

Exercise One: Free Association

Below you have several sentence-completion exercises.

To really get the most out of them, simply read each sentence out loud, and quickly fill in the blank with whatever word or words pop into your mind. Don't think, don't filter, don't delay. Just read the sentence fragment out loud and fill in the blank to complete the sentence. Go!

Money is _____.

Money is _____.

Money is _____.

Money is _____.

Money is _____.

Rich people are _____.

Rich people are _____.

Rich people are _____.

Rich people are _____.

Rich people are _____.

When I'm in line to buy something, I feel _____.

When I'm in line to buy something, I feel _____.

When I'm in line to buy something, I feel _____.

When I'm in line to buy something, I feel _____.

When I'm in line to buy something, I feel _____.

When my spouse or significant other is in line to buy something, I feel

When my spouse or significant other is in line to buy something, I feel

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When my spouse or significant other is in line to buy something, I feel

Now review your answers. How many associations were positive? How many were negative? How many were neutral? What did your answers reveal about your convictions and givens in the area of wealth and money?

Exercise Two: Reviewing Your Past Money Inputs

One of the strongest sources of how you formed your current W.O.S. was all the programming you received about wealth and money growing up. This exercise is designed to lay out on the table for closer examination some of the most powerful wealth inputs you received as a young child. These inputs came from your family, from your community, from school, and from the dense media messages that surrounded you as you were developing into adulthood.

When you were young, what do you remember hearing about money, rich people, and wealth?

What expressions or statements do you remember hearing when your family or other important role models or peers talked about money, rich people, and wealth?

Kathleen was one of nine kids. Her family had some frugality around money, but generally she was told she could do anything. Yet her mother still held on to some of the survival techniques she'd learned in the Depression. She didn't like to take chances. The safest thing possible, in her opinion, was getting a job.

It was simply too risky to try to get rich. Kathleen had already made progress on her limiting beliefs before Maui, and after attending Maui was able to take it to another level. It all started for Kathleen when she first recognized what she had absorbed from her family about wealth.

What did you observe while you were growing up about how your family or other important role models felt about money, rich people, and wealth?



Diane's Story

My parents had radically different opinions about money. My mother felt that you had to always save and that there was never enough money. My father, on the other hand, felt that you could always find another opportunity to provide the money to get what you wanted.

I can remember my father buying a Mom and Pop grocery store in Idleyld Park, Oregon (just try finding that on a map!) when I was in eighth grade. My mother was terrified about the commitment. My parents, my younger sister and I moved into a small two-bedroom house, and my mother said we needed to be happy with that because it would be a long time before we made any money. My mother was finishing out her teaching contract in Canyonville, Oregon, and so we stayed there a little longer while my father moved into the small house. Imagine my surprise when we went to visit one weekend, just a few weeks after the purchase, to see a huge two-story addition being added to our small new home before we had even moved in.

It reminded me of other times when my mother said there wouldn't be enough, and there somehow was always more than we expected.

Perhaps the saddest part of this story is that after my father's death, my mother suddenly felt poor, and acted poor. She sold their nice home and moved into a tiny one, denying herself most luxuries. She refused any offers of help, even when my husband and I offered to buy a nicer house and give her a life estate in it. (A life estate means that she could live there, free of charge, for the rest of her life.) Her reply was "I can't afford that."

I've seen echoes of both behaviors in my life. I've had to fight against the feeling of "I can't afford that" and I've consciously had to change that statement into a question, "How can I afford that?" In this way, I've upgraded my W.O.S. to accept more opportunities in my life. The consequences of a small W.O.S. are just too painful for me to accept for myself, my husband, and our son David.

While you were growing up, how did it feel in your family when the topic of money, rich people, and wealth came up? Did people get excited and joyous? Or did they get bitter and resentful? Or maybe it was such a scary and taboo topic that it was never even discussed?

What do you remember feeling about money, rich people, and wealth when you were growing up?



David's Story

When my parents were divorced, there was real tension between my mom and dad over money. As a child, I didn't understand that this was just part of the pain and anger they both felt over a marriage that didn't work. I simply felt all that tension that surrounded the subject of money and buying things. I can remember all the times my mom would ask me to get my dad to buy me something and how my dad would only want to buy me things when I was with him, so that I would know that they came from him. As an adult, I can understand how little of this had to do with money; rather, it was simply two people hurting, scared, angry, and in need of time to heal from a painful divorce. But as a kid, the beliefs about money that I interpreted this all to mean was that it is wrong or painful to ask other people for money, and that gifts are given with strings attached, so the best way to be free of those strings is to not let other people give you things. As you can imagine, this kind of negative wealth programming made it very difficult for me to build any wealth.

One of my most painful memories of money was of a time when I was a preteen. My parents were just in the starting phase of their divorce. I was sitting in the kitchen when my mom came up to me and asked me if I knew whether or not my dad had sent the alimony and child support check yet that month, because it was late. She was clearly very distraught, and I remember how uncomfortable I felt at that moment, like I wanted to disappear. The "lesson" I learned was that money was something you shouldn't talk about. It wasn't a safe topic. It was dangerous.

(continued)

David's Story *(continued)*

As you can imagine, this lesson influenced my life in many ways. I avoided the topic of money wherever I could, and I distanced myself from money. To me it was bad and dangerous. I know to many people this might seem crazy to make one experience mean this much, but remember, I was a 12-year-old kid who didn't have the capacity at that moment to see that my mom was really in pain and needed to garner me as an emotional ally. I am not making any judgment about my parents who were and are loving, caring people who did the very best they could at a tough time in their lives, only that as a young kid I made that moment mean something that had long-term impact on my life.

I remember that I had to practice how to ask for money in front of a mirror so that when I met with clients I could stammer out my request for payment. (Thankfully this is something that now comes very easily for me.) Our early experiences about money and finances leave lasting impressions on our W.O.S., and it is critical to separate out these beliefs so that we can look at them in the light of adulthood and consciously decide if they really support the person we want to be.

Exercise Three: Reviewing Your Habitual Language Patterns

We reveal our internal thinking patterns and belief systems through the language we habitually use, especially the language we use in our own minds as we think about the world around us. The challenge is that most of us aren't aware of what our habitual language patterns are, nor what they might teach us about our current W.O.S.

This exercise is designed to help you start to become aware of your current habitual language patterns.

Part A

Are you more likely to say you “must” do something or that you “want to” do something?

Are you more likely to say you “should” do something or that you “get to” do something?

Are you more likely to say you “have to” do something or that you “choose to” do something?

Part B

What do you hear yourself saying when the subject of money comes up in conversation?

What are the most frequent expressions or sayings you use when you talk about rich people?

Exercise Four: Taking Stock of What Your Current Wealth Results Are and Where the Trend Is Heading

Perhaps one of the most accurate indicators of what your current W.O.S. is set for in financial terms is to look closely at your current financial results and which way your wealth is trending.

Looking honestly at your current wealth results, what do you think your current W.O.S. is programmed for in terms of annual income? How about in terms of net worth? Where is the trend heading, and how fast is it moving there?

What do you think this reveals about your current W.O.S.—being totally honest?
