

Breaking Free of the Money Trap



Responsibility & Fantasy Land

Getting our money aligned with our values is a powerful step in creating a life lived inside of Sustainable Abundance. Becoming conscious of how we use our money is a remedy to the dominant “more is better” narrative of our times.

Most of us are in a suspended state of waiting until we feel like we have enough before we “give back” or share much of anything. We tell ourselves, “Once I arrive at a certain number or earn a certain salary or accumulate a certain number of possessions then I can relax, be generous and begin to live.

No matter our income level, when we live in Sustainable Abundance we have the opportunity to expand our frame beyond money to include other resources we have at our disposal like expertise, community support, inner qualities and material items. This instantly expands our sense of what we have and begins to give us agency in defining wealth on our terms. The systems and structures (corporations and projects) we feed with our energy, money, time and resources directly correspond to the world we are aspiring to create.

Three Steps

We have discerned three steps to breaking free of the trappings we might have about money itself.

STEP 1

We stop defining ourselves and others by the amount of money in the bank, number of houses owned or not owned, the amount of clothes in our closet or the labels on our possessions. We stop keeping secrets about our financial situation—it is the secrets that allow the culture of debt and hoarding to perpetuate. It is time to tell the truth and shine some light into the darkness. Here are some places to look:

- How much we earn
- How much we owe in taxes
- How much debt we carry
- If we have missed a major payment for the car loan, rent or mortgage
- How close to the edge we really are
- How easy we have it because of hard work, a relative’s gift or just plain old luck
- How much wealth we have in trust

Journal on the following questions:

- What secret about money am I willing to admit to myself, and to one other person?
- Am I willing to stop letting the amount of money I have or don’t have define me?

Stop letting the number in our wallet, trust fund, checking, savings and/or our retirement accounts define us or our opinion of others.



STEP 2

Understand how to be responsible about money without allowing scarcity to dominate and without traveling to Fantasy Land. In our investigation about money and what is enough it seems that our collective narrative about money moves along two continuums: 1. Hyper responsibility and Fantasy Land (a technical term we invented) 2. Lack and excess. As we move along our journey we find a place towards the center where we balance responsibility with trust and ease. We no longer get caught in the trap of scarcity and fear and holding without recognizing the greater flow of life itself. And, we do this without slipping into a fantasy of abundance coming to us through miracles or laws of attraction or magical thinking.



For most of us responsibility can seem daunting; however, being conscientious, reliable and trustworthy about how earning and spending money brings us clarity and integrity, and allows us to listen to our deepest desires. Some of us get hyper responsible—hoarding money, watching every penny, being miserly, and overly attached to the rise and fall of our financial numbers.

On the other hand, Fantasy Land is exciting—there is drama and the stimulation of buying things that we haven't allocated the money for. We are in Fantasy Land when we use credit cards with no thought of the next bill; when we buy the next thing and the next thing without using or completing the last thing.

The symptoms of Fantasy Land include losing focus, not knowing what is in the bank, how much we have spent, what we owe, or what is owed to us. When we are deep in Fantasy Land we can get into all kinds of trouble with money.

We know we are in lack when we don't believe we have enough, when we define ourselves by numbers. We might feel failure, fear, resentment, doubt, impatience, vulnerability, shame, and we may even get physical symptoms of panic or belly tightening or disassociation—this is scarcity in action. That scarcity may be in the form of lack of resources and can just as easily arise for those with great excess. For some of us, the vast sums of our wealth and the associated responsibilities to perform and uphold family traditions can leave us breathless, fearful and alone. Others who have earned wealth from ingenuity and creativity—"on our own"—may be left wondering and questioning, after all is said and done: Were the sacrifices worth it? Did the money buy us what we hoped? And then in the fear of losing all we worked so hard to make, we cling to it, living a life of tension and worry.

We know we are in enough when we feel fulfillment, flow, gratitude, ease, and appreciation about money. To be in sustainable abundance is to balance that which sustains us and is sustainable over time with the bounty available. We do not over index in any one direction.

Journal on the following questions:

- Where am I in Fantasy Land about my money situation?
- Where am I withholding/hoarding or being stingy?
- Do I know the numbers or have I decided that not knowing is better?
- What does responsibility mean to me?
- Where am I willing to open up to "being responsible?"
- What would it look like, feel like, taste like, to live inside of enough?
- What relationships are in discord over money?
- Am I willing to create a definition of my own net worth? What would it be?
- How do I know when I have enough?

STEP 3

The final step is to reallocate the flow of our money toward the people, causes, and organizations' that speak to us and honor what we think is important. This will allow us to be stewards of the planet in our own way.

Reallocate the flow of your money toward the people, causes and organizations that speak to you and that honor what you think is important.

For some of us, reallocating our money may be an internal focusing on debt reduction or being responsible about paying off a loan from a relative, buying long term care insurance, or saving for a child's future education. Or, reallocation could look like an investment in ourselves or to develop and expand our business to the next level. We may choose to start a charitable trust or join Bill Gates and

Warren Buffet in making The Giving Pledge. Whatever you declare, do it. This is you aligning yourself, your thinking, and your actions with your values and what you care deeply about.

Journal on the following questions:

- Quickly scan your bank account statement, your credit card bill, and your calendar:
 - Where are my resources going during this time of my life?
 - What individuals, companies and organizations are getting my energy flow?
 - List the organizations that are doing work I care about that receive my money flow.
- What declarations will I make about reallocating my money and time?
- What commitment can I make to break free of the money trap today?
- Who will I partner with to hold myself accountable?

Continued Exploration

For continued exploration into financial freedom, check out this next process:

1. Make a commitment to shift something—time, talent, or treasure—towards something you care about.
2. Journal on these inquiries:
 - Review your last month's financial transactions. Did money flow toward responsibility and sufficiency or toward excess and Fantasy Land?
 - Is there a way to reallocate my money from large for-profit corporations toward local, family owned establishments?
 - Can I alter some of my spending habits and redirect them toward organizations that make a difference for me?
 - What organizations or causes speak to me and honor what I think is important?
 - What portion of my spending and time will I reallocate to fund and nourish what I say is important?
 - Am I willing to end any discord in my family that has started as a result of money?

ABOUT SEVEN STONES

Seven Stones is a leadership journeys company founded by Gina LaRoche and Jennifer Cohen in 2009. Our learning programs, coaching practice, organizational consulting engagements and groundbreaking thought leadership work are all designed to help bring about a world that is loving, courageous and just. We pursue this vision primarily by shifting the paradigm from one of scarcity to one of Sustainable Abundance® in the individuals, organizations and communities with whom we work.

