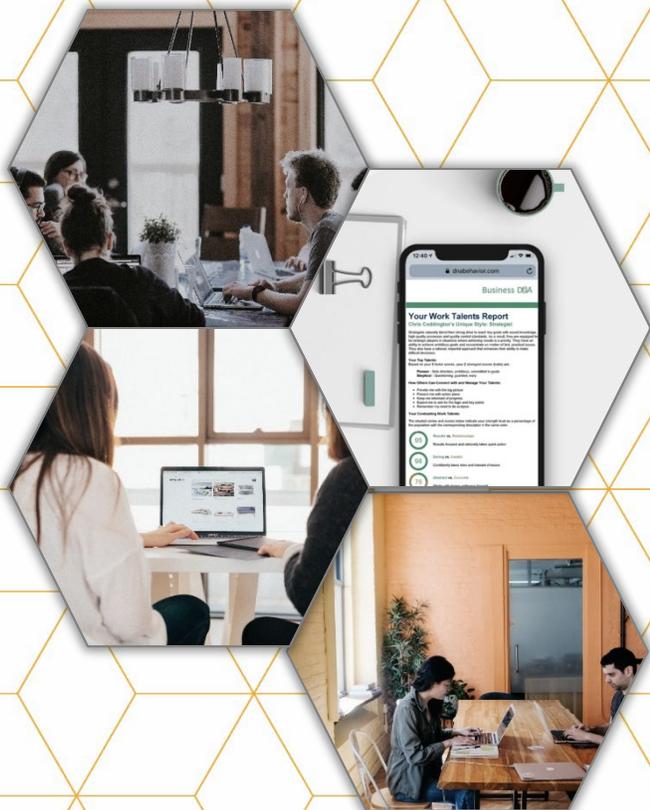


A Guide to Money Energy Conversations



DNA Behavior®

Money Energy Conversations

Whether you are aware of it or not, every part of our lives finds its core in money. But money and its effect on us is one of life's most essential and best-kept secrets because very often, we don't talk about it, and its energy is invisible.

"If we understood more about ourselves and our relationship to money and the energy it produces, talking about it would be as natural as talking about the weather."

Source: Hugh Massie Executive Chairman/Founder, DNA Behavior

During 2013/14, Wells Fargo conducted a Financial Health study¹ that revealed statistics ranking the most challenging topics to discuss for Americans:

1. Personal finances 44%
2. Death 38%
3. Politics 35%
4. Religion 32%
5. Taxes 21%

Additionally, 36% find it hard to keep to a financial plan. Then, 39% of those questioned said that money is the most significant stress in their life.

1. Stress is usually caused by an unsolved problem and feeling out of control or not safe. A lack of savings and too much debt is a primary cause of financial stress.
2. The stress will likely cause fear, anxiety, bad decisions, cognitive decline, poor productivity, more sick time, is disruptive to life, the team and family, and can in general be very hurtful to others.
3. Ultimately, chronic financial stress creates rot in your energy system which will deplete your personal life energy sources, including mind, body and nutrition.

If you are going to reduce stress in your life and then learn how to amplify the energy of money so you can live a happier, more successful, and healthier life for longer, then having the ability to discuss money and what it means to you is essential. That requires you to be more conscious of how and where the money energy is showing up for you and others.

Learning to discuss money will be very important to your ability to reduce stress and amplify its energy in your life.

At DNA Behavior, we have seen evidence of adults successfully managing their money when parents discussed money matters with them around the dinner table in their youth. Such conversations help build better financial habits, including saving and managing credit.

¹ https://mms.businesswire.com/media/20140220005317/en/404015/1/National_Financial_Health_FACTSHEET_en1.pdf?download=1



An excellent way to begin the money conversation with children is simply to ask them how much they already know about money. Remember, their responses may raise issues unassociated with money that the parents will need to address. This may be the beginning of revealing their money energy even in young kids. Also, consider having your children read books like “The Four Money Bears” by Mac Gardner.

Appreciating the invisibility of money energy is crucial because it is often there even when the subject matter appears to have nothing to do with money. Conversations with children may well discover these apparently unrelated subjects.

Money is a Taboo Subject

Talking about money is taboo, much like politics and religion. Everyone has experienced the dinner party breakdown that has ended in heated exchanges because someone raised one of these subjects.

Money tends to raise heckles because it reflects perceived success, raises anxiety levels and goes to personal areas such as upbringing, deep-rooted beliefs and values, personal failings, and much more.

Talking about money elicits positive and negative reactions depending on how people see life – half glass full or empty.

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Begin talking about money with those you trust. Remember that they, too, are reluctant to raise the subject of money. Keep the conversation to behaviors, experiences, dreams, goals, desires and feelings. Talk about your personal life energy sources, the highs and lows of your energy boosts and depletions, and then finally how money impacts your world.

In any conversation with another person, particularly if you are asking questions, never make assumptions or be didactic by imposing your beliefs and values. The book *Coaching A to Z* by Haesun Moon provides good insights in how to position conversations with carefully used words and the telling of stories in the right way to draw out a person’s motivations. Story telling will help build more connection and will help the coach or advisors influence, teach and inspire.

Whether a financial advisor, consultant, or coach, it is important to first explore your own beliefs and relationship with money before having conversations with clients. Your findings will be crucial in leveraging these sensitive discussions with others.

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In her book *Money and Meaning: New Ways to Have Conversations About Money with Your Clients*, author Judith Stern Peck suggests approaches to beginning these conversations.²

Knowing how to have this conversation safely not only directs light into a closed subject but also lifts the taboo and, much more importantly, opens the way for money-energy conversations when you might need advice when making key decisions.

With 22+ years in business, DNA Behavior has seen many wealthy people who have poor health, broken relationships, no friends, and others with far less money living a wonderfully happy and integrated life.



Understanding that you have a specific relationship with money and whether or not that relationship is good or bad is an essential first step to removing the taboo from money conversations. So, it's time to look at money differently and thereby build a more positive connection to it.

Ultimately, we at DNA Behavior want to encourage you to understand the energy of money and to discuss it, so you are more empowered to:

² https://www.amazon.com.au/Money-Meaning-Conversations-Therapists-Professionals/dp/0470083425/ref=sr_1_5?crid=5MDNBZKGUQH&keywords=money+and+meaning&qid=1664231306&s=books&sprefix=money+and+meaning%2Cstripbooks%2C215&sr=1-5

1. Confidently make wise high-stakes decisions, accelerate performance and build enhanced relationships based on identity and money clarity.
2. Live a Quality Life with greater integration of your purpose, career, finances, health and recreation, relationships, and community.
3. Improve your long-term happiness, success and health through less anxiety and stress.

It Is More Than a Traditional Financial Planning Conversation

“Wealth comes in many forms and is not limited to greenbacks or the numbers in a bank account. Health is wealth. The love and support of friends and family is wealth. Knowledge is wealth. The service others offer and the products we use are all forms of wealth. Defining our wealth based on bank account numbers alone creates an artificial experience of poverty. It is artificial because every day, one lives and is supported by the universe. This is cause for thanksgiving.” Source: Laurence G. Boldt

How can we make it easier for you to talk about money with your coach, advisor, spouse, or family members? Or even your health and wellbeing practitioners? Of course, money silence can reflect success, “don’t want to boast.” It can more often reflect some shame or sense of failure, “don’t have much,” leading to anxiety. Or maybe upbringing, “money does not grow on trees,” “you have to work hard to make money,” “we don’t talk about money at the dinner table,” or “we do not talk about money outside the house.” In other cases, you do not know what to say and do not have the trust to say it even if you do know.

The conversation about money is not just a traditional financial planning discussion for financial advisors and their investor clients to discuss investments and returns; it is a discussion about all aspects of their life and their mindset about money.

Money conversations should not be limited to financial planning. It is also important for coaches, consultants, and health and wellbeing practitioners to discuss money with their clients. Further, spouses, families, and business partners need to be able to discuss money.

Further, a discussion about money is equally essential for coaches, facilitators and consultants so they can help their clients make high-stakes decisions, improve performance and enhance relationships. Going further, health and wellness practitioners can at least raise the topic of money when they see that their clients have a lower Heart Rate Variability (HRV), reflecting stress. Even leaders and managers need to be able to discuss money in the workplace as part of engaging and managing their teams. Not everyone is at work to earn more money although their overall wellbeing is important. Some employees will want to trade off money for time. Others will wish to financial guidance. Also, spouses, families, and business partners need to be able to discuss money. Again, money is always there in every dimension of life.

Establish the Context in Designing the Money Energy Conversation

You should remember that money itself is neutral as it does not have a personality. It is you who has a financial personality (Financial DNA®) with built-in life perspectives, and that is what drives how you think about money, react to money and events, and ultimately make decisions. Therefore, this is why

since 2001, we have encouraged the use of the Financial DNA Discovery Process as an objective way to uncover your financial personality reflecting your inherent and learned money attitudes. Further, the Financial DNA Discovery Process provides a foundational life script for what will be a Quality Life for you in terms of the activities, situations, and interactions which will make you happy, successful, and healthy. Ultimately, it is difficult for an advisor, coach or facilitator to get to know who you are if you do not have clarity of who you are.

Before starting the money energy conversation, it is important to consider the context of the conversation, and to consider the purpose. That will be important for directing the flow of the right questions at the right time, managing safety and how to involve the participants and manage emotions.

For instance,

1. Change of career
2. Business plan decision
3. Saving for retirement
4. Estate planning – family continuity
5. Business succession
6. Planned giving
7. Financial literacy

The DNA Money Energy Conversation Model

The DNA Money Energy Conversation Model has been designed for the advisor, coach or facilitator to put you as the client at the center of the conversation.



1. The first step is objectively understanding who you are through completion of the Financial DNA Discovery Process. So, that the advisor, coach or facilitator knows how to adapt their approach and tailor the solutions by making it about you, they must also complete the Financial DNA Discovery Process. They cannot lead you as a client to a place they have not been themselves.
2. Then the advisor, coach or facilitator should tailor their questions based on knowing which of the stronger behavior and money insights revealed need to be addressed in the context of your situation. The point here is to start the conversation off based on the unique circumstances and behaviors of the client.
3. By asking the questions, it sets up the advisor, coach or facilitator to better listen to what you as the client are saying. Listening is key to the success of the conversation. We recommend that the advisor, coach or facilitator should have a team member listening who as well has a different natural DNA behavioral style (if this is possible). This will usually mean that different perspectives will be heard which can be invaluable when seeking to make the client feel understood.
4. Then , finally, from an engagement and change management perspective, it is important to be guiding the client to co-create the plan of action and establish an accountability level that they will buy into. The change management process involves the following:
 - a) Unblock the congested energy which is blocking energy flows. The incongruent behavior and self-limiting beliefs that need to be changed must be identified. The self-awareness will help create the intention to change.
 - b) Have intention. The client needs to directly say that “I intend to change the situation, and then say, How can I live without...?)
 - c) Focus and will. To change the behavior or belief requires defining the steps for change so a new path can be walked. Then the client can say “How can I do this?”
 - d) Act new intention repeatedly – there must be repeated actions for 21 or more days.
5. From a Money Conversation process when there are couples, the best result will be achieved if the advisor, coach or facilitator should meet with each person separately to help them get personal clarity without the energy overhang of the other. Once the individual meetings are completed, then there should be a meeting with both present to have the money conversation as a couple. The same approach should be adopted with families.

We recommend advisors, coaches and facilitators encourage their clients to monitor their stress levels on a regular basis, including pre, during and post money conversations. One way to do this is to use a smart device which measures stress and HRV.

In addition, they can create pauses during the money conversations to do deep breathing exercises as a way to help re-center and shift the clients stress and emotions.

In our experience and based on Women Buy, Women Rule research from Tom Peters, over 70% of financial decisions are made by females. That is largely because they are responsible for the home, children’s welfare and education, health, culture of family life and generally they live longer. Therefore, it is preferred if the women is brought into the conversation first without leaving the male feeling excluded.

The Platinum Rule of Money Conversations

In training many financial advisors and coaches since 2001 on how to have money conversations, DNA Behavior has always advocated the “Platinum Rule of Money Conversations”. To gain money clarity, your authentic identity and life should be discussed and visualized first before the stress and emotions that the energy of money triggers cloud the real you. Then, the specific issues relating to money can be addressed second. After all, how you think about money at both the conscious and sub-conscious level and then deal with it strongly reflects who you are. This is akin to if you are selling life insurance you do not discuss death given the emotions it evokes.



Discuss Your Authentic Identity and Life Purpose First

Our Platinum Rule of Money Conversations approach is about creating the right energy by getting you firstly to address your goals and life desires based on clarity of your authentic identity and life purpose. The direct discussion of money does not come up at this stage.

Then, for the facilitation, we have recommended to advisors, coaches, and facilitators that three to five of the following types of questions (or similarly themed) can be asked without assumptions or beliefs being imposed. Which question is asked will depend on the clarity the person already has in building their Quality Life and based on their behavioral style:

1. How are you feeling at the moment? [Or, what are you thinking about?]
[Note, while it is preferred and necessary to uncover a person’s feelings, some of the more rational Natural DNA Behavior styles will be resistant to that and so the questioning may start with thoughts for them and then progress to feelings]
2. What brings you happiness and joy?
3. Where is your life going well right now?

4. What do you see as being your greatest strengths (talents)?
5. What are you passionate about?
6. What are your values?
7. What is the purpose of your life?
8. How do you want the world to see you in the future?
9. How do you like to spend your days?
10. What do you need to create more meaning in your life?
11. How do you plan to realize your full life and financial potential?
12. What are the best and worst decisions you have made?
13. How well are your work and family relationships aligned?
14. What is causing you stress in your life right now?
15. How is stress flowing through to your personal life energy sources of the mind, body and nutrition?
16. What is your finish line?
17. What changes do you intend to make in your life? How will you start taking the necessary steps to make the desired changes to your life? How will you ensure these steps become a habit?
18. How do you want to be remembered?
19. What is your definition of a Quality Life and how will you measure success in your life?
20. And what else?

Your ability to respond to these questions will be assisted if you have reviewed, reflected upon, and discussed the insights from the following:

1. DNA Natural Behavior Discovery Process
2. Quality Life Performance Discovery
3. Identity Discovery Exercise
4. Quality Life Definition Exercise
5. Quality Life Planning Exercise (Optional)
6. Quality Life Needs and Wants Exercise (Optional)

The ability to recognize in what areas of life you may be stressed is important for the Money Energy Conversation. The stress could be reflected in the following areas:

1. Living and working outside of your natural DNA behavioral style. For instance, you are an outgoing person who is working in an administrative role.
2. Some of the eight primary areas rated in your Quality Life Performance Discovery are relatively low.
3. You have a low level of a Natural Financial Behavior Capability in terms of savings, risk and wealth creation.
4. You have not yet consciously determined a healthy relationship with money, and consequently opportunities are not opening up, and some are being closed or depleted.

Draw a Painted Picture of Living Your Quality Life

Then once you have defined what a Quality Life means to you, how it will be measured, and there are choices to make, you can prioritize your needs and wants based on alignment across the six Quality Life themes of life purpose, career, finances, health and recreation, relationships and community.

As part of our training programs since 2001, we recommend that you draw a “painted picture” of living your quality life so that you can visualize it. This will help keep your focus on what is important and increase the likelihood you will achieve your goals and/or desires. We suggest asking clients something like the following:

Imagine transforming your life and finances in 3 years where you can live a meaningful life, have sufficient free time to do what you enjoy with those you love and have enough capability to earn the income to be happy, successful and healthy?

We encourage you to take this approach so your self-worth is defined and reflected by whether you are living a Quality Life based on your authentic identity and life purpose rather than the bank account balance.

“Money is a miraculous thing. Your energy is reduced to a portable form and endowed with the power you do not possess. It can go where you cannot go; speak languages you cannot talk; lift burdens you cannot touch with your fingers; save lives with which you cannot deal directly.” Harry Emerson Fosdick³

Discuss the Meaning and Role of Money in Your Life

It is only at this point that money can be precisely and safely discussed for achieving your goals, whether that be through earning, spending, or investing. There may need to be a discussion about how limited financial resources will be allocated and some preserved for the longer-term retirement plan. Thereby creating a non-threatening and non-judgmental environment to have these more direct “money conversations.” Again, the DNA Behavior reports can help this deeper part of the conversation, given their objective framework and non-threatening language.

If direct questions arise too early about money before the client's identity, goals and desires have been discussed, the conversation will likely be de-railed with emotions, and there will not be clarity.

We believe with this approach you can more effectively connect the rational side of money in terms of what you have available with the emotional side in terms of how you feel. Therefore, ultimately enabling a higher level of money relationship integration to be achieved.

If direct questions arise too early about money before your identity, goals and desires have been discussed, the conversation will likely be de-railed with emotions, and there will not be clarity.

In addition, when discussing money, it is important to recognize as a behavioral principle that people in general fear losses more than gains by a ratio of two or more times.

³ Source: <https://www.weareworldquant.com/en/thought-leadership/the-human-brain-markets-and-financial-decision-making/>

Whether in a family conversation around money or with an advisor or coach talking to you, there are some critical relationship with money questions listed below that should be asked and answered to begin the process of uncovering how money energy will be unleashed in the building of your Quality Life.

1. What are the key life events that have impacted you? How do you feel about them?
2. How have your key life events triggered your defining money moments leaving “money memories”?
3. What key money beliefs and attitudes are coming from your key money moments?
4. What are your best three experiences and your worst three experiences with money?
5. What is the purpose of money to you?
6. How does your money purpose relate to your life purpose and the building of a Quality Life?
7. When is money a source of joy?
8. How does money make you feel when it comes in and goes out?
9. How do you feel when a bill or credit card statement comes in, and then you pay it off?
10. When do you feel good about money versus feel uncomfortable or guilty with it?
11. When does money increase your life and financial confidence?
12. In what circumstances do money issues cause stress and keep you up at night?
13. How does money impact your relationships? Who depends on you for money?
14. Have you got the financial and non-financial resources to live your life purpose?
15. How will you unblock your money congestion and define a new money story for yourself?
16. What relationship with money will you have in the future and how will you express it?
17. Where should you focus your energy on earning, spending (or saving), investing, giving and talking about money so that it is integrated into every area of your life?
18. What habits around money do you need to change starting today so you can live up to your authentic identity and build a Quality Life?
19. How are you feeling about money through sensations in your body? Which senses are being triggered?
20. And what else?

Ultimately, before any decision is made, you need to be empowered to answer the following two Life Alignment questions:

1. Will it make you happy, successful, and healthy?
2. Is it the wise thing to do?

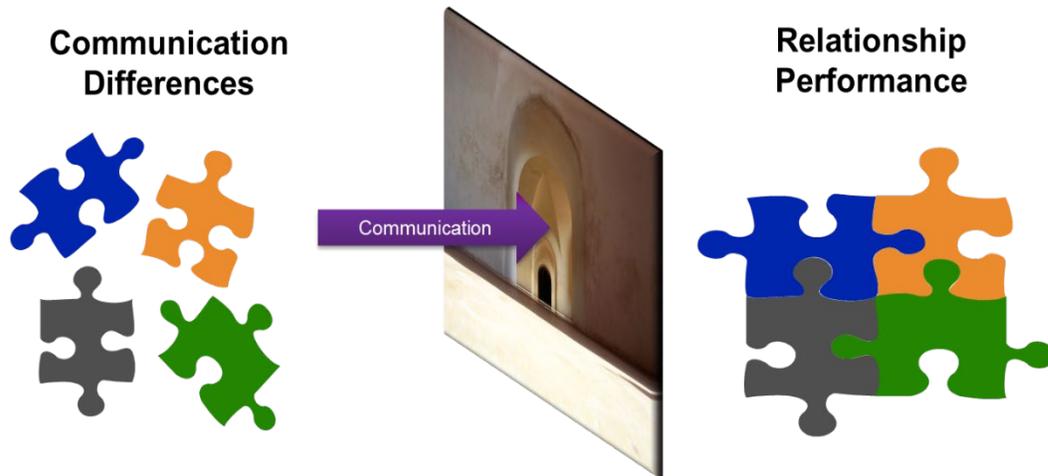
Your ability to respond to these questions will be assisted if you have reviewed, reflected upon, and discussed the insights from the following:

1. Natural Money Behavior Influences
2. Money Energy Opportunities Discovery
3. Quality Life Performance Discovery (also addressed above)
4. Life Lines Exercise
5. Habits Exercise

The Platinum Rule of Relationships

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The “Platinum Rule of Relationships” is “do unto others how they would like to be done unto”. That requires communicating with the other person on their terms during the Money Energy Conversation. Therefore, you must adapt your communication style to how the other person wishes to be communicated with based on their natural DNA behavioral style and not how you wish to be communicated with.



In particular, understanding the natural DNA Behavioral style will tell you whether the person you are interacting with is:

1. Relationally driven and will naturally prefer to tap into their feelings, desires and emotions.
2. Results driven and will naturally prefer to tap into their logical thoughts, goals and results.

The challenge for the results driven people is that their external thinking approach may limit them to linear results and being closed to the greater possibilities that come from a “quantum approach” to life. For a person to unleash the quantum leap potential of money across all areas of their life, they will have to learn how to tap into their heart and interior feelings about money which are coming from senses and perceptions within their body.

Having this deeper understanding of yourself will help bring greater discernment and alignment to your decision-making. To learn more, you can read DNA Behaviors Guide to the Seven Senses of Money Energy.

So, the results driven people will have to learn to become more conscious of their interior feelings if they want quantum results, which will be the carrot for adapting. Nevertheless, the relationship people will need to be able to positively answer the two Life Alignment Questions identified above so that they can check their intuitive feelings.

Again, regardless of who you are we suggest that every person monitor their HRV through a smart device as this can provide an early warning of how their sensory systems (including central nervous system) are reacting to money stress, attitudes and feelings.

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It's essential to be sensitive to personal feelings or even failings. Still, there is no doubt that if the taboo surrounding talking about money was lifted, followed by a greater understanding of the energy of money, the subject would be conquered, and ultimately happiness, success and health would be improved. More importantly, the world would have a far better experience and enlightenment about the energy of money.

It is, therefore, critical for you to understand and feel your relationship with money and how to integrate into every area of your life. This understanding alone will be a significant factor in charging your money energy battery. Learning to look at any subject differently changes perspectives and opinions; the same is true of money.

To learn more about DNA Behavior International and the solutions we offer, please visit: www.dnabehavior.com

If you have any questions or would like to discuss Money Energy with an executive on our team, please email us at: inquiries@dnabehavior.com

