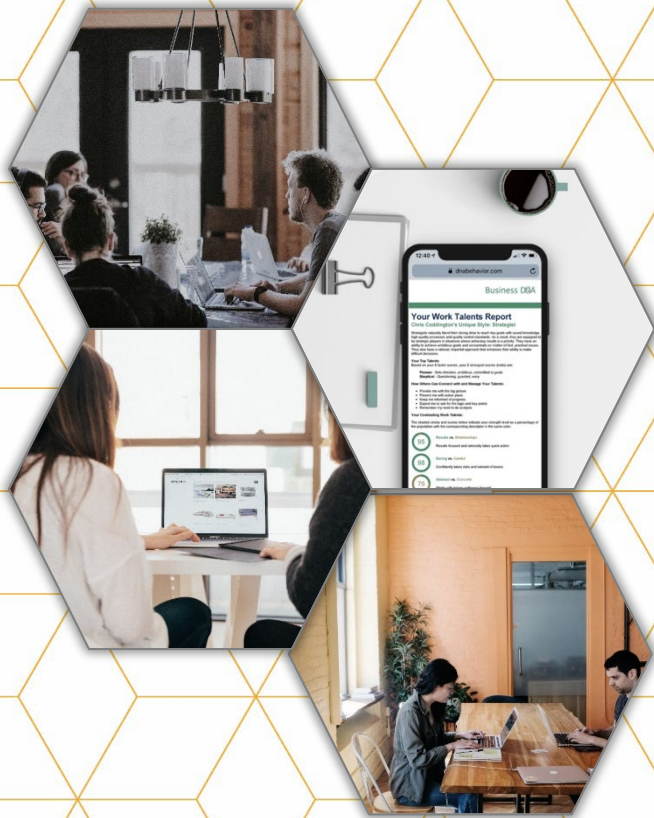


A Guide to Money Energy Opportunities



DNA Behavior®

Opportunities:

The element of “opportunities” can create exponential stored money energy. The more opportunities you have, the greater the potential money energy that can be unleashed, but only if you make it accessible. This is when flow, momentum, and confidence start to build in your life. This reflects on your self-empowerment and ability to pursue or invest in an opportunity.

In looking further at what opportunity elements can charge your money energy battery, we have broken them down into two primary categories with thirteen questions each (a total of 26):

1. **Your Financial Flexibility** – you have surplus assets and income, which provide the capability to make life and financial decisions on your terms; and
2. **The Power of Your Human Capital** – you have the talents and capabilities to earn income and create wealth based on your being.

Your Financial Flexibility:

Financial flexibility creates opportunities. There is a range of financial flexibility factors that are opportunity contributors that can charge your money energy battery, such as:

1. **Positive Surplus Cashflow** from annual earnings after paying for living expenses and debts, including interest on loans that could be saved and invested. This addresses whether you can pay for all your immediate living needs and some of your wants. Consideration needs to be given to the risk of losing your employment or not receiving an expected bonus that you are relying on. Are your earnings secure enough to pay for your immediate living needs and some of your wants?
2. **Margin of Safety** for being able to deal with unexpected events, such as “black swan events,” and your plans not coming to fruition when planned. The current world is constantly changing fast and is full of uncertainty. Recognizing this is key to maintaining your money energy levels long-term, whether you are an individual or running a business. For instance, do you have cash representing six to twelve months of living expenses in a reserve fund?
3. **Secure Long Term Earnings Stream** available beyond twelve months. Do you have any long-term guaranteed income streams from investments, contracts or business activities?
4. **Debt Management** so that you can pay off your short-term debts (under 12 months) if ever called. A critical problem for people is a spiralling credit card debt for monthly living expenses above their income or revenue streams. Do you have a structured debt management program in place with automatic payments such that your life could not be spun out of control by liabilities?
5. **Capital Pool** comprising assets less any debt encumbrances. For instance, some people have a lot tied up in assets and many debts to repay. Do you have the financial capacity to pay for your long-term needs beyond 12 months and achieve some of your long-term lifetime wants?
6. **Opportunities Fund** comprising free cash or liquid assets available to capitalize on transactions as they arise. Still, if the capital were lost, it would not cause structural damage to your overall future wealth creation. Do you have funds to make investments at short notice when opportunities arise?
7. **Retirement Fund** which will be released in the future to fund your retirement needs. Is your retirement planning on track to meet your goals, and are you fully capitalizing on the opportunities to contribute to your retirement fund?

8. **Diversification** of your assets and income so that if an unexpected event occurs, you do not suffer substantial damage. Ideally, if negative events permanently impact less than 10% of your asset values and income streams, your money energy should not be drained. This yardstick recognizes that an asset or income stream will go to zero or be substantially impaired. We are disregarding temporary losses from market fluctuations in these comments. Although, the situation will be different if you have substantial debt. Do you have diversification of your asset classes and potential income streams such that a loss does not impact more than 10% of your overall wealth?
9. **Economic Disaster Planning** for your assets and income in some way so that in the event of a decline in one, another may increase in value. This goes further than the traditional diversification of assets. This is about counter cyclical planning so that you can continue to grow in the event that there is a financial market (or life) stressor overall, or in one area. For instance, in the 2020 pandemic, people with multiple businesses suffered losses in entertainment but gained in another that supplied medical equipment. Or, in investing, if, say, a commodities-based stock went down, increases in technology compensate for it. Or real estate values are compensated by another asset class. Do you have a wealth creation strategy in place that will enable growth in the event of a market downturn or some kind of negative event?
10. **Known Windfalls** that will come in the future, such as an inheritance. While no one should count on a windfall, its prospect does create positive money energy if you know what to do with it. Will you likely receive an inheritance or windfall in the next ten years, increasing your financial freedom, and do you have the capability to manage it?
11. **Insurance Protection** fully covers your assets, work activities, and life and health. An event can happen at any time, exposing you to a sudden expenditure. While you may have decided not to have insurance coverage or a lower amount, it is still a contingent risk. Have you protected your life against unexpected events to not have major financial exposure?
12. **Long Term Financial Commitment Coverage** so that you can pay off commitments such as student loans, children's education or college, aging parent funding, a special family member needs requirements, alimony, and then wants such as weddings, funerals, and the like. Ultimate, financial flexibility will come when these types of long-term commitments are no longer a burden and get in the way of taking advantage of life opportunities. Have you got a plan to meet longer-term liabilities arising from commitments you have made or forced on you?
13. **Written Goals-Based Financial Plan** which is customized for who you are, your unique life journey, your living needs and wants, investment timelines, and has built-in reserves allowing for flexibility. The clarity and confidence from knowing your goals and having a plan can significantly boost your money energy. Remarkably, only 8% of people achieve their goals. And only 1% have a written plan. Ultimately, the key becomes having an action plan to change your daily and weekly habits. A critical habit is saving regularly, even a small amount. Over a long time, savings well invested can create much financial flexibility, and thereby money energy. Do you have a written financial plan (including a budget or spending plan) and a set of daily and weekly tactics to achieve your goals?

The Power of Your Human Capital:

There is a range of human capital factors which are opportunity contributors that can charge your money energy battery and change the trajectory of your life, such as:

14. **Identity Clarity** through knowing how you wish to authentically be seen in the world streamlines the direction of your mind and helps pinpoint the activities you will maximize potential in based on your life purpose and talents. Without clarity of identity and purpose, you will be lost and unable to capitalize on Opportunities. The underlying anxiety from not knowing who you are will

deplete the money energy battery. Are you ready to propel your life forward and accelerate your money energy by living up to your desired identity?

15. **Money Purpose Clarity** through having clarity of your identity and life purpose lays the foundation for integrating your relationship with money into the building of your life. This is when there will be a “purpose for your money” as it flows into the veins of your life. Also, in using your money, keep yourself humble as that will bring the recognition you want, rather than what you have. While it is easy to curb spending, there is a flipside in that spending enough on life experiences, education, and social impact is also essential for life growth. Have you worked through how money is integrated into your life and where you wish the money to flow?
16. **College Education** provides a “meal ticket” because it expands your brain and fields of knowledge, thereby increasing the range of opportunities available to you. Always, it will depend on the relevance of the education and how you practically use it. However, today we see many intelligent students not going to college or university or leaving before getting at least a bachelor’s degree. There are explicit success stories, such as Mark Zuckerberg, who started Facebook in the dorm room at Harvard. However, with a looming financial crisis, the growing commoditization of many industries and massive employment upheavals may prove a long-term mistake. The lack of patience could be a downfall and certainly, reduce the available options from the safety of some formal education. Have you completed a relevant college degree course that can enhance your career opportunities?
17. **Multiple Career Path Opportunities** means the possibility of reduced stress knowing that you will not be locked into one track based on your natural behavioral talents and learned skills. Having multiple career paths, roles, consulting gigs, and other activities from which you can make money in the future creates much mental freedom. For instance, you could be a trained accountant working in an accounting firm, in various corporate roles, and then taking on various financial consulting projects. Do you have three or more ways you could earn immediate cash flow to pay your bills?
18. **Risk Tolerance Awareness** means you can take the necessary risks to grow wealth. Within this is knowing your emotional boundaries in terms of the losses that you could absorb when making financial decisions. Based on the Prospect Theory research of Daniel Kahneman and Amos Tversky, most people have an aversion to losses. People typically value losses two times the opportunity of making a gain. Have you developed your risk/reward framework for assessing risk in the context of who you are and your financial capacity?
19. **Financial Education** increases your self-empowerment. Having sufficient financial education can help you better manage your money and make wise decisions. While some formal financial education is helpful, there is nothing like experience dealing with money. Do you believe you have sufficient financial capability to understand the critical decisions you may be required to make?
20. **Greed Management** is part of self-management when opportunities come and not depleting your money energy battery. The worst thing to do is get caught in a market bubble or by some kind of scam, bad deal, or Ponzi scheme. Keeping your money requires extreme discipline. Everyone is at risk of overreaching themselves, and this can come from flawed motivations or even over-playing your natural competitive strengths to achieve. You may have a solid financial education background and financial skills, but either do not make money or lose money and even become bankrupt through poor decision-making. These losses often happen because of greed or fear of not having enough money or missing out. Look at the cases of Rajat Gupta, the former CEO of McKinsey who was jailed for insider trading, or even Bernie Madoff, who once had a successful legal practice and all the wealth you could need, but he wanted more. Have you determined how much is enough for you and to what extent you will push to make more with the potential risk to your happiness and health?

21. **Continuous Life Learning** going beyond financial education means directly investing in your human capital. Building your human capital can be done in whatever field you are in and whatever age you are. Even a 90-year-old can be charging their money energy battery by reading, listening to podcasts, and the like. By taking time out periodically, you can expand your horizons, ultimately improving your mind and knowledge for generating income and making decisions that can build your wealth. Are you regularly taking advantage of educational opportunities to be a continuous learner?
22. **Relationship Capital** is foundational to drawing in a higher volume of the right opportunities. It is not always “what you know but whom you know.” This is equally true within an organization and in your general business, family and community networks. Knowing and positively interacting with the “right people” brings quality opportunities and increases your potential money-earning opportunities. On the other side, it can be dangerous to listen to dinner party talk, gossip, and fall foul of “following the herd,” particularly if the sources are unreliable. Also, it will be very depleting if your key workplace and personal relationships are not harmonious. Have you nurtured the key relationships in your life and established a wide variety of networks to bring in the right opportunities?
23. **Contributing Beyond Yourself** to give back to others in terms of time, talents, and money is an integral part of the circle of life. You will be seen as a giver and not a taker. Of course, in the overall flow of giving and receiving over time, you need to feel that there is a balance. That does not mean direct trade-offs and offsets with a person in a transactional sense, but there is an overall life betterment. Are you actively adopting a pay-it-forward strategy in some way?
24. **Personal Life Energy Management** by adopting practices which fully integrate your inner and outer worlds provide a strong platform for future life growth and the reduction of stress. Understanding that we as humans are energy in our own right and powered by quantum energy fields of the universe is powerful. Simply, our life can propel forward when we align ourselves with nature and natural energy forces. You will see it through the realization of dreams, unconscious thinking coming to reality, telepathy, people suddenly coming into your life, and so-called chance meetings and events. This is a matter of belief. However, we suggest that “the more you believe, the more you become and the more your money energy will rise, along with happiness, success, and health.” The key is that such practices (e.g., more sleep, meditation, prayer, intention setting, nutrition and diet, and even exercise programs) can provide mental clarity and calmness. Have you developed and regularly follow personal life energy management practices that build your personal clarity and reduce stress through greater alignment to your identity, heart and soul?
25. **Robust Health** means that you will be in the physical and mental condition to fully take advantage of opportunities as they arise for a longer period during your life. Even if you decide to retire from full-time work earlier to provide life freedom, you will nevertheless be better placed to take on part-time “gigs” at your will. Therefore, by having robust physical and mental health you should be able to earn more for longer and incur lower disability, insurance and health management costs. Are you focused on ensuring you are in a robust physical and mental state that will enable you to take advantage of work or business opportunities for longer?
26. **Appoint a “You” Centered Life Support Team** made up of a group of wise people, including but not limited to a financial advisor, is essential because they will build and manage an integrated financial life plan customized to your needs and guide you accordingly. The team should know your unique DNA Behavior style and be able to ensure you manage your biases and emotions when making critical decisions. Ideally, you should be involved in the decision-making at some level and get regular reporting so that you at least know what is going on. Further, their fee interests must align with your overall whole of life interests and are free from conflicts of interest. Having people of diverse backgrounds and experiences who will be honest with you is essential. They should always be your advocate and not their own. Do you have a group of wise

people including a financial advisor, working in your best interests providing feedback on your decision-making for happiness, success and health?

The 26 Money Energy Opportunities Questions:

The following table shows a list of twenty-six questions relating to specific Opportunities which can create exponential stored money energy. The questions are broken down into two primary areas, being:

1. Your Financial Flexibility (Questions 1 to 13)
2. The Power of Your Human Capital (Questions 14 to 26).

You are required to provide a 1 to 7 rating for each question in the context of where your life and finances are currently at.

1. Not at all
2. Hardly at all
3. To a small extent
4. Average
5. To a moderate extent
6. For the most part
7. To a very great extent

No	Opportunities Question	Rating 1 to 7
1	Positive Surplus Cashflow - Are your earnings secure enough to pay for your immediate living needs and some of your wants?	
2	Margin of Safety – Do you have cash representing 6 to 12 months of living expenses put away in a reserve fund?	
3	Secure Long-Term Earnings Stream – Do you have any long-term guaranteed revenue streams from investments and contracts?	
4	Debt Management – Do you have a structured debt management program in place with automatic payments such that your life could not be spun out of control by liabilities?	
5	Capital Pool – Do you have the financial capacity to pay for your long-term needs beyond 12 months and achieve some of your long-term life time wants?	
6	Opportunities Fund – Do you have funds set aside to make investments at short notice when opportunities arise?	
7	Retirement Fund – Is your retirement planning on track to meet your goals and are you fully capitalizing on the opportunities to make contributions to your retirement fund?	
8	Diversification – Do you have diversification of your asset classes and potential income streams such that a loss does not impact more than 10% of your overall wealth?	
9	Economic Disaster Planning – Do you have a wealth creation strategy in place that will enable growth in the event of a market downturn or some kind of negative event?	

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10	Known Windfalls – Will you likely receive an inheritance or windfall in the next 10 years which will increase your overall financial freedom, and you have the capability to manage it?	
11	Insurance Protection – Have you protected your life against unexpected events to not have a major financial exposure?	
12	Long Term Financial Commitment Coverage – Have you got a plan to meet longer term liabilities arising because of commitments you have made or that have been forced on you?	
13	Written Goals-Based Financial Plan – Do you have a written financial plan (including a budget or spending plan) and a set of daily and weekly tactics to achieve your goals?	
14	Identity Clarity – Are you ready to propel your life forward and accelerate your money energy by living up to your desired identity?	
15	Money Purpose Clarity – Have you worked through how money is integrated into your life and where you wish the money to flow?	
16	College Education – Have you completed a relevant college degree course that can enhance your career opportunities?	
17	Multiple Career Path Opportunities - Do you have three or more ways you could earn immediate cashflow to pay your bills?	
18	Risk Tolerance Awareness – Have you developed your own risk/reward framework for assessing risk in the context of who you are and your financial capacity?	
19	Financial Education – Do you believe you have sufficient financial capability to understand the key decisions you may be required to make?	
20	Greed Management – Have you determined how much is enough for you and to what extent you will push to make more with the potential risk to your happiness and health?	
21	Continuous Life Learning – Are you regularly taking advantage of education opportunities to be a continuous learner?	
22	Relationship Capital – Have you nurtured the key relationships in your life and established a wide variety of networks to bring in the right opportunities?	
23	Contributing Beyond Yourself – Are you actively adopting a pay it forward strategy in some way?	
24	Personal Life Energy Management – Have you developed and regularly follow personal life energy management practices that build your personal clarity and reduce stress through greater alignment to your identity, heart and soul?	
25	Robust Health - Are you focused on ensuring you are in a robust physical and mental state that will enable you to take advantage of work or business opportunities for longer?	
26	A “You” Centered Life Support Team – Do you have a group of wise people including a financial advisor, working in your best interests providing feedback on your decision-making for happiness, success and health?	
	Total	

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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 about Money Energy or any other matter related to energy and human behavior, please email us at: inquiries@dnabehavior.com

