

The Money Tree Guide

Pachira aquatica



How to use this guide

The weight of the pot. The angle of the canopy. The depth of the dry layer. The firmness of the trunk base. Good care begins by noticing what changed before deciding what to do.

THE ONE-CHANGE RULE

Change one condition.
Record what happened. Give
the plant time to answer.

Contents

PLANT IDENTITY	
BOTANICAL	<i>Pachira aquatica</i>
FAMILY	Malvaceae
ORIGIN	Southern Mexico to tropical South America
HABIT	Tropical evergreen tree

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HOW TO USE THIS GUIDE

Start with the condition you can observe. Avoid making several changes at once.
The printable log at the end is part of the care system, not an afterthought.

A photograph of a Pachira aquatica plant, commonly known as a money tree. The plant has a thick, braided trunk that is light brown in color. It is potted in a large, cylindrical, copper-colored container. The leaves are green, glossy, and palmately compound, with several leaflets radiating from a central point. The plant is set against a light-colored wall with a textured surface. To the right, there is a wooden door or screen with a circular pattern. The floor is made of light-colored tiles.

Plant profile

Pachira aquatica is a tropical evergreen tree with glossy, palmately compound leaves made of five to nine leaflets. Houseplants are often sold with several flexible young stems braided together, a nursery training form rather than a natural growth habit.

Care at a glance

Bright filtered light, steady warmth, free drainage, and a measured wet-to-drier cycle. Consistency matters more than a rigid routine.

LIGHT

Give it bright indirect light or a gentle mix of sun and shade. Introduce stronger sun gradually to avoid leaf scorch.

WATER

Water when the upper inch or two has dried and the pot feels lighter. Wet the mix thoroughly, then let all excess drain.

HUMIDITY

Moderate humidity supports the canopy, but stable air and correct watering matter more than routine misting.

WARMTH

Aim for 65-75°F (18-24°C) and protect it from cold glass, drafts, hot vents, and abrupt temperature changes.

SOIL

Use a moisture-retentive but well-drained houseplant mix in a stable pot with an unobstructed drainage hole.

UPKEEP

Rotate gradually, wipe dust with a soft damp cloth, and inspect leaf undersides and stems for aphids, scale, or mealybugs.

THE RELIABLE DEFAULT

Choose a bright filtered place. Check below the surface before watering, then drain completely and empty the saucer.

Light

Window direction is only the beginning. Trees, buildings, season, curtains, and distance all change the light that reaches a leaf.

TOO INTENSE

Bleached or tan patches on the window-facing surface after abrupt exposure to stronger sun.

USEFUL RANGE

Bright filtered daylight supports a full canopy, shorter gaps between leaves, and balanced upright growth.

TOO DIM

Smaller new leaflets, wider stem gaps, pronounced leaning, or stalled growth during the active season.

ADJUST SLOWLY

Move the plant in stages. Sudden changes can burn or stress established leaves.

TURN WITH INTENTION

The canopy can lean toward a window. Rotate only a small amount at a time, then leave the plant long enough to acclimate.



Placement

Choose a bright filtered position where the canopy has room and the trunk will not be brushed repeatedly. Keep it clear of cold glass, drafts, and heating vents.

Watering

The calendar should remind you to inspect the pot, not instruct you to pour.



Water the root zone after the upper mix dries, then let the pot drain and empty any water collected in the saucer.

01

CHECK THE MIX

Feel an inch or two below the surface and compare the pot's weight. If the upper mix is still moist, wait.

02

WATER EVENLY

When the upper layer is dry, wet the root zone evenly until water exits the drainage holes.

03

LET IT FINISH

Let the pot drain completely, then empty the saucer or decorative outer pot.

Humidity and temperature

Moderate humidity suits the broad canopy. Stable air, correct watering, and protection from drafts matter more than repeated misting.

WARM ROOMS

Aim for 65-75°F (18-24°C). Protect the plant from cold glass, hot vents, and abrupt temperature swings.

HUMIDITY

Moderate humidity is useful. A room humidifier is more reliable than repeatedly wetting the foliage.

WINTER

Shorter days slow growth and water use. Check the mix rather than maintaining the same summer watering interval.

SEPARATE AIR FROM SOIL

Humidity does not replace watering, and moist air does not justify saturated soil.

Soil and fertilizer



An open potting mix around the stems, set below the rim to leave room for watering.

POTTING MIX

Choose a loose houseplant mix that holds some moisture yet drains freely. Fine bark and small perlite can add pore space. Avoid dense garden soil, oversized pots, and sealed containers.

FERTILIZER

Feed during active spring and summer growth using a general houseplant fertilizer at or below the labeled rate. Pause when growth slows.

Money Tree anatomy



Numbered markers correspond to the definitions at right.

① LEAFLET BLADE

One smooth-edged, lance-shaped segment of the compound leaf.

② PALMATE ARRANGEMENT

Five to nine leaflets radiate from one central point like the fingers of a hand.

③ PETIOLULE

The short stalk connecting an individual leaflet to the center of the compound leaf.

④ PETIOLE

The longer stalk connecting the entire compound leaf to the stem.

⑤ NODE

The stem point where a leaf and bud can develop.

⑥ SWOLLEN TRUNK BASE

A thickened lower stem that stores water; it does not make standing water safe.

Canopy care and pruning



READ THE WHOLE CANOPY

One angled or curled leaf is weak evidence. Look for a repeated pattern across old and new growth.

CLEAN GENTLY

Wipe each leaf gently with a barely damp soft cloth. Avoid oils, leaf polish, and hard rubbing.

PRUNE DELIBERATELY

Remove a failed leaf by cutting its petiole cleanly near the stem. Shape long shoots during active growth with clean tools.

WATCH NEW BUDS

Judge recovery by healthy new growth. Existing scars and brown tissue will not turn green again.

ABOUT THE BRAID

Braiding is done while young stems are flexible. Do not force stiff mature stems into a tighter braid; maintain the canopy with light, rotation, and selective pruning.

Troubleshooting

Check the pattern, the root zone, and the recent change before reaching for a remedy.

WHAT YOU SEE	WHAT TO INSPECT	FIRST RESPONSE
Leaf yellowing or drop	Watering extremes, chilling, low humidity, depleted nutrition, root stress, or a recent move.	Check the recent change and root-zone moisture before adjusting care.
Bleached or crisp patches	Strong direct sun, hot glass, or a rapid move into brighter light.	Filter the strongest light and judge recovery by undamaged new leaves.
Brown tips or margins	Dry air, watering swings, salts, sun exposure, lesion pattern, and root condition.	Isolate if disease is plausible. Correct the confirmed condition rather than diagnosing from color alone.
Small leaflets or wide gaps	Insufficient light, one-sided exposure, depleted nutrition, or a seasonal slowdown.	Improve filtered light gradually and evaluate only the next flush of growth.
Speckling or pests	Leaf undersides and stems for aphids, cottony material, webbing, or fixed scale bumps.	Separate the plant, confirm the pest, and follow a labeled treatment.

DO NOT STACK REMEDIES

Extra water, fertilizer, repotting, homemade pesticide, and a new location applied together can increase stress and erase the evidence. Change one condition at a time unless roots are actively failing.

Repotting



Healthy roots are firm and pale to tan; soft, dark, or foul-smelling tissue requires closer inspection.

01

PREPARE

Choose a draining pot one size larger and prepare fresh mix.

02

INSPECT

Look before teasing. Healthy roots are firm and pale or tan rather than soft, dark, and foul-smelling.

03

SET

Keep the trunk at its former depth. Do not bury the woody stem to correct a lean.

04

SETTLE

Backfill gently, water to settle the mix, then let the pot drain completely.

WHEN TO ACT

Repot when roots are crowded, the plant becomes unstable, or the mix no longer drains normally. Choose a stable pot only slightly wider than the root mass.

Propagation

A stem cutting must include viable node tissue. A detached leaflet lacks a stem node and should not be expected to produce a complete new tree.



A healthy shoot, clean tools, airy medium, and steady humidity create a practical starting point.

01

CHOOSE

Choose a healthy 3-6 inch shoot during active growth with at least two visible nodes.

02

PREPARE

Make a clean cut below a node and remove any leaflets that would sit below the medium.

03

ROOT

Insert the lower nodes into pre-moistened, clean, airy rooting medium and firm it gently.

04

MAINTAIN

Keep warm in bright indirect light with elevated humidity, but ventilate and avoid soggy medium.

OTHER METHODS

Layering and seed are also possible. For an indoor plant, a stem cutting is usually the most practical method to document and monitor.

Seasonal care

Indoor seasons are shaped by daylight, heating, cooling, and windows. The plant's pace remains the primary signal.

OBSERVE	SPRING	SUMMER	AUTUMN	WINTER
LIGHT	Increase filtered light gradually.	Filter harsh midday sun.	Watch shorter days.	Use the brightest safe place.
WATER	Growth and drying may accelerate.	Recheck the upper mix often.	Intervals may widen.	Confirm dryness first.
FEED	Begin with growth.	Continue at label rate.	Reduce as growth slows.	Pause if inactive.
PROJECTS	Repot, prune, or take stem cuttings.	Inspect stems, leaf undersides, and drainage.	Clean leaves and review new growth.	Protect from cold glass.

THE USEFUL SCHEDULE

Schedule observations. Let the observations determine the care.

Pet safety

The ASPCA lists *Pachira aquatica* as non-toxic to dogs and cats. Chewing plant material can still cause nausea, vomiting, or loose stool.

PRACTICAL PRECAUTIONS

Place the plant where pets cannot chew the leaves or overturn its container.

Collect fallen leaves, pruned stems, fertilizer, and potting debris promptly.

Do not offer leaves, flowers, seeds, or nuts as food. Evidence about seed safety is conflicting.

Keep fertilizers, pesticides, and potting materials secured.

WHAT TO DO

Possible signs after chewing include nausea, vomiting, or loose stool. Contact a veterinarian or animal poison service if symptoms develop or you are uncertain about the plant identity.

ASPCA ANIMAL POISON CONTROL

(888) 426-4435

A consultation fee may apply.

This guidance applies to correctly identified *Pachira aquatica*. Keep the botanical name available when seeking veterinary advice.

Observation log: before a change

Use one page for one care decision. Print extra copies of pages 18-19 whenever you need them.

PLANT NAME OR IDENTIFYING NOTE

DATE

LOCATION AND WINDOW DIRECTION

WHAT I OBSERVED

POTTING MIX BEFORE WATERING

☐ Wet ☐ Moist ☐ Dry at surface ☐ Dry deeper ☐ Not checked

ONE ACTION I TOOK

Observation log: follow-up

Return after enough time has passed to notice a meaningful response. Avoid adding a second change too quickly.

FOLLOW-UP DATE

DAYS SINCE THE CHANGE

WHAT CHANGED NEXT

WHAT STAYED THE SAME

MY NEXT OBSERVATION DATE AND WHY

☐ Continue ☐ Reassess ☐ Seek expert help ☐ No further action

Continue observing

Keep the guide. Reprint the log. Let observation become the routine.