

Self Help Series

## Heal Your \$ Money Karma

With Spiritual Development Facilitator: Reverend Arlene Raedel

<http://www.oaktreenchantments.com/Adult-Classes.html>

### Crystal Fantasy

268 N. Palm Springs Drive

Palm Springs, California

Wednesdays beginning February 29<sup>th</sup> - April 18<sup>th</sup>, 2012

6:00 – 7:30 p.m.

**\$20.00 per class or \$120.00 if paid in full. (That's a \$40.00 savings)**

Money has remained in shadow for so long that when we consciously bring it into the light and simply acknowledge the darkness, shame, and fear that we have around money, we begin to transform our old patterns. Being in denial, obsession, or resistance with any of our patterns, keeps them firmly in place. The spiritual tools are now available for us to challenge our initiation into money and undo our ancestral conditioning. In place of worn money beliefs and undermining behaviors, we can access and affirm beliefs and behaviors which align with who we are today.

**This 8-week course** is about healing the money life that you inherited from your parents (which they inherited from their parents, and so on...). In just 8 weeks, you can stop the karmic repetition of stressful and energy-leaking thoughts and behaviors around money. You can forge a new relationship with money based on your current spiritual values. You can discover and reclaim your true inheritance: wisdom, prosperity, joy, consciousness, and generosity.

Many of us have been conditioned to believe, for example, that money is difficult. As we understand our ancestral patterns and our archetypal money tendencies, we learn how to balance these tendencies and create spaciousness within which to create a sustainable paradigm shift in our lives.

### **How will you know if you are making progress in the course?**

You will become less impulsive around money

You'll have less need for things to make you happy

You will be calmer in financial situations that used to be stressful

You will be earning more money and saving more money.

You will be making wiser investment decisions

You will be telling the truth about money to your friends and family members in ways that will deepen and strengthen those relationships

You will notice your mind playing new affirmative messages instead of the old, limiting, ancestral messages

## Self Help Series

### Heal Your Money Karma

*with Spiritual Development Facilitator: Reverend Arlene Raedel*

[www.arleneandtheancients.com](http://www.arleneandtheancients.com)

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#### **Lesson 1: Introduction and Meeting Your Ancestors**

Welcome to an 8-week course on healing the money life that you inherited from your parents (which they inherited from their parents, and so on...).

Yes, you can stop the karmic repetition of stressful and energy-leaking thoughts and behaviors around money.

Yes you can forge a new relationship with money based on your current spiritual values.

Yes, you can discover and reclaim your true inheritance: wisdom, prosperity, joy, consciousness, and generosity.

#### **How it works:**

##### **Creating Spaciousness**

When we gain awareness of our ancestral money patterns, we have the ability to create spaciousness around our unproductive money habits and beliefs.

Spaciousness helps us loosen our grip on old patterns so that they can begin to unravel and we can develop new money habits and beliefs that serve us.

We are often impulsive when it comes to money. Training ourselves to pause in the midst of reactivity energetically opens us up to a creative thought, a new insight, a new way of behaving.

The money breath you will learn, for example, adds a much-needed pause to this contracted area in our life.

##### **Transforming Old Patterns**

The spiritual tools are now available for us to challenge our initiation into money and undo the conditioning of childhood money messages. In place of worn beliefs and undermining behaviors, we can affirm new beliefs and behaviors which align with who we are today.

##### **Healing Emotions Around Money**

Money has remained in shadow for so long that when we consciously bring it into the light and simply acknowledge the darkness, shame, and fear that we have around money, we begin to transform our old patterns. Being in denial, obsession, or resistance with any of our patterns, keeps them firmly in place. If you doubt this, observe your friends' money patterns. If they are in denial, obsession, or resistance, don't their patterns stay in place?

##### **Discovering and Balancing Your Financial Archetype**

Your life experiences caused you to develop certain financial beliefs and habits and to avoid others. We have noticed that, although the details of people's behaviors and problems are unique, there are great similarities among certain groups of people. We've created some broad definitions of these groups, or archetypes, so that people can learn from others who have gone through similar experiences. The value of defining these archetypes is that they give us a basis for understanding how we came to have our current financial life, and practices to pursue in order to create the financial life we most want.

##### **Living an Authentic Money Life**

When we gain awareness of the truth of our conditioning, we are naturally compelled to increase our resonance with what we really want in our lives and to create an authentic money life for ourselves.

### **A Living Example—Healing the "Money is Difficult" Belief**

Many of us have been conditioned to believe that money is difficult. As we understand our ancestral patterns and our archetypal money tendencies, we learn how to balance this tendency and create some spaciousness within which to create a paradigm shift in our lives. For me (Spencer), the thought that money is difficult began to shift at the level of the mind. Then I noticed that every cell in my body began to respond. Changing our beliefs will actually create new neural pathways in the brain. Take a moment to say "money is difficult" and notice how you feel. Now say "I have all the money I need at all times" and notice how you feel. Imagine the life you would live from these disparate messages. Which do you choose?

How do you know if you are making progress in the course?

- You will notice that you'll be less impulsive around money.
- You'll have less need for things to make you happy.
- You will be calmer in financial situations that used to be stressful.
- You will be earning more money and saving more money.
- You will be making better investment decisions.
- You will be telling the truth to your friends and family members (e.g. when you're invited out to a restaurant you can't afford, you will decline and say why, unapologetically, and then offer an affordable alternative).
- You will notice your mind playing new affirmative messages instead of the old, limiting, ancestral messages.

### **Living Richly**

Even if your finances do not change at all, you will notice that you feel richer because you see and appreciate your inner wealth and see your finances in a much larger perspective. We all know people who have less than we do and who are happy and live a rich life. We realize that this is possible for us, too. Start noticing moments when you are able to shift from scarcity thinking to sufficiency and abundance thinking. When you start having these thoughts, you know the course is working.

### **Financial Allies**

To maximize the value of the course, please find a financial ally who will take the course with you. This could be your mate, a friend, a relative, an acquaintance with whom you share an interest in money. It need not be someone you see regularly. Allies can be old friends near or far and whom you may not have seen in many years; taking the course together is a way to get reconnected. There's no more powerful path to intimacy and connection than sharing your financial secrets and vulnerabilities with another. Allies will support each other in manifesting the greatest shift possible in freedom, consciousness, and wisdom around money. Email us if you would like us to help you find an ally.

### **Let's begin**

Notice what happens when you listen to the following audio. Notice the thoughts, sensations, and feelings that are already inside of us that block our creativity and wisdom. Wake up to the truth of your current life and how you react to money. The awareness of this truth, while perhaps difficult and painful, is the beginning of your liberation and freedom. And it's a place to begin your transformation. Once you shine the light of awareness on the confused and vexed thoughts you have about money, the power of delusion instantly diminishes.

### **listen to Money Meditation**

Take a moment to write down

the dominant thoughts,

feeling and

sensations that arose for you during this audio.

These are your ancestral remnants and influences. By becoming aware of them, you have begun your Ancestral Money Healing journey. Welcome.

### **Meeting Your Ancestors**

This course is about healing and undoing the old programming so that we can uncover our own path towards financial wellness, generosity, and prosperity consciousness. Unfortunately, so many of us have been living the lives of our ancestors despite our best efforts not to continue this conditioning. Now, this course provides the revolutionary tools to birth a new relationship to money that actually nourishes our spirits and allows us to live gracefully, mindfully, joyously, and abundantly on this planet.

It is time to become aware of how your ancestors handled money. Start noticing the connections between your lineage, your childhood, and your current adult way of being around money. Take time to write down answers to the following questions and/or discuss with the group.

- How did they earn it?
- How did they spend it?
- Save it?
- Invest it?
- Worry about it?
- Talk about it?
- Were they free with it?
- Generous?
- Careless?
- Frugal?
- What are your own money shadows in your life today? HINT: These are your money thoughts and behaviors that keep you from absolute bliss and abundance in your life and that you don't want others to know about.

To continue healing your ancestral money patterns:

- 1) Read and do the exercise on your "Family's Money Mantras."
- 2) Make the "Money Breath" a daily practice.

### **Family Money Mantras**

Let's begin by recalling the favorite money aphorisms or pieces of wisdom that our parents and grandparents delivered with seemingly benign purpose. What did they tend to say repeatedly about money or their relationship to money? When you are feeling money stress or worry, what mantras from your family seem to be causing that stress or worry?

For example, whenever I take a day off at the beach or do anything that can't be measured in dollars, I hear my mother's voice say "money is the only thing that will give you security – count your bank balance." Often when I'm shopping, I hear my father's voice say "we can't afford it," and then I hear the opposite voice of my maternal grandfather say "just go for it anyway." No wonder we're so confused about money.

Write down the first mantras that come to mind for each of the following family members (it's ok that some might be blank):

My father's money mantra was:

My mother's money mantra was:

My maternal grandfather's money mantra was:

My paternal grandfather's money mantra was:

My maternal grandmother's money mantra was:

My paternal grandmother's money mantra was:

The cultural money mantras I heard from TV, books, religion, etc. were:

Ask yourself these questions and write down your answers. Or even better, get together with your financial ally and ask each other these questions (writing down this information is key to increasing your awareness, tracking your progress, and producing the largest money breakthroughs during the 8-week course):

- How does your current money life reflect these mantras?
- What are your predominant money fantasies or worries?
- How do you feel about spending money within your means (or not)?
- How is your spending in alignment with your spiritual and inner values? How is it not?
- Do you save money? If so, is it done in a way that reflects a sense of spaciousness and belief in your future, or not?
- Do you invest money? If so, what feelings do you experience around investing? Do you invest with a sense of desperation to hit a home run?
- Do your investments reflect your values, or not? If yes, how?
- Do you earn money with ease or effort? Describe.
- Do you earn money in ways that are consistent with your values?
- Do you borrow money with ease or stress? Describe.
- Do you truthfully communicate about money with your partner, friends, children, and colleagues? Do you honor your boundaries?
- Do you wisely and purposefully give money away?
- In general, do you radiate a consciousness of generosity and prosperity or one of scarcity and fear?
- Do you see any parallels between your ancestral money patterns and your own?

### **The Money Breath Meditation**

Our money thoughts happen in a nanosecond. We fear scarcity in one moment and fantasize about getting rich in the next we hate money, then we see money as energy, and then we feel resigned that our money lives or relationship to money will never change.

Perhaps you're saying to yourself "I'm the product of my ancestral money lineage and there's a family history of pain, difficulty, scarcity, bad money decisions, or just ignoring money altogether." The purpose of the money breath is to slow us down whenever a money thought or money interaction occurs. Slowing down allows us to create enough spaciousness for us to see the truth, access our intuition, and see the higher path to take in this moment.

A pause of even one nanosecond around a fearful money thought can mean the difference between despair and joy, scarcity consciousness and abundance, stress and peace.

This simple breath exercise can be a powerful tool for overcoming money madness, which I define as any irrational or impulsive habitual money behavior that does not serve us. Once you are familiar with the exercise, skip the first part and you can use it in your daily life at any moment: while shopping, while doing your taxes, before or during a job interview or sales meeting. You can shift from fear to peace.

### **Part 1**

Notice:

- How do you feel physically? Tense, relaxed, energized, tired?
- What is your posture like? Slumped? Rigid? Relaxed?
- How busy is your mind? Racing? Full of thoughts? Quiet? Calm?

- Can you feel your breath moving in your body? Where?
- What is your mood like right now?
- What is your level of wanting to "do or change" something? Low, medium, high?

Important: Commit to giving full permission to be as you are without any attempt to correct, change, or better yourself in this moment.

- Feel your feet on the floor
- Press down lightly on the floor with your feet and then release.
- Notice the places where you make contact with the chair.
- Are you trying to hold yourself up?
- Relax your muscles and let yourself be held, without collapsing.
- Allow your full weight to be carried by the chair and the floor.

Now bring your attention to your breath.

Where do you feel the physical sensation of your breath? As it moves through your nose, mouth, throat? Do you notice your chest, ribcage or belly moving when you breathe? Sense your breath between your shoulder blades and feel your spine responding to the breath.

Now notice the cycle of your breath: the inhale, the exhale, a pause, and then the next inhale, etc. Notice which is longer, your inhale or your exhale.

## **Part II**

Take a deep breath. Inhale through the nose and let your belly, rib cage and chest expand as you fill your lungs with air. One, two, three seconds.

At the top of the inhalation, lungs filled, pause for one second. Now exhale, letting your breath out easily through your open mouth for six seconds--twice as long as your inhale. At the bottom of the exhale, say to yourself, aloud if you can: "May my money wisdom increase."

Repeat 2-3 times, then rest. Notice how you feel now--without having to change or do anything. Just be for a moment.

### **How to use the money breath in your daily life:**

The aim of the money breath is to interrupt our automatic or impulsive money responses, and create a gap in our thinking that wisdom can fill.

I invite you to do the money breath throughout your day, whenever you think about money (listening to the financial news, for example) or are involved in a money transaction--whether it's balancing your checkbook, rebalancing your investment portfolio, shopping in a store or online, paying for services, making a donation, etc.

I especially recommend doing the money breath any time an emotion around money is triggered—whether it's fear, anxiety, greed, resignation, envy, ambition, or the need to win. This reactive state causes an adrenaline rush in the body. That, in turn, constricts your blood flow, speeding up your breathing, and makes your breath more shallow. Shallow breathing means that less oxygen gets to the brain; less oxygen to the brain means the brain doesn't work as well as it can or should.

Doing the Money Breath burns off the excess adrenaline your irrational money behavior or money madness has prompted. It relaxes the blood flow and deepens your breathing so that more oxygen gets to the brain. You will think more creatively and clearly. You will replace your money madness with money wisdom. Psychologically, you're bringing in your adult to care for your inner child. That inner child strained to breathe during money situations long ago, and now we have the ability to infuse that child with oxygen so that he or she feels safe enough to allow our adult wisdom to lead and make decisions instead of the scared child.

**How the Money Breath works:** You've just learned how to slow down your whole system. On a physical level this increases oxygen and blood supply to your brain and all your cells. This actually increases the likelihood that you'll be able to access the best source of information, namely YOU. When you ask for your money wisdom to increase, you affirm your own innate ability to transform your relationship with money regardless of how much money you have. You are calling your own money wisdom forward which has been blocked by impulsivity and old habits. The breath helps to open the channels of wisdom and clarity.

May your money wisdom increase throughout your week!

Now that you have met your ancestral money patterns, next week we will visit our childhood initiations into money

## Heal Your Money Karma

### Lesson 2: The Karmic Moment: Your Money Initiation

I have come to see that the strongest determinants of our ease and joy around money come from our money experiences as young children and the messages we have created from those childhood experiences.

These messages tend to guide our adult behavior and trump any adult wisdom or education we receive later. That's why our limiting money beliefs persist and why money continues to be such a challenging area for most of us. This week, we will go back to the roots of our money education, discover what we first learned and then find a way to re-create our money past so that it most empowers us.

Acquiring more adult money education produces very little sustained benefit. Examining our childhood money history, however, and shifting those received paradigms from childhood has allowed thousands of people to experience a spiritual evolution and a sustained and more harmonious money relationship. A spiritual evolution? Yes! My partner, Brent Kessel, and I have interviewed many of the world's most highly revered spiritual teachers. What is the one area in which they feel stuck?

Money. Money is simply an exchange of energy that allows us to interact with someone anywhere in the world without the inconvenience of barter. Money is also a spiritual force but it is our Western culture which has perverted the simple and pure nature of money.

So, when we open to, not run from this force which has so long been in shadow, when we bring it into the light of awareness, we are wrestling with the one spiritual issue most of us never resolve. If, however, we heal the reactive money patterns we have developed from childhood, money can be an ally to our spiritual growth rather than an obstacle or distraction.

Click below to listen to the Money Initiation Guided Visualization

Now, find a space where you can be alone to answer the following questions. What was the strongest unproductive message you received or made up about money from this story? Try to condense it down to a one-line message.

What feelings are most strongly associated with your childhood money initiation?  
Shame, resentment, pain, sadness, anger, frustration, confusion?

Notice all your feelings and body sensations and how your breathing changes as you think about your inherited message. Consider that others have inherited messages that don't produce the same or, possibly, any feelings in you. And, that others aren't touched by what touches you. Therefore, isn't it reasonable to assume that your inherited money message has no intrinsic validity and that it is your energetic relationship to the message that derails you, not the distorted message itself?

When do those same feelings occur today? What money situations elicit these feelings today?

How is the above one-line message still driving and affecting your money life today?  
How does the message affect the way you spend?  
Earn money? Save? Invest? Borrow? Lie or exaggerate about money?  
Communicate with others about money?

Click below to listen to The Question

Now, I am going to ask you a question. Pause, close your eyes and repeat the question to yourself slowly. Try not to answer it, but allow your body to feel the question and listen to your body, not your

mind, for answers. Give yourself at least 1 minute of silence before opening your eyes. Write down any insights or awareness.

Here is the question:

What would your money life be like without that thought or message replaying in your mind and driving your money behavior?

How would each aspect of your financial life shift: spending, earning, saving, communicating, giving, investing?

Describe your entire money life assuming that your inherited message has disappeared from your consciousness.

Now, write down any insights and awareness that came up for you.

### **Discovering Your Curative or Antidote Message**

Imagine the least likely message you could have created and internalized in childhood.

Click below to listen to this next audio.

(Close your eyes and tune in to your body for this antidote message.)

Complete this sentence: My antidote or curative one-line money message is:

For example, if your inherited, unproductive, or distorted message was "money is difficult," your curative message might be "I am a money magnet." The curative message is most powerful when it produces a smile on your face as you say it or think about it. Often, just composing the literal opposite of the inherited message doesn't produce the sense of lightness that a new original curative money message does.

### **How gaining awareness of your money initiation and uncovering your inherited and curative money messages transforms your life:**

While our money initiations might have been difficult or painful as children, we have the opportunity now to revisit those initiations accompanied by our adult. This sets the stage for us to see these initiations from a newer, healthier perspective that the child could never have seen.

The child was gripped by emotion and didn't feel safe. But, today, the child can start to relax and not react to the inherited message as he or she becomes more confident that the adult will protect and care for him or her. Simply by naming the message brings that message out of the darkness and into our light of awareness. Making the message conscious gives us the ability going forward to use our wisdom when that message replays in the future.

"Money is difficult," for example, is recognized as just an inherited message that has no intrinsic value, and we have the opportunity to disengage from our allegiance to the message and allow creativity to enter the space previously occupied by fear. From that new space of emptiness there is room for a new message take root.

The Curative Message (the antidote) is the message our wise and loving adult now recognizes as the message our inner child needs to hear now.

We are ready to receive and affirm this new message in our lives. As we do so, we notice, that the old inherited message becomes fainter, grips us less, and the new message begins to pop up in our consciousness at those challenging and opportunistic moments-- like during a job interview or sales meeting, discussing finances with our spouse or business partner, and immediately prior to buying something or investing.

### **The Money Breath Meditation**

Our money thoughts happen in a nanosecond. We fear scarcity in one moment and fantasize about getting rich in the next we hate money, then we see money as energy, and then we feel resigned that our money lives or relationship to money will never change.

Perhaps you're saying to yourself "I'm the product of my ancestral money lineage and there's a family history of pain, difficulty, scarcity, bad money decisions, or just ignoring money altogether." The purpose of the money breath is to slow us down whenever a money thought or money interaction occurs. Slowing down allows us to create enough spaciousness for us to see the truth, access our intuition, and see the higher path to take in this moment.

A pause of even one nanosecond around a fearful money thought can mean the difference between despair and joy, scarcity consciousness and abundance, stress and peace.

This simple breath exercise can be a powerful tool for overcoming money madness, which I define as any irrational or impulsive habitual money behavior that does not serve us. Once you are familiar with the exercise, skip the first part and you can use it in your daily life at any moment: while shopping, while doing your taxes, before or during a job interview or sales meeting. You can shift from fear to peace.

## **Part I**

### **Notice:**

- How do you feel physically? Tense, relaxed, energized, tired?
  - What is your posture like? Slumping? Rigid? Relaxed?
  - How busy is your mind? Racing? Full of thoughts? Quiet? Calm?
  - Can you feel your breath moving in your body? Where?
  - What is your mood like right now?
  - What is your level of wanting to "do or change" something? Low, medium, high?
- Important: Commit to giving full permission to be as you are without any attempt to correct, change, or better yourself in this moment.

- Feel your feet on the floor
- Press down lightly on the floor with your feet and then release.
- Notice the places where you make contact with the chair.
- Are you trying to hold yourself up?
- Relax your muscles and let yourself be held, without collapsing.
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Now bring your attention to your breath.

Where do you feel the physical sensation of your breath? As it moves through your nose, mouth, throat? Notice your chest, ribcage or belly moving when you breathe. Sense your breath between your shoulder blades and feel your spine responding to the breath.

Now notice the cycle of your breath: the inhale, the exhale, a pause, and then the next inhale, etc. Notice which is longer, your inhale or your exhale?

## **Part II**

Take a deep breath. Inhale through the nose and let your belly, rib cage and chest expand as you fill your lungs with air. One, two, three seconds.

At the top of the inhalation, lungs filled, pause for one second. Now exhale, letting your breath out easily through your open mouth for six seconds--twice as long as your inhale. At the bottom of the exhale, say to yourself, aloud if you can: The Curative Money Message you just discovered.

Repeat 2-3 times, then rest. Notice how you feel now--without having to change or do anything. Just be for a moment.

### **How to use the money breath in your daily life:**

The aim of the money breath is to interrupt our automatic or impulsive money responses, and create a gap in our thinking that wisdom can fill.

I invite you to do the money breath throughout your day, whenever you think about money (listening to the financial news, for example) or are involved in a money transaction--whether it's balancing your checkbook, rebalancing your investment portfolio, shopping in a store or online, paying for services, making a donation, etc.

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## Heal Your Money Karma

### Lesson 3: Know Thyself: Your Financial Archetype

[Brent] Now that you have traveled back in time to your money initiation in childhood, it's time to look at how those early money experiences show up in your adult life. Welcome to Week 3 where we will explore your financial archetype.

No matter who you are, you come to your financial life with remarkably unique life experiences, all of which have conditioned you to respond to money in particular and sometimes peculiar ways. Your life experiences caused you to develop certain financial beliefs and habits and to avoid others.

The good news is that you are not alone! In our work with people from all financial walks of life and spiritual traditions, we have noticed that although the details of people's behaviors and problems are unique, there are great similarities among certain groups of people.

Drawing on the work of spiritual teachers, mentors, and philosophers, as well as our own observations, we've created some broad definitions of these groups, or archetypes, so that people can learn from others who have gone through similar experiences.

#### How the financial archetypes work:

Archetypes can be thought of as energies within us. They are not personal but more like collective patterns that are manifested within us and recognizable in others. This is not intended as a system to objectify, diagnose, or limit yourself or others.

It's not so important that you peg yourself as one or two of these archetypes—you may recognize parts of yourself and other people in all eight. The value of defining these archetypes is that they give us a basis for understanding how we got the financial life we have today, as well as practices to pursue in order to create the financial life we most want. With this information, you'll have the insight and power to change.

These archetypal forces, which are so ingrained in our culture and personalities, can affect us in balanced, healthy ways as well as in unhealthy ways.

Just like in yoga or psychology, there is no getting rid of our predominant tendencies, but it is certainly possible, and indeed fundamental to a fulfilling financial life, to cultivate a healthy balance. Many of the most successful people we know are a combination of at least three or four types; in fact, everybody is a combination of more than one. One or two are probably dominant, perhaps even in a power struggle. Depending on our past conditioning and current circumstances, certain patterns emerge or even erupt suddenly, while others recede into the background.

In our opinion, the optimal human being would be balanced among all eight of these archetypes. Who wouldn't want to be the person whose financial life was experienced as secure and abundant, pleasure-filled and joyous, powerful and creative, self-sufficient, significant and worthy, relaxed, generous, and compassionate?

Chances are you'll find yourself and your behavior when it comes to money in at least one of these archetypes:

- THE GUARDIAN is always alert and careful.
- THE PLEASURE SEEKER prioritizes pleasure and enjoyment in the here and now.
- THE IDEALIST places the greatest value on creativity, compassion, social justice, or spiritual growth.

- THE SAVER seeks security and abundance by accumulating more financial assets.
- THE STAR spends, invests, or gives money away to be recognized, feel hip or classy, and increase self-esteem.
- THE INNOCENT avoids putting significant attention on money and believes or hopes that life will work out for the best.
- THE CARETAKER gives and lends money to express compassion and generosity.
- THE EMPIRE BUILDER thrives on power and innovation to create something of enduring value.

Now, let's find out exactly which ones are most dominant in you. You're about to take a simple 6 question quiz that will automatically score which archetypes are dominant in you, and which are dormant. This information will be invaluable in helping you understand the roots of your money habits (good and bad), resolving conflicts with your spouse around money, and transforming your relationship to money.

[Click here to take the quiz.](#)

Now that you have your results, you may be criticizing yourself, seeing the glass as half empty instead of half full. It's helpful to keep in mind that we all worry to some extent when it comes to money, so we all have some Guardian in us.

We all experience the pleasure of buying things, so all of us are familiar with the Pleasure Seeker. The real problem occurs when we lean too much in one direction.

We fixate on one set of beliefs and strategies—one archetype—in response to our particular life experiences. It is most often the people who find themselves firmly rooted in just one or two archetypes who feel the least freedom to choose and create the financial lives they want.

The way to create a healthier spirit and pocketbook is to cultivate the gifts of all the archetypes, and minimize the pitfalls.

<b>ARCHETYPES</b>	<b>PITFALLS</b>	<b>GIFTS</b>
The Guardian	Worry, anxiety	Alertness, prudence
The Pleasure Seeker	Hedonism, impulsiveness	Enjoyment, pleasure
The Idealist	Distrust, aversion	Vision, compassion
The Saver	Hoarding, penny-pinching	Self-sufficiency, abundance
The Star	Pretentiousness, self-importance	Leadership, style
The Innocent	Avoidance, helplessness	Hope, adaptability
The Caretaker	Enabling, self-abandoning	Empathy, generosity
The Empire Builder	Greed, domination	Innovation, decisiveness

We generally understand and appreciate the way our own archetype behaves, and feel like people who exhibit other behaviors are from a different planet. We may become quite exasperated while reading about the pitfalls of our own archetype, clinging firmly to the belief that ours is the only sensible approach to money.

Some other archetypes may be completely repulsive to us. This can be because a parent or lover who caused us great emotional pain exhibited the attributes of that archetype, so we reject their financial values, throwing the baby out with the bathwater.

You are about to listen to a ten minute audio that is designed to help you loosen the grip of your dominant archetype(s) and cultivate more balance, abundance, and freedom to choose the financial life you most yearn for in the future. By identifying the payoff behind the archetype's behaviors, you can cultivate its higher-functioning gifts rather than be ruled by its lower-functioning pitfalls.

Click below to learn about cultivating the gifts of the 8 financial archetypes

## **OUR STORIES CHANGE**

These eight archetypes are presented not as a categorization system to be fixed in stone, but so you can tease out what might be affecting your financial life on an unconscious level. It is important to note that at different times we have thoughts, beliefs, and behaviors arising out of different archetypes.

As you go through your next week, pay attention to all of your financial behaviors and which archetypes are guiding them.

If you notice some that you want to change, make note of what the payoff is to continuing that behavior. By making the unconscious roots of your financial behaviors conscious, you will create a life with much more choice and freedom around your finances.

## **Heal Your Money Karma**

### **Lesson 4: Becoming Whole: Balancing Your Financial Archetype**

In Week 3 you discovered your dominant financial archetypes. Let's begin the process of balancing these forces in your money life.

#### **Finding the Middle Way**

With so many ways of behaving in relation to money, some of them healthy and some of them extreme, how do we approach this very important aspect of our lives? The answer is the Middle Way. A philosophy originally espoused by the Buddha, the Middle Way teaches that the path to true freedom lies neither in self-indulgence nor in austere asceticism. In the second century CE, the Indian philosopher Nagarjuna developed respected teachings on this simple but profound practice, becoming known as the master of the Middle Way.

Nagarjuna expanded the concept in one of his texts by saying that there are two legitimate human goals. The Dalai Lama explains Nargajuna's teachings in *The Art of Happiness at Work*: "One goal is material fulfillment, and the means for that is the creation of wealth, which today would include the accumulation of the most powerful U.S. dollars. The second goal is the attainment of liberation, and the means for that is spiritual practice." The good news for people who want "healthy wealth" is that these goals—the pursuit of material fulfillment and the pursuit of liberation through spiritual practice—are by no means mutually exclusive.

Someone walking the Middle Way is influenced most of the time by positive aspects of the archetypes. For example, if we were living the Middle Way, the Pleasure Seeker might invite us to relax and enjoy life while the Guardian makes sure that we're not spending to an irresponsible degree. The Caretaker might feel empathy with a friend and inspire us to pick up groceries for her family, and the Saver might make sure that we are not jeopardizing our own self-sufficiency in the process. The Star might plan a fabulous party for charity at which the Innocent's optimism is contagious. The Empire Builder might be working on our grand vision while the Idealist is making sure that our efforts will truly help other people and society as a whole.

#### **Why the Middle Way is essential**

In order to actualize this high-functioning life, we must first descend into the recesses of our mind. The Middle Way with money requires us to have a kind and tender awareness of our most entrenched habits along with our compelling vision for the future.

#### **A FOUR-YEAR-OLD RUNS YOUR FINANCIAL LIFE**

These unconscious archetypes were formed very early in life as a strategy to survive and avoid pain, and as our primary hope for happiness. Many psychologists have postulated that by the age of four, the unconscious identity is fully formed. This product of childhood holds 90 percent of the power to control our adult decisions. But how can we see the unseen? The first step is to admit, with as much honesty and

courage as we can muster, who in fact is running our money show right now. To do that, we're going to dig a little deeper to get to the nitty-gritty of how our unconscious is operating.

You're now going to listen to a three minute audio guided visualization that will help you articulate the voice of this inner four-year-old. By getting this often hidden voice out into the open, you will be able to provide for its core needs more directly, so that it doesn't have to resort to destructive financial behaviors to get its needs met.

Click below to listen.

### **YOUR MONEY MASK**

If you really took the above exercise to heart, I imagine that you're a little bit embarrassed right now. Most of us don't want to acknowledge that young child inside of us. And we certainly resist showing her to the world. As the next step on our journey toward the Middle Way, I want you to examine this young and vulnerable part of you and how you want to be seen by the world—what I call your money mask.

When we respond to our inherited childhood money messages in a reflexive, conditioned way, we only reinforce that story. My inherited money message is that life is unpredictable and money will give me the security and freedom to have all my needs and desires met. So each time I embellish that inherited money message by saving a bit more or building my business a bit more, I'm telling myself that I'm not enough without that outer action. It's the same when the Pleasure Seeker spends money, the Caretaker takes care of others, and the Innocent puts his head in the sand. These actions allow us to avoid looking at the root vulnerability that our actions are designed to protect us from. But when we look at that vulnerability squarely, as you're about to do in the next exercise, we realize that it's not nearly as scary as our four-year-old self thinks it is. Just in looking, we develop more flexibility and greater options.

### **UNCOVERING YOUR MASK**

Think, write down, or speak to someone with whom you feel safe about the answers to these questions.

1. What is your schtick with money (how you present yourself to the world)?
2. What do you know about yourself regarding money that you would rather not know?
3. How do you want other people to think of you when it comes to money?
4. What is the most shameful thing for you about your relationship to money?
5. In what areas of your life are you most unrealistic and dreamlike (delusional) about money?
6. What behavior patterns with money have you most relied on to avoid facing difficult feelings?

### **How uncovering your mask works:**

Our Money Mask is hidden, and that is how it derives all its power. When you admit, even to yourself, what you've kept hidden, you reclaim that power and will have more endurance as you begin to cultivate the financial habits you most need to create balance and abundance. If you want to take it to the next level, share the results of this exercise with your ally or other friends.

### **THE MIDDLE WAY FOR EACH ARCHETYPE**

In last week's chapter on the financial archetypes, which ones annoyed you the most? Did you skip past any of them, or feel impatience or incredulity as you read or heard a description? If so, chances are good that the archetype you were looking at is the one you most need to incorporate into your life to create balance. The extreme Saver is repulsed at the thought of using her precious savings to make frivolous purchases or help others in need. The Innocent is disgusted that an Empire Builder who already has enough money ten times over would go out and build another business—how incredibly egotistical! And the Star might be repulsed by the lack of class and self-respect that she believes an Idealist exhibits through her unkempt appearance and lack of material possessions.

Ironically, if we can make gradual moves in the direction of the archetypes we are most avoiding, we will create a more balanced and fulfilling life. The natural movement toward balance occurs when we are not caught in the mind's strategies to be secure or happy. Remember, there is nothing wrong nor right with any of these archetypes; it's just a question of balance. In addition to creating or refining several of the concepts and exercises in this chapter, Robert Strock, a psychotherapist and spiritual counselor with over

thirty years of experience (he has been the most significant mentor in my life over the past twenty years), assisted me in creating the following profiles.

These list, type by type, four areas of focus to help you identify which archetypes are dominant in you and how best to counterbalance them:

1. Painful emotional states commonly felt by people with each archetype.
  2. Thoughts commonly held by people with each archetype, which can be healthy if cultivated in moderation but more often run the show in a distorted way.
  3. Liberating wisdom on which to focus.
  4. Balancing archetypes you ought to try to emphasize more in your life. As mentioned, the ones that most repel you are likely the ones you most need, but go slowly.
- Find the archetype(s) that are most dominant in you, and then put your focus on the recommended liberating wisdom for your type. Next, much like in a good yoga class, begin to cultivate the positive attributes of the archetypes that can most balance you out. Look at your most dominant archetype and spend some time each day taking the steps to counterbalance them. If you have more than one dominant archetype, then do a different one each day. These exercises will help you achieve a balance in your adult life. Next week, look forward to bringing your adult self to the money playground.

### **THE GUARDIAN**

Painful Emotional States:

- Anxious
- Fearful
- Worried

Common Distorted Thoughts (Conditioned Beliefs from the Past):

- If I'm not hypervigilant, it's all going to fall apart.
- My worry helps me hold it together.
- There is an impending catastrophe.

Liberating Wisdom or Ways to Focus:

Today I am going to pursue a calming activity that I love (for example, music, taking a nap, playing tennis or golf, watching a movie, being in nature, reading a book, doing a spiritual practice).

I am most moved to be of service to others by \_\_\_\_\_.

I most want to spend time with \_\_\_\_\_ in the next hour.

Making concrete changes that will simplify my life and financial needs is a high priority.

Archetypes You Most Need to Emphasize to Create Balance:

- Pleasure Seeker: enjoyment, pleasure
- Empire Builder: innovation, decisiveness
- Innocent: hope, adaptability

### **THE PLEASURE SEEKER**

Painful Emotional States:

- Hungry
- Greedy
- Impatient
- Self-Absorbed

Common Distorted Thoughts (Conditioned Beliefs from the Past):

- What I want and will enjoy is more important than what I might need.
- I want to live for today.

Liberating Wisdom or Ways to Focus:

Living within my means and taking care of my future creates a very real albeit different kind of pleasure for me and those I love.

Archetypes You Most Need to Emphasize to Create Balance:

- Guardian: alertness, prudence

- Saver: self-sufficiency, abundance

### **THE IDEALIST**

Painful Emotional States:

- Weary
- Skeptical
- Distrustful
- Rebellious
- Angry

Common Distorted Thoughts (Conditioned Beliefs from the Past):

- A lot of suffering and sacrifice is necessary to be creative or spiritual.
- It's better to feel pain than to be financially free.

Liberating Wisdom or Ways to Focus:

- Self-sufficiency is empowering and will support my ideals.
- Money is good if it's used to create balance.
- I love not having to rely on other people or the system.
- Compassion comes more easily when I'm not in a state of financial need or dependence.

Archetypes You Most Need to Emphasize to Create Balance:

- Saver: self-sufficiency, abundance
- Innocent: hope, adaptability
- Star: leadership, style

### **THE SAVER**

Painful Emotional States:

- Fearful
- Obsessive
- Tense
- Hyperanalytical
- Futuristic

Common Distorted Thoughts (Conditioned Beliefs from the Past):

- If I save enough, I'll be happy, safe, secure.
- I'm worried that I won't have enough.
- I have to keep a close watch on my nest egg.
- What am I worth now? How much has that grown/shrunk?

Liberating Wisdom or Ways to Focus:

- Relaxing and enjoying my life is a high priority in this next hour.
- I will find a way to connect to the world through a relationship or one of my passions right now.
- My fulfillment is my highest priority today.
- Relaxing is a much more important part of my life than I realize.

Archetypes You Most Need to Emphasize to Create Balance:

- Pleasure Seeker: enjoyment, pleasure
- Idealist: vision, compassion Caretaker: empathy, generosity

### **THE STAR**

Painful Emotional States:

- Sensitive to criticism
- Anxious
- Insignificant
- Worthless
- Lonely
- Phony

Common Distorted Thoughts (Conditioned Beliefs from the Past):

- Using money to feel classy, elegant, cool, and hip will make me happy.

Liberating Wisdom or Ways to Focus:

- Making sure my use of money is truly nourishing all parts of me is very important.
- Giving to others brings me joy and happiness.
- Resisting the temptation to buy something for attention is very self-loving.

Archetypes You Most Need to Emphasize to Create Balance:

- Guardian: alertness, prudence
- Innocent: hope, adaptability
- Caretaker: empathy, generosity
- Idealist: vision, compassion

### **THE INNOCENT**

Painful Emotional States:

- Frustrated
- Overwhelmed
- Desperate
- Inadequate
- Helpless
- Victimized

Common Distorted Thoughts (Conditioned Beliefs from the Past):

- Money doesn't come easily—in fact, it's a constant struggle for me.
- I'm never going to have as much money as I need to live the life I want.
- If I don't look at my financial situation, I won't feel the pain, and somehow my situation will get better.

Liberating Wisdom or Ways to Focus:

- I can simplify my lifestyle needs to create self-sufficiency.
- I can find a vocation that I enjoy and am passionate about that will bring me enough income.

Archetypes You Most Need to Emphasize to Create Balance:

- Empire Builder: innovation, decisiveness
- Guardian: alertness, prudence
- Saver: self-sufficiency, abundance

### **THE CARETAKER**

Painful Emotional States:

- Guilty
- Martyred
- Overburdened
- Angry
- Selfless
- Superior

Common Distorted Thoughts (Conditioned Beliefs from the Past):

- They couldn't make it without me.
- My needs are less important than theirs.

Liberating Wisdom or Ways to Focus:

I cannot effectively help others unless I'm taking good care of myself.

Archetypes You Most Need to Emphasize to Create Balance:

- Innocent: hope, adaptability
- Pleasure Seeker: enjoyment, pleasure
- Saver: self-sufficiency, abundance

### **THE EMPIRE BUILDER**

Painful Emotional States:

- Driven
- Insatiable
- Insecure
- Stressed

- Lonely
- Grandiose

Common Distorted Thoughts (Conditioned Beliefs from the Past):

- Once I have, I'll be happy.
- Power will make me safe and fulfilled.

Liberating Wisdom or Ways to Focus:

- I have enough today to enjoy my life fully.
- Achieving my goals is not going to make any real difference to my inner quality of life.
- The only place I can be truly happy is in the present moment.

Archetypes You Most Need to Emphasize to Create Balance:

- Pleasure Seeker: enjoyment, pleasure
- Idealist: vision, compassion

## Lesson 5: Bringing Your Adult to the Money Playground

### Third Person Re-telling

Recall your money initiation story from week 2. Maybe your initiation was the day you didn't get the birthday gift you wanted, or overhearing your parents stressing about their finances, or the day your dad showed your brother the ropes about money--but not you. Or you visited a friend whose new house was so much bigger and grander--or smaller and shabbier than yours. Whatever the initiation was, you had deep feelings about it, you saw how it affected your parents relationship with one another, how it colored your own life, and from that you derived some conclusions about how money should be spent, saved, discussed, invested, earned, donated, and borrowed.

Describe in the space below your money initiation—only instead of using "I" to tell the story, tell it in the third person. Give yourself another name—preferably a name without any personal associations at all—and write the story about that young person.

### How it Works

The third person rewrite of the past allows us to approach the difficult feelings of the money initiation. You'll see it differently by telling the story about "someone else," and you'll achieve a certain distance from the event. By looking at the story as if it were happening to someone else, you can see the feelings and the event more clearly and objectively. You are also more likely to stay with any difficult feelings while you are writing about somebody else. Running from our childhood pain only emboldens the feeling and reactivity within us. Retelling it from another's perspective allows us to open to the difficult feelings. Click below to listen to the Audio for Reframing Visualization.

Write down a few of the alternate endings you came up with for your money initiation. Having these new endings to the story will allow you to experience the story differently when the familiar painful feelings come up.

In Week 2 you replaced your original unproductive message with a curative message. Now you have reframed the story of your money initiation with a new ending. With your new curative message and new ending to your money initiation, you are no longer using the story to run from your feelings, you are now able, ironically, to open to the feelings more deeply.

Now that you have reclaimed your money initiation and created an antidote money message--both of which empower you in your money life--you are ready to take this into your everyday money behavior. The adult money behavior is the driving force in our lives and often the most problematic area is spending. For many of us our most significant money behavior is spending. How we spend our dollars each day is often the driver of our entire financial life.

For many people, budgeting and other methods of tracking expenses (such as using software programs) can be very problematic. The problem with budgeting is that we are constantly renegotiating with ourselves ("if I don't spend so much on that sweater I can buy a few more lattes this month"). We

rationalize and justify spending habits that break the budget. We feel ashamed of our lack of will. And we get angry and resentful over our spending constraints and limitations.

I invite you to forget everything you know, think, and feel about budgeting. My Spending Intentions Statement is designed to be the simplest method for giving you financial clarity and peace-of-mind as well as alignment of your values and intentions with your spending. Follow the instructions below for completing the form.

**MY SPENDING INTENTIONS**

<b>FIXED SPENDING</b>	<b>LOW MONTHLY ESTIMATE</b>	<b>HIGH MONTHLY ESTIMATE</b>
Mortgages or Rents		
Property Taxes & Home Owner's or Renter's Insurance		
Maintenance & Long Term Repairs ( .5 - 2% of home value )		
Utilities (Phone, cable, gas, elec. & water)		
Housing Total:		
Gas, Maintenance, Parking, & Repairs		
Car Payment, Car Savings & Public Transportation		
Transportation Total:		
Savings for Goals		
Medical & Dental		
Charitable Donations		
Auto, Health, Life, Disability & Long-Term Care Ins.		
Credit card and other debt payments		
Spending For Dependents		
CPA & Attorney Fees		
Other Spending Total:		
<b>TOTAL FIXED SPENDING:</b>		
<b>AFTER TAX INCOME =</b>		
<b>FLEXIBLE SPENDING (After tax income minus fixed spending):</b>		
Technology		
Groceries, Vitamins, Etc.		
Haircuts, Toiletries, Housewares		
Vacation & Holidays		

Dining Out		
Entertainment		
Clothing		
Furnishings		
Gifts		
Health & Other Club Dues		
Miscellaneous (Hobbies, pet care, office supplies, etc.)		
Education, Personal Growth & Therapy		
TOTAL FLEXIBLE SPENDING:		
TOTAL SPENDING =		

**Instructions:**

Remember that you are smarter than you think, especially in the domain of money. Often your first guess is your best guess. The goal is to create a framework that can be a guide for your spending over the next twelve months. It might be helpful to refer to a few records, but approximations are good enough. For each expense category (listed line by line), write down your low and high monthly estimate. For most of the "Fixed Spending" categories, the low and high estimates will be the same. For others, such as charitable donations, there will be a range. The reason I use ranges is because in my years of experience working with people's finances, I have found that it is easy to overspend a fixed budget. It is harder to exceed a range.

Once you have filled out the estimates for your fixed spending, calculate and write in your after tax income, also known as your take-home pay. If you are self-employed, subtract your business expenses from your gross income and multiply that number by 75%.

Then subtract your total fixed spending from that take home pay. This is the amount you have for flexible expenditures.

Now look at the flexible spending categories. Knowing that you have the amount you calculated above (your take home pay minus the total fixed spending), decide how you will distribute and allocate that total amount of money among the "flexible spending" categories. Decide what is most important to you.

Remember that you are now living from your antidote message. You have rewritten your money story and you are aware of your financial archetype. How will you spend in each of these categories? Write down a range for each category. Make sure the high estimate for the total flexible spending does not exceed the total number you allocated for flexible spending.

**Assignment**

For the next month, pay your fixed expenses with a credit card or by check. Then take the low estimated amount for flexible spending and put that in cash. Use only this cash for all your flexible categories. The wonderful thing about using cash, at least temporarily, is that it is impossible to overspend. You will also start to reorder your spending priorities. For example, paying \$150 for a meal out might be a lot more painful in cash than putting it on a credit card.

**Daily Affirmation: Creating Good Money Karma**

Within an hour of waking and going to bed (twice per day), give yourself the following financial vitamin: Repeat 3 times out loud, slowly, and with eyes open: "I AM OPEN TO MONEY." Close your eyes, do a Money Breath, and repeat silently, speaking to your inner child "Little \_\_ (your childhood name)\_, I AM OPEN TO MONEY." Do this 3 times.

Whatever your issues, fears, or hopes are around money, repeat these 5 words. We are opening a channel to both healing our ancestral past and to creating a clearing for new money paradigms and money flows to be born. We are also developing our Magnetic Money Resonance. Recall that there are times in your life and the lives of your friends when money flows almost regardless of effort. Doing this practice for 8 weeks, twice per day, will shift your resonance so that you are in the flow with money more of the time. Then, magic will happen without warning.

### **How the Affirmation works:**

"I am open to money." Because money is so taboo, when you say this affirmation, the words themselves are shattering the idea that money is taboo, evil, verboten, etc. Saying it out loud and repeating it is a further reinforcement of that. Saying it with eyes open is a way to connect to the world (money is usually so private and in the shadows).

You say it silently to yourself so that you can connect to the little child in you who found money confusing, stressful, difficult, illogical, fearsome, etc. The inner child needs to be retrained and nurtured to feel safe with money. Your new adult is going to protect this child and make the money world easy, clear, and fun. The affirmation also shifts our energy and enlarges our field of receptivity.

Eventually, you will notice yourself creating new and larger, but more grounded, visions around money that were not possible just weeks ago.

### **The Money Breath Meditation**

Our money thoughts happen in a nanosecond. We fear scarcity in one moment and fantasize about getting rich in the next we hate money, then we see money as energy, and then we feel resigned that our money lives or relationship to money will never change.

Perhaps you're saying to yourself "I'm the product of my ancestral money lineage and there's a family history of pain, difficulty, scarcity, bad money decisions, or just ignoring money altogether." The purpose of the money breath is to slow us down whenever a money thought or money interaction occurs. Slowing down allows us to create enough spaciousness for us to see the truth, access our intuition, and see the higher path to take in this moment.

A pause of even one nanosecond around a fearful money thought can mean the difference between despair and joy, scarcity consciousness and abundance, stress and peace.

This simple breath exercise can be a powerful tool for overcoming money madness, which I define as any irrational or impulsive habitual money behavior that does not serve us. Once you are familiar with the exercise, skip the first part and you can use it in your daily life at any moment: while shopping, while doing your taxes, before or during a job interview or sales meeting. You can shift from fear to peace.

### **Part 1**

Notice:

- How do you feel physically? Tense, relaxed, energized, tired?
- What is your posture like? Slumping? Rigid? Relaxed?
- How busy is your mind? Racing? Full of thoughts? Quiet? Calm?
- Can you feel your breath moving in your body? Where?
- What is your mood like right now?
- What is your level of wanting to "do or change" something? Low, medium, high?

Important: Commit to giving full permission to be as you are without any attempt to correct, change, or better yourself in this moment.

- Feel your feet on the floor
- Press down lightly on the floor with your feet and then release.

- Notice the places where you make contact with the chair.
- Are you trying to hold yourself up?
- Relax your muscles and let yourself be held, without collapsing.
- Allow your full weight to be carried by the chair and the floor.

Now bring your attention to your breath.

Where do you feel the physical sensation of your breath?

As it moves through your nose, mouth, throat? Notice your chest, ribcage or belly moving when you breathe.

Sense your breath between your shoulder blades and feel your spine responding to the breath.

Now notice the cycle of your breath: the inhale, the exhale, a pause, and then the next inhale, etc.

Notice which is longer, your inhale or your exhale?

## **Part II**

Take a deep breath. Inhale through the nose and let your belly, rib cage and chest expand as you fill your lungs with air. One, two, three seconds.

At the top of the inhalation, lungs filled, pause for one second. Now exhale, letting your breath out easily through your open mouth for six seconds--twice as long as your inhale. At the bottom of the exhale, say to yourself, aloud if you can: I AM OPEN TO MONEY.

Repeat 2-3 times, then rest. Notice how you feel now--without having to change or do anything. Just be for a moment.

How to use the money breath in your daily life:

The aim of this money breath is to learn to relax your breathing and your body so you can become an open channel for money to flow freely.

I invite you to do the money breath throughout your day, whenever you think about money (listening to the financial news, for example) or are involved in a money transaction--whether it's balancing your checkbook, rebalancing your investment portfolio, shopping in a store or online, paying for services, making a donation, etc.

You are calling your own money wisdom forward which has been blocked by impulsivity and old habits. The breath helps to open the channels of wisdom and clarity.

May your money wisdom increase throughout your week!

Now that you have met your ancestral money patterns, next week we will revisit childhood initiations into money.

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## **Heal Your Money Karma**

### **Lesson 6: Money Vision Quest**

This week you will call forth a vision of your ideal money life. We will begin with a Money Vision Quest.

Find a room where you can move about freely and listen to the audio program. Let's begin.

Click below to listen to the Audio-Money Vision Quest.

Welcome back from your Money Vision Quest. Now I invite you to examine your beliefs around how much money we truly need.

### **Written Exercise: How much is enough?**

One of our most common thoughts is "If only I had more, my life would be different. If only I won the lottery or got an inheritance, or got a huge investment payoff, then my money worries and troubles would disappear or at the least, greatly diminish." Yet, there have been numerous studies which show that

additional income and wealth, once we move beyond a level of subsistence, does little to alter our levels of happiness and satisfaction. Surprisingly, there have been studies showing that sudden money can actually decrease the quality of our lives. For example, a third of all lottery winners declare bankruptcy a year after winning.

In this exercise you will see your life under two different circumstances. I invite you to put your whole self into this exercise. Think and write without distractions and without editing. I suggest that you use your non-dominant hand to write. Also, allow yourself to write exactly what you're thinking. Don't edit your thoughts.

Scenario 1: What if you suddenly received an inheritance or some other windfall that will allow you to retire and never work again, and will pay for a very comfortable lifestyle. (If you are already retired or able to retire, your windfall gives you twice as much money as you have.) What would you change about your life? How would you live differently on a day-to-day basis? Dream as large a life as you can imagine. Begin writing. When you are finished, take a moment to read it back to yourself and note what reactions, feelings and thoughts you have in response.

Scenario 2: What if you suddenly had half of your assets and half as much income as you have today? Design a life that is at least as rich and fulfilling as the life you have today. Think about what you really value and come up with a spending plan. How can you have as rich (or an even richer) life on fewer financial resources? What would you spend your money on? What expenditures would you eliminate? How would you spend a typical day? Begin writing. Again, when you are done, take a moment to read it back to yourself and write down your reactions, feelings, thoughts.

Now, notice the difference between your answers in Scenarios 1 and 2. Most workshop participants report that their answers to Scenario 2 helped eliminate or significantly reduce their fear and stress over their current or future financial situation.

Many also notice that their answers to Scenario 1 were not as deeply fulfilling as their answers to number

2. Once you know that you can handle the equivalent of a financial storm hitting your finances and still thrive, you've gained a confidence that will arm you for rest of your life. Ironically, that confidence of knowing you can thrive in any financial situation, helps attract money energy to you. When you appear less desperate and more relaxed, others are more attracted to you.

The likelihood that others will employ you, buy from you, listen to you, lend or gift money to you, etc. greatly increases. Congratulations on reaching this significant milestone. Return to this exercise whenever you are stressing over your cash flow or right before a major financial situation like going on a job interview. While we are coming to realize that we can flourish regardless of how much money we have, we still recognize that most of us need to earn some money. So how do you earn or invest with less effort?

Now let's take a look at two different practical areas of money: earning and investing.

### **Earning More with Less Effort:**

The first step is to acknowledge all the unproductive messages that you have received about work and earning money.

Maybe you got the message that "Earning money is difficult," that "If you don't have to earn money you are better off," "I am only worth 'x' dollars," or "My profession only pays 'x' dollars." These distorted childhood beliefs are neither true nor false. But when we cling to these messages, because we experienced intense emotions during a money initiation as a child, and these messages were a way out of those emotions, they become self-limiting beliefs.

If you have unproductive earning messages that you haven't yet examined in this course, I invite you to go back to the "Reclaiming/Reframing exercise in week 5." Take the time to redo the exercise using your

unproductive messages around earning. For example, you might discover that a message like "Earning money is difficult" becomes, when reframed "I earn money effortlessly and joyously."

The next step is to trust. In working with thousands of people over the years, I have never experienced a situation or money belief that was not transformable. You might think that your situation can't be changed, but there is no evidence for that belief.

When it comes to earning, just about everyone is in somewhat of a sales role, whether you are selling services ( massage therapy, gardening, bookkeeping); or products (vitamins, exercise equipment, cars) or ideas (teacher, computer programmer, inspirational speaker).

You are ultimately selling.

Most of us find the process of selling, in any of those ways, to be difficult--perhaps feeling like a fish out of water, uncomfortable or lost with the sales process. For any sales situation, I am offering a structure that not only produces greater results, but will also help you be much more relaxed during the sales process. There are 5 steps to the process outlined below.

To become proficient in these 5 steps, I strongly recommend that you role-play the "selling" situations in your life with your financial ally or a friend.

### **Step 1: Connect and Collaborate**

Instead of trying to come up with 10 reasons why someone should accept (buy) your products, services or ideas, your goal should be collaboration. Collaboration is about what the other party needs and wants in addition to what you need and want.

A collaboration creates a sense of partnership, not a conquest. The best way to create this is to start off by establishing an agreement between you on two points: first, that you're both here to see if there is alignment between you, and second, that if there is a fit, you will co-create the next step.

State your intention clearly that you want a win-win. One possible outcome is to decide not to work together. If this happens, you can refer them to someone who might be better suited to help them.

The other possible successful outcome is that the two of you go forward to the mutually agreed-upon next step—maybe another meeting, or a phone call, or a sale. If your buyer is not willing to take the smallest of next steps, this is your cue that this is not a collaboration.

Let go and refer them to someone else.

The key to successful sales whether you are selling ideas, yoga classes, or cars is to spend the majority of your time focused on who you can most benefit instead of trying to please everyone.

### **Step 2: Reveal Yourself**

Acknowledge one worry or concern that you fear might obstruct or undermine the collaboration you seek. This immediately takes away the emotion and counters any of your desperation. A Sikh colleague of mine starts his sales conversations by telling the prospect "I'm concerned that my turban might get in the way of our doing business together." This statement is instantly disarming, and it takes his ethnic and cultural difference out of the equation.

Maybe the prospective customer for your hand-crafted furniture is dressed to the nines. Tell him you hope your casual attire won't signal a lack of seriousness; rather, these are your work clothes, and you create a better product when you're dressed this way. Maybe the prospective client for your dog-walking service is a woman and you fear she'd be more comfortable with a female dog handler.

Say so. I run a company that is very highly regarded but is hardly a household name; I like to bring that up in a sales meeting before the client can. It takes the sting out of the fact; it lets prospects see that I have nothing to hide, there's nothing to fear. It also puts the focus squarely on me and my company, which is an obvious plus for the selling process.

Understand and listen to your client's position. What has brought him or her to this meeting? What's the motivation? The incentive? The emotional need? The answers tell you what is real for the buyer and will help shape your sales proposition when you finally make it. Remember: you're a collaborator. Ask good questions, and share your own concerns. Deflate the fears before they surface.

Being truthful and listening deeply enhances collaboration, and, if necessary, brings you to a decision not to work together, far more efficiently and effectively. To be successful, spiritually or with money, one needs to be absolutely present in each moment and not attached to any outcome. Most of us know this spiritually, but we forget it when money is at stake in a sales situation. Ironically, the less attached you are, the more money you make.

### **Step 3: Talking About Money**

What do you want to get from the collaboration? It is essential for you as the seller to bring up money rather than waiting for the buyer to do so. The reason? Money is so emotional—bringing it up takes the charge out of it; when that happens, the buyer listens more closely and can hear you more clearly.

Say it outright: "My fee is in the X-thousand dollar range; is that a barrier to us working together?" Or, in the case of a non-monetary transaction: "I have a 30-minute presentation; I'd like the audience's full attention. Will that be a problem for you?" For the most part, buyers will say it is not a problem or there is no barrier because they're intrigued to hear what you have to offer.

For you as the seller, stating the price now means you'll be less likely to feel tempted to discount it at the end of the transaction, when your selling power is at its lowest ebb. Since you have been clear about the price up-front, there can be no misunderstanding later.

### **Step 4: Diagnosing and Resolving**

Ask the buyer to share all of their concerns about their current service or product that has motivated them to have this meeting with you. Then tell the buyer how you will solve each of her problems. Then ask the buyer if your solution seem satisfactory. Ask: "Does that address your concern?" Smile, say nothing, and wait for yes.

### **Step 5: Moving Forward**

The last and simplest step is to ask the buyer: "What do we do next?" Put the power in your prospective buyer's hands. Go silent. What you expect is a definite commitment—either a sale or a secure appointment to continue the process. Wait for it. Don't prompt the buyer. Don't help him. Don't make a suggestion.

If you get the commitment, well and good, you've gotten your yes. Of course, if you don't want to work with this prospect, you need to say that, and not wait for him/her to say so.

If the buyer says he'd like to "get back to you next week," gently remind him of the collaboration "contract" agreed to in Step 1. If he still hems and haws, suggest that this is not a fit. Tell him it's been nice meeting with him, and ask if he can refer you to others who might be interested in what you're selling. In other words, deliver your own "no" and refer him or her to someone else. You're respecting his time and your time.

### **Investing with Less Effort:**

Now let's look at another area of money life—investing. Notice if you have any unproductive messages about investing, and use the reframing exercise from week 5 to set positive intentions in this area. Imagine an area of life where anyone, even a beginner, can achieve great success and be in the top 10% of all seasoned players with little effort or training. Investing is such a field.

By diversifying into 14 investment categories and employing a witness investing or passive approach, you can achieve extraordinary results. The reason is that most professionals and amateur investors are completely driven by emotion and fail to follow the tried and true rules for success in this arena. If you want to learn more about building a sustainable Rainbow Portfolio™, something I created that anyone can replicate, go to [www.curemoneymadness.com](http://www.curemoneymadness.com).

As soon as you realize the tremendous opportunity to succeed with very little effort, you will let go of your fear and greed, follow the simple timeless rules of investing (that are, incidentally, known by all, but followed by few), and enjoy a level of success that puts you in the top 10% of all investors.

### **Spending, Saving and Giving**

In Week 5 we used the Intentional Spending Sheet to align our values with our spending. You might have noticed that saving and giving were categories listed on the Intentions sheet. I recommend that you save and give—even if it's only \$1 per week.

The best way is to make it automatic, perhaps setting up an automatic transfer of funds from your checking to your savings account. Even if it is \$10, \$20 or \$50 a month, you can no longer say "I am not saving any money," instead you can say "I am a saver" and this changes everything.

Similarly, it is hard to feel scarcity when we are generous. Give \$1 a day to your favorite organization, or give with an automatic monthly deduction. Saving and giving: it's the act of generosity to yourself and others that produces enormous spiritual and financial benefits, not the amount.

In the same way that generosity towards self and others is transformational, gratitude also has the power to transform scarcity into abundance. Use the following affirmation to create this state of mind in your life.

### **Daily Affirmation: Attracting Abundance**

In this moment and twice per day (preferably morning and evening) become aware of

- 1) the gratitude you feel for something or somebody in your life, and
- 2) the gratitude you feel for what money brings you.

Within an hour of waking and going to bed (twice per day), give yourself the following financial vitamin:

Repeat 3 times out loud, slowly, and with eyes open: "I AM GRATEFUL that my money allows me to be, do, or have \_\_\_\_\_."

As you say this, feel how wealthy you are with just this. Notice how gratitude shifts you from wanting and feeling scarcity to feeling completeness, sufficiency and abundance. It's impossible to feel grateful and fearful or grateful and impoverished at the same time.

Give this gratitude gift to yourself twice per day and notice how your practice generates more and more abundance and magic in your life. Imagine walking into a job or sales interview while feeling grateful for what you already have before you get the job or sell the service or product or get the result you want. Of course, you're more likely to get it, but try it on for yourself.

Let's end with a money breath. As we do this exercise, imagine your whole body being infused with a positive energy, now imagine that this energy is moving out into the world in the form of money and coming back to you in the form of money. A perfect flow of positive energy exchanged through the medium of money.

### **Money Breath:**

Notice:

- How do you feel physically? Tense, relaxed, energized, tired?
- What is your posture like? Slumping? Rigid? Relaxed?
- How busy is your mind? Racing? Full of thoughts? Quiet? Calm?
- Can you feel your breath moving in your body? Where?
- What is your mood like right now?
- What is your level of wanting to "do or change" something? Low, medium, high?

Important: Commit to giving full permission to be as you are without any attempt to correct, change, or better yourself in this moment.

Now bring your attention to your breath.

Take a deep breath. Inhale through the nose and let your belly, rib cage and chest expand as you fill your lungs with air. One, two, three seconds.

At the top of the inhalation, lungs filled, pause for one second. Now exhale, letting your breath out easily through your open mouth for six seconds--twice as long as your inhale. At the bottom of the exhale, say to yourself, aloud if you can:

**I AM GRATEFUL FOR THE MONEY I HAVE.**

Repeat 2-3 times, then rest. Notice how you feel now--without having to change or do anything. Just be for a moment.

How to use the money breath in your daily life:

The aim of the money breath is to interrupt our automatic or impulsive money responses, and create a gap in our thinking that wisdom can fill.

I invite you to do the money breath throughout your day, whenever you think about money (listening to the financial news, for example) or are involved in a money transaction--whether it's balancing your checkbook, rebalancing your investment portfolio, shopping in a store or online, paying for services, making a donation, etc.

I especially recommend doing the money breath any time an emotion around money is triggered—whether it's fear, anxiety, greed, resignation, envy, ambition, the need to win, whatever. This reactive state causes an adrenaline rush in the body.

That, in turn, constricts your blood flow, speeding up your breathing, and makes your breath more shallow. Shallow breathing means that less oxygen gets to the brain; less oxygen to the brain means the brain doesn't work as well as it can or should.

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**Heal Your Money Karma**

**Lesson 7: Co-Creating Prosperity**

**Co-Creating Peace and Prosperity: Money in Relationship**

For most of us, we received unproductive, biased, or distorted money messages as kids that have led to irrational money behavior—or, at the very least, behavior that has cost us stress or money. We get the message "money is dirty," and we decide not to talk about money.

Perhaps that shows up, as it did for me, in not being able to discuss fees for my services up front. As a result, I ended up with clients who negotiated lower fees. I also acquired fewer clients because I was spending time with people who couldn't afford or who didn't want to pay for my services.

Dealing with money on one's own is challenging enough, but then we enter a romantic, business or platonic relationship and the complexities of money multiply. When I am in a relationship I must think about my spending as well as the other person's spending; my own money values as well as their money values.

A seemingly simple question like "should we lend money to friends?" or "should we borrow money from relatives," can separate two people who seemed completely compatible a moment ago. (A friend asks me to go to a 4-star restaurant and I go along, habitually keeping the truth about my money situation (which is that I can't afford the restaurant) to myself. Or, I just lie and say "I'm busy" when the truth is that I want to be with this friend, but I can only afford a potluck not a fancy dinner out.)

How can we receive money and enjoy money on this planet if we are locking horns with our closest friends and partners in this arena? Staying aware and conscious of your inherited money messages from

childhood as well as your dominant financial archetypes is the first and most important step in having successful money relationships.

Then understand that the other person has his or her own inherited money messages and dominant financial archetypes. While your archetype is "guardian" and you want to save from here to eternity, your business or romantic partner is a "pleasure seeker" and wants to enjoy their money today. Once you accept that your messages and archetype is no better and no worse than your partner's, you can begin to appreciate the value that each of you brings to the relationship. It is also helpful to realize that your partner's money patterns and struggles originates in their childhood, they are not in response to you. For example, don't take personally his overspending.

Then, from a less reactive place, figure out how to create a sustainable partnership given your differing money tendencies. And, yes, we almost always will draw to us the partner that we need to balance our own money patterns. So, have some gratitude for your partner even if that person is a destructive spender. Maybe the lesson is for you to enjoy your life, but put in place some guardrails/boundaries that keep both of you from sabotaging your whole financial life.

If your tendency is to exaggerate about money, experiment by exaggerating in the other direction. This is a way of triggering the difficult feelings you're trying desperately to avoid by doing the exaggerating in the first place! If your tendency is to feel tongue-tied and be completely unable to speak about money, create a safe situation for speaking or find safe people to speak to.

This is where your financial ally may be very helpful. Do a role-play with this safe person using the money interaction that is most stressful in your life. If you tend to be the one who doesn't care about money, spend the next month watching every dollar. If you have a message like "money is difficult" running your life, then create a month where you live as if money is easy. If you're always asking someone in your life for money, take this person out to lunch this month as a way of giving back to this person.

You are about to do a visualization to help with the most troubling money interaction in your life. The courage you engender here will pay off in terms of less stress, more harmony in this relationship, and, ironically, more money energy.

Click below to listen to the Power of Authentic Communication Visualization.

Now, write down your insights and learning from this visualization.

#### **Why this visualization works:**

When we validate, we are not necessarily agreeing with the other party, we are simply letting them know that we hear them and they have a right to see things the way that they do. When we do this, we shift the focus from the disagreement at issue to the quality of how we are communicating. This breaks the reactive pattern we are in when we experience a difficult money situation and allows each person to step more into their authentic self. When this happens, fear decreases for each person and creativity to produce a workable solution increases.

#### **Written Exercises to get to know each other in new ways:**

These exercises are very exciting because they often reveal hidden areas in the people we think we know so well: our partners and friends. Nothing builds intimacy more than sharing new information around the shadowy area of money.

1. Take 5 minutes for each of you to share your complete money history from childhood: what did you learn from each of your parents or caretakers, from school, culture, religion, and friends? How has this history affected the way you've related to money and the money decisions you've made as an adult? The listener should just listen without giving feedback. Then when the speaker's 5 minutes has ended, the listener may take a minute to state their feelings using the following sentence, and only using this sentence: "When you said \_\_\_\_\_, I felt

\_\_\_\_\_." ("When you said the part about your parents taking away your allowance, I felt angry," for example.)

2.

2. Now share what money means to you. What is its role? Should it be used to help others? What if we do well financially; what will we do with our surpluses? Save, spend, give? What if we have a difficult year or years? Will we borrow from banks or friends? Will we decrease spending? Should we take more risk and go for bigger payoffs with our business or investments? Or should we make sure we have more stability? Should we buy or rent? Is each of our money beliefs true or just something we've innocently clung to since childhood. For example, is renting really throwing money down the drain? Or is it another unexamined belief.

3. Write down your strengths and weaknesses around money both in the present and in the past. Then ask your business or romantic partner or friend or colleague to do the same.

Now ask yourselves this question:

If we were advising these two people on how to have the most harmonious, joyous and sustainable financial relationship, what recommendations would we give these two people, given their strengths and weaknesses?

When we remove ourselves from this situation, at least hypothetically, and become an advisor for others, our objective brain kicks into gear and our wisdom, instead of our primitive reactive patterns, emerges.

Now, design your financial life using all the information you shared and the recommendations you just received. And, have fun! (Keep in mind that the ability to have fun with money is a strength.)

### **Breaking the Money Taboo Exercise:**

What is one aspect of your money life that you don't want anyone to know about? Make a list of all of your present and past money secrets including the ways you hide, manipulate others, distort the truth, exaggerate, pretend, compare your finances to others, act or feel superior to (or less than) others around money.

Now, make a commitment, in a way that feels totally safe to you, to eliminate or reduce one of these secrets each day this week. At a minimum, share this secret with one person each day; it could even be your therapist.

### **Why this works:**

When you break the long-standing American culture that promotes what is probably the strongest taboo around money of any culture in the world, you free up tremendous physical, emotional, spiritual and money energy. You enhance the intimacy of all of your relationships. You shift from being stuck around money to being able to access the natural wisdom you and every one of us possesses around money. This is the only field where everyone has the ability to achieve mastery with little effort.

In other cultures, such as India, it's the reverse, you can talk about money till the sacred cows come home. In India it's perfectly acceptable to ask someone how much money they make or how much they paid for their house or their shirt-- but forget about asking someone about their sex life! Whenever we bring what has been in shadow into the light, our lives shift in valuable ways.

Money has been so repressed that it has become acceptable in our culture for it to remain in the shadows. Granted, there are healthy boundaries around what we share with others. These need to be distinguished from unhealthy boundaries.

### **The Counter-Intuitive Money Breath and Why it Works:**

Notice:

- How do you feel physically? Tense, relaxed, energized, tired?
- What is your posture like? Slumping? Rigid? Relaxed?
- How busy is your mind? Racing? Full of thoughts? Quiet? Calm?
- Can you feel your breath moving in your body? Where?
- What is your mood like right now?

- What is your level of wanting to “do or change” something? Low, medium, high?

Important: Commit to giving full permission to be as you are without any attempt to correct, change, or better yourself in this moment.

Now bring your attention to your breath.

Where do you feel the physical sensation of your breath? As it moves through your nose, mouth, throat? Notice your chest, ribcage or belly moving when you breathe. Sense your breath between your shoulder blades and feel your spine responding to the breath.

Now notice the cycle of your breath: the inhale, the exhale, a pause, and then the next inhale, etc.

Notice which is longer, your inhale or your exhale?

As you inhale, breathe in the most difficult aspect around money in your life (perhaps it's that money is difficult or evil).

Breathe this quality into your body.

This sounds counter-intuitive, but trust me on this – it's powerful in a good way. On the exhale, breathe out the countering quality or the one that seems to undo the unproductive quality. You could also use your inherited message on the inhale and your antidote message on the exhale.

Do this inhale and exhale ten times today and three times every morning this week. For example, breathing in "money is difficult" and breathing out "money is easy." Say and visualize the negative and positive qualities you are ascribing to money on the inhale and exhale.

#### **How this works:**

As you inhale, you are taking in the negative quality as a way of coming to acceptance that this belief has long lived in you and you're also showing empathy for all the humans who, like you, live their life according to this unproductive belief.

When you exhale, you're sending this message out from your consciousness to everyone on the planet. When you give this positive quality in a spirit of generosity to others, you increase the sticking power of the belief within yourself.

Only those who possess something can actually give it away. And, when you are giving something away, you are also proclaiming to yourself and the world that you have enough. You have reached sufficiency. From that place of feeling enough, you have even more capacity to give and also more capacity to receive love, energy, and money from others.

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### **Lesson 8: The Power of Your Tribe: From Generosity to Prosperity**

Congratulations! You have done a significant amount of inner work excavating your ancestral money patterns and bringing them to the light so they can be transformed. You started with an awareness of the unproductive money behavior of your family, moved on to your childhood money initiation and then discerned the distorted money messages you adopted.

These messages helped keep you from having the difficult feelings that accompanied that money initiation(s). You also allowed your wisdom body to percolate a curative or antidote message. Then, you became aware of your dominant financial archetypes as an adult and how those archetypes help and hinder you in life and in your relationship to money. You also learned how to balance your dominant financial archetypes so that you would have more harmony, ease, power, and joy with money.

Next, we returned to childhood to rewrite the script of our childhood money initiation so that it has an empowering affect on our life. We recognized that since we made up the first version of our money initiation, we could design a second version that strengthens rather than undermines our money life.

Now that we have a more empowering story, we can stop running from the difficult feelings that our inner child felt in the original money initiation, and open to those feelings. Allowing the difficult feelings is revolutionary because our whole life heretofore has been about fleeing or fighting the "bees" instead of just being still and allowing the bees to be.

You then took this new way of being with your money demons and created a spending statement that reflects your authentic self. Next you went on a money vision quest and discovered what's really important when half of your money is taken away from you.

Stripped of desperation and attachment to money, you learned a transformative practice for selling any product, service or idea to another. This is a practice that creates collaboration instead of conflict, a practice that creates an ego-less spiritual partnership. That same ego-less, simple approach was then applied to the world of investing to reveal a blueprint for extraordinary investment success that requires less effort instead of more.

Given that relationships are affected significantly by money interactions, in Week 7 we focused on your romantic and business partnerships as well as friendships. All of the weeks have also been deeply supported by ongoing money affirmations and simple and advanced money breaths.

This last week is an opportunity to review any part of any week that does not feel complete to you. Of course, I recommend that you make a money breath and a daily money affirmation part of your daily practice. I, Spencer, visualized the rewritten script of my money initiation every morning for 6 months until finally I really believed that my father was protecting me when he didn't answer my question "how much money do you make?"

At that point, suddenly money no longer seemed like it was the most important thing in the world or that you could never have enough of it. In fact, it taught me you can and, in fact, do have enough...right now.

This week is about anchoring for yourself the understanding that sufficiency is now and bringing that and all 8 weeks out to your tribe to benefit all.

Now, make yourself comfortable and begin the Prosperity Visualization by clicking below.

Every financial advisor is trained to calculate the amount of money that will allow the client to be financially independent at some future point in time. While this information can be helpful, the focus on the idea that arriving at some amount of money in the future will bring us peace or independence in any profound sense, undermines our freedom rather than expands it.

Plus, we have all the advertising and media supporting the view that the future will be better--especially if we accumulate more money and stuff. There are two flaws in this logic:

1) When we condition ourselves to expect a future that is better than the present, then even if we get that future amount of money, we bring our conditioned future oriented selves with us. In other words, almost always, we set a new target once we achieve the original target. We also are not ok when we arrive because we have never experienced peace with the current and present amount.

2) The idea that money will bring us this freedom exaggerates the importance of money in our lives and ignores all the other aspects of wealth that bring us freedom. When clients have focused so much on money, their other areas of life get diminished. These other aspects of wealth include the ones we have mentioned previously in this course like: our health, our friends and family, our ability to laugh and feel joy, our untapped creativity and skills, and the strength of our tribe.

After 20 years of helping people to achieve their financial goals—yet watching them feel no more secure or happy or peaceful— it woke me up to the realization that sufficiency is not in the future. SUFFICIENCY IS NOW!

**Written Exercise:**

How could your life be absolutely sufficient the way it is right now?

What if you don't get the inheritance or work bonus you're expecting?

How could you make what you have in your life, today, sufficient for an abundant and magical life?

Write a paragraph or two expressing your gratitude for all the assets you have today and how what you have—including your health, friends, spiritual strength, financial assets etc.--is totally sufficient.

The usual fantasies that we, humans, entertain like "if only I had more of \_\_\_\_\_," only lead to a feeling of less-than.

No wonder, we want more. We're walking around feeling like something is missing.

When we arrive at the place of enough-ness, our relationship to every person and aspect of life changes. And, ironically, money flows to us more easily.

Why? Because everyone wants to work with people who feel that they are and have enough, who have already arrived at a sense of sufficiency. Not people who are waiting or hoping to get there in the future.

**Exercise:**

For this week, stay in prosperity conversations and excuse yourself from any conversation that supports the notion of scarcity or not having enough.

Watch what happens to your relationship to money and life when you do this.

In addition to expressing gratitude, generosity is definitely a great antidote to scarcity thinking and another direct path to awakening sufficiency.

That's why I include charity on the fixed part of the Spending Intention Statement.

Make generosity a habit no matter how little money you have, and you'll shift from scarcity to sufficiency in your thinking, and that shift will unexpectedly produce more money energy in your life.

But be careful.

Many of us make the mistake of forgetting that we are part of this planet and we are the first person with whom we need to be generous.

You are part of your tribe; when you nurture yourself with generosity, you create a level of sufficiency and enough-ness for you to then be generous with others.

When this happens, others are automatically more generous with you to the degree that you feel sufficient and have no expectations or desires of others giving to you. Just imagine your tribe of friends--let's say there are 50 of you.

If each of you is being generous with others, what level of connection and power is possible?

Imagine this group of 50 now taking this web of generosity out to others.

What could you manifest in the world with your tribe now?

Commit to one act of generosity a day for the next week. This can be with your time, money, actions, or service.

### **Daily Affirmation:**

I am Enough. As you say this to yourself, feel the abundance in your energetic body, in your wisdom, in your creativity, etc. Say it two more times and do this every morning and evening.

If you've done this course with a financial ally, express your gratitude to each other for your support and confidentiality.

My recommendation is to schedule 15-minute monthly check-in calls with your ally.

This is the best way to create sustainability for all the money shifts you created in the 8-week course.

If you never got a financial ally, this is a great time to find someone for whom you can be mutual financial allies. Check-in with this person monthly to share the money decisions that you're facing in your life.

Better yet, have this new person do the 8-week course so they're on the same page with you.

### **The Breath of Enoughness**

Notice:

- How do you feel physically? Tense, relaxed, energized, tired?
- What is your posture like? Slumping? Rigid? Relaxed?
- How busy is your mind? Racing? Full of thoughts? Quiet? Calm?
- Can you feel your breath moving in your body? Where?
- What is your mood like right now?
- What is your level of wanting to do or change something? Low, medium, high?

Important: Commit to giving full permission to be as you are without any attempt to correct, change, or better yourself in this moment.

- Feel your feet on the floor.
- Press down lightly on the floor with your feet and then release.
- Notice the places where you make contact with the chair.
- Are you trying to hold yourself up?
- Relax your muscles and let yourself be held, without collapsing.
- Allow your full weight to be carried by the chair and the floor.

Now bring your attention to your breath.

Allow however you are breathing in this moment to be enough. Breathe into the place in your body or mind that doesn't feel enough or sufficient to you. Let your breath be the balm for this area of your life that is screaming for you to acknowledge that this too is sufficient and enough just as it is. (Of course, almost any psychologist will tell you that the more you are ok with an aspect of yourself you want to change, the faster it will change.) This week breath for 5 minutes each morning, allowing everything to be enough. Whatever you're thinking, whatever is happening, whatever you're feeling, it's all sufficient. For these 5 minutes, nothing has to improve. It's all sufficient in this present moment. Sufficiency is now and only now. Let yourself be as present as you can with your breath and have it be enough.

### **Host a Prosperity Party**

Collaboration is essential to your spiritual as well as to your financial success. That's why you have a circle of friends, a tribe, a community from which you prosper in all kinds of ways. Now, you can harness the power of your collective community in a fun, directed, results-producing way.

Gather a minimum of 20 people (the more the better; ask others not yet part of your tribe to join you if you need more people). Let everyone know a few weeks ahead of the date for the Prosperity Party that he or she MUST prepare a skit, song, dance, comedy routine, etc. about what they want. Involve others in your

skit or song or ask them to do it for you. In a memorable, entertaining, or funny way, tell the group what kind of job you seek, how many clients you need, what you are raising money for (a charity or to start a business). By limiting each person to 2 minutes, the audience will be riveted.

By making it entertaining, your presentation will be memorable. A memorable presentation is the opposite of a typical networking meeting where business cards are exchanged. I've done this party many times, and it's always been fun, entertaining and the results have been powerful.

On behalf of Brent Kessel and myself, thank you for your courage to take this journey. We both hope that you feel more at peace with your ancestral money lineage and confident in your ability to positively affect the planet now and the generations to come. We invite you to share with us any stories, insights, or benefits that you experienced during the course or in the coming weeks.

If you want more information or have questions about the course or our firm's services, please contact Spencer at [Spencer@abacuswealth.com](mailto:Spencer@abacuswealth.com) or Brent at [bfree@abacuswealth.com](mailto:bfree@abacuswealth.com). You can also view our firm's website at [www.abacuswealth.com](http://www.abacuswealth.com)

May your money wisdom increase,  
Spencer Sherman and Brent Kessel