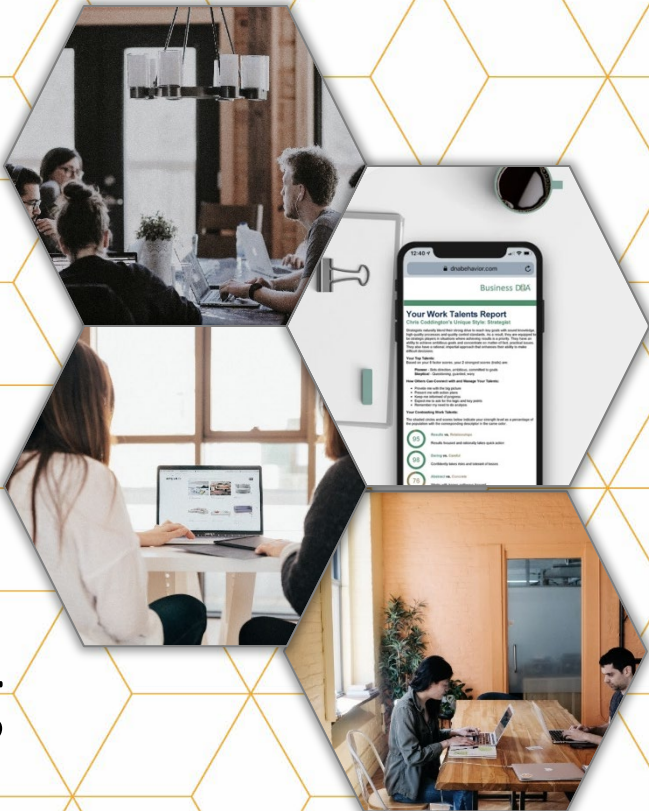


# A Guide to Amplifying the Flow of Money Energy

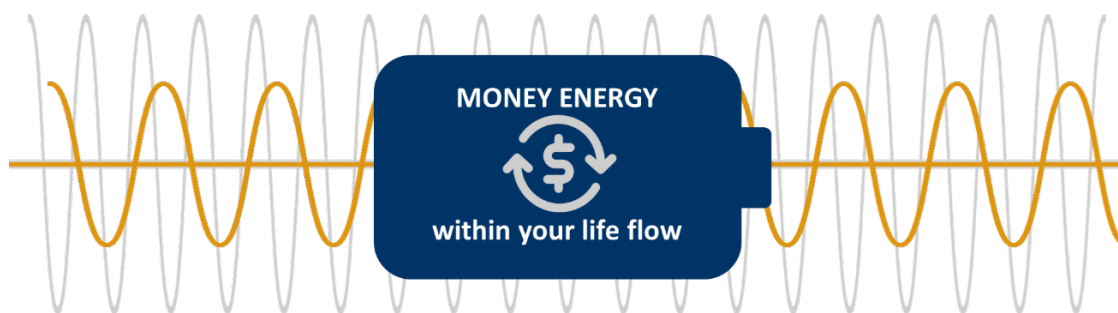


## Amplifying the Flow of Money Energy

As the Behavior and Money Insights Company, DNA Behavior views the stored energy forces of money through a behavioral lens. For every human being, their DNA Double Helix is bound together by a behavior strand and an energy strand. The two strands are interconnected, and symbolically speaking, with every behavioral module, there is a corresponding stored energy module waiting to be understood, tapped, and released.

Our premise is that it is important to remember that money is a universal energy that strongly impacts every area of your life. After oxygen, food, and water, the next thing that is crucial to your survival and quality of life is money.

So, now it is important to understand how to amplify the flow of money energy in your life by integrating healthy financial and living habits with a positive mindset that keeps all four of your personal life energy batteries simultaneously powered up.



Money energy is a key life force impacting every area of your life. Decide today how you will think about money, what your relationship with money means, and how you will talk about money. These decisions will help build positive money energy for the longevity and quality of your future life.

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 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 what money is and your relationship to it. 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.

### Continually Recognizing that Money is Integrated to All Energy Sources

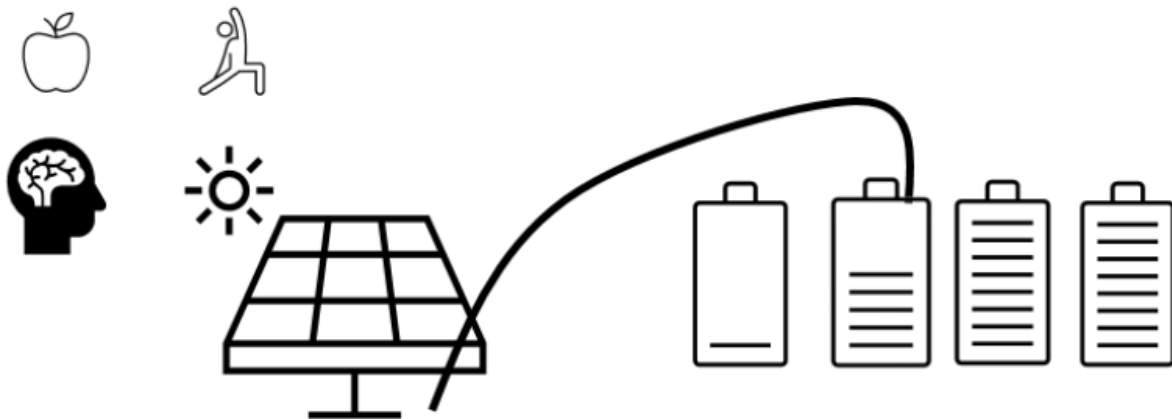
Enhancing the flow of money energy requires living a completely integrated life with a healthy relationship to money. A healthy relationship with money based on who you are will improve the

# DNA Behavior®

equilibrium of all aspects of your life and increase your overall energy. Therefore, it will bring happiness, reduce stress, improve productivity, give your life meaning, help you have sound relationships, provide freedom, and overall bring sustainable financial wellness.

As you go through the ebbs and flows of life, every situation, experience, thought, and interaction will cause the power in all four of your money energy batteries to rise and fall. The more you have clarity of how you are wired in terms of your natural DNA behavioral style and then live in alignment with your wiring, it will get easier to increase, maintain, and re-charge your money energy battery simultaneously with your other three personal life batteries.

## The Amount Of Total Energy Can Be Increased with Diet, Exercise, Clarity and Confidence.



Also, it is essential to recognize that, unlike many everyday batteries, the money energy battery and your other three personal life energy batteries have infinite capacity if you choose that through your mindset, behavior, and consequential decisions. Similarly, you can choose to deplete any of your money energy and personal life energy batteries.

### Better Managing Your Inner Subconscious Self

Self-integration is a therapeutic approach rooted in ancient systems that offers practical ways of meeting and engaging with our subconscious or inner selves. Many self-integration techniques are mainly associated with various forms of meditation and prayer. These approaches are intended to reduce stress and improve mental and physical health, which can now be measured in enhanced heart rate variability (HRV).

While we may not be actively thinking about money all the time in our conscious lives, it is nevertheless being processed in our sleep and dreams of our future reality. Therefore, becoming integrated with our subconscious selves is essential for a healthy and thriving existence. It is important to recognize that the energy of money is a considerable force in that and, therefore, on our HRV.

Therefore, we encourage you to get in touch with how you feel about money as this will be important to raising your consciousness and making key changes in your life to amplify the flow of money. You can read our Guide to the Seven Senses of Money Energy to learn more about identifying your feelings and where they are coming from.

Further, you can learn more about integrating your inner and outer worlds for the good of your health by reading *Becoming Supernatural* by Joe Dispenza.

If you want to learn how to unify your mind and body by clearing the seven chakras of negative energy so that you have the clarity for manifesting a better life and health, please read *You Are God Enough* by Stevie Ray McHugh. The seven chakras are distinct parts of your body that are all energy centers that can store stress and negative emotions. If one chakra is blocked, it will impact the functioning of the other chakras in terms of overall mind-body integration.

As Julie Murphy says in her book *The Emotion Behind Money* “Your biography becomes your biology”. Further, given that Dr David Simon, a world-renowned specialist in the field of mind-body medicine, has said “90% of the toxins in your body are the result of toxic emotions”, it is easy to see why the highly charged emotions money causes need to be managed. It is easy to put on weight when your money happiness is low. Understanding this further supports why much inner work on yourself needs to be done if personal changes are to be made for claiming the unique power that will generate a higher overall level of money energy.

*“Find the courage to break those fear-based agreements and claim your personal power.” Source: Don Miguel Ruiz*

## Regularly Monitoring Your Heart Rate Variability

Research studies into HRV highlight the variation of heart rate if you have persistent instigators such as stress, poor sleep, unhealthy diet, alcohol, dysfunctional relationships, isolation, or solitude. Conscious and sub-conscious anxious thoughts about money can trigger these HRV instigators.

Simply put, if you have a relatively low HRV on a sustained basis, that will indicate your health may be at risk. The goal is to have a somewhat higher HRV with respect to your age. This is why we believe measuring your HRV daily is crucial to knowing whether you are living a Quality Life with money fully integrated into it healthily. Therefore, understanding how full your money energy battery is and its impact on the other primary energy batteries powering your life is paramount to your life's well-being. Let's consider HRV in further depth.

Harvard Health Researchers have explored HRV data as a possible resilience and behavioral flexibility marker. They record that HRV is simply a measure of the variation in time between each heartbeat. This variation is controlled by a primitive part of the nervous system called the autonomic nervous system

(ANS). It works behind the scenes, automatically regulating our heart rate, blood pressure, breathing, and digestion, among other key tasks.

The ANS is subdivided into two significant components: the sympathetic and the parasympathetic nervous system, also known as the fight-or-flight mechanism, and the related response.

You can learn to monitor your HRV through a device such as a Whoop band, an Apple or Garmin smartwatch, an Oura ring, a Healthy U card device, or some other monitoring device such as:

1. Polar H10 Heart Rate Sensor
2. Polar H7 Bluetooth Heart Rate Sensor
3. Garmin Premium Heart Rate Monitor
4. 4iiii V100 Innovations Viiiiva Heart Rate Monitor
5. Suunto Smart Sensor



Then using the device, you observe trends in how the HRV is moving according to your daily life in terms of lifestyle, mental health, nutrition and hydration, exercise, and sleep.

The research continues - .....if we have persistent instigators such as stress, poor sleep, unhealthy diet, alcohol, poor hydration, dysfunctional relationships, isolation or solitude, and lack of exercise, this balance may be disrupted, and your fight-or-flight response can shift into overdrive.<sup>1</sup>

Given the many instigators of this crucial marker of HRV, it is logical for DNA Behavior to conclude that the omnipresence of money in our conscious and subconscious lives is an HRV instigator. Money can cause confusion, stress, sleep loss, poor diet, high alcohol consumption, and other issues. Hence, understanding what creates your Overall Money Energy is essential and knowing how to unleash the power of your money energy into your life for happiness, success, and ultimately better health. Without joy in your life, the HRV will be lower than it should be for the good of your other energy sources: mind, body, and food.

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Addressing your life's longevity is essential for anyone over the age of 45. In a retirement planning setting, this is thought of in the context of whether you have enough money to live a long life. However, at 45 years old, the health issues in your life can escalate by the normal aging processes. So, getting your relationship with money integrated into your overall life is essential for your long-term financial capability and your health, given the power money has over you. It is an undisputed fact that there are people who have money but not their health.

Interestingly, more and more people are activating the daily accessible *HRV* insights to help quantify stress, better balance training, and lifestyle, and improve performance. Further, they use the device to

<sup>1</sup> <https://www.health.harvard.edu/blog/heart-rate-variability-new-way-track-well>  
2017112212789#:~:text=HRV%20is%20simply%20a%20measure,digestion%20among%20other%20key%20tasks.

log a journal to help focus their attention on the right areas daily. This may include tracking the following, although most of the devices do not yet focus directly on money:

1. The amount of caffeine you have and when
2. The amount of alcohol you have and when
3. The consumption of meat and when
4. The consumption of drinks with artificial sweeteners in them
5. The amount of water consumed
6. Feel a sense of purpose, and to what degree
7. Feel you are in control of your life, and to what degree
8. Feel you have the resources and skills to complete your daily goals
9. Concerns about money, and to what degree
10. The number of hours of sleep you had
11. Sharing your bed with another person
12. Sleeping in the same bed as usual
13. The amount of exercise you have, including high intensity exercise.

Also, associated with your HRV, you can monitor the following types of indicators of your health through the Whoop band, a smartwatch, Oura ring, and the Welltory App:

1. Respiratory rate
2. Blood oxygen level
3. Resting heart rate
4. Blood pressure
5. Skin temperature
6. Body battery
7. Stress

Let's imagine this analogy for a moment. The results of a money energy brain scan conducted by an MRI (a magnetic resonance imaging technique used in radiology to form pictures of the anatomy and the physiological processes of the body) go deep into your soul, mind, physique, and emotions. It reveals blockages that are holding back your potential; it challenges how out of step you are with your true identity and shows a range of worrying issues causing stress. Logically, such a brain imaging process will also help determine whether money issues are causing anxiety or even trauma.

Brain scans are now being used to learn more about our physique, emotions, soul, and mind which could lead to understanding the role financial stress plays in causing changes.

The consideration then becomes whether such measured MRI insights are a strong enough prompt to obtain more education, advice and insight into our relationship with money and its energy.

## Improving the Quality of Your Sleep:

There's nothing like a good night's sleep to give your body and mind what it needs to face the day.

Hugh Massie reminds us that “Money never sleeps” is one of the most essential truisms affecting life. Money invested can constantly earn more money while you are in bed, and thoughts of money are continuously being processed through your conscious and subconscious minds. You can see the energy of money measured in your bank account and heart rate variability, impacted by how well you sleep and manage stress. Therefore, the key is to develop positive money thoughts for processing during your sleep time.

“Money never sleeps” is one of the most essential truisms affecting life. Money invested can constantly earn more money while we are in bed, and thoughts of money are continuously being processed through our conscious and subconscious minds.

Sleep is your friend and it is essential. Quality sleep will give you the resilience to deal with financial stress as it allows your body and mind to recharge and wake up reinvigorated and ready to face the day. Healthy sleep also helps the body remain healthy and resistant to diseases. Without enough sleep, the brain cannot function properly, decision-making is flawed, and emotions tend to be less stable.

Sleeping is when our brain reviews the thoughts of the day and recovers and refreshes itself. These processes are short-circuited when we worry about anything, especially money. If you have anxiety or fear about money, here is where it gets processed.<sup>2</sup>

According to a State of America’s Sleep study of 2000 US adults (18+ years old) conducted from April to June 2019 by the America Better Sleep organization, the following insights emerged

Those who rated their sleep as poor are:

1. 1.4 times more likely to live paycheck to paycheck compared to those who rated their sleep as excellent (they make up 60% of self-rated poor sleepers vs. 42% of self-rated excellent sleepers)
2. 1.3 times more likely to be concerned about their financial future compared to those who rated their sleep as excellent (they make up 75% of self-rated poor sleepers vs. 56% of self-rated excellent sleepers)

Those who rated their sleep as excellent are:

1. They are nearly two times more likely to regularly save for retirement and unforeseen medical expenses compared to those who rated their sleep as poor (they make up 55% and 50% of self-rated excellent sleepers vs. 32% and 26% of self-rated poor sleepers, respectively)
2. They are over 1.5 times more likely to buy what they want when they want it compared to those who rated their sleep as poor (they make up 54% of self-rated excellent sleepers vs. 33% of self-rated poor sleepers)

Women who rated their sleep as poor are 1.5 times more likely to indicate they agree that they live paycheck to paycheck compared to men who rate their sleep as poor. Among women who rated their sleep as poor, 41% completely agree that they live paycheck to paycheck vs. 27% of men.<sup>3</sup>

<sup>2</sup> <https://www.discovermagazine.com/mind/sleeping-sans-sedatives>

<sup>3</sup> <https://bettersleep.org/research/survey-causes-of-good-and-bad-sleep/>

“It does not surprise me that there is a positive relationship between good financial practices and sound sleep. I like to say that managing our money is an important self-care activity. Learning to manage our cash flow and investments and understanding the relationship between the two is important,” [Ed Coombs](#), a financial therapist in Matthews, North Carolina, told Healthline.

There is a high correlation between being financially stressed and poor sleep. But, if you are not sleeping it is hard to make the necessary changes in your life to reduce the financial stress.

On the flip side, the study revealed that financially stressed people fall into the worst sleepers in American category. Nearly two-thirds of those self-rated poor sleepers are concerned about their financial future. More than half live paycheck to paycheck.

“Sleep and stress enjoy a very bidirectional relationship. It’s hard to fall asleep and stay asleep when you’re stressed, but sufficient sleep provides us with resilience, and we can tolerate higher stress levels much better when we’re well-rested; we can approach financial issues better and step back and look at things in our life that may not be optimal and how to make them better, but we have to have a sufficient sleep to do that.” [Terry Cralle](#), registered nurse and sleep expert.

## Having a Sound Decision-Making Process:

Since 2001, we have observed that when people are under stress or pressure, often caused by money and relationship issues, they can do a behavioral flip. The calm person you have seen has changed with an emotional swing.

If not known and understood, the energy surrounding money and relationships can distort behavior and decision-making and play a part in this emotional swing. Individuals need to be aware of behavior change under pressure. There will be patterns that can be revealed and used to pinpoint good and bad decisions.

Money is not the problem; the human mind is. That is what needs to be understood.

This is why it is essential to recognize that the power of money energy needs to be understood and managed if quality decisions are to be made.

*“Navigating your financial future is navigating your life”...Kim Fournais, Saxo Global*

There has been a lot said about intuition and data in decision-making. There are advocates for both sides. Much research has been done on the errors caused by different people making decisions on the same facts. These errors can be attributed to “behavioral variability” of systemic biases and random noise, including money behaviors. The early use of intuition can be problematic for these reasons. At the same time, there can be many errors from a data-only approach.

Research provided by Daniel Kahneman et al. in the book *Noise* shows that the use of intuition is only 28% accurate. When you think about the energy money creates and the emotions it triggers, which will cloud intuition, that statistic makes sense even though it would be a surprise and even threatening to their ego for many.

As the research in the book *Noise* says, intuition is only 28% accurate. For many, their intuition is clouded by the energy of money.

Nevertheless, experience and insight count for a lot when making high-stakes decisions, particularly in complex situations. Much misfortune can be avoided if your



personal or organizational decision-making process delays the early use of your intuition (not eliminates) until it has been enhanced with the cognitive reflection of the behavioral and financial data.

As a rule of thumb, when making good decisions that lead to a good life, business, and financial strategies, clarity in a few key areas is needed:

1. Your identity, including understanding your purpose, values, and personal priorities.
2. The motivations and events which influence your money energy in the decision context.
3. What issues trigger your emotions and whether any emotions or issues are impairing your judgment
4. The inherent behavioral biases and experiences that have come through events in your life and how they will show up in the decision-making process.
5. Your financial reality and capacity and whether they are causing any biases or conflicts.
6. An objective understanding of the critical facts supported by independent evidence.

According to their study on brain activity related to financial decision-making, Camelia M. Kuhnen (who has degrees in both neuroscience and finance) and Brian Knutson (whose main field of research is the neural basis for emotions) show that emotional states influence decision-making significantly through a similar channel. Exogenous positive or negative arousals are followed by increased neural activity in the NAcc and AI regions of the brain (see image below), leading to overly risk-seeking or risk-averse behavior, respectively.

Neuroeconomics research shows that brain areas that generate emotional states also process information about risk, rewards, and punishments, suggesting that emotions influence financial decisions in a predictable and parsimonious way. We find that positive emotional states such as excitement induce people to take risks and be confident in their ability to evaluate investment options. In contrast, negative emotions such as anxiety have the opposite effects. Beliefs are updated to maintain a positive emotional state by ignoring information that contradicts individuals' prior choices. Marketplace features or outcomes of past choices may change emotions and thus influence future financial decisions.<sup>4</sup>

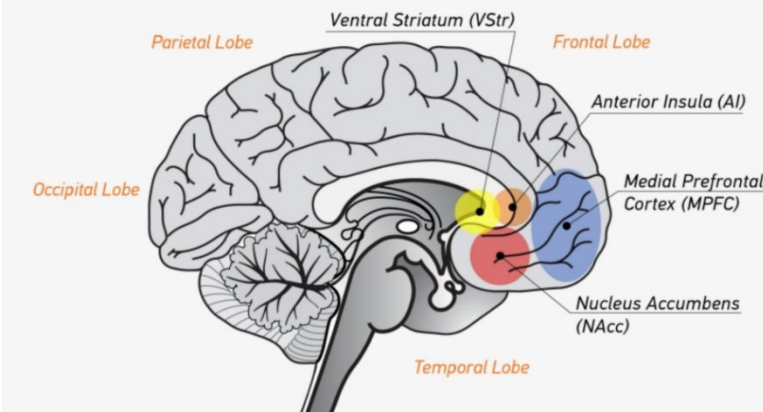
Making decisions just to make money isn't a quality life goal. Knowing how the use of money aligned to who you are will empower you to deliver a quality life is what matters. A similar principle applies in organizations when the interests of all stakeholders need to be considered, including the shareholders, employees, suppliers, and community.

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<sup>4</sup> [study](#) The Influence of Effect on Beliefs, Preferences, and Financial Decisions Camelia M. Kuhnen and Brian Knutson

## LOBAL DOMINATION

Most brain activity related to financial decision making takes place in the frontal lobe.



In psychology, the main influencing decision-making factors are experience (Juliussen, Karlsson, & Gärling, 2005), cognitive biases (Stanovich & West, 2008), age and individual differences (Bruin, Parker, & Fischhoff, 2007), belief in personal relevance (Acevedo, & Krueger, 2004), and an escalation of commitment, influence what choices people make.<sup>5</sup>

Image Source<sup>6</sup>

Additionally, as stated by Daniel Kahneman in his book *Thinking, Fast and Slow*, behavioral biases, otherwise known as heuristics (mental shortcuts that facilitate problem-solving and probability judgments), also play a role in good and bad decision-making quality. While heuristics can be effective for making immediate judgments, they tend to result in irrational or inaccurate conclusions that require revisiting later.

We have identified sixteen behavioral biases measured by the DNA Behavior system, which influence financial decision-making and can drain money energy. These are provided in our Financial DNA reports. Although, there are many more biases that influence decision-making.

Many things can derail sound decisions but here are just a few:

- Lack of self-awareness
- Money behavior struggles
- Low money relationship integration
- Behavioral biases
- Money experiences
- Life and financial pressure, emotions, fear, euphoria
- Poor sleep
- Ongoing mental health conditions
- Personal, family, and business relationship issues
- Underlying hidden agendas
- Lack of confidence
- Poor wisdom, including poor character choices

That said, the opposite of this list can lead to good decisions.

<sup>5</sup> <http://www.inquiriesjournal.com/articles/180/decision-making-factors-that-influence-decision-making-heuristics-used-and-decision-outcomes>

<sup>6</sup> Neuroeconomics Brain Illustration [https://www.seekpng.com/ipng/u2e61e6y3q8y3o0\\_neuroeconomics-brain-illustration-v1-brain/](https://www.seekpng.com/ipng/u2e61e6y3q8y3o0_neuroeconomics-brain-illustration-v1-brain/)

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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](mailto:inquiries@dnabehavior.com)

