



## Enlightening Ideas about **MONEY**

Think Independence, Intimacy, Integrity

by April Thompson

**M**oney influences our choice of job or home, and sense of security, worth and power; it can also make life more or less convenient. Yet, despite its essential importance, money is often a forbidden topic among family members.

### Money Talk Taboo

"We are not taught how to have a relationship with money on a psychological or spiritual level; it isn't part of our culture," explains Bari Tessler, a Boulder, Colorado, financial therapist and author of *The Art of Money*.

"The majority of our parents and grandparents didn't receive a financial education, so they don't understand emotions that relate to money or how to talk about it."

Tessler works with individuals, couples and creative entrepreneurs to help them "claim their worth in the world and

bring their skills and values into the marketplace," she says. Money is a frequent source of tension among couples, but Tessler notes it wasn't even talked about in her graduate-level psychology training. "Money is emotional territory for people. You can't just go to a financial planner, plot a budget and be on your merry way," she observes.

### Shifting Our Perceptions

To change our relationship with money, Tessler says we need to understand our "money stories" that include the ways in which our personal experiences, together with subconsciously inherited familial and cultural attitudes, shape how we think about money.

"The first step to changing our money habits is being willing to deal with the tough issues," says Mayuri Onerheim, author of *Money Spirituality Consciousness*, a retired accountant and spiritual

teacher of the Diamond Approach of self-realization, in Larkspur, California. "There is no change without some discomfort. It's part of the spiritual journey."

Self-care, forgiveness and acceptance are important throughout this process, advises Tessler, because many people bring feelings of guilt and shame to their relationship with money. She recommends doing a "body check-in" to become aware of our physical reaction to related issues, whether it's going on a reckless spending spree or bracing to ask for a raise. This stage paves the way for the practical work of learning to manage our money in alignment with our values, goals and dreams. It begins with developing practices to track, review and reflect upon spending and earning patterns.

### Tactical Tools

Tessler recommends utilizing one of

many free financial tracking tools like *Mint.com*, *ynab.com* or *MoneyMinder Online.com*. She also suggests we rename their preloaded budget categories to reflect our personal relationships to the areas of spending (e.g., “sanctuary” rather than mortgage; “my dream vacation” for savings targeted for time off; or “life happens” for late fees).

For an enlightened view of cash flows, Onerheim suggests translating what was spent on something into the hours it took to earn the money. “This perspective can transform how we allocate resources and what we’re willing to spend money on,” she says.

Vicki Robin, co-author of the bestseller *Your Money or Your Life*, espouses a similar approach: thinking of money in terms of hours of life energy. “Continually asking yourself whether you actually got fulfillment in proportion to life energy spent in each subcategory awakens the natural sense of knowing when enough is enough,” she writes.

Tessler and Onerheim both encourage rethinking the idea that all earning is good and all spending is bad: “It’s

**We have ups and downs  
in life, and the same is  
true of our finances.**

– BARI TESSLER

about balancing needs and wants, and we need joy in life. It’s not about saving every penny and not enjoying yourself,” says Onerheim.

### **A Rewarding Journey**

Becoming financially conscious ultimately helps us fulfill our responsibility to be a good steward of the planet’s resources, according to Onerheim.

“Money is a representation of myself in the world, so I want to take responsibility for where my money goes.”

“Financial integrity is achieved by learning the true impact of your earning and spending, both on your immediate family and on the planet,”

agrees Robin. “It is knowing what is enough money and material goods to keep you at the peak of fulfillment—and what is just excess and clutter.”

All call for celebrating progress on the journey to financial well-being and know-how. “Take baby steps and reward yourself along the way,” counsels Tessler. “This is a lifelong journey.”

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