

# MONEY WISDOM UNLOCKED:

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Understanding Trauma as a  
Key to Your Financial Behavior

DIANA  
CHAMBERS



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*“Work of the eyes is done, now  
go and do heart-work  
on all the images imprisoned within you”*

— RAINER MARIA RILKE<sup>1</sup>

## Dear Reader,

Some of us are fortunate to be completely at ease in our relationships with money, though too often that is not the case. Do you experience people relating differently to you because of your wealth or find it challenging to navigate and talk about money in your primary relationships? Or perhaps you have had a painful financial experience such as being disinherited, or you feel a general sense of unease or lack confidence about money. Whatever reason brought you here, whatever money behavior might be tripping you up or getting in the way of happy relationships with your family and friends, I am confident there is a path to heal this and lead you to greater freedom and enjoyment of your wealth.

I have mentored, taught, and presented on many facets that influence our financial lives, including money messages and beliefs, values, and family dynamics. I am now adding another layer because, over time, I have come to understand that we cannot fully appreciate any aspect of our lives—including our relationship with money—without holding it in the context into which we were born and in which we live. Specifically, that means an appreciation of our traumatized world out of alignment with health and well-being. Given my recent explorations, I believe there is no geography that has escaped the mark of trauma, with ancestral, collective, and individual trauma carried by each of us, though we may not immediately identify with it. But we can be grateful when any behavior, with a focus in this article on our financial actions, points us in the direction to identify and heal underlying trauma and any associated beliefs that cause us to act as we do but no longer serve us well. Seen in this light, whatever our money practices are, they can be a gift to us.

I trust that “Money Wisdom Unlocked” will be valuable to you as you identify the deep dimensions that have shaped your relationship with money as well as the financial dynamics playing out in your family, friendships, and community circles.

Yours,

A handwritten signature in black ink, appearing to read "Diana", with a large, sweeping flourish that starts above the first letter and extends to the right.

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*“Not everything that can be counted counts, and not everything that counts can be counted.”*

—WILLIAM BRUCE CAMERON<sup>2</sup>

## INTRODUCTION

In the 1990s, I had a wise mentor who would say that he could count on the fingers of one hand the number of people he had met and counseled over his long life who were genuinely free when it came to money, being equally content with either modest or substantial resources. If there were as few as five out of the thousands who had sought his guidance, then money is a very powerful constraint on us, and not just for the lack of it.

Learning from money is a lifelong journey into greater freedom and well-being, and it is part of my quest. As a teenager, at my father’s prompting, I made a snap decision to pursue a business degree—because of the prospect of a good professional salary—instead of becoming a physical education instructor; I exchanged intrinsic for extrinsic motivation with no sense of what that might mean for me. In my late twenties, I hit a glass ceiling in the company where I had been the first woman hired into management. I subsequently crossed into the nonprofit world where I directed three different organizations, one of which brought me into daily association with the inner-city poor in Washington, DC, and all three of which paid relatively modest salaries. In my early forties, I was partially disinherited when I was bought out of two family-owned businesses, negotiating with my father over one and my older sister over the other. I vowed never again to be financially dependent on my family of origin. It was another twenty years before I learned that my father had excluded me from his will when his estate passed to my two sisters. And along the way, I came to terms with being the wealthier partner in my marriage. I started the Chambers Group in 2002 to offer strategic philanthropic advice and to be a mentor for individuals and families addressing the human dimensions of their wealth.

After twelve years as a wealth mentor, I wrote *True Wealth: Letters on Money, Life, and Love*, highlighting the common struggles I saw in my clients and proposing ways for the affluent to harmonize their relationships with wealth and those they love. But I had only scratched the surface on unpacking our relationship to money and knew that more was possible. This article now digs deeper to unearth—as a precursor to healing—what shapes our belief systems that then form our experiences. “Money Wisdom Unlocked” is a synthesis of the understandings I have gleaned over the years, knitting together my insights from science, integrative health, psychology, spirituality, and money. I am speaking not as a psychologist or trauma specialist but from personal experience and as a witness to my clients’ lives, where individual and family trauma is often expressed in their financial behavior.

Thomas Hübl, the author of *Healing Collective Trauma: A Process for Integrating our Intergenerational and Cultural Wounds*, generously engaged in a series of conversations with me as this article was written. His wisdom is woven through these pages.

In a nutshell, we all have relationships with objects such as money, food, and alcohol, just as we have relationships with people. We express our desires, needs, and beliefs within those relationships in patterns that are positive, negative, or neutral. Those patterns are charged with emotions, reflected in behaviors. Identifying our beliefs and emotions, for example in relation to money, is cause for celebration, especially when they can help us to develop new patterns where existing ones are detrimental or suboptimal. Sometimes, despite our best efforts, new patterns feel out of reach because we cannot seem to access the driver of our behavior. This is where a trauma-informed understanding—which I will explain in the next section—can make all the difference in recognizing that, like fish swimming in ocean water polluted by microplastics, we live in an environment infused with trauma.

I hope that what I share of my own money journey will be encouraging. Although I have been immersed in understanding my relationship with money for almost my entire adult life, it was only recently that I got to the bottom of a powerful core money belief that served me as a child but has tripped me up in my adult years. Coping mechanisms that become damaging behaviors can be long-lived when we do not understand their origin or have the tools to reverse them. In my case, I profoundly believed that receiving resources would curtail my freedom to be fully myself. That

belief was well founded in my family of origin, where I was expected to conform in order to be resourced by my family; I could belong to the family, or I could become my unique individuated self, but I could not have both. Rather than accepting this either/or message, I have recently appreciated that my work is to heal the underlying wound—which today I recognize as a trauma response and blockage in my nervous system—that causes me to believe that I will lose myself if I receive generously from another. Such generosity can be material—for example, multiple invitations to dinner or on vacation trips—or emotional expressions of care and love.

In this article, in the context of a capitalist approach to wealth, I invite you to consider the role that trauma has played in your relationship to money—not only the impact of harsh financial experiences but also the more subtle ways that wealth may have skewed your experience of the world. Throughout, I weave in pieces of my own journey and client stories as illustrations to reveal the prevalence of challenging money behaviors and how watchful we must be to catch ourselves expressing them. As with all life-based analogies and advice, some may resonate with you and some may not. Please trust your intuition and experience, and embrace only what is authentic for you. You might also want to pay attention to anything you react negatively to and explore if it might hold a key to your understanding. Your subsequent work at the intersection of money and trauma may be demanding and extensive, as mine has been. While a friend may offer valuable support, skilled professionals such as wealth mentors and mental health professionals should be consulted, as appropriate.

In “Money Wisdom Unlocked,” my goal is first to raise your awareness of the impact of trauma on your life. Second, to help you to recognize when your relationship with money is symptomatic of underlying trauma. And third, when you identify the money patterns that are not helpful to you—whether you feel stuck in them, they damage your relationships, or they otherwise make you unhappy—to invite you to trace back and heal the underlying trauma, leading to new freedom in multiple dimensions of your life, including in your relationship with money. This is important work for us as individuals and for the multiple communities we are part of.

To guide you along this path, I offer first a brief overview of the nature of trauma and some of the primary insights of quantum physics as the context for this exploration. I then reflect on our societal approach to money before going to the heart of our individual financial practices and how our money patterns may link back to our personal trauma responses. I follow this with



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a look from a trauma-informed perspective at two topics that are prevalent in my professional world—what it means to become a wise inheritor and the relationship women have with their wealth—in the hope that you can advocate better for yourself if these are your circumstances. Finally, I offer some tactics for you to ground yourself and physically soothe your nervous system as you do the deep work of healing and opening yourself to allow money to flow more creatively in your life and communities. In this way, an exploration of the impact of your trauma is the path to greater freedom than you may have known or thought possible.

I have written “Money Wisdom Unlocked” for the affluent for several reasons, namely that the scale of our wealth magnifies the topics I address, often isolates us from broader society, and can give us outsize influence on those around us, shaping the environment to be one of light or shadow for others. While many of you may not identify as significantly wealthy, I hope there will be insights here for everyone with disposable resources. And no matter your level of affluence, remember that there is nothing intrinsically wrong with wealth. The exploration comes in what you do with your wealth and how you relate to others because of or in spite of it.

“Money Wisdom Unlocked” walks you through shining a light on your relationship with money to understand why you behave as you do. I invite you to take a close look, with the possibility of making new and different choices.

*“Our greatest responsibility  
is to be good ancestors.”*

—JONAS SALK<sup>3</sup>

## THE HALLMARKS OF TRAUMA

**T**rauma is the response in the body and nervous system of a person who goes through an overwhelming situation. These experiences might be overtly challenging, such as living as a child in a household experiencing domestic abuse, or surviving a terrible car accident, or being in the path of a natural disaster. Or they might be less immediately obvious but nevertheless traumatic, such as being raised by parents who were emotionally absent or belonging to a racial group subjected to ongoing microaggressions.

Whatever the cause, trauma interferes with the balance in our autonomic nervous system. The overload is so strong that the only way to deal with it is through shutting down part of the nervous system to survive and remain functional in the situation. This is not a conscious process but how our body responds to protect us, muting the intensity so we do not see, hear, or sense it anymore. And, unless our body's internal response is quickly addressed and balance restored, the ensuing frozen energy disappears in our unconscious and starts a life of its own in a shadow part of our being, where it is out of the reach of our conscious awareness.

Thomas Hübl invites us to imagine we are flying over a city that is experiencing a blackout at night. The nature and cause of the power outage determine who is affected. The part of the city without electricity is dark, and from the plane it is not possible to tell if we are looking at a lake, a mountain, or a dark part of the city. And areas that are distressed may be more dimly lit than areas that are prosperous. The darkened areas represent the parts of ourselves that we no longer feel or experience, that we have pushed into our unconscious. We cannot see them, but they are there, affecting us every day. We can describe them as fragmented parts of ourselves.

The impact of trauma may show up in our lives as scarcity, disconnection leading to a sense of separateness, and absence, as I explain in more depth in the following paragraphs. If we have difficulty identifying these symptoms in ourselves, our anxieties or fears may be more accessible guides. We see these trauma symptoms at a societal level, and we express them in our individual lives. It is the hallmarks of scarcity, separation, and absence that I shall use when examining our money behaviors.

Scarcity reflects an experience of lack that leaves us anticipating that there may not be enough of a particular resource for us. Separation occurs when we distance ourselves from the overwhelming experience. Absence is when our response to the initially overwhelming experience is so great that we shut down and cannot say what we feel emotionally or sense what is happening in parts of our bodies.

Oprah Winfrey, with her significant following, has highlighted the importance of understanding and healing underlying trauma. She invites us to hold more empathy for ourselves and others as we learn to shift from asking "...not 'What's wrong with [you]?' but 'What happened to [you]?'"<sup>4</sup> Oprah was originally referring to children, but the reframe she proposes is relevant for all of us. On examining our own traumas and how they are holding us back, we might ask ourselves: What happened to me?

The unfolding field of trauma research is investigating three principal categories of trauma that can be interconnected. The first is collective trauma, which affects an entire group or society and becomes embedded in the collective memory of that group. It results from wounds such as racism, slavery, war, and more recently climate change, with people dying from natural disasters or being forced into becoming climate refugees. These collective horrors are so large and pervasive that we often dismiss them as simply the way life is. But they are not inevitable if as a society we work to change the circumstances. However, if we ignore the symptoms, we create fuel for even greater catastrophes.

The second category is epigenetic trauma passed down to us through our ancestors whose life situations left chemical marks on their genes. Research indicates that we may enter this world coded with the experiences of our ancestors, many of which were traumatizing, as described by Andrew Curry in his article for *Science*.<sup>5</sup> If this is so, trauma becomes transgenerational and collective, leading to the inescapable conclusion that we are living in a network of trauma developed over thousands of years. For example, I have

been shaped by growing up in the United Kingdom with its long history as colonized and colonizer, and my generational cohort in Europe has been formed by the relatively recent history of World Wars I and II fought on our soil. Many of us have pervasive anxiety, if not fear, passed to us by our parents. As the writer and activist James Baldwin said, “People are trapped in history, and history is trapped in them.”<sup>6</sup> People in each generation respond to their challenging life circumstances and experiences, which leads to unconscious frozenness and separation within their family systems. Trauma is transmitted through the generations until someone in the lineage heals the trauma and stops that transmission.

Acceptance of this reality invites more compassion than we might otherwise have felt for our parents—who did the best they could—for our ancestors, and for ourselves. With the best intentions in the world, most parents fall short of their ideals. This is not a criticism; it is simply a recognition of the fact that we are all limited, and parents are traumatized to some degree so cannot fully provide the attention and resources their children need.

The third category is trauma from our individual lives as we encounter, for example, accidents and ill health. Such individual trauma can be acute when it results from a single incident, chronic when the source is repeated and prolonged, or complex with exposure to varied and multiple traumatic events. When I was held up at gunpoint over thirty years ago it was an earth-shattering experience for me, causing me to change how I created a sense of safety for myself. I found superficial ways to deal with the fear frozen in my system, such as walking in the middle of a street rather than on a sidewalk when I was returning home on a dark evening, so I could see if anyone was walking close to me. My new normal was a state of heightened alertness with an undercurrent of anxiety. It was decades before I was taught how to soothe my nervous system sufficiently for the fear to melt and for me to choose a more connected state of living. In the meantime, I also used money in ways to bolster my sense of safety in the world. More recently, fracturing my heel in 2018 in a skiing accident and going through the necessary surgeries and hospital time almost entirely alone left its imprint on me. I was fortunate to have support to address that before any trauma responses became frozen in my system.

Another useful distinction may be between a big-*T* Traumatic event—such as a life-defining accident or surviving a collective climate catastrophe—and a small-*t* traumatic event, including the chronic relational and developmental limitations to which many of us were exposed and which

have shaped our perceptions of life. While we may not recognize the small-*t* events as significant and would say we are not traumatized, from a psychological perspective, our trauma responses are evident in our behaviors. Perhaps this article will help us see how small-*t* events can indeed have a profound effect on us and our relationships.

With this nuanced understanding of trauma, it is apparent that we all—every person, family system, corporation, and social environment—live with trauma that is frozen in our unconscious fields. While it may not require clinical treatment because we have developed sufficient coping mechanisms, hiding the trauma and making it hard for many of us to identify that it is a factor in our lives, the frozen energy is seen through its symptoms of scarcity, separation, and absence. The truth is that all humanity is living in a sea of trauma—whether collective, epigenetic, or individual—that is typically so pervasive that we do not identify our circumstances as anything unusual or incomplete.

A trauma response—muting and sequestering our reactions—is intelligent in the moment we encounter an overwhelming situation and this ability has helped humanity to survive countless disasters. But our initial fight, flight, freeze, or fawn response, if allowed to linger in our unconscious, does not serve us well after the acute event has passed.

If in the moment you are subject to an overwhelming situation or the aftermath of a traumatic experience is frozen in your system, your nervous system is not regulated, so you cannot sense all your body's messages to know what you need and what is right and meaningful. You need books to tell you how much and what to eat as well as what you need for your health and material well-being, because you are like an orphan in yourself, cut off from your innate wisdom. You do what other people do, what your career path indicates, and what dominant belief systems tell you about being a successful person. That conditioning replaces your natural sensing. But if you heal and your nervous system is well regulated, you feel and know what is good for you to eat and what suits your body. You are clear about your path and the choices that are in line with your purpose. If others do things differently, you do not need to argue with them. Just as your food choices are not your identity—you are not defined by being a vegan, for example—but simply what you need to nourish your body, when your nervous system is well regulated, your life and financial choices will also be right for you, regardless of the choices or judgments others make.

You have the skills to face and heal your old wounds now.

Whatever life situation you have been in, you have the skills to face and heal your old wounds now. If you have lived with a scarcity mindset, you can experience abundance. If you behave as a separate entity, you can move into community and connection. If you are absent, you can start to feel yourself. This is where your relationship with money, which may reflect both your big-*T* and small-*t* traumatic experiences, can be an invaluable guide. Because, as quantum physics teaches us, all things are connected.

For further resources on trauma, see the list in the appendix.

“For every atom belonging to me as  
good belongs to you.”

—WALT WHITMAN<sup>7</sup>

## THE WORLD ACCORDING TO QUANTUM PHYSICS

Quantum physics introduced a new and entirely different perspective on the nature of reality. It demonstrates that everything we previously considered to be fixed matter is energetic in nature. Everything. What we thought was solid is energy manifesting in different forms. That includes us in our humanity; each of us is a vibrational manifestation. And so is money. The universality of energy means we are integrally connected to everything in the universe.

Such a view strikes right at the heart of Western individualism and is difficult for many of us to embrace. But if we play with this notion, the stronger our connections, the more health and happiness we will experience. Research bears this out, with one correlate of increased happiness being a strong social network, as described by Martin Seligman in his book *Authentic Happiness*.<sup>8</sup> This is not surprising given that we are part of a web of belonging. Our Indigenous sisters and brothers knew this well before it was proved by modern science and the discovery of quantum physics.

Once you accept that you are not simply a human form destined to live a limited time on planet Earth but rather you are a dynamic, interdependent, energetic flow, your questions about the meaning of life beg very different answers than you might formerly have embraced, and you will have a new answer to the question, “What is the purpose of my wealth?” You will appreciate that money as an expression of energy is designed to be in flow. Money is connected to your creativity and to the circulation of your life within the collective. Yet how hard it is to let go of privilege and resources, trusting that they will be multiplied when you circulate them.

## Money as an expression of energy is designed to be in flow.

I know this worldview may be a big stretch. Yet how you align with the energy around you will determine what you express in your life, including what you call forth in your experience with money, which is stamped with an energetic imprint that both reflects what has shaped you and is felt in the financial transactions in your life. To illustrate this, think of a recent experience where you either gifted to someone or received a gift from someone that did not feel quite right. What was the intention of the gift? What was the energy behind it? A new friend thoughtfully gifted me a book that had changed her life and she wanted me to have the opportunity to read it too. I knew it was a gift from her heart. In contrast, when iPods were all the rage, my partner at the time gifted one each to me and his children for Christmas. He thought they were so wonderful that he had not considered that I rarely listen to music and dislike the sensation of ear buds, so I was never going to use an iPod.

The gift of the book in turn elicited generosity in me, and I reciprocated with a box of Swiss chocolates that I thought my new friend—a professional chef—would enjoy. The gift of the iPod gave me pause, because I want to be seen and understood in my primary relationships. The energy around the two gifts was very different: the book was focused on my pleasure, while the iPod was the gift my partner would have liked to receive.

Quantum physics points to the fluidity at the heart of life. While you may yearn for solidity, life is not carved in stone. And neither is your behavior, though you may treat yourself—and others—as if you cannot change and are immovable, like the pyramids. This simply is not so, as we shall explore in our relationship with money.



*“Money is nothing really—just a piece of paper with influence.”*

—PETER KOENIG<sup>9</sup>

## OUR FINANCIAL CONTEXT

Most of us go through our days dealing with our wealth and rarely think about how we arrived at our economic system. The purpose of this section is not to critique our current system but rather to recognize our capitalist context and some of the financial choices we might make within it.

We evolved from egalitarian societies that functioned without clear hierarchies and whose members intuitively knew how to share resources. There was a big transition ten thousand or more years ago, when small tribes joined into settlements. Money was originally introduced as a means of accounting and to facilitate exchange—initially of food and later other goods—as monetary exchange took over bartering. The primary function of money was as a medium of exchange, though this is almost unrecognizable in our current economic system where private individuals or businesses own and control property with a clear profit motive.

Our current global monetary system has evolved in ways that do not treat all people fairly. The result is that many of the global population are living in genuine scarcity, in which lack of money equates with threat to security and survival, giving money tremendous significance. As sustainable development expert Lawrence Bloom wrote to me, “The current fiat (meaning backed by nothing of value) money that is leveraged by commercial banks to many times their backed deposits has value but no human and social values. The positive, creative potential of money has been and is being eroded.”<sup>10</sup> To be clear, our current system is not the fault of the many people who are wealthy and deploying their resources in generative ways. They should not be demonized simply because they

Your work is to discern the optimal ways to set your money in motion, and to do this, you need to be in touch with your inner self.

are wealthy. Alternatively, accumulated wealth that is not circulated, and whose energy stagnates, works against human and planetary thriving.

Not only do we equate money with our survival but also we charge it with our hopes, desires, and intentions. We have given money meaning that it cannot realize and created a delusional bubble around it, desperately wanting it to achieve the impossible for us. We might hope money will bring us, for example, freedom, love, and security, though as wealth holders we are often uncertain if we are loved for ourselves or for our wealth, and invariably we feel the need to protect ourselves and our wealth. Money—or having more money—will not give us what we seek.

While the dangers of worshipping money and the importance of keeping it in its proper place are recognized in many of the ancient scriptures, as a global society we adulate money and the holders of it. Capitalism has led us to give celebrity status to the very affluent primarily because of their wealth, even though we recognize that they might not make the cut as our top choices for dinner companions. And if we did have such a choice to make, we might be conflicted by our envy and fear of not measuring up.

Yet, if we are aware, discerning, and intentional, we can use money to enhance our happiness. Most of us know the research that indicates that wealth, above a certain threshold meeting needs for survival and basic well-being, has no additional impact on our happiness, though it can influence how satisfactorily we evaluate our lives.<sup>11,12</sup> But other research has shown that how we spend our money can make us significantly happier: those who spend primarily on experiences that strengthen their social relationships and on investing in others feel more happiness, as described by Elizabeth Dunn and Michael Norton in their wonderful book *Happy Money*.<sup>13</sup> In other words, spending our money in ways that express our true, interconnected nature enhances our well-being and that of society.

Your work is to discern the optimal ways to set your money in motion, and to do this, you need to be in touch with your inner self. Yet your relationship with money includes and expresses all your unconscious behaviors and trauma strategies that you are not in touch with. Tuning in with yourself will often seem hard to accomplish but is the minimum requirement to live a life that is aligned with the biosystem you are part of. Without your ability to connect to yourself and to the web of existence, you may try to make the most responsible investment, and gift strategically and thoughtfully, but you cannot be sure that what you do is purposeful because you cannot feel

it. Once you begin to feel your body and tune in with yourself, and you enjoy your heightened clarity and increased capacity, the path becomes compelling. If this is not something you already know, I hope you will desire it enough to pursue it.

With a regulated nervous system, you know what you need. If you are making significant money, you might ask yourself: Do I love what I do, or is it simply to provide financial resources? There is no judgment in any answer. Just determine what is true for you. If you conclude that you have a different life purpose and should not stay on your current path, ask yourself: What is a more purposeful way for me to live? If you feel it is right to continue to generate wealth in the same way, the questions become: How do I stay regulated? What will I do with the wealth? And how will it become part of an organic system that helps many others to flourish?

When you listen closely to yourself and act on what you know, wealth can find its natural balance in your life. You will find thoughtful, creative ways for your wealth to flow and intelligently become part of a system that supports other people to increase their standard of living, or sustains people who do not have access to resources, so there is a constant flow back to society. This is connected and relational. MacKenzie Scott—with US\$8.6 billion in gifts announced in the 12 months prior to August 2021—seems to have found her stride in letting her wealth flow intelligently while allowing the recipients of her gifts to decide on how to allocate them, which is part of the essence of trust-based philanthropy.<sup>14</sup>

When you want to contribute to society by encouraging your wealth to flow naturally, you need to be connected not only with yourself but also with what is unfolding in society, so you can sense what is needed and what would be a genuine contribution. Some questions to ask yourself might include: Does what I am contributing to society fit in this time? Does it serve needs? Does it support my own purpose—do I feel enlivened and creative?

If you have not yet found your stride, and you have much more than you need but do not know how to put it into circulation for the benefit of others, it may be that the gap between what you own and what others have is so vast that it creates a psychological conflict. Up to a certain level of wealth, this conflict may not exist, because you know yourself to be broadly like other people in the mass affluent group. If the discord is hard to bear, your internal process requires a great deal of conscious awareness.

Understandably, one attempt to sidestep the struggle is to relate only to your peers who have the same conflict, and maybe the same denial, separating you and them from the vast majority of the world's population. Another coping mechanism is to numb the conflicted part of yourself, to disconnect from it. These are adaptive strategies. Alternatively, if you are willing to understand and then regulate your internal stress, you can come back into connection with yourself and with society. How do you feel when you meet people who have less than you, who are not thriving, and you see their need? Does it create tension inside?

I remember the time my mentor told me that when I inherited money from my family, I might feel embarrassed to become significantly wealthier than the people I chose to associate with. I addressed that, in part, by sharing my home with interns and guests. I loved the company, and it felt like a good contribution, though as I look back now, I see it may have been a clever move to help quiet my conscience. What I did find hard, though, was how many of the people with whom I had worked in the inner city started to ask me for money for their programs, introducing a transactional element into our friendships. How does it feel when people you have considered to be friends ask you for money, whether for themselves or their projects?

The dominant capitalist message to keep accumulating—no matter what—can pull us out of alignment from our true nature, which would ordinarily signal to us how much is enough or too much. An inexorable push to have more adds to the trauma responses you carry, cutting you off from living a life of purpose and staunching the flow of wealth in the world.

Now I shall turn to money as our mirror, making visible what may otherwise be hidden.

*“As people are, so they see.”*

—Adapted from WILLIAM BLAKE<sup>15</sup>

## MONEY AS OUR MIRROR

The spiritual teacher Sadhguru says that “most people have turned their homes into warehouses.”<sup>16</sup> In the same way, our unconscious has become a storage room for our trauma. Our relationship with money can be an invaluable guide to what is concealed there because it can make visible the invisible. As thought leader Peter Koenig says, “Money work is identity work.”<sup>17</sup> How each of us behaves with money reflects our inner world. In *True Wealth*, I describe money as one of the best mirrors we can look in to identify what is motivating us, ranging from what we most truly love to what we are afraid of.<sup>18</sup>

For nearly two decades, I have helped my clients to understand the money messages they have received and given throughout their lives, the belief systems on which these messages were built, and how they were shaped by such messages. Our money messages might include, for example:

Never be in debt.

Always save for a rainy day.

Money doesn't grow on trees.

Always be the first to pay for something.

You can never be too rich or too thin.

Money is to be enjoyed/spent/saved.

Always live within your means.

Money is a man's business.

“Never be in debt” was one of the primary money messages I received, making it challenging for me to take on any debt, even when making what I thought was a smart investment choice. A moderate mortgage backed by property in my name left me feeling anxious. As I looked at the belief

Money can be our teacher if we will study and appreciate the lessons offered.

system associated with this money message, I understood that it reflected my strong desire never to be dependent on and vulnerable to another, believing that it was not safe. So I chose to arrange my life—including my financial life—to avoid such vulnerability.

The next part of my journey was to identify the roots of my belief system: why I felt I must remain separate and not connected. I found the answer in my trauma responses to my experience and the ways it shaped me. My parents were unable to nurture secure attachment when I was a child, and my sisters and I were set in competition with each other. I learned not to rely on others but to provide for myself, the necessity of which was reinforced at pivotal times in my life, sometimes through financial experiences such as being treated as an outside minority shareholder in the family business rather than a valued family member.

In the five years since writing *True Wealth*, I have looked further and know that how we employ money is often so unconscious that, without the help of skilled facilitators, we have very little access to understand the roots of our financial behavior. And our cultural milieu does not invite such close examination, emphasizing strength and confidence while encouraging us to believe that more is always better. Yet curiosity leading to self-awareness, combined with vulnerability and self-compassion, is a pathway to health. While this is without question hard work, requiring us to be diligent and courageous, it is work that is invaluable if we want to expand our range, depth, and enjoyment of life. And money can be our teacher if we will study and appreciate the lessons offered. Certainly, they will be repeated until we have grasped and accepted them. And there will always be another lesson ahead.

What money lessons do you need to learn? Maybe, like one of my friends, your journey is to step out of a scarcity mindset and realize that you can manifest abundance when all your needs are met at very little financial cost. Or, like me, you may need to learn that you deserve to be resourced and you will receive generously—with no ties to performance—when you have a need. For example, I recently took a train to Venlo in the Netherlands, which is a transit hub and was teeming with people when I arrived. I had booked a taxi several days in advance, but it was nowhere to be seen and when I called the company, they told me there were none available. In the crowd, someone I did not know recognized me, and she and her two friends spontaneously invited me to share their small taxi. Not only was the cost of the ride substantially less when shared among four of us, but those

generous spirits offered friendship as well. I hesitated at first, but choosing to allow connection was well worth it.

How you handle money in your relationships illustrates where you are connected or disconnected from yourself and from the people you are in relationship with, so your money behavior can tell you a great deal about yourself. The more self-aware you are, the more opportunity you have to align your money behavior with your inner wisdom to emanate out for the well-being of others and the web of life.

*“We shall not cease from exploration  
And the end of all our exploring  
Will be to arrive where we started  
And know the place for the first time.”*

—T. S. ELIOT<sup>19</sup>

## INDIVIDUAL MONEY BEHAVIORS

**Y**our money behaviors might be well-balanced and lead to great enjoyment in life, as you know what is right for you financially at any given time. For example, you may feel in flow when money moves through you, whether in expressions of generosity or in structuring creative ventures. But not all money behavior is so effortless and fulfilling, and it is the places where we are not in flow and aligned that interest me here.

Once you appreciate that your challenging money behaviors are a gift to direct you to address the underlying beliefs that cause you to act as you do but no longer serve you well, you can enjoy the process of uncovering what they can teach you. A deep inner dive is, in my experience, as profoundly satisfying a journey as anything I have experienced in my travels across the globe from Chile’s awe-inducing Atacama Desert to the mysterious ancient ruins of Angkor Wat in Cambodia. You can delight in becoming increasingly conscious of what drives you. And, while there is no excusing any destructive behavior—toward yourself or others—you can accept that your behavior was a coping strategy essential to your early survival; Thomas Hübl calls such protective behaviors our “childhood heroes.” You can be grateful for how your behavior defended you at that time, recognize where it no longer serves you, and move into new ways of being and behaving.

As I write in *True Wealth*, “Whatever anyone does or says about money makes perfect sense to them given their life experiences.”<sup>20</sup> The journey of embracing new ways of expressing yourself will be unique to you as you reflect on and make conscious choices about the core beliefs that you have embraced, often without question, passed on to you through your lineage and shaped by your life.



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The following summaries of frequent money behaviors are simplistic, necessarily so because the realities are highly nuanced, specific to each individual, and made exponentially more complex by the different levels of wealth on our planet. These summaries are offered for your personal benefit and not so you can stand in judgment over the behavior of others. Probably most of you can identify with a number of these behaviors. Which do you recognize in yourself? Is their impact marginal or problematic for you and in which situations?

While some money behaviors belong in more than one category, for ease of presentation, I have placed each behavior in one of three categories that point to underlying trauma: scarcity, separation, and absence. In each section, I describe possible causes for the trauma symptom and common linkages to financial behavior. Later in this article, I shall give advice on how to begin to heal the trauma response and start to move toward a connected, flowing financial life.

## Scarcity

Scarcity may be both an anticipation that something we need will be in short supply or a reality that we are living with a chronic deficit. At some point, often early in life, we might have lacked, for example, love, attention, compassion, safety, nourishment, or adequate food and shelter, even if temporarily. We feel this original deprivation so sharply that we now bring this scarcity mindset to multiple dimensions in our lives, and it can express itself in various financial behaviors, such as greed, hoarding, fighting over resources, fear of loss, and entitlement and dependency.

**GREED** Harboring an obsession with gathering ever more money or assets reflects a perceived sense of scarcity, leading us to desire and acquire more than we need or can use effectively. An unbridled desire for money means we are pursuing something that will never ultimately satisfy us. Our headlong pursuit leaves us at its mercy. We may behave this way because we are numb to the pain caused by the scarcity we experienced earlier in our lives.

**HOARDING** We hear stories of people who withstood terrible deprivation, such as Holocaust survivors, who are hoarders even when they now have an abundance of everything they need. This tells us that the hoarding pattern is a message from their past and not their current reality.

I had a dear friend who lived with her daughter who was a hoarder. Her daughter's home was large, but there was not a square inch of space to sit except in my friend's private area. Her daughter could not cook any meals at home because every kitchen surface was laden with extraneous items. I do not know the source of her particular deprivation, but hoarding is a financial behavior based in fear of scarcity.

Experience of deprivation and the hoarding response are not always along these extremes. Even in much milder cases, early deprivation can cause ongoing anticipation of scarcity, and moderate hoarding, while it may temporarily relieve the anxiety, does not resolve it and can cause discomfort.

**FIGHTING** While conflict over wealth and inheritance is common in families—though that does not make it healthy—when it reaches an extreme degree, intensity, or frequency and causes rifts, that is a red flag. Fighting that damages relationships is not a natural family dynamic but a trauma symptom. We could save a lot of time, money, legal work, and emotional harm if we were to look beyond the roots of the fight to the role of scarcity—more often of affection, availability, and attachment than of material resources—in the family system.

A fight may be over a substantial sum of money, though professional colleagues often marvel at the seemingly insignificant items of minimal monetary value that cause rifts in families, such as a photograph, an item of clothing, or a piece of furniture. This raises the question of what the money and these “insignificant” items represent for the family members.

**FEAR OF LOSS** What I gain, I can lose. Many of us are afraid to lose our wealth, which is reflected by the research in financial markets that most investors prefer to mitigate loss on the downside than to make gains on the upside. Being afraid to lose is a fear and not the reality, though there may be situations when we lose part or all of our wealth, which then fuel the sense that we could lose more. I have had to address this—twice—having lost substantial investment value in both 1987 and 2008, with the second experience causing me to withdraw from the stock market during one of its best streaks in recent history. I hope I have now healed that wound, allowing me to make future investment choices from a conscious, considered position rather than being driven by an old fear of loss.

Our tolerance for risk is tied closely to our fear of loss. Different levels of risk tolerance have been identified by Jonathan Rich in *The Couple's*

Place greater emphasis on protecting your relationships with the people closest to you than on protecting your wealth.

*Guide to Love and Money* as one of the primary causes of financial conflict in intimate relationships.<sup>21</sup> I saw this with one of my client couples, the husband of which was a serial entrepreneur. While we were working together, his substantial net worth dropped by 80 percent. He was unfazed by it, confident he would make the money—and more—again. His wife, on the other hand, found it stressful and told me in a resigned voice, “I guess this is just what it means to be married to my husband.” Financial loss and the roller-coaster of the family’s finances was a scary and destabilizing experience for her despite her husband’s prowess at generating wealth.

**CONTROL AND INSECURITY** Many families tie their children and future generations in financial knots with complex trust structures supposedly designed to maximize wealth for their benefit but that may reflect a desire to protect the wealth from the beneficiaries. In estate planning circles, this may be referred to as “controlling from the grave.” It can reflect the settlor’s lack of trust in their descendants, imagining they may be vulnerable to people taking advantage of them—a proverbial unscrupulous spouse—or otherwise unable to make smart decisions to protect and preserve the wealth that is passed down to them. Or it may be that the settlor has great difficulty in releasing their control of the wealth, possibly because they rely on it for a sense of security or status.

The decision to control the wealth says a lot more about the settlor than it does about their beneficiaries. If you are tempted to control the behavior of your children—or other beneficiaries—through how you share your wealth, you might try to understand where your need for control originates. If you worry about your children’s ability to handle resources well, focus first on giving them a strong inner foundation and the basic ABCs of money. Resources to help build their financial skills are readily available if you need them.

Your ultimate security lies not in the wealth you control but in the quality of your relationships, the strength of your communities, and the abundance of love, which is your birthright. I encourage you to place greater emphasis on protecting your relationships with the people closest to you than on protecting your wealth.

**ENTITLEMENT AND DEPENDENCY** Except for in situations of genuine and appropriate dependency, such as children or adults limited by physical or emotional disability, entitlement and financial dependency are symptoms of being unwilling or feeling unable to provide for ourselves, so we feel reliant on others to meet our needs and thus avoid scarcity. When we

express entitlement, we expect others to take care of us and put our needs before theirs. When we are dependent, we look to others to take care of us. While being taken care of may appear to be a comfortable or even cushy position to be in, financial dependency has been identified by Jonathan Rich as another of the primary money challenges in intimate relationships.<sup>22</sup> It also means that the dependent person may not fully realize their potential, as they limit themselves in ways that are acceptable to the financial provider. Healing the trauma responses that cause us to limit our self-expression and capacity to provide for ourselves is a key to freedom.

## Separation

There is a healthy, human developmental stage when we get a clear sense of our unique selves through the process of individuation. This is distinct from separation as I am using it here, which distances us from whatever we were in connection with, including people, nature, and ourselves.

Many of us experienced fractures in significant relationships earlier in life that led to a sense of separation, whether physical (such as spending more time at a friend's home than at our family home), psychological (such as coming to believe that we can take care of ourselves and do not need others), or finding other ways to distance in our minds (such as being involved in other "worlds" like video games). This distance feels so familiar and natural that we believe ourselves to be separate entities, though this is an illusion because, as quantum physics shows, everything is connected. There is much literature on early childhood attachment patterns and the value of secure attachment as well as examination of why many of us experienced anxious, avoidant, or disorganized attachment. (The Attachment Project - [www.attachmentproject.com](http://www.attachmentproject.com) - is a good resource for understanding this.) Any resulting separation may be expressed in our financial lives through hiding, lying, feeling envious, being money avoidant or indifferent, and more.

**HIDING, LYING, AND SECRET KEEPING** Hiding our wealth can be an expression of shame for a variety of reasons. Or it may reflect a desire to know that we will not be judged by our wealth but fully included for who we are in our chosen social circles. To avoid the judgment and separation that disparities of wealth can engender, many of us choose not to reveal the level of our wealth, though this means we are constantly disguising our reality and may be living in fear of being discovered or exposed.

Take a moment to feel the energetic difference between sharing a confidence or asking someone to keep a secret. Lies and secrets, which we can recognize from their energy, are damaging to ourselves, to another, or to a relationship. I had a client in the early 2000s who was significantly wealthy but had convinced herself and those around her that she was poor—so much so that her church community, until they learned that she was one of the wealthiest members of the congregation, felt they needed to provide financial support for her.

We can lie to and deceive ourselves and others. When we do so, we create separation, erode trust, and destroy any possibility of an honest relationship.

**ENVY** In his Commune course, Russell Brand quoted one of his friends as saying, “Envy is your own unrealized potential projected onto another.”<sup>23</sup> When you meet or read about exceptionally wealthy people, do you truly admire them, or do you have an element of envy or resentment toward them for having something you want for yourself? The core of envy is shame that we are not, in ourselves, acceptable or enough.

While envy can motivate us to do or achieve more, it is an insidious emotion as we compare ourselves with others and what they have. It separates us from others, and instead of celebrating them and their successes, we may seek to undermine them.

**GIVING IT ALL AWAY** Individuals who choose to give away their fortunes may be lauded as exemplary and detached from wealth. And that may be the case. Unfortunately, there are others who want to give away their wealth because they are afraid of the impact it might have on them and their lives, making them money avoidant or, at best, indifferent. When money has negative associations for us, we distance ourselves from it. We may find creative reasons to justify this, such as saying we did not earn it, so it is not ours to hold. Through such justifications, we avoid addressing and healing our wounds.

I had a young client who was about to receive the first tranche of her inheritance. Her parents anticipated that she would spend it on an expensive horse to continue her passion for riding, but she told me she wanted to give it all away. After digging deeper, I learned that she had seen her parents arguing about money and made the connection that money damages relationships, so she wanted nothing to do with her inheritance.

In addition to our personal history, another reason we may try to distance ourselves from our wealth may be a lack of education and confidence,

Attention is also the foundation for a good gift, meaning we know another well enough to select gifts that truly support and encourage their life.

leading to a fear of failure. This could be exacerbated by our culture's emphasis on making money, so the fear of failure carries more weight than a possible reduction in assets.

**LETTING MONEY SLIP THROUGH OUR FINGERS** While we may be good at making money and have no fear of failure in that regard, we may not be good at owning money. A successful, professional woman told me she was good at making money but let it slide through her fingers very fast. After a little exploration, she recognized that she did not believe she deserved the resources and felt uncomfortable if she held them.

This is in contrast to a friend who told me over lunch one day that he was considering closing the thriving business that had been in his family for several generations. It was at the top of its field and employed several people, but he felt their product was not a net contributor to society. He did not anticipate selling the business so it could be continued but closing it and relinquishing any embedded value. He was not about to let the money slip through his fingers. Rather, he was wrestling with the choice, and it was clear to me that his decision would be the outcome of a conscious deliberation.

**FIERCE INDEPENDENCE** This was part of my story. My parents wanted me to conform to their expectations rather than become all I was destined to be, with the result that I had to separate from my family, leave home—both physically and metaphorically—and relinquish the comfort of financial support to pursue my own path. I inherited only when I was bought out of two family-owned businesses at the age of forty. My father drove a hard bargain—I believe because he felt I was no longer a member of the family because I had left home—and offered me much less than I anticipated or my share of the business was worth. I then promised myself that I would earn as much money as I wanted to provide for my needs and desires, so I would never again be dependent on my family. While I provided well for myself, the underlying wound required further healing.

**COMPROMISED GIVING AND DIFFICULTY RECEIVING** Our goal is for our giving to be genuinely altruistic with no hidden motive. The philosopher Simone Weil said, "Attention is the rarest and purest form of generosity."<sup>24</sup> Attention is also the foundation for a good gift, meaning we know another well enough to select gifts that truly support and encourage their life. And they are prepared to handle well any wealth we pass to them, which will be their responsibility once it is in their hands.

Ideally, as Thomas Hübl says, “we will feel beautiful when we give and we will feel beautiful when we have a need and receive.” Though he adds that many of us are not as comfortable receiving as we are giving, believing we are not beautiful when we need something, or we are undeserving to receive what we need. Rather, we feel inferior, younger, or regressive—that our self-worth is shrinking and our social status diminishing. When we do not feel good about ourselves to begin with, we question whether we deserve to receive generosity that flows toward us.

If we give to stay safe and be loved, that means we do not feel loved inside. We are scared that if we do not keep on giving, we will not be loved. This means love and being loved is not solidly grounded within us. If we give in order to belong or to buy connections, it is not necessarily bad, but we need to be aware that is what we are doing or we will become resentful when we do not get back what we expect. Healing allows for mature expression as we both give and receive in a healthy state of exchange. And generosity in both creates connection.

**BORROWING OR STEALING** In some families there is a natural sharing that occurs when, for example, children borrow their siblings’ or parents’ clothes. There is a generosity and sense of community in those interactions that is attractive. But it can go too far when items are borrowed without permission, appropriate boundaries are crossed, and personal belongings are damaged or not returned. The person showing such disrespect of others and their belongings may lack boundaries or struggle with a sense of victimhood believing that the world has not been fair and now owes them compensation, which they take into their own hands. These behaviors reflect underlying trauma, and there is a sense of separation from the other. Clearly, this is a very different dynamic than one in which a person steals because, for example, they are starving. That reality points us to look at our broken system rather than at the individual behavior.

## Absence

Whenever we face disruptive challenges, there are two different ways that we can respond—presencing or absencing—elegantly described by Otto Scharmer in his Theory U.<sup>25</sup> Our optimal human condition is to be present as we are in touch with deep levels of awareness and our creative source. When we are absent as part of our adaptive trauma strategy, we blind and desensitize ourselves so we can no longer feel our response to the initially overwhelming experience and cannot name our emotions or sense what

In its proper place, money is just one of the resources that allows us to flourish, follow our dreams, and express ourselves fully.

is happening in specific parts of our bodies. When we are not in touch with or present to ourselves, our capacity is diminished and we may not understand why. Any lack of feeling and sensation is to be honored because it means our system is bearing all it can handle. Over time, healing can lead to increased awareness and presence.

**WHEN MONEY IS DOMINANT** Money has an important role to play in our lives, but it should not dominate, especially when we have more than enough to provide comfortably for ourselves and our families. In its proper place, money is just one of the resources that allows us to flourish, follow our dreams, and express ourselves fully.

When money becomes the dominant factor in our lives or in our primary relationships, we are no longer in charge of and managing the money—it is running us. We are dependent on the money for our sense of strength and well-being. The mystic Howard Thurman described this beautifully when he said in his reflection “Let Go of Everything But God”:

I cling to my money, not so much  
By a wise economy and thoughtful spending  
But by a sense of possession that makes me depend upon it for strength.<sup>26</sup>

When we rely on external resources rather than our internal capacity and healthy relationships, we are absent from ourselves and from others. When we lose connection with ourselves, we are vulnerable to making choices that are not aligned with our core values and the door is open to compromising our integrity for the sake of financial benefit. If we regain our self-connection, we may be shocked by the choices we made to maximize our financial position.

**EXCESS SPENDING OR FRUGALITY** How we spend and acquire can tell us a great deal about our inner shadows. For example, there is a healthy aspect to paying for entertainment—such as family vacations or dinners with friends—when we get inspired, share family time, and relax and recharge ourselves. Alternatively, we might use such pleasure as a means of escape because we cannot be with ourselves or others. In that case, our spending may become an attempt to soothe our hunger for joy, experience, or excitement. Spending on beautiful homes, objects, or art can also bring quality and energy to us. Though there is a fine line between enjoying quality, whatever its price, and having to have more things because we are constantly consuming more, and more, and more in an attempt to fill the lake of need



in us that is not fillable. This illustrates how money behaviors can extend across the different categories that point to underlying trauma, in this case both absence and scarcity.

The flip side of excess consumption is under-consumption. While we want to practice sustainability, some of us can go too far with our frugal habits. For example, one of my former partners did not want to replace his leather hiking boots even though the soles had cracked and were leaking when he walked on wet ground. The question was, Why? What beliefs had he inherited through his family of origin and life experience that caused his extreme frugality? One possibility was that his behavior reflected a hidden experience of scarcity in his life. At the same time, why was he so absent from his body that he could not appreciate the need to take good care of his feet?

An added benefit of understanding the root causes of our spending patterns is that we can sidestep potential clashes with our partners over differences in spending patterns. I navigated this with my former partner by agreeing in advance to any budget for a shared experience, such as a vacation, which I subsequently managed, so he was in his financial comfort zone and I was not constrained by his frugality.

**WASTING RESOURCES** One of my clients, as she assessed her family members' behavior, lamented how wasteful her children and grandchildren were. She reflected that they had grown up experiencing plenty and so did not appreciate the value of items they were wont to waste, such as food and clothing. This may have been part of the reason, especially if lessons were not given on where the items came from, what went into making them, and their value.

Another related possibility is that her children and grandchildren were not fully present. Rather, they were partially—if not completely—absent from themselves and from our ecosystem, leading them to a perspective that everything was disposable and so long as they had enough money to replace a given item, they could waste it. They did not see their behavior and appraise it for what it was. When we are absent from ourselves, we can justify all manner of things.

**What money behaviors do you identify in yourself—  
that may or may not be serving you—and what do they tell  
you about what is driving you and your financial choices?**

*“Our lived lives might become a protracted mourning for, or an endless tantrum about, the lives we were unable to live. But the exemptions we suffer, whether forced or chosen, make us who we are.”*

—ADAM PHILLIPS<sup>27</sup>

## TWO CIRCUMSTANCES FOR A DEEPER DIVE

In my work with clients, I often see two specific financial life circumstances that deserve to be examined more thoroughly from a trauma-informed perspective. If you are or will be an inheritor, or if you are a woman of wealth, read on to shed some light on why it is important to navigate these situations from a place of consciousness and connection. I have not highlighted the desirable financial IQ and EQ skills to be mastered to be the best inheritor or wealth holder you can be because resources to build financial IQ capacity are widely available and I give a detailed introduction to financial EQ skills in *True Wealth*.

### Becoming a Wise Inheritor

Inheritance is an enormous topic as families seek to pass down their wealth over multiple generations. Because of this emphasis, from a trauma-informed perspective, the role of epigenetics is important to appreciate in the field of family wealth. You might do well to ask: What else are my parents passing down together with the wealth? The degree of your parents' unconsciousness will determine the degree of separation that everyone within your family system is subject to. And that separation is the root of unhealthy competition, misaligned consumption, greed, envy, and more.

It is not an accident that you were born into your specific circumstances; there is no other option for you. Once you accept that, your path is to bring as much light, consciousness, awareness, responsible choice, clarity, and compassion—all aspects of a more connected life—into your circumstances. Each of you needs to go through the same internal inquiry as you stay true to your inner calling and essence while healthily related to the world around you. If you grew up in an environment that supported relationship

The tension between becoming your own unique self at the same time that you belong to your family of origin—as I experienced—can be magnified in families of wealth.

and potential, that is not going to be a challenge. But if you sacrificed part of your truth for the sake of belonging, or vice versa, it will be a conflict.

If you were born into a family of significant wealth, you are to take responsibility for the circumstance into which you have been born and own your wealth wisely. It may appear at times as either a burden or blessing, but that dichotomy is not valid and is used as a mechanism to exit your experience. What is more important is to embrace your circumstances consciously and live them in the highest, most connected way available to you, so you become the best possible conduit of your birth situation. That is your calling and purpose.

The tension between becoming your own unique self at the same time that you belong to your family of origin—as I experienced—can be magnified in families of wealth where there may be tremendous expectations and judgments. Hopes and desires often turn into expectations. One next-generation family member in her fifties told me that expectations are more onerous than legal requirements, and I believe that to be true. The language of expectations is polarizing and absolute, peppered with words like *must* and *never*. The expectations may have begun as valid dreams, such as “It’s incredibly helpful to speak more than one language,” but they can take on a life of their own and become prescriptive and rigid, such as “My children must all speak three languages fluently.”

Another challenge is when the source of your wealth was destructive and damaging to relationships—for example, being built on the back of exploitative labor practices or resulting in other abuses, such as wealth gained through blood diamonds—leaving you asking whether you can ethically inherit the wealth and if it will negatively affect you. In general, the answer will depend on your inner resonance with the wealth. When you ask such questions, you already have a feeling that something is not right about the money and an ethical step needs to be taken. Such inner conflict is not to be seen as a doubt or problem that just makes your life harder. Rather, it is a healthy expression of a dilemma. You do not need to shut something down to suppress the dilemma but can stay open and connected with yourself and others as you figure out your response.

You may seek out someone to help you listen to your inner censor that is asking the question, because there is an openness in your heart that wants to change something. Trust your feelings, because often, intuitively, you will know what is right. Attention, care, and consciousness pave a way

to turn the money back into a relational force for good. You might ask yourself: What actions would keep me aligned with myself while inheriting this money? You will have initial ideas—such as altruism and reparations—that would be a path to answer that question, step-by-step. Your clarity might ultimately mean gifting most if not all of the money, though that is usually a reactive decision. Or it might mean applying your wealth in ways that help individuals and society to thrive, such as investing for positive social and environmental impact or creating meaningful work and decent livelihoods for employees.

Money is a flow of information and resources within a highly complex system. If you are asking profound, ethical questions, you are in search of a connected answer that supports you in strengthening relationships. While connected decisions can be much harder to take than extreme decisions that lead to separation, your definition of family will extend beyond nuclear to global, and your answers will encompass systems and not just elements within them.

You were born into your life circumstances together with the intelligence and responsibility to live fully and in connected ways, which are for you to discern. Increasing your consciousness is the best way forward for all your choices. As part of this, you will develop your systemic sensing capacity and assess whether what you are contributing to society is enlivening for you and everyone whose lives you touch. You and society alike will benefit.

## Being a Woman of Wealth

A woman's relationship with money is the topic of many books, and the leading global banks are making it an explicit part of their mission to recognize and meet women's distinct needs. I am a regular speaker and contributor for banks and applaud their work for women so far, but there is more to the situation, as I shall highlight here. I want to make three points in line with the insights in this article, and I preface these by saying that there are broad understandings of what constitute male and female characteristics; we are all somewhere on the spectrum with male and female merely as two anchors. What I say here assumes just two broad styles for the sake of simplicity and making my points. But I understand that it is not that simple.

First, the current, male-dominated financial system is broken. It may be a combination of feminine intelligence together with any conditioned fear

In many ways, women make perfect investors.

that women may feel about engaging and expressing themselves that leaves many women unable to find their place in the current financial system, and that in turn can heighten any lack of financial confidence.

When we try to integrate women into the system created by men, we are empowering women to become more effective, which is good, but it is in a system that is not their natural environment and is clearly not solid, as evidenced by market crashes, concerns about financial institutions being too big to fail, and serious questioning of the capitalist system by the millennial generation. There is no further margin for error. The rise of the feminine voice is a rebalancing of a system that has run too hot—so hot that it is burning our planet. Rather than fixing women to fit in the existing system, we need women to correct the system. And we need men to embrace the opportunity this presents. This is profoundly different than training women to be more engaged in the current financial system and better investors in a male-dominated world.

Second, to invest is a modern version of hunting with associated risk-taking, and the approaches to that can follow a gender divide, though in more nuanced ways than has previously been understood. In 2020, Boston Consulting Group reported, “Although both men and women are willing to embrace risk, women tend to be more deliberative and are more averse to uncertainty. Once they have the data needed to make an informed decision, however, their investment profile is similar to that of men.”<sup>28</sup> And women might approach their investments differently than men do, investing specifically in line with their life-stage goals as well as their values to make a positive social impact. But that does not mean women are poor at investing, as the stereotype suggests. Far from it. In many ways, women make perfect investors. While wanting good returns, we may intuitively sense what is right and be willing to forgo some financial return when the chosen investment is serving a good cause and is beneficial for society—or at the very least is doing no harm to people or our planet. Optimizing personal financial return over social return should not necessarily be prioritized. As I reflect on my financial investments, I derive the greatest pleasure from those where I experience connection and know that the business is making a positive contribution. I achieve this most through my private equity investments where I have direct contact with the business founders.

Third, what is needed is to heal the trauma patterns and adaptive strategies resulting from the fear and conditioning that many women grew up with

and that cause us to hold back around money. I am not discounting the need for men to heal too. Rather, I am focused here on what limits women in our financial lives, including the financial gender stereotypes set in previous generations.

In a 2014 research report, Coqual (formerly Center for Talent Innovation) found that “women are as financially literate as men...but their confidence isn’t commensurate with their acumen....American women, despite being among the most financially literate women in the world, are 44 percent less likely than American men to consider themselves knowledgeable.”<sup>29</sup> In 2019, UBS found that most women defer to their spouses on long-term financial decisions, though this varies by geography—54 percent in the United States and 62 percent in the United Kingdom—with the main reason being that women assume their spouses know more than they do about long-term finances.<sup>30</sup>

Our lack of confidence and assumptions that our spouses know more than we do can have multiple roots. One possibility is that we may be afraid of things that have nothing to do with our current, safe environment; we are troubled by fears that do not fit into the moment, though they look real and suggest thoughts that could come true. For example, it is not a normal state if we walk around with the feeling “I am afraid to lose what I have,” even if other people share the same fear. The fear of ending up homeless and destitute—even among wealthy women—is frequent enough that it led to the term “bag lady syndrome.” And such a fear will likely influence how we deal with our wealth, not only stopping us from making good investment decisions but also detracting from our enjoyment of the present. A fear that is not justified in the moment we experience it is a package from the past that needs to be cleared for us to reconnect with our innate sense and use that to inform our choices.

Women’s attitudes toward money vary substantially, often following geography and culture, age, and the source of our wealth. Women will feel at home in systems that reflect our nature; we therefore need to create programs and places—such as women’s investor circles—where we have the space and trust to empower ourselves and find a financial and investment style that fits us. Those of us who are aligned with the current way of investing will naturally continue to gravitate there.

*“To become whole, turn within.”*

—LAO TZU<sup>31</sup>

RIGHTING YOUR RELATIONSHIP WITH MONEY

**I**t is a giant and courageous step to look squarely at your story and identify, with the help of your relationship with money, some of the trauma responses that have held you captive, often for decades. They are revealed in behaviors that, like rubber bands, pull you back again and again to places where you are stuck, so new outcomes do not emerge. Your innermost healing goes together with the recognition that you did the best you could in your circumstances and your behavior was what saved you from the early challenges you faced. I recommend consulting with skilled professionals—wealth mentors and mental health professionals—who can partner with you every step of your way.

Having recognized through your money behaviors the familiar practices and patterns that trip you up, you now have the demanding work of opening to new practices and patterns that serve you today. This work can be excruciatingly painful as you face how you have shaped and limited yourself, but greater freedom waits for you. You need to go slowly ultimately to move fast, because the impact of trauma needs space, time, and human relationship for healing. You have your unique path, but it is not the path of thinking that will lead to your healing, it is the path of connection—with yourself, with others, and with your wealth.

Ideally, you make your decisions from an inner sense of clarity, founded on trust, rather than as a fearful or anxious reaction. The first step toward inner clarity is to recognize your fear and anxiety, appreciate why you carry it, and then tease the fear and anxiety from your current reality so you can relax into what is true for you today. That invites a state of inner responsiveness as you open to the possibilities that come your way and sense what is right for you to do, rather than attempting to pursue what you believe will give you security. You may take two steps forward followed by one step backward. You

must take it slowly as you experience safety in the moment and start to put your trust in that. When I worked with the young client who wanted to give away the first tranche of income from her trust funds, my initial step was to encourage her to allow the funds simply to sit in an account in her name so she could experience that they did not inherently cause any damage to her. So you, too, can take your time to feel your way into what is right for you.

Anticipation of scarcity can be countered by experiencing the abundance in life that is constantly coming toward you. It is not enough to know it with your mind—when you try to convince yourself that things are good and abundant and will work out for you—you need to slow down enough to internalize that all your needs will be met. If you do not feel this, you will create mental structures to deal with your rising anxieties, doubts, and fears, but that is a mental defense system and not a solution. You can begin to notice abundance through gratitude for the simplest things in life, such as clean air to breathe and clean water to drink. And while this may seem simplistic—though even clean air and clean water cannot be taken for granted today—reflecting on them can sharpen your perspective and gratitude. The goal is to appreciate that you live in abundance and recognize that the anticipation of scarcity is old and not an accurate depiction of your current circumstances. You can, as with fear and anxiety, tease the perception of scarcity apart from your reality. The more you emerge from your scarcity mindset, the more freedom you will have to express abundance through generosity.

Separation requires diligence to identify it in the moment and then to stay present when all your inclinations may be to exit from your immediate experience. I have gone through this challenge especially when it comes to receiving generosity and love. It has been an unfamiliar and uncomfortable place for me. I have recently acknowledged how hard it is for me to stay present when love flows consistently in my direction. I tend to distance myself, for example by focusing on organizing details like the fact that I am running five minutes late or checking to make sure I have my car keys. On my healing journey, I try to be alert, remain present, and allow myself to receive. What painful experiences cause you to perpetuate separation in your adult life? The path forward is one of connection, trusting that you are safe in your relationships.

Absence is more difficult to identify and address because you cannot feel it. While you may know it exists, it appears beyond your reach. It requires patience and skill to melt the ice frozen in your system sufficiently to gain some access. In my experience, this has been accomplished through my



determination to heal—even when I could not say precisely what was ailing me—together with the kindness of companions who have been present and loving until I could companion myself.

One way to become clearer about the appropriate flow of the resources in your hands is through getting in touch with how energy flows through your body, letting that lead you and bringing your mind into alignment with it. The poet E. E. Cummings said, “Whenever you think or you believe or you know, you’re a lot of other people: but the moment you feel, you’re nobody-but-yourself.”<sup>32</sup> In your body, you experience how you feel in the moment and how your system responds to stimuli. If you encounter feelings and body sensations that you have tried to avoid through your adaptive strategies, you may be profoundly uncomfortable and need professional support for this important work.

Your starting point is your body awareness: learning your body, feeling it, listening to it, and inhabiting it fully. As a Westerner, I have been very poor at this, treating my body for years like it was a machine that should function as I required. In the last five years, I have taken considerable time and effort to be in touch with my body at an organic level. I can now feel where energy is flowing and consciously direct energy through my system, though I am still not as capable in this as I would like to be. Only when I feel the energy can I move it.

Why is it so hard to feel? Our bodies innately know what is healthy and what is not, how much to eat and when to stop. But many of us no longer feel ourselves, so we injure ourselves and eat junk food and do not feel the effects even though our bodies become less and less healthy. The same is true with wealth. When we act as if we are in a zero-sum game, thinking that if someone has more we will have less, we may accumulate much more money than we need. If that money becomes stagnant, it is no different than poisoning our bodies with junk food. Our goal is to heal the trauma responses we carry and live from a place of sensing what is right. When we are in touch with the energy of our money, we will know where to direct it for optimal personal and societal well-being.

Here are some beginning practices to center yourself in your body and stay present there:

**Take a series of relaxing breaths.** I suggest you inhale through your nose for a count of four, exhale through your nose for a count of six, hold your breath for a count of two, and repeat this cycle as you settle into your body.

It requires time to listen to your inner guidance, feel what is truly aligned with life, open to it, and let healing energy flow.

**Be present and gentle with yourself.** Be a kind and compassionate witness to your own story. We never grow when we are criticized but only when we are loved. Try to love yourself and accept that you are good enough just as you are. Replace any critical self-talk with gentleness.

**Share your journey with a trusted guide or professional.** You must be present to yourself, and at the same time, the generous presence of another will support your healing. They will support you when you are angry with yourself or the world or if you are filled with shame about your behavior. They can also bring to light your practices when you are in denial or engaging in excessive self-rationalization.

**Trust the wisdom of your body.** Your life experiences—including your pain or sense of scarcity—are stored in your body, which will tell you how to heal if you listen to it. Learn to move your body and release stored energy. As you edge forward and test your comfort with a greater degree of connection, feel the impact in your body. Choose body-centric practices that suit you.

**Slow down! Slow down! Slow down!** This journey is not a mental path to be raced through and fixed. It requires time to listen to your inner guidance, feel what is truly aligned with life, open to it, and let healing energy flow. A simple breathing practice can help you to slow down when you find yourself caught up in the spin of a money story that has grasped you by your hair and is hurling you around, or when you want consciously to unearth and address a money behavior that no longer serves you, or when you melt the ice in your internal system and find yourself off balance until you get used to your new way of being.

If you need a reminder on your journey, some possible mantras to repeat as you breathe and ground yourself are:

I live in abundance.

I am safe and loved.

My healing is in process.

Money is in its proper place.

This is a path of connection—with yourself and with others. Your goal is to be sufficiently in touch with yourself that you intuitively know and choose your right relationship with money, which will, by definition, support your life direction and relationships. It is never too late to start.

*“No one can build you the bridge on which you, and only you, must cross the river of life.”*

—FRIEDRICH NIETZSCHE<sup>33</sup>

## CONCLUSION

Early in my business practice, a participant at a private client event I led remarked that she had never heard money referred to so frequently in such a short time. On reading this article, you may feel the same about the repeated references to trauma, and I hope I have piqued your curiosity to learn more. It is time to understand and normalize the impact of trauma on us and our financial behavior, which, in turn, will make us more compassionate as we appreciate how well each one of us is handling our unique life circumstances. There is no place for judgment when there is a spirit of generosity, trusting that everyone is doing their best.

In this article, I have laid out the proposition that we are energetic, interconnected beings whose relationships are impacted by our trauma responses to our overwhelming life experiences, often reflected in our financial transactions. Some people are blessed with the ability to accumulate wealth—it comes naturally to them. And the way our society is currently structured, the more wealth we have, the easier it is to multiply that. But wealth does not equal freedom; true freedom is internal when we know we are aligned with our authentic nature. Our financial assets cannot replace an inner sense of wealth, knowing that we are enough and will always have enough. If material wealth is being used in an attempt to replace inner wealth, the emptiness and sense of scarcity, separation, or absence will remain. Our work is to build our inner wealth. If there is outer wealth, too, it is wonderful to have them synchronized.

We will want to heal if we are to be happy and healthy, open to the possibilities that come our way, and feeling what is right for us to do—allowing money to flow through us and into society—rather than acting on what builds our perceived sense of security. Any challenges in our relationship with

Money will be turned into a relational force that has a positive impact on individual and global health.

money are a gift, as they are signposts to understand our trauma responses and coping strategies. We can benefit from talking about what is difficult because difficulty is a teacher. Our ability then to heal and regulate the stress in our nervous systems will in turn improve our relationship with money. The better regulated we are, the better we understand that we are part of a living, interdependent system in which we can find our place; I and the system are one. Many of us forget our interdependence and wealth becomes a “me” thing. But once we truly know ourselves to be an integral part of a larger whole and we are sufficiently in touch with ourselves that we know what is appropriate for us, wealth can find its right level in meeting our needs, nurturing our relationships, and leaving our footprints—and not just the carbon ones.

As we accept that we are suffering from trauma and we seek healing—ideally in the context of caring relationships—money will be turned into a relational force that has a positive impact on individual and global health. And we will come closer to bringing the very best of ourselves and all of our capacity to address the broad societal challenges we are facing.

## ACKNOWLEDGMENTS

“Money Wisdom Unlocked” has been significantly informed through my study over the last five years with Thomas Hübl. I am indebted to Thomas on many levels—his insights, presence, and compassion have been invaluable to my healing journey. I am especially grateful to him for sharing his wisdom for this article. You can find more about Thomas’s work in the links listed in the appendix.

My gratitude goes also to those who have helped me most to unpack the lessons money has offered to me over the years, especially Gordon Cosby, Terry Flood, Bart Gavigan, Natasha Müller, Sarah Nathan, Palma Pavlovic, clients and friends who have generously shared with me their experiences of being wealth holders, and my inner-city teachers who lived with marginal financial resources together with overflowing grace.

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There are many resources on trauma, and the body of work is growing all the time. Although these specific resources are predominantly from brilliant men who have significantly shaped the field of trauma understanding, with time I hope these resources will become more diversified. This appendix will be updated as more women and Black, Indigenous, and people of color publish seminal work in this field.

To simplify accessing information about the body of work of each of the following people, this list is ordered by person.

Deb Dana, LCSW

- *Anchored: How to Befriend Your Nervous System Using Polyvagal Theory* (Sounds True, 2021)
- *Polyvagal Exercises for Safety and Connection: 50 Client-Centered Practices* (W. W. Norton, 2020)
- Polyvagal Institute: [www.polyvagal institute.org](http://www.polyvagal institute.org)

Laurence Heller, PhD

- [www.dr laurenceheller.com](http://www.dr laurenceheller.com)
- Together with Aline LaPierre, PsyD: *Healing Developmental Trauma: How Early Trauma Affects Self-Regulation, Self-Image, and the Capacity for Relationship* (North Atlantic Books, 2012)
- NeuroAffective Relational Model (NARM): [www.narmtraining.com](http://www.narmtraining.com)
- *Transforming Trauma* podcast: [www.narmtraining.com/transformingtrauma](http://www.narmtraining.com/transformingtrauma)

Thomas Hübl

- [www.thomashuebl.com](http://www.thomashuebl.com)
- *Healing Collective Trauma: A Process for Integrating Our Intergenerational and Cultural Wounds* (Sounds True, 2020)
- Annual Collective Trauma Summit: [www.collectivetraumasummit.com](http://www.collectivetraumasummit.com)
- Pocket Project: [www.pocketproject.org](http://www.pocketproject.org)

Bessel van der Kolk, MD

- [www.besselvanderkolk.com](http://www.besselvanderkolk.com)
- *The Body Keeps the Score: Brain, Mind, and Body in the Healing of Trauma* (Penguin, 2015)
- Annual Trauma Conference (see Trauma Research Foundation below)
- Trauma Research Foundation: [www.traumaresearchfoundation.org](http://www.traumaresearchfoundation.org)

Peter A. Levine, PhD

- [www.somaticexperiencing.com/about-peter](http://www.somaticexperiencing.com/about-peter)
- *In an Unspoken Voice: How the Body Releases Trauma and Restores Goodness* (North Atlantic Books, 2010)
- *Trauma and Memory: Brain and Body in a Search for the Living Past: A Practical Guide for Understanding and Working with Traumatic Memory* (North Atlantic Books, 2015)
- Somatic Experiencing International: [www.traumahealing.org](http://www.traumahealing.org)

Gabor Maté, MD

- [www.drgabormate.com](http://www.drgabormate.com)
- *In the Realm of Hungry Ghosts: Close Encounters with Addiction* (North Atlantic Books, 2010)
- Together with Daniel Maté: *The Myth of Normal: Trauma, Illness, and Healing in a Toxic Culture* (Avery, 2022)
- *The Wisdom of Trauma* film: [www.thewisdomoftrauma.com](http://www.thewisdomoftrauma.com)

Resmaa Menakem

- [www.resmaa.com/about](http://www.resmaa.com/about)
- *My Grandmother's Hands: Racialized Trauma and the Pathway to Mending Our Hearts and Bodies* (Central Recovery Press, 2017)

Stephen Porges, MD

- [www.stephenporges.com](http://www.stephenporges.com)
- *The Polyvagal Theory: Neurophysiological Foundations of Emotions, Attachment, Communication, and Self-Regulation* (W. W. Norton, 2011)
- Polyvagal Institute: [www.polyvagalinstitute.org](http://www.polyvagalinstitute.org)

Richard C. Schwartz, PhD

- [www.ifs-institute.com/about-us/richard-c-schwartz-phd](http://www.ifs-institute.com/about-us/richard-c-schwartz-phd)
- Together with Martha Sweezy: *Internal Family Systems Therapy – 2<sup>nd</sup> Edition* (The Guilford Press, 2020)
- *No Bad Parts: Healing Trauma and Restoring Wholeness with the Internal Family Systems Model* (Sounds True, 2021)
- Internal Family Systems Institute: [www.ifs-institute.com](http://www.ifs-institute.com)





## ABOUT THE AUTHOR

**Diana Chambers** is a highly respected Family Wealth Mentor™ and Philanthropic Advisor. She works in confidence with significantly wealthy families to address their wealth in emotionally intelligent ways.

Diana has always been a trailblazer; she was in the first student cohort from Edinburgh University to spend a year on exchange at the Wharton School at the University of Pennsylvania, she became the first woman hired into management at a major UK building materials company where she worked on cross-border mergers and acquisitions, she served as a fundraiser for an educational project in Bosnia during the war, and she directed the Servant Leadership School in Washington, DC, preparing compassionate leadership for America's inner cities.

On founding the Chambers Group LLC in 2002, Diana began her work as The Family Wealth Mentor™. She subsequently established the Chambers Group Sàrl in Switzerland, where she now resides. As a third-generation member of a UK business family with a passion to make a difference, Diana became a trusted confidante to others. She helps her clients prepare for challenging situations and family transitions, develop as leaders, plan for their legacies, and enjoy their roles as philanthropists and social leaders. Diana has a deep understanding of the giving space and emphasizes the importance of dialogue between donors and charitable organizations.

Known for championing the human side of wealth, Diana offers the essence of her work in her book *True Wealth: Letters on Money, Life, and Love* highlighting the need to be as skilled in financial emotional intelligence—the heart of money—as in financial cognitive intelligence. A keen public speaker, Diana keynotes regularly at private client events. In all she says, Diana promotes harmony between our relationships with wealth and those we love.

Throughout her life and integral to building the understandings that underpin her work, Diana has been committed to her inward journey. Over the years, she has studied with teachers from a range of faith traditions, most recently Thomas Hübl, who is her principal teacher and an encourager of her work.

## NOTES

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