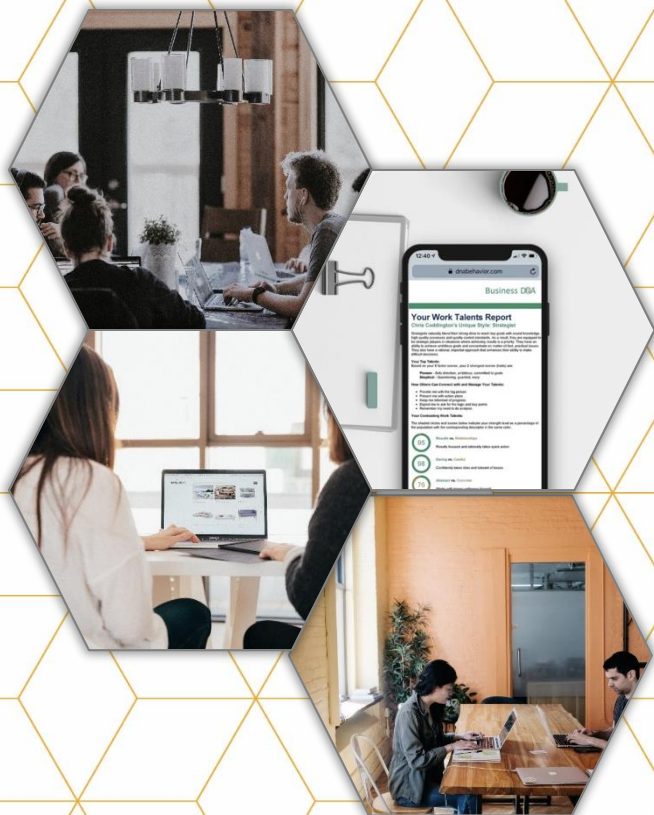


A Guide to the Philosophy Behind Money Energy



DNA Behavior®

The Philosophy Behind 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.

The following research demonstrates that the philosophical issues behind the energy of money are generally not new. Money is widely accepted as a commodity of economic exchange. A broader conversation addresses how money sits in the happiness and purpose conversation. Perhaps an even more pressing debate is how to prevent money from disrupting people's health and the anti-aging process and make money work to improve happiness and develop purpose.

The Historical Meaning of Money:

Although we all use money every day, the nature and functioning of money seem shrouded in commonplace myths and ancient mysteries. Money plays a central role in economics today, yet rarely do we come across a serious, informed discussion of what money is and what role it plays in the development of society¹

The topic of money has engrossed people from the time of Aristotle to the present day. Dr. Edward W Younkins, Professor of Accountancy and Business at Wheeling Jesuit University, West Virginia, and author of Capitalism and Commerce, writes:

Aristotle explains that actions are necessarily and fundamentally singular. For Aristotle, the individual human action of using wealth is what constitutes the economic dimension. Economic action aims to use things that are necessary for life (i.e., survival) and for the Good Life (i.e., flourishing). The Good Life is the moral life of virtue through which human beings attain happiness.²

Money is a means of economic exchange in which costs and values are expressed; it facilitates trade and is the principal measure of wealth. Ultimately, money is a tool that represents a transaction's value.

*The first usage of the **term** money was in 3000 BC in Mesopotamia.*³

Before money, as we know it, was created, people bartered for goods and services. Bartering dates back to 6000 B.C. when Mesopotamian tribes and Phoenicians exchanged goods such as tea, salt, weapons, and food.

Then, around 5,000 years ago, Mesopotamian people created the shekel, considered the first known form of currency. The earliest known mints date to 650 and 600 BC in Asia, where the elites of Lydia and Ionia used stamped silver and gold coins to pay armies.⁴

¹ Source: Garry Jacobs, President, and CEO, World Academy of Art and Science.

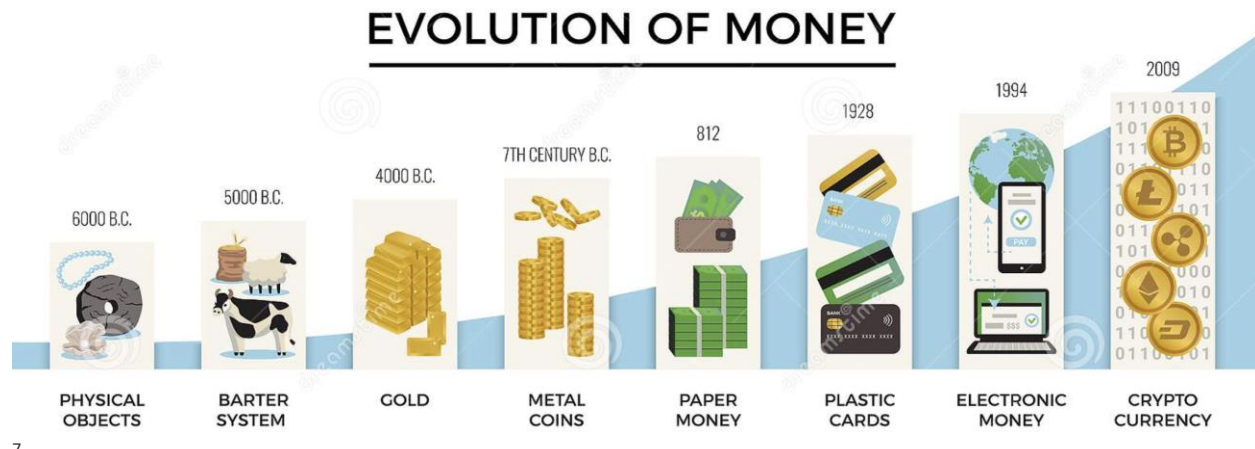
² Source: <http://www.quebecoislibre.org/05/050915-11.htm#:~:text=In%20the%20Politics%2C%20Aristotle%20views,a%20determinant%20of%20exchange%20value.>

³ Source <https://en.wikipedia.org/wiki/Money>

⁴ Source: https://www.jstor.org/stable/496935?xid=PS_smithsonian&seq=1

The history of money has evolved from gift and barter economies into digital currencies over the past 10,000 years.⁵

The world's first region to use an industrial facility to manufacture coins that could be used as currency was in Europe, in Lydia (modern-day Western Turkey), in approximately 600 B.C. The Chinese were the first to devise a paper money system in about 770 B.C.⁶



7

The word money derives from the Latin word *Moneta*, meaning "coin" via French *Monnaie*. The Latin word is believed to originate from a temple of Juno on Capitoline, one of Rome's seven hills. In the ancient world, Juno was often associated with money. The temple of Juno *Moneta* in Rome was where the mint of Ancient Rome was located. The name "Juno" may have derived from the Etruscan goddess *Uni* (which means "the one," "unique," "unit," "union," "united") and "*Moneta*" either from the Latin word "*monere*" (remind, warn, or instruct) or the Greek word "*moneres*" (alone, unique). In the Western world, a general term for coin money has been *specie* stemming from Latin *in specie*, meaning 'in kind.'⁸

Aristotle found that money makes things commensurable and makes it possible to equalize them as a standard measure of everything. In the form of money, he says, a substance has a *telos*, a purpose, and that in creating money, individuals have devised a unit of measure on whose basis fair and just exchange can occur.⁹

Happiness and Health are the New Wealth:

“When health is absent ... wealth becomes useless,”

Source: Greek physician Herophilus

In 2022, longevity risk has become a growing concern to one's financial wellbeing. With previously unimaginable medical advancements, it is now expected that you can generally live to enjoy many more

⁵ Source: https://www.jstor.org/stable/496935?xid=PS_smithsonian&seq=1

⁶ Source https://www.investopedia.com/articles/07/roots_of_money.asp

⁷ Source: <https://www.dreamstime.com/evolution-money-concept-set-abstract-diagram-describing-years-particular-measure-was-used-vector-illustration-image222996275>

⁸ Source: <https://www.etymonline.com/word/money>

⁹Source: https://www.bullionvault.com/goldnews/money_aristotle_050120092#:~:text=Aristotle%20found%20that%20money%2C%20as,just%20exchange%20can%20take%20place.

DNA Behavior®

years in retirement. If you want to learn more about what some of these medical advancements are and also more about managing your health in general, as covered in the book *Lifeforce* by Tony Robbins. However, the missing area we address is money being the root cause of stress which inherently accelerates aging.

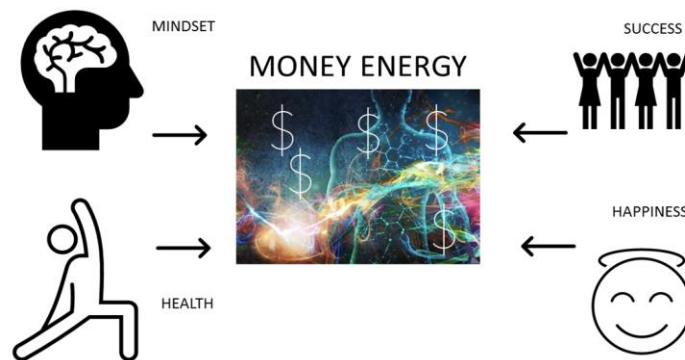
For many, just working to earn money is insufficient. It will also require more than a level of self-management. Longevity requires you to have greater meaning and purpose in your life if you yearn to thrive and not just survive the later years of life.¹⁰

One of the significant challenges here is recognizing that the financial resources you may have accumulated as a result of your ingenuity and prosperity over the last 30 years of economic growth might not be enough. A further challenge is understanding that there is a deep interconnection between money and health, with the level of happiness you derive as the central driver.

We acknowledge there is stress caused by money, and a lot of that stress is caused by your mind-set and approach to life. If negative stress is sustained over long time periods it will contribute to reduced levels of satisfaction and joy, resulting in health challenges. The stress and anxiety you can experience will have a negative impact on your central nervous system, which flows through to triggering most mental and physical health conditions. Then, if your health declines, that will disrupt your ability to create and enjoy wealth and may even be very costly.

Bringing to your conscientiousness the subject of money energy and its impact on your personal energy, how it impacts food intake, your body, and mental wellbeing may seem to some to be a significant disrupter – and yes, it is. But when you understand the invisible power of money energy it ushers in radical changes in how you approach life.

Consider diagrammatically the flow of money energy in your life.



As we continue to expand on and clarify the philosophy and thinking behind money energy we need to address the adage that *'money can't buy happiness.'* Our perspective based on extensive research, is

¹⁰ Source: <https://www.juliusbaer.com/en/insights/future-health/longevity-a-defining-trend-of-the-future/>

that money does not buy long-time happiness, but there is a level of having enough money to be happy in the short term.

This proverb acts as a healthy reminder for those with less wealth who believe it will improve their overall life by enabling lists of “wants” far beyond the essentials of life. In contrast, those with more wealth believe they have a burden of responsibility to use their money wisely and keep it or to live up to a reputation. Regardless of perceived wealth, unhealthy relationships with money based on misguided beliefs can lead to higher levels of life dissatisfaction.

Let’s establish what happiness is:

True happiness is a feeling inside that everything in life is good; it is a state of mind. It's not necessarily about having a lot of money, but more about having a feeling of well-being and a life of purpose and peace.

We are in a money-centric world where the energy of money is omnipresent in every aspect of life. How much control money has over your emotions, personality, and decisions depends on your ability to harness its energy. When you understand your behavior toward money and the energy it unleashes in your life, you will experience happiness and well-being, known in Greek as *eudaimonia*.

In his *Nicomachean Ethics* (1095a15–22), Aristotle (384 BC-322 BC) says that *eudaimonia* means 'doing and living well. In the standard English translation, this would be to say that 'happiness is doing well and living well' commonly translated as happiness and welfare.¹¹

The great Greek philosophers spoke often about happiness:

Aristotle 4th Century BC: *“Happiness is the meaning and the purpose of life, the whole aim and end of human existence.”*

Plato 4th Century BC: *“The man who makes everything that leads to happiness depends upon himself, and not upon other men, has adopted the very best plan for living happily”*

If living a purpose-driven, happy, healthy life is your life goal, then today is the day to change how you think about money, your relationship with money, how you talk about money, and recognize the place the energy of money has at the center of your life and wellbeing.

Everything in our lives is energy, including our thoughts, words, and emotions. Money is an expression of energy, and how you choose to think consciously, feel, spend, and save your money determines how much (or how little) you will have of it.¹²

¹¹ Source: <https://en.wikipedia.org/wiki/Eudaimonia>

¹² Source: <https://circlearound.com/author/syeda-neary>

The energy of money is far-reaching; it is a driver of passion. It impacts your health, both positively and negatively. Your identity influences how you 'behave' with money. Its energy even follows into your workplace.

Your identity influences how you 'behave' with money. Its energy follows into your workplace and creates both happiness and despondency.

The Guide to Industrial-Organizational Psychology lists the five requisite factors in workplace happiness:¹³

1. Meaningful roles
2. A team atmosphere
3. Work-life balance
4. Being appreciated
5. Having growth opportunities

Did you notice what was missing? Money is not listed as a requirement to be happy. However, its energy is incredibly influential in how we "feel" and measure our happiness at work. But, managing its interference, intervention, and impact goes well beyond the workplace.

We acknowledge, of course, that some amount of money is still required to live an integrated life. But having the most amount of money doesn't totally buy happiness per se, as can be seen from the 2022 World Happiness Global report. The list below shows the top twenty of the world's happiest countries. CountryEconomy.com provides a map of the global economies and their happiness levels graphically and interactively.¹⁴

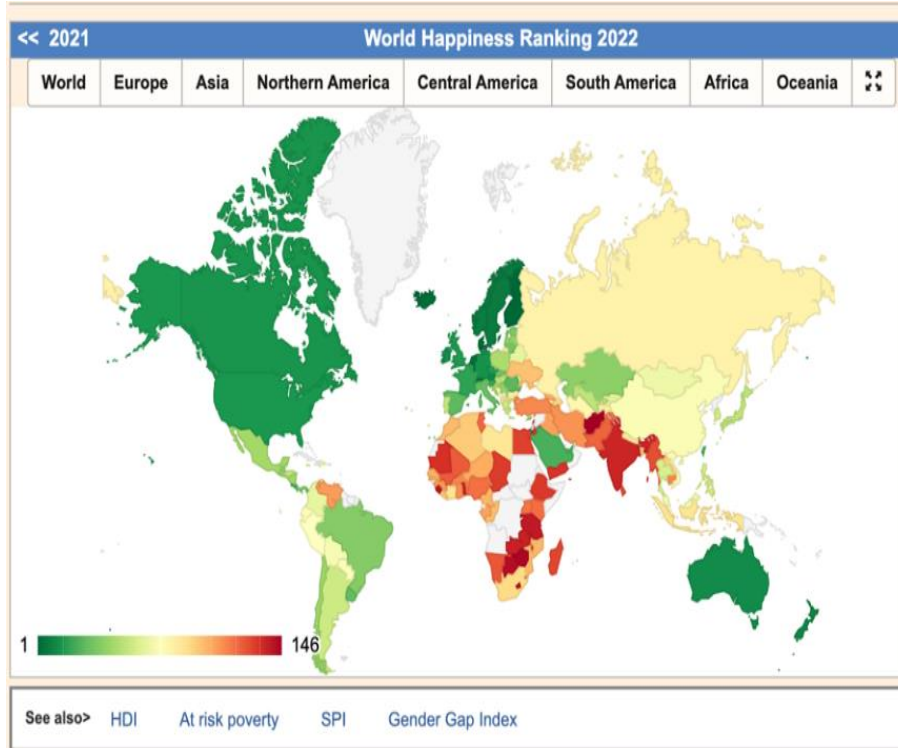
You can see that many of the happiest countries typically have a more even spread of wealth across their populations rather than extreme wealth. The conclusion of this is that as long as people have enough money, but not necessarily significant amounts, they will be happy.¹⁵

You will also see that the unhappiest countries have poorer economies, with many living below the poverty line. That shows having some money is needed for happiness.

¹³ Source: <https://www.organizationalpsychologydegrees.com/>

¹⁴ <https://countryeconomy.com/demography/world-happiness-index>

¹⁵ Source: <https://worldhappiness.report/ed/2022/>



1. Finland
2. Denmark
3. Iceland
4. Switzerland
5. Netherlands
6. Luxembourg
7. Sweden
8. Norway
9. Israel
10. New Zealand
11. Austria
12. Australia
13. Ireland
14. Germany
15. Canada
16. United States
17. United Kingdom
18. Czechia (Czech Republic)
19. Belgium
20. France

Further, the Global Burden of Diseases, Injuries, and Risk Factors Study 2017 shows that life expectancy is higher in the happier countries and the disease burden is lower. Therefore, the research supports the fact that if you are happy, your health will be better.

With 22+ years in business, DNA Behavior has seen many wealthy people with poor health, broken relationships, and no friends. Then, others with far less money live a wonderfully happy and integrated life.

It's All About Self-Awareness:

In 500 BC Thales of Miletus said, "The most difficult thing in life is to know yourself"

To address money energy and unblock the challenging congestion it causes, you must know yourself and work towards having an enhanced relationship with money; that is why we are raising consciousness to enable you to release and direct this money energy. It's interesting to consider that the human race is curious about so many subjects, but understanding money's power over our lives tends not to be one of them.

We now know the energy of money and our relationship with it significantly impacts health. Many people pursuing their life and financial goals have compromised their mental health through stress and physical health through lack of exercise, poor diet, and stress.

Given the major life and financial issues caused by the longevity trend, we believe the next frontier of financial planning and coaching will be expanded to address the impact of money energy. If you want more guidance on how a leading financial planner is helping people build an enhanced relationship to

money with a focus on energy management and thereby “building wealth from the inside out,” read “The Emotion Behind Money” by Julie Murphy.

Going deeper into the financial planning process to integrate money energy with the building of a Quality Life will be critical for anyone over forty-five who is starting a critical pre-retirement phase in their career and wealth creation. This is typically when health starts to deteriorate for many people through natural physical change. It is also when people start to appreciate that time is beginning to run out, and they rush to plan their next season of life, which in itself causes stress.

Even for younger people, having a healthier relationship with money at an early age will help them make better foundational decisions about their lives, setting them up for a more integrated living later.

As an aside, the statement of Thales - *The most difficult thing in life is to know yourself* - led Socrates and Plato to create the earliest methods of self-inquiry and self-examination that we now use to determine personality types, temperaments, and all aspects of self-awareness. Aristotle was Plato’s student who later became his successor leading the Platonic Academy in Athens. Aristotle later said that “know thyself is the source of all wisdom.”

Addressing your relationship to money is particularly critical for everyone over 45 years old given you are starting a critical pre-retirement phase in your life and this is when your health can naturally start to deteriorate.

Not only was Thales interested in the importance of self-awareness, but he was also a financial innovator and trendsetter (in today’s language, a financial entrepreneur). It would be interesting to speculate on the money energy conversations between the early Greek philosophers.

Finance and philosophy may seem to be worlds apart. But they share at least one common ancestor: Thales of Miletus. Thales is typically regarded as the first philosopher but also a financial innovator. He appears to have been what we would now call an options trader. He predicted that next year’s olive harvest would be good and therefore paid a small amount of money to the owners of olive presses for the right to the following year’s use. When the harvest turned out to be as good as predicted, Thales earned a sizable amount of money by renting out the presses (Aristotle, *Politics*, 1259a).¹⁶



If the ancient philosophers were advocating the importance of health, happiness and its link to money energy, then everyone whether old or young needs to think about the influence of money energy in every significant decision they make.

Having established that addressing money is a financial, happiness, and health issue, knowing your financial personality is vital to building and sustaining a desired lifestyle, purpose, and commitment to both.

¹⁶ Source: <https://plato.stanford.edu/entries/money-finance/>

Notably, making sound life, financial and investment decisions requires greater comprehension of the emotional connectivity to money, which is tied to who you are and your DNA behavioral style. The DNA Behavior discovery process reveals and measures your money energy, providing you with a greater insight into how well, or not, you are using your natural money energy flow.

You can't always control what goes on outside. But you can control what goes on inside."-Wayne Dyer

Let's face it money is an all-consuming factor in your decision-making process. Consider what role money plays in the context of your life right now by asking yourself the following questions:

1. Where does money sit in your life?
2. What is your relationship with money?
3. Have you a clear view of yourself and what others think of your status?
4. How much money is enough?
5. What bearing does the energy of money have on the decisions you make?
6. When did you last have a conversation about money with others, or they with you?
7. How did that money conversation make you feel?
8. How can you positively amplify the energy of money in your life?
9. When did you last make changes in your life that impacted the role money plays?

Building an enhanced relationship to money and therefore recognizing the energy of money is a consideration for every individual and organization regardless of their circumstances.

These are not just financial planning questions but are real-life and business questions for any person making high-stakes decisions. They are not merely questions for those individuals seeking to create or increase their wealth or income but questions for those who already have substantial financial wealth and yet don't feel fulfilled.

We also believe that leaders must consider the energy of money and its consequences in running their organization. We have prepared a separate guide on this topic.

Further, if you are a financial professional, a business or life coach, a consultant, maybe you should also consider how your money energy is reflected in the guidance you give to your clients in terms of finding self-empowerment.

In building your self-awareness of how the energy of money influences you and what your relationship to money will be, consider the following list:

- Money identity – money is the central character in the theater of everyday life. What has changed isn't money itself, but how it colors how we view the world.
- Money memories - childhood money memories could be helping or hurting your finances.
- Money values - a set of external and internal factors that determine how you feel about money.
- Money beliefs - money avoidance, money status, and money worship. The culture you were brought up in is important, including religion and spirituality.
- Money attitudes - money attitudes have a multifaceted nature with different dimensions (e.g., [Yamauchi and Templer, 1982](#)), which according to the tripartite model of attitudes ([Rosenberg and Hovland, 1960](#); [Chatterjee et al., 2018](#)), may be classified into three components

(or indicators): a cognitive (e.g., money as an achievement), and affective (money as a source of anxiety), and a behavioral component (budget and money monitoring).

- Money education – the capabilities to manage your money or understand how it is managed for your benefit.
- Money motivations - achievement, power, experiences, opportunities, community giving, affiliation, security, and adventure.
- Money emotions – money can trigger illogical reactions when people are facing life and financial events they are not prepared for.

Having established that money is both a health and financial issue and that understanding its power in all aspects of your life and wellbeing, consider this: Are you happy?, do you have your health?

You only have to look at the lives of Steve Jobs from Apple, Tony Hsieh from Zappos, and others, all of whom died well before their time.

“He who has their health has 1000 dreams; he who does not have their health has only one.”¹⁷

Recognizing the Energy Of Money is All-Pervading:

Again, it’s worth remembering that the omnipresence of money is all over your life and business activities. Money is more than an economic necessity; it is a powerful motivator of human behavior.

“The sociology of money is a potentially infinite field since money is present almost everywhere”¹⁸

Like a long-lasting Duracell battery, everyone has a potential level of money energy stored within them, ready to be released. The amount of that stored money energy will start with your natural DNA Behavior style, which reflects the core of who you uniquely are. How that stored money energy will increase and flow out at any time to power all dimensions of life will depend on your relationship to money and the ebbs and flows of your life journey.

The positive and negative emotions and stresses that come from being personally aligned to who you are and your relationship to money will also impact your overall personal energy reflected by your happiness and health and, thereby, your existence. Hence, the link between money, energy, behavior, mental health, and the body must be known and understood to prevent your life story from being hijacked.

Money has an omnipresence all over and through your life and business activities. Wherever you turn or think, money is a dimension that is there in some way impacting your behavior, decisions and actions.

As a society, we have images and stories built up around money. Most people, though, are unaware of how the energy of money moves through their life's conscious and sub-conscious energy fields. But how

¹⁷ Chinese proverb

¹⁸” Source: Jeanne Lazarus, [Household Money, a Policy Issue](#), Cogito, November 2019

DNA Behavior®

we gain money, how we use money, and what we understand about ourselves in terms of money are driven by whether or not we know how money energy is at work in our lives.

Here are just a few practical examples of the impact and influence of money and its energy:

- Financial markets move – positive or negative energy immediately rises within you.
- You haven't budgeted for an unexpectedly large bill – anxiety suddenly comes.
- You receive a sizable inheritance – your initial response can be positive (financial freedom at last) and negative (mental stress of management and doing what is expected).
- You are promoted and given a significant budget to manage – there is some fear with increased responsibility and excitement about the decisions you can influence.

Like any relationship, your relationship with money should be based on mutual respect. When you disrespect money (consciously or subconsciously) and fail to take its energy in your life seriously, you can drive away a partner. Having a healthy, empowered relationship with money is a life essential, as money is something you use daily.

Asking and answering the following questions begins the thought process of recognizing that there is an energy to money and the role that this energy plays in all aspects of decision-making and life in general.

Given the energetic power of money it must be respected as you would respect any other energetic force such as a tidal wave, wind storm or any major socio-economic-political event.

1. How does money influence your thoughts and behaviors?
2. Have you experienced a correlation between your mental health, how your body is functioning, your food intake, and the impact of money?
3. How do your reactions to money connect to additional areas of your life, such as your leadership, career, community, relationships, and recreation?
4. What is the impact of the inherent propensities to save and budget, create wealth and take risks on your stress levels and sense of freedom to experience life?
5. How do your spending, use, and investment of money reflect your perspectives on money?
6. How do your identity and perception of who you are impact your approach to using money?
7. What role do your talents, skills, passions, mission, and purpose play in creating wealth?
8. Where do your automatic behavioral biases sit within how you make financial decisions?
9. How do your positive and negative emotions (and stress) impact your financial decisions ?
10. How does your subconscious mind impact how you think about and deal with money?
11. How do your learned experiences, education, and values impact your financial decisions?
12. What role does your family, friends, and culture play in your beliefs about money?
13. How do the opportunities to make money that come to you impact your attitudes about money?
14. How does money impact your confidence and fears?
15. Is the measurement of success for your life and organization heavily based on money?
16. Does having money fulfill you?
17. Can the pursuit of money lead to destructive, immoral, or criminal behavior, thereby reducing positive money behaviors?

Your Energy Goes Where Your Mind Goes:

Ultimately, at any time of the day, where your mind goes, your energy will go there too. This also affects food (and drink) intake, another major energy contributor or cause of energy depletion.

“Your Energy goes where your mind goes.”¹⁹

So, ask yourself this question: Is your mind going to a positive place and creating positive energy for yourself? If you have clarity of your identity, you can operate with a positive mindset and build positive energy.

“Identity” is what defines us in the eyes of others. It is who we want to become based on our unique set of characteristics, behaviors, purpose, and values, instead of what we do or what we currently are²⁰.

The downside is that if you have no clue about your identity, it leaves the way clear for negative distractions exacerbated by ignorance of the energy of money.

There is an interconnection between every aspect of your life to your energy, which impacts your career, health, recreation, relationships, community involvement, and financial well-being – ultimately, it is circular.

If you are thinking about how to go to the next level by improving your life's happiness, success and health, then one place to start is with your inner world of thoughts. Although, you will have to change your outer environmental world as well.

James Allen's book published in 1908 called “As a Man Thinketh” will stimulate you to focus on the statement that men and women are the makers of themselves with the thoughts they choose and encourage, both good and bad.

With this mindset, you can explore your identity, career, and relationship to money. Our perspective is that you can never have real happiness and success till you meet the real person... You.

There is an adage, “money never sleeps,” which many understand to mean that your investment capital can earn a return on a 24-hour, seven-day-a-week basis. BUT, it is more than that, as your thoughts about many things, including money, will be processing while you are asleep.

“Money never sleeps” because your thoughts are processed during sleep and are with you when you are awake. Get good sleep with a positive money attitude.

We all go to sleep with thoughts that get processed in sleep and then come into our lives. Money is in those thoughts. If you have anxiety or fear about money, sleep is where it gets processed.

So, if you want positive energy in your life, get good sleep with positive thoughts and perspectives about money and your aspirations. The more you build a positive relationship with money, the more your quality of life and mental health (and therefore physical health) will improve.

¹⁹ Source: Joe Dispenza, Becoming Supernatural.

²⁰ Source: Hugh Massie Executive Chairman/Founder, DNA Behavior

DNA Behavior[®]

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 with an executive on our team, please email us at: inquiries@dnabehavior.com

