

# [How to Heal Your Money Karma](#)

One of the newsletters I subscribe to is Daily Om. From time to time, they offer excerpts from courses on great subjects. Here's a particularly good one.



## **Heal Your Money Karma**

*From Heal Your Money Karma On-Line Course*

by [Spencer Sherman & Brent Kessel](#)

The following is an excerpt from the "Heal Your Money Karma" on-line course. If you would like to enroll in the course, [click here](#).



When we gain awareness of our ancestral money patterns, we have the ability to create spaciousness around our unproductive money habits and beliefs. Spaciousness helps us loosen our grip on old patterns so that they can begin to unravel and we can develop new money habits and beliefs that serve us. We are often impulsive when it comes to money. Training ourselves to pause in the midst of reactivity energetically opens us up to a creative thought, a new insight, a new way of behaving. The money breath you will learn, for example, adds a much-needed pause to this contracted area in our life.

## **Transforming Old Patterns**

The spiritual tools are now available for us to challenge

our initiation into money and undo the conditioning of childhood money messages. In place of worn beliefs and undermining behaviors, we can affirm new beliefs and behaviors which align with who we are today.

### **Healing Emotions Around Money**

Money has remained in shadow for so long that when we consciously bring it into the light and simply acknowledge the darkness, shame, and fear that we have around money, we begin to transform our old patterns. Being in denial, obsession, or resistance with any of our patterns, keeps them firmly in place. If you doubt this, observe your friends' money patterns. If they are in denial, obsession, or resistance, don't their patterns stay in place?

### **Discovering and Balancing Your Financial Archetype**



Your life experiences caused you to develop certain financial beliefs and habits and to avoid others. We have noticed that, although the details of people's behaviors and problems are unique, there are great similarities among certain groups of people. We've created some broad definitions of these groups, or archetypes, so that people can learn from others who have gone through similar experiences. The value of defining these archetypes is that they give us a basis for understanding how we came to have our current financial life, and practices to pursue in order to create the financial life we most want.

### **Living an Authentic Money Life**

When we gain awareness of the truth of our conditioning, we

are naturally compelled to increase our resonance with what we really want in our lives and to create an authentic money life for ourselves.

### **A Living Example – Healing the “Money is Difficult” Belief**

Many of us have been conditioned to believe that money is difficult. As we understand our ancestral patterns and our archetypal money tendencies, we learn how to balance this tendency and create some spaciousness within which to create a paradigm shift in our lives. For me (Spencer), the thought that money is difficult began to shift at the level of the mind. Then I noticed that every cell in my body began to respond. Changing our beliefs will actually create new neural pathways in the brain. Take a moment to say “money is difficult” and notice how you feel. Now say “I have all the money I need at all times” and notice how you feel. Imagine the life you would live from these disparate messages. Which do you choose?

This is about healing and undoing the old programming so that we can uncover our own path towards financial wellness, generosity, and prosperity consciousness. Unfortunately, so many of us have been living the lives of our ancestors despite our best efforts not to continue this conditioning. Now, you can use revolutionary tools to birth a new relationship to money that actually nourishes our spirits and allows us to live gracefully, mindfully, joyously, and abundantly on this planet.

First, become aware of how your ancestors handled money. Start noticing the connections between your lineage, your childhood, and your current adult way of being around money. After watching the video, take time to write down answers to the following questions and/or discuss with your money ally.

- How did they earn it?
- How did they spend it?

- Save it?
- Invest it?
- Worry about it?
- Talk about it?
- Were they free with it?
- Generous?
- Careless?
- Frugal?

What are your own money shadows in your life today? HINT:

*These are your money thoughts and behaviors that keep you from absolute bliss and abundance in your life and that you don't want others to know about.*

To continue healing your ancestral money patterns:

- 1) Read and do the exercise on your "Family's Money Mantras."
- 2) Make the "Money Breath" a daily practice.

### **Family Money Mantras**

Let's begin by recalling the favorite money aphorisms or pieces of wisdom that our parents and grandparents delivered with seemingly benign purpose. What did they tend to say repeatedly about money or their relationship to money? When you are feeling money stress or worry, what mantras from your family seem to be causing that stress or worry?

For example, whenever I [Spencer Sherman] take a day off at the beach or do anything that can't be measured in dollars, I hear my father's voice say "money is the only thing that will give you security, count your bank balance." Often

when I'm shopping, I hear my mother's voice say "We can't afford it," and then I hear the opposite voice of my maternal grandfather say "Just go for it anyway." No wonder we're so confused about money.

Write down the first mantras that come to mind for each of the following family members (it's ok that some might be blank):

□ My father's money mantra was:

□ My mother's money mantra was:

□ My maternal grandfather's money mantra was:

□ My paternal grandfather's money mantra was:

□ My maternal grandmother's money mantra was:

□ My paternal grandmother's money mantra was:

□ The cultural money mantras I heard from TV, books, religion, etc. were:

Ask yourself these questions and write down your answers. Or even better, get together with your financial ally and ask each other these questions (writing down this information is key to increasing your awareness, tracking your progress, and producing the largest money breakthroughs during the 8-week course):

□ How does your current money life reflect these mantras?

□ What are your predominant money fantasies or worries?

□ How do you feel about spending money within your means (or not)?

□ How is your spending in alignment with your spiritual and inner values? How is it not?

□ Do you save money? If so, is it done in a way that reflects a sense of spaciousness and belief in your future, or not?

□ Do you invest money? If so, what feelings do you experience around investing? Do you invest with a sense of desperation to hit a home run?

□ Do your investments reflect your values, or not? If yes, how?

□ Do you earn money with ease or effort? Describe.

□ Do you earn money in ways that are consistent with your values?

□ Do you borrow money with ease or stress? Describe.

□ Do you truthfully communicate about money with your partner, friends, children, and colleagues? Do you honor your boundaries?

□ Do you wisely and purposefully give money away?

□ In general, do you radiate a consciousness of generosity and prosperity or one of scarcity and fear?

□ Do you see any parallels between your ancestral money patterns and your own?

### **The Money Breath Meditation**



Our money thoughts happen in a nanosecond. We fear scarcity in one moment and fantasize about getting rich in the next we hate money, then we see money as energy, and then we feel resigned that our money lives or relationship to money will never change.

Perhaps you're saying to yourself "I'm the product of my ancestral money lineage and there's a family history of pain, difficulty, scarcity, bad money decisions, or just ignoring money altogether." The purpose of the money breath is to slow us down whenever a money thought or money interaction occurs. Slowing down allows us to create enough spaciousness for us to see the truth, access our intuition, and see the higher path to take in this moment.

A pause of even one nanosecond around a fearful money thought can mean the difference between despair and joy, scarcity consciousness and abundance, stress and peace.

This simple breath exercise can be a powerful tool for overcoming money madness, which I define as any irrational or impulsive habitual money behavior that does not serve us. Once you are familiar with the exercise, skip the first part and you can use it in your daily life at any moment: while shopping, while doing your taxes, before or during a job interview or sales meeting. You can shift from fear to peace.

## Part 1

Notice:

□ How do you feel physically? Tense, relaxed, energized, tired?

□ What is your posture like? Slumped? Rigid? Relaxed?

□ How busy is your mind? Racing? Full of thoughts? Quiet? Calm?

- Can you feel your breath moving in your body? Where?
- What is your mood like right now?
- What is your level of wanting to “do or change” something? Low, medium, high?

Important: Commit to giving full permission to be as you are without any attempt to correct, change, or better yourself in this moment.

- Feel your feet on the floor.
- Press down lightly on the floor with your feet and then release.
- Notice the places where you make contact with the chair.
- Are you trying to hold yourself up?
- Relax your muscles and let yourself be held, without collapsing.
- Allow your full weight to be carried by the chair and the floor.

Now bring your attention to your breath.

Where do you feel the physical sensation of your breath? As it moves through your nose, mouth, throat? Do you notice your chest, ribcage or belly moving when you breathe? Sense your breath between your shoulder blades and feel your spine responding to the breath.

Now notice the cycle of your breath: the inhale, the exhale, a pause, and then the next inhale, etc. Notice which is longer, your inhale or your exhale.





## Part II

Take a deep breath. Inhale through the nose and let your belly, rib cage and chest expand as you fill your lungs with air. One, two, three seconds.

At the top of the inhalation, lungs filled, pause for one second. Now exhale, letting your breath out easily through your open mouth for six seconds—twice as long as your inhale. At the bottom of the exhale, say to yourself, aloud if you can: “May my money wisdom increase.”

Repeat 2-3 times, then rest. Notice how you feel now—without having to change or do anything. Just be for a moment.

How to use the money breath in your daily life:

The aim of the money breath is to interrupt our automatic or impulsive money responses, and create a gap in our thinking that wisdom can fill.

I invite you to do the money breath throughout your day, whenever you think about money (listening to the financial news, for example) or are involved in a money transaction—whether it’s balancing your checkbook,

rebalancing your investment portfolio, shopping in a store or online, paying for services, making a donation, etc.

I especially recommend doing the money breath any time an emotion around money is triggered—whether it's fear, anxiety, greed, resignation, envy, ambition, or the need to win. This reactive state causes an adrenaline rush in the body. That, in turn, constricts your blood flow, speeding up your breathing, and makes your breath more shallow. Shallow breathing means that less oxygen gets to the brain; less oxygen to the brain means the brain doesn't work as well as it can or should.

Doing the Money Breath burns off the excess adrenaline your irrational money behavior or money madness has prompted. It relaxes the blood flow and deepens your breathing so that more oxygen gets to the brain. You will think more creatively and clearly. You will replace your money madness with money wisdom. Psychologically, you're bringing in your adult to care for your inner child. That inner child strained to breathe during money situations long ago, and now we have the ability to infuse that child with oxygen so that he or she feels safe enough to allow our adult wisdom to lead and make decisions instead of the scared child.

How the Money Breath works: You've just learned how to slow down your whole system. On a physical level this increases oxygen and blood supply to your brain and all your cells. This actually increases the likelihood that you'll be able to access the best source of information, namely YOU. When you ask for your money wisdom to increase, you affirm your own innate ability to transform your relationship with money regardless of how much money you have. You are calling your own money wisdom forward which has been blocked by impulsivity and old habits. The breath helps to open the channels of wisdom and clarity.

May your money wisdom increase throughout your week!



For more information visit [Heal Your Money Karma On-Line Course](#)