



Financial DNA® White Paper

Discover Your Relationship With Money

“Money cannot buy happiness, but neither can poverty” – Leo Rosten

“Money was never a big motivation for me, except as a way to keep score. The real excitement is playing the game.” – Donald Trump

“I am living so far beyond my income that we may almost be said to be living apart.” – E.E. Cummings

What does money mean to you? What role does money play in your life? What are your motivations for earning money? How do you measure your worth? What do you spend money on?

These are big questions that have to be considered whether you are an advisor or an investor. The truth is that answering them says a lot about who you are, the life you are living, the life you want to live and your financial goals.

Money is the vehicle that enables your life to happen. But while money itself does not have a personality, you do. Your relationship with money will be no different regardless of how much you have. It is inherently part of your Financial DNA Code!!

So in reality, the relationship you have with money is actually a function of your relationship with yourself. If you have a sound relationship with yourself then it is likely you will have a prosperous relationship with money. This will be reflected by the quality of the financial decisions that you make, whether those decisions are negotiating a deal, at work, with investments, spending money or handling debt.

Why is all of this so important? A key point to remember is that every life decision is also by default a financial decision. Every life decision has financial consequences and every financial decision will impact your life. So having a healthy relationship with money based on who you are, will improve your life. It will improve productivity, give your life meaning, help you have sound relationships, provide freedom and reduce stress.

Ultimately, you cannot make committed decisions and build a quality life until you know the answer to the issue of what role money will play in your life. You have to be comfortable with that answer. The journey of discovery will be life shaping and fun. The great thing is that the



answer is different for all of us and so whatever money does mean to you, it will become foundational for your life.

For instance, money could have any of the following meanings depending on your natural “hard wired” behavioral style. For instance:

Dominant – Builder

Compliant – Cautious

Extroverted – Status Seeking

Introverted – Saver

Compassionate - Security

Detached – Returns

Structured – Save It

Unstructured – Spend It

Cautious – Safety

Adventurous – Risk taker

Concrete – Realistic

Abstract – New ideas

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We have a very structured approach to helping you self-discover the meaning of money from the inside-out. Our approach starts with discovering the core of who you are and then learning how your financial behaviors and preferences have been shaped by the environment, experiences and education.

The following steps will help you to discover your relationship with money:

- Use the Financial DNA Path Profiles to uncover your natural perspectives and motivations for life, which foundationally shape your attitude to money. For instance, are you naturally adventurous? This will then shape many decisions you make.
- Use the Financial Directions Profile to reveal your learned financial behaviors and preferences, and their alignment to the core of who you are. If you are naturally adventurous then is this nevertheless your financial preference? Discover which financial decisions you make that involve taking risk and those that do not.
- Complete the Quality Life Insights Profile to help you understand the influences that your environment, past experiences, passions, values and also your financial needs and wants make on your financial decisions. Take a more specific look at the areas in which you may be adventurous. For instance, do you have a deep passion for



- providing financial literacy training for which you are prepared to take chances in some way? Are your values consistent with taking financial risks?
- Articulate and write down your life purpose statement. This will serve as a framework for defining your goals and how you wish to use your money.
 - With this clarity of who you are and what your money is to be used for, you will have the freedom to write a statement of what money means to you and its role in your life. For instance, “money will enable me to educate many people and have the freedom to live a life of adventure”.

For more insight into this topic, please refer to Hugh Massie's book "[Financial DNA® - Discovering Your Unique Financial Personality for a Quality Life](#)".

Other Recommended Reading

“Money and the Meaning of Life” by Jacob Needleman