

Money Tree Care Handbook

Braided trunks, steady growth

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A GreenNest Plant Guide

Pachira aquatica is a swamp-dwelling tree from Central and South America, sold indoors as a braided-trunk plant a few feet tall. It wants bright indirect light, a fast-draining mix and watering only once the top couple of inches have dried, and it sheds leaves when it is kept wet or moved into deep shade. It is not toxic to cats or dogs, which makes it one of the safer statement plants for a shared room.

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Money Tree - *Pachira aquatica*

Give it bright indirect light and let the top two inches dry before watering -- the swollen trunk stores water, so underwatering is far easier to fix than overwatering

Care at a glance: light: lots of bright light and some direct sun for the best colour; water deeply every ~10 days (far less in winter); a moisture-retentive but well-aerated mix; happiest around 60-85F; propagate by a stem cutting or fresh seed sown on the surface; pet-safe.

Quick facts

- Light: lots of bright light and some direct sun for the best colour.
- Water: deeply every ~10 days, far less in winter.
- Temperature: 60-85F (16-29C).
- Humidity: average home humidity is fine.
- Soil: a moisture-retentive but well-aerated mix.
- Propagate: a stem cutting or fresh seed sown on the surface.
- Pet: generally safe around pets.

Pachira aquatica grows in seasonally flooded swamps in Central and South America, which is why it tolerates a soggy spell better than most houseplants.

General Care Principles

No matter the species in this handbook, a handful of principles carry most of the weight. Get these right and the individual notes above become fine-tuning.

Match the plant to the light: sun-lovers go in the brightest window or under a grow light; shade-lovers go in east or north light. Wrong light is the single most common cause of failure.

Water on the plant's schedule, not the calendar. Soak thoroughly, then let the soil dry before the next drink. In winter, ease right off - most of these plants want a cool, dry rest.

Use the right soil and a draining pot. Free-draining for succulents, moisture-retentive but aerated

for ferns and foliage. A drainage hole is non-negotiable.

Propagate to multiply. Almost every plant here can be cloned from a leaf, offset, division, or cutting - see each species for its best method.

Frequently Asked Questions

How often should I really water?

Forget frequent sips. Soak the soil completely, then let it dry out fully before the next drink. In winter most of these plants want a long, dry rest. The lift test (light pot = dry) beats any calendar.

My plant is stretching and pale - what does that mean?

It wants more light. Move it to a brighter window or add a full-spectrum LED grow light. New growth will be compact and colourful; the stretched part will not undo itself, so behead and re-root the top if you like.

What soil should I use?

A free-draining mix is non-negotiable. For succulents that means gritty, sandy soil in a pot with a real drainage hole. For leafy types a peat-free houseplant mix is fine. Sitting in wet soil is the fastest route to rot.

Is this plant safe around my pets?

We note pet safety per species in this guide. 'Pet-safe' means it is not on the usual toxic lists, but no plant is food - keep curious cats and dogs from chewing leaves, and call a vet if you are worried.

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