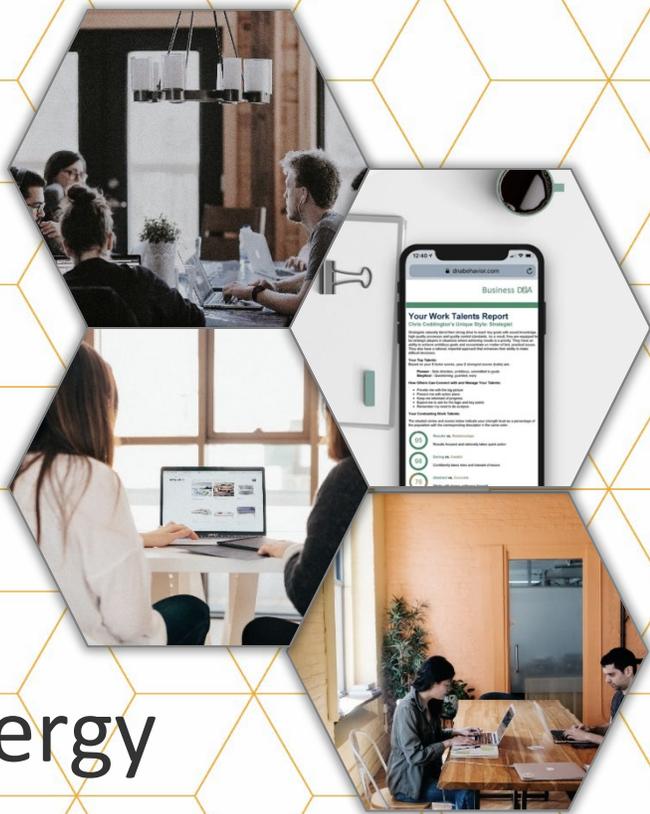


A Guide to Money Energy and Relationships



DNA Behavior®

Money Energy and Relationships

Relationships are a large, important, and vital part of life. They can range from close and intimate to distant and challenging: from family and friends to business to community to casual. No matter the nature of the relationship, each makes up our social network somehow. They form the nucleus of our network and contribute to our well-being.

For couples, making relationships work takes more than being romantically in love. Lasting relationships are built on trust, respect, and shared goals and dreams. Most couples know this but miss the 'big one' – which is about money. Failure to do so leads to ongoing tension and breakdown of the relationship.

While money is often attributed as the big wedge dividing relationships, often there is another bigger emotional need or recognition issue that has not been addressed resulting in that deeper issue energetically manifesting in money. For instance, if there is a lack of understanding, acceptance and respect of each other in some way that may cause one of the parties to avoid the other and commit financial infidelity through hidden spending. Similar types of problems can arise in families and businesses, or any other setting where there is money and a relationship involved.

Look Before You Leap When Entering Into Relationships:

Relationships are often complex and require our attention if they are to grow and survive. As Henry Ford said, Coming together is a beginning, keeping together is progress, and working together is a success.



Interestingly many individuals form relationships without understanding the foundation upon which they are created. There may have been cursory discussions around politics and religion, values and

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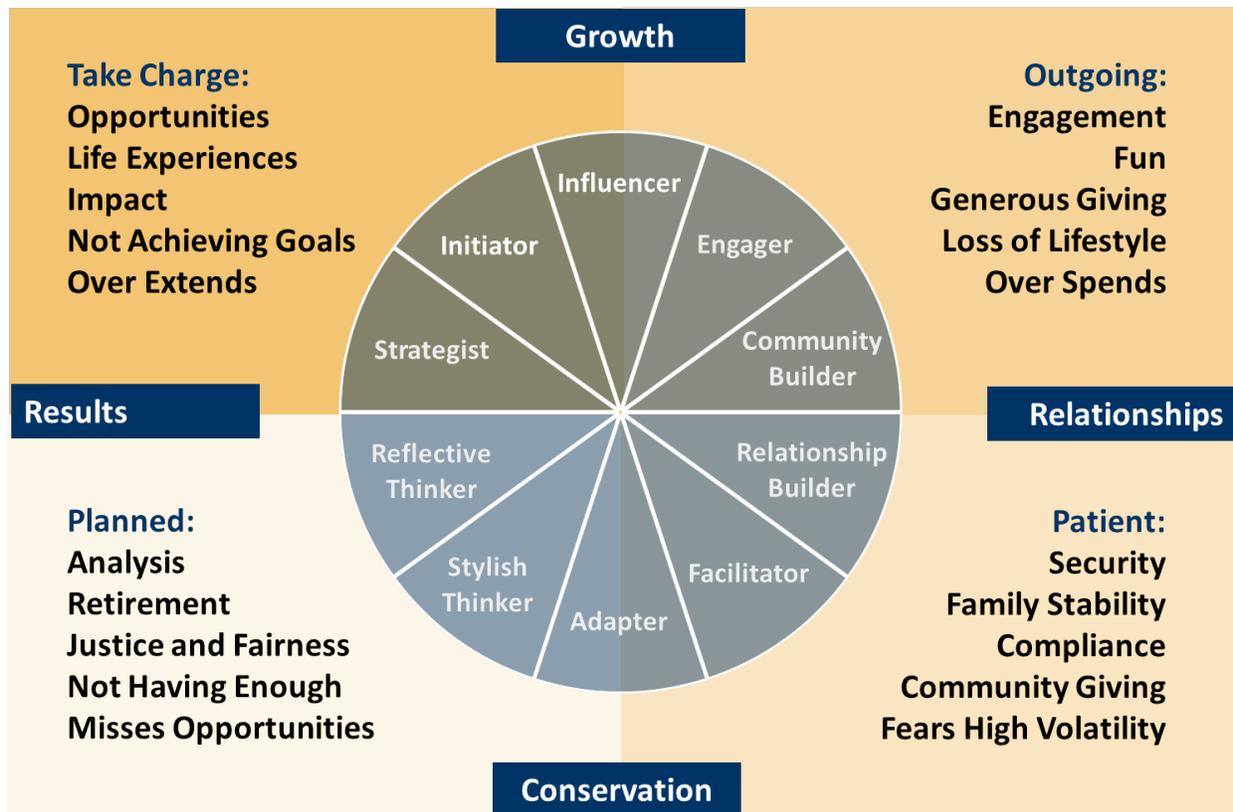
passions, the arts and sport, but rarely are relationships formed that have included our relationship with money. We may be energized by the former topics and fail to realize the energy surrounding money and its potential impact on the relationship. The same is equally true for personal, family, business and community relationships.

Money is a form of energy that you receive in exchange for contributions you make in the world. Most people, though, are unconscious of how money energy moves through their lives.¹

We at DNA Behavior, as part of our significant research into Money Energy have discovered that money worries are one of the primary sources of stress. The stress caused by money can lead to relationship problems, depression, anxiety, cognitive decline and other health problems, none of which are conducive to healthy relationships.

Yet, society's basic structure is that of forming relationships, whether marriage, partnerships, or mateships. Many personal and business relationships end in wreckage and financial chaos because neither party understands the energy of money.

The different behaviors and attitudes people potentially have with money depending on their unique DNA Behavior Style are shown in the graphic below.



¹ <https://www.dellatemple.com/money-is-energy/>

According to a recent survey of 191 Certified Divorce Financial Analysts from across North America, the three leading causes of divorce are "basic incompatibility" (43%), "infidelity" (28%), and "money issues" (22%).²

For example, people enter marriage or partnerships with unique values, attitudes, and perspectives based on their inherent life and financial DNA “hard-wired” behavioral style as reflected above, and then with the additional impact of their various experiences which can be positive or negative. Such life experiences come from differing ethnic, religious, socioeconomic backgrounds, family conversations around the dinner table, peer interactions and then the outcomes of all of the decisions they have made and situations experienced.

Most enter relationships assuming that each thinks the same and are ‘on the same page’ about roles, responsibilities, leisure time, and the big one, finances, which all impact how to build a future together.

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Couples Navigating their Differences Through Money Conversations

Despite all of these issues money is a topic which needs to be discussed by couples and families. The subject of money because of its energy can be scary, seem judgmental, polarizing and even taboo for some people. Please refer to the DNA Behavior Money Conversations booklet to learn more about a proven framework for having a money conversation. The booklet breaks down the money conversation into three key areas:

1. Discovering your own identity as individuals, which includes understanding your own behavioral style, purpose, values, passions and vision. Identity is the foundational basis for obtaining money clarity.
2. Drawing a painted picture of your desired Quality Life, and discussing it
3. Addressing your attitudes to money in the context of how you will finance the building of your Quality Life.

The money conversation does not have to be held in an overly formal way. Rather, it should be held in a way which is comfortable for both partners and at a time when both are relaxed (as can be). The conversation can be held spontaneously when a key decision comes up. The key is psychological safety is created for both parties.

Remember that very often “opposites attract”. That is reflected through relatively opposite Natural DNA Behavior styles, and consequently opposite inherent life and financial perspectives. The key is to close the gap with conscious thought, intentions, actions and communication.

² <https://institutedfa.com/Leading-Causes-Divorce/>

The following is a list of issues to consider when the couple is having the money conversation:

1. Why did you come together as a couple in the first place? How has that changed as your relationship has evolved?
2. Have you considered who is living in whose world? Is one of you prepared to live in the shadow of the other? Or will you both build independent lives and be in the limelight, and if so, how will the competition be managed?
3. Have you addressed where your life will be dependent on each other, and what level of interdependence is required?
4. What do you consider essential for your life together?
5. What will make you happy, successful and healthy?
6. Have you considered what each of you are prepared to give up for the success of your relationship?
7. Do you know where each is at in their life journey, and what is important now and for the future?
8. Have you understood, accepted and respected the similarities and differences in each other's Natural DNA "hard-wired" behavioral style and consequent financial behavioral style, and their impact on your relationship and how money is dealt with?
9. Who is the dominant partner in the relationship from a behavioral style perspective? How will they allow their partner to have more voice?
10. Have you discussed your respective strengths and struggles?
11. In what situations do you feel in control of your life and out of control?
12. Do you understand how to communicate with each other, including raising difficult topics, showing appreciation, being empathetic and compassionate?

We have found relationship problems develop when there is a gap in the "Four E's":

1. Need for excitement
2. Need for entertainment
3. Expectation build-up
4. Entitlement feelings

Families and the Energy of Money in Passing on Wealth:

Extensive research shows the passing on of wealth rather than being constructive has been destructive to the family unit. Very often, there is an unresolved issue in the relationship, and the energy of money exposes the problem. Put another way; the relationship problem is blamed on money. Still, it is often a deeper issue, for instance, lack of understanding, appreciation, false entitlement, or unresolved hurt.

As has already been raised in the context of couples, having conversations before finalizing a family succession plan, estate planning, family business management, or entering into a business opportunity is essential to the ongoing success of the relationship. Better still, it is never too soon to have money conversations with your children as a parent. In their book *Preparing Heirs*, Williams and Preisser reveal

how the communication and emotional issues relating to money must be addressed to maintain family harmony and ensure the smooth transition of their wealth to well-adjusted heirs.³

Preparing the heirs should begin at an early age. Not doing so has many consequences, including the breakdown of families if the heirs are ill-prepared. This transition is emotional; there will be grief and emotional turmoil making it even more critical to ensure a clear, concise, well-organized, and easy-to-follow instruction that ensures the estate transition is smooth and that families remain intact.

Working with DNA Behavior will smooth the way as it delivers in-depth scientifically based talent and money behavior data into who you are, your family and heirs are, and every aspect of decision-making. Once you fully understand your and your heirs' money behavior, how it impacts their energy, and how and where it affects lives, your HRV will be stronger, as will any personal, family, or business partnership formed.

The table below shows sixteen behavioral decision-making risks for family decision-making that can all be draining of money energy in the family unit. These risks are identified in our Financial DNA reporting. While these behavioral family risks can apply to each of us at any time, there will usually be two or three more dominant ones based on our Natural DNA Behavioral style.

DNA Factor	Behavioral Family Risk
Take Charge	Fails to listen and does not consult other family members, driven by ego
Co-operative	Compromises too much and hesitant in making family decisions
Outgoing	Can be lured into speculative euphoria and make emotional decisions
Reserved	Withholds information and may not communicate clearly in the family
Patient	Tendency to procrastinate and may panic through difficult events
Fast Paced	Can be too reactionary and not be compassionate enough with family members
Planned	Over analyses in making family decisions and become awkward to work with
Spontaneous	May lack restraint in decision-making and overlook details
Trusting	Does not set boundaries for family members and others
Skeptical	May demonstrate a lack of trust in self and family, and be over controlling
Pioneering	Can be overly optimistic and put goals over family needs
Content	Too comfortable and not prepared to stretch themselves
Risk Taker	Takes inappropriate risks which risk family stability
Cautious	May miss important opportunities for the family
Creative	Can lose clarity on personal and family goals through searching for new ways
Anchored	Discounts new ideas and can be inflexible in making family decisions

In addition, DNA Behavior has a number of specific Family Continuity related materials and case studies which can be referenced to understand how to address the energy force of money in families.

³ (<https://www.amazon.com.au/Preparing-Heirs-Vic-Preisser/dp/193174131X>)

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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

