what you need, and have to work with what you've got. If you can do that, there can be great rewards at the end. With sextiles and trines, you may have an easier time being cautious and practical with resources, and stabilizing your finances. With squares and oppositions, there can be issues with experiencing lack, and you need to get to the heart of it, which is likely a lesson that you need to learn.

With Money, you can feel that there aren't as many money opportunities available to you under the conjunction. You may have to be more creative and create your own opportunities with what already exists. This can lead to more stability. With sextiles and trines, you can have an easier time, and can improve financial stability and security. With squares and oppositions, this can cause frustrating lack, and you may feel like giving up, but stay the course and keep to plan and this gets you out of it eventually.

With Banks, there can be much more emphasis on being cautious and saving under the conjunction, and you may want to work on being smarter, gathering information, and planning way more long-term. With sextiles and trines, you can have an easier time with this, and can naturally make smart moves. With squares and oppositions, there can be difficulties with staying focused on plans, and you may feel squeezed with money management. Continue to do things the right way and learn your lessons, and this can lessen.

With Makemake, it may seem like your money manifestation abilities dry up under the conjunction, square, or opposition. It can be challenging to get focused on it at all, but there is likely an important lesson to learn, and you may have to be more practical about it. With sextiles and trines, there's not usually much trouble, and you can stabilize your money manifestation abilities.

**Uranus:**

Since Uranus rules change, aspects made by any of these bodies to natal Uranus can stimulate unconventional energy with money. With Ceres, you can focus on changes regarding your resources, and under the conjunction, you can take a different approach or make a big change that leads to an unusual resource or opportunity. With sextiles and trines, you can focus on making changes in helpful ways that aren't as disruptive as with the conjunction. With squares and oppositions, you might be frustrated by the state of resources, and you can be more impulsive. Try to keep this under control and work on small changes.

With Money, there can be unconventional energy for money matters. Under the conjunction, you can embark on wildly new and unusual financial opportunities, and money can come or go quickly and unexpectedly. With sextiles and trines, you can focus on financial changes that are easier to manage and you're quite comfortable with exploring and experimenting. With squares and oppositions, you might be too impulsive and need to keep that in check. If frustrated, work on getting to the core of it.

With Banks, you can take an unconventional approach to saving, financial planning, and money management under the sextile or trine, and this can prove beneficial for you. Under the conjunction, there can be a strong desire to change your approach, but this must be done in smart ways and not in haste to avoid problems. With squares and



oppositions, restlessness and impulse can get you in trouble that lasts, so try to avoid this. Open your mind to new ways of planning and saving.

With Makemake, money manifestation can be a lot more important, but this may come and go in spurts under the conjunction. It can be steadier with sextiles and trines, and you can play around with new techniques.

With squares and oppositions, you may lack dedication to money manifestation, and need to work on taking it more seriously.

### **Neptune:**

Since Neptune rules intuition and spirituality, aspects made by any of these bodies to natal Neptune can highlight your financial intuition. With Ceres, you may want to focus on using resources in ways that expand on your spiritual self or hone your intuition under the conjunction. A resource might go away, but this can be a good thing. With sextiles and trines, you can feel more spiritually-connected to your resources and your resourcefulness, and you can intuitively sense the right way to manage them. With squares and oppositions, it might be difficult to ascertain exactly where any problems originate, and you likely need to work on being more realistic with your resources.

With Momy, there can be more focus on your spiritual connection to money. Under the conjunction, you likely want to feel a strong connection, otherwise you may experience lack. Money can be something that fuels you spiritually, but may need to be for the right

reasons. With sextiles and trines, this can make it easier for you to intuitively know the right way to approach money. With squares and oppositions, there can be a foggy energy around money that needs to be lifted.

With Banks, it's extra important to work on money management carefully under the conjunction, square, or opposition. They can make it difficult to see things clearly with your plans, and you may not stick to those plans as a result. You have to be more realistic with your financial plans, and make sure they're practical. Working through spiritual blocks can help with removing the fog. With sextiles and trines, this isn't an issue, and your intuition can guide you to the right choices.

With Makemake, this makes money manifestation hugely important for you! And this is the case under all of the aspects. So, focus on trying to connect with your inner guide, utilizing your manifestation abilities and sharpening them, and taking hold of your abilities.

### **Pluto:**

Since Pluto rules power and control, aspects made by any of these bodies to natal Pluto can focus on power and control related to money. With Ceres, you may want to take more control over your resources. Under the conjunction, you can transform a resource to your benefit, and can feel more empowered as a result. With sextiles and trines, you can feel more in control without needing to put in much effort. With

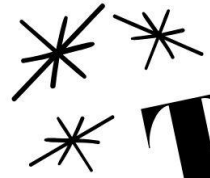
squares and oppositions, you can focus on tending to power struggles and control issues getting in the way of you having what you need.

With Money, you can take more financial control under the conjunction, and this can help you feel stronger and more willful in many ways. You can create the financial situation you want through sheer will. With sextiles and trines, you can feel more easily in control, but without needing to dominate as much. With squares and oppositions, you may have to fight with someone over money, and have to defend yourself. Avoid being underhanded, and try to find peace.

With Banks, investing and saving for not only yourself but also your legacy can be more important under the conjunction. You can be dedicated to your decisions and plans, and can see this pay off, especially with anything mutually beneficial. With sextiles and trines, you may be comfortable with financial planning, saving, and investing, and not quite so obsessed with it like under the conjunction. With squares and oppositions, you may feel a little ruthless with saving and investing decisions, and need to avoid the urge to dominate. Try to transform your outlook for the better.

With Makemake, you can be a powerful money manifester under all of the aspects. You may get a little obsessed with money manifestation under the conjunction, square, and opposition, so try to avoid being too

wrapped up in it. If you can have a healthy approach, you can take full control of your manifesting abilities and manifest everything you want.



# Transit

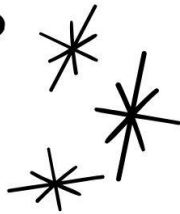
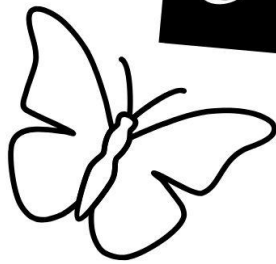
Planets Aspecting Natal

Ceres

Mony

Banks

& Makemake



## Part 7: Transit Planets Aspecting Natal Ceres, Money, Banks, and Makemake

**The transit Sun** shines a light, so the transit Sun aspecting these bodies shines a light on money matters for you. This can be in a beneficial way under sextiles and trines, a challenging way under squares and oppositions, or simply extra strong under conjunctions. You can focus on a resource with Ceres, general money matters and pursuits with Money, financial decisions with Banks, and manifestation with Makemake. These aspects last for about 3 days.

**The transit Moon** brings emotional focus, but since the Moon moves quickly (tours all 12 Zodiac signs in less than one month, and spends around 2 ½ days per sign), this only lasts for a few hours. This means aspects that occur while you're asleep aren't felt at all, so keep that in mind with the Moon. Under sextiles and trines, you can feel good emotionally about money matters, while under squares and oppositions, you may be focused on something that isn't working well. Conjunctions will be strongest, so these might be what you want to focus on with the transit Moon (so look to when the transit Moon is in the same sign as any of these bodies). In your Ceres sign, this can bring developments with a resource and opportunities for more abundance. In your Money sign, this can bring developments for money matters in general, and you might spend money on something important, or get a financial opportunity. In your Banks sign, this can bring developments for saving, investing, and

financial planning, and you might work on your financial plans for the next few weeks, or make an important financial decision. In your Makemake sign, this can bring developments for manifestation, and this can be the most potent time of the month for you to focus on money manifestation, so try to block out some time for working some manifestation muscles during these days.

**Transit Mercury** brings mental focus, so transit Mercury aspecting any of these bodies brings mental focus to money matters. This can be a time for ideas, short-term plans, gathering information, getting advice, talking things over, and financial learning. This is positive under sextiles and trines, while squares and oppositions might bring bad news, or a challenge with general focus. Conjunctions can bring important information, or a big decision. To Ceres, this can impact your resources; to Money, this can impact money matters in general; to Banks, this can impact saving and planning; and to Makemake, this can impact manifestation. These aspects last 2 - 3 days.

**Transit Mercury retrograde** aspects are generally much stronger, so aspects made while transit Mercury is retrograde can have a bigger impact on money matters for you. This means the aspect will occur 3 times - first before the retrograde starts, a second time during the retrograde, and a third time after the retrograde ends - so developments can begin with the first hit, reach a frenzied peak with the retrograde hit, and close with the final hit (so it generally has impact for around 2

months). When it's a sextile or trine, this can be extremely beneficial, and you can make great strides with a resource with Ceres, get great financial opportunities with Money, make smart choices and see plans pay off with Banks, and feel manifestation is honed in with Makemake.

When it's a square or opposition, this amplifies challenges, and you may struggle with a resource or lack something you need with Ceres, not have money for something or squander money with Money, have a hard time planning or see plans blow up in your face with Banks, and lack focus for manifestation and feel disconnected to intuition with Makemake. Under the conjunction, this can bring the biggest developments, and this can be good or bad. Under the square, opposition, and conjunction, it's important for you to work on underlying problems as the retrograde might be bringing up things you've been trying to avoid or keep putting off.

**Transit Venus** brings pleasant energy, so transit Venus aspecting any of these bodies can smooth things out, even under the hard aspects (squares and oppositions). It'll be more beneficial under conjunctions, sextiles, and trines though, and this can bring a pleasant period for you with resources and abundance (Ceres), general money matters (Money), planning (Banks), and manifestation (Makemake). Under squares and oppositions, you just need to watch out for laziness and/or stubbornness. Stay flexible so you don't get stuck in a bad place. These aspects last for about 3 days.



**Transit Venus retrograde** aspects are generally much stronger, just like with Mercury retrograde. And just like with Mercury retrograde, this means the aspect occurs 3 times, and can spread in impact from the first hit to the last hit (so it generally has impact for around 3 months). When it's a sextile or trine, this can be extremely positive, and you have wonderfully pleasant energy available to you for a prolonged period. This can lead to more resources and abundance with Ceres, to improved money matters and opportunities with Money, to financial plans and decisions that reward you with Banks, and to excellent manifestation abilities with Makemake.

When it's a square or opposition, this can increase the likelihood of laziness, stubbornness, and feeling stuck with challenges. The problem tends to be your lack of movement and willingness to adjust. As long as that's the case, things don't improve, so you have to make some changes in your approach. If you don't, this can worsen issues with resources with Ceres (usually a lack of a resource you need), with money matters with Money (usually from a lack of any financial discipline), with planning with Banks (usually from a lack of dedication to being financially responsible), or with manifestation with Makemake (usually from a lack of focus). Conjunctions can go either way, though they want to be positive, so if you put in a little effort, they can be extra beneficial for you.

**Transit Mars** brings energy and drive, so transit Mars aspecting any of these bodies can energize you when it comes to money matters. You can have more enthusiasm and excitement, and can be willing to take the initiative for what you want. This comes easily under sextiles and trines, and is extra strong under conjunctions, which often signal a big development that has an impact for up to 2 years. Under squares and oppositions, this can be frustrating, and impulse can get in the way and cause more problems for you. Aspects last for about 4 - 5 days.

With Ceres, this impacts your resources, and you have the ability to access lots of new resources and utilize the ones you have in smarter ways under the conjunction, sextile, or trine. You can be more frustrated under the square and opposition with things not going as planned, and you may jump into something that squanders a resource, so don't act in haste.

With Money, this impacts money matters in general, and the conjunction, sextile, and trine can bring excellent energy for new money ventures. It's a great period for financial activity. Squares and oppositions can bring more frustrations over any financial challenges, and you may rush into trying to fix it, but that doesn't really work. You have to be smart about challenges.

With Banks, this impacts your financial planning, and you can feel motivated to manage money better and to think about your financial

plans for the next few years under the sextile, trine, and conjunction (especially conjunction). This can be an important time for information gathering that informs your financial decisions, and you can learn about money management in new ways. Under squares and oppositions, you may lack patience for money management and being disciplined, but it's more important to control yourself and be smart.

With Makemake, this impacts your manifestation abilities, and this is greatly improved under the sextile, trine, and conjunction (especially the conjunction). You can be a money manifestation powerhouse during this time. Under squares and oppositions, impatience can get the better of you and get in the way of your manifesting abilities, causing you to give up too fast if things don't work out as quickly as you want. Try to stick with it.

**Transit Mars retrograde** aspects can be extra strong, just like with Mercury and Venus, and they also occur 3 times and can impact from the first to the last hit (usually around 4 - 4 ½ months). Sextiles and trines can bring prolonged positive energy, enthusiasm, and motivation for money matters, and you can feel driven to act, and your actions can have a big impact. This greatly improves resources with Ceres, general money matters with Mony, saving and planning with Banks, and manifestation with Makemake.

Squares and oppositions can be extra challenging though, and can bring an enormous amount of frustration, aggravation, and annoyance. Your actions can prove reckless, and you don't put enough thought into them, which creates bigger problems that persist. It's imperative to stay in control of yourself and not do anything financially without doing your homework and thinking it through first. With Ceres, this can mean needing to be much smarter with your resources, how you use them, and you may need to approach them in a different way. With Money, this can mean needing to approach money matters in a different way, finding a new perspective on financial situations, and being smarter with the money you have. With Banks, this can mean focusing on your financial plans and not scrapping them completely, and instead making small tweaks or doing more research. With Makemake, this can mean setting aside more time for manifestation and working through blocks that are getting in the way of fully accessing intuition.

Conjunctions can be very interesting, because conjunctions are considered neutral aspects that can go either way. In the case of Mars retrograde, this is true, but whichever way it goes, it can go very, very far. You can experience one of the greatest highs of your life financially and see great rewards, or you can experience terrible lows that tank your confidence and make you shaky. If you experience the good, try to maximize as best as you can; if you experience the bad, work to get to the root of it quickly and take control of your energy to avoid spiraling.

**Transit Jupiter** is expansive energy, so transit Jupiter aspecting any of these bodies can bring expansive energy to money matters. Jupiter is the happy planet of opportunity, so conjunctions, sextiles, and trines tend to be super positive periods for financial opportunities. Squares and oppositions aren't so bad either with Jupiter, who, being the happy planet, only wants happy things, so there can still be opportunities under squares and oppositions, they just require you to put in more effort since the hard aspects tend to make us lazier and lackadaisical. Avoid acting that way, and you can make the squares and oppositions beneficial too. These aspects generally last for about 1 - 2 weeks, but can last for 4 months if they occur around the start or end of Jupiter retrograde.

With Ceres, this tends to bring opportunities for new resources, to improve resourcefulness, and to feel more abundant. You can be more confident in your abilities to utilize resources you have and to access what you need when you need it. The conjunction can be super strong and offer incredible opportunities for resources that can change your life.

With Money, this tends to bring opportunities for new ways to make money, access money, and alter your approach to money for the better. On the downside, you can also spend more, especially with the square and opposition, so do try to keep that under control. If you can, then this is a great money period. The conjunction can bring major opportunities

for big money in big ways (even potentially inheritances, lottery winnings, pay raises and promotions).

With Banks, this tends to bring opportunities for new plans, new information for your plans, and new financial decisions. The financial decisions and choices you make can have a lasting impact (over a decade). This might seem quieter on the surface compared to the other 3 bodies, but can have a lasting impact on stability and security in your life.

With Makemake, this tends to bring opportunities for expanded money manifesting abilities, and this is especially true under the conjunction, where you can learn how to manifest any amount you want. You'll definitely want to work on that ability!

**Transit Saturn** is restrictive energy, so transit Saturn aspecting any of these bodies can restrict financial energy. The aspect matters a lot though, and under sextiles and trines, Saturn is more stabilizing and quiet, and provides a grounded effect on resources (Ceres), general money matters (Mony), planning (Banks), and manifesting (Makemake). These aspects can help with solidifying and dedicating yourself to financial discipline and responsibility.

Saturn is a lot louder under conjunctions, squares, and oppositions. Under these, Saturn will expose anything that you're not doing the right

way and for the right reasons, and will punish you to get you to learn the lesson and change your ways. This might mean taking away important and valuable resources with Ceres, taking away money or financial security with Mony, ripping up your plans with Banks, or squashing your manifesting abilities with Makemake. Something needs to change, or needs to be learned, to make it through. If you can do that, you can turn things around however it usually takes continuing to do things right until the aspect is over (which can be at least 2 months, up to 6-12 months)

If you're already doing things the right way and for the right reasons, then the hard aspects won't be so hard, but might still restrict some of your opportunities for advancement. You have to be more creative with what you already have access to and stay the course. Saturn always wants to make certain you're going to stay dedicated to the right way before letting up. It's Saturn being the difficult teacher!

**Transit Uranus** is the planet of change, so transit Uranus aspecting any of these bodies can signal a period of change for you regarding money in some way. You can be in control of this change and see it as positive under sextiles and trines, and this can bring changes that provide great new resources with Ceres, new financial developments and ways to access money with Mony, ways to improve planning and be a better money manager with Banks, and ways to manifest more of what you want with Makemake.

Squares and oppositions can be challenging as the change might be outside of your control, or it might cause upheaval that is upsetting for you. You generally need to work on being more flexible since the changes might be happening because you let things get too stuck. For some of you, it might be the reverse though, and you're desperate for changes that don't seem possible at the moment, which can lead to impulsive behavior. This energy is excellent for getting yourself out of a rut, but it requires you to be smart. Generally, you'll want to work on making small changes that you control and that can happen quickly. This can build momentum for you over time, and you maintain control of it. Focus on how you can do this with your resources (Ceres), general money matters (Mony), planning (Banks), and manifesting (Makemake).

Conjunctions bring strong energy for change, and change absolutely has to happen, whether you want it to or not. Like with the squares and oppositions, you can take control of this and create the changes yourself, but they don't have to be small. In the case of conjunctions, you can go wild and big with changes. Just don't be reckless and dumb with them. Avoid that, and these can be changes that last and have a big impact on your financial life. It can radically shift your position with resources (Ceres), your financial status (Mony), your long-term plans (Banks), or your manifesting abilities (Makemake).

**Transit Neptune** is the foggy planet, and its main energy is to dissolve, so transit Neptune aspecting any of these bodies can "dissolve"



something in some way. Because Neptune is foggy, this can be difficult to see sometimes; and since Neptune is spiritual, there can be spiritual and karmic connections to any developments. With sextiles and trines, this tends to be quiet, and you can be more creative and intuitively guided with your finances.

This can benefit your resources (Ceres), and you can sense the right way to manage them or access new ones, and you can use what you have to help others as well. This can benefit general money matters (Mony), and you can hone your intuition to help you with financial matters going forward, and can be more generous financially. This can benefit your financial planning (Banks), and you can focus on how your plans impact you and others, and can be more creative with your plans. This can strongly benefit your manifesting abilities (Makemake) with Neptune ruling intuition, and you can really connect to your inner guides for money manifestation.

With squares and oppositions, this brings in the fog, and you have to be more on top of things financially, otherwise it can go wrong without you even realizing it until it's too late. This also tends to bring out old baggage from early life, past life, or spiritual or karmic baggage that is impacting you financially and needs to be addressed and/or released.

This can be challenging with your resources (Ceres), and resources may slip away without notice, or come with extra problems and you don't

know where they're coming from. Grounding is important. This can be challenging with general money matters (Mony), and it can be difficult to have the money you need, and there can be uncertainty as to why that is. Releasing baggage is likely key. This can be challenging with financial planning (Banks), and it can be difficult to make decisions or stick to plans. You may need to do more research and double check your work. This can be challenging with manifestation (Makemake), however there can be opportunities for improved manifesting under these hard aspects, it just requires getting into your subconscious mind and spiritual self, getting more understanding, and removing blocks.

With conjunctions, this can greatly amplify the spiritual energy, but also obscure facts, data, and the mundane when it comes to money, so you have to work harder to stay connected to that. This means being more attentive with resources (Ceres), money matters (Mony), planning (Banks), and manifesting (Makemake).

**Transit Pluto** is the planet of transformation, so transit Pluto aspecting any of these bodies can show a period of transforming financially. Pluto is power and control, so under sextiles and trines, you can take more control, empower yourself, and create the transformations you want on your own terms. This makes you more resourceful with Ceres, and gives you more control over abundant energy. This gives more control over money matters in general with Mony, and you can focus on improving what you have in a multitude of ways, though mutually-beneficial

ventures might be most profitable. This makes you more dedicated to financial plans with Banks, and you can transform your money management abilities and outlook to give you full control long-term. This makes you a more powerful manifester with Makemake, and you can commit to empowering yourself intuitively.

Squares and oppositions can force changes in your life if you haven't been doing things right. This is similar to Saturn, except instead of wanting you to learn lessons, Pluto wants you to operate from a place of total honesty with yourself, authenticity with who you are, and comfortable with knowing your worth. Pluto will tear down anything inauthentic and superficial, that isn't true to you, or that is built on a lie.

With Ceres, this can mean you struggle with your resources, especially if any are too tied into your sense of self, your self-esteem, or anything tied to something superficial. With Money, this can mean you struggle with money in general, and how you make it, spend it, or your overall relationship with it can be spotlighted if it's not healthy in any way. With Banks, this can mean you struggle with financial planning, and over-reliance on others, an attitude of arrogance, a miserly approach, or a reckless approach, can all be punished. With Makemake, this can mean you struggle with money manifestation abilities, and it can highlight blocks, where you lack confidence, or where you've been too trusting.

You need to work on getting to the root of any problems that arise, and look for opportunities to transform on your own terms. This can slowly give you your power back and allow you more control over the situation. It can take time to build up, but it can lead to important growth that lasts the rest of your life, and can help you have far more financial control.

Conjunctions can go either way, often depending on where you're at when they occur. If you're doing things right, authentically, honestly, and confidently, then you can become even more empowered, and this can be a major time for financial developments that are pretty big. Big resources (Ceres), big money (Mony), big decisions (Banks), and big manifesting (Makemake). But if you're not doing things right, this can be an extra challenging period where Pluto hones in on you and rips everything down. It becomes imperative for you to try and take some control and not be the victim, otherwise Pluto will make sure to keep you down for a long time financially.

Pluto aspects last for about 3 years.