

# MINDFUL PROSPERITY

◆ GEM GUIDE TO MENTAL WEALTH ◆



**Gather Essential Memories**  
**Gain Enlightened Meanings**  
**Generate Empowered Movement**

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## ACKNOWLEDGMENTS

This exercise book is dedicated to Alfred Adler, whose theory of Individual Psychology is acknowledged as the forerunner of many of today's approaches to psychotherapy. Alfred Adler died in 1937, but his system continues to experience steady growth and practical applications in many counseling areas. He dedicated his life to teaching the concepts of lifestyle analysis and mistaken beliefs originating from early recollections. It is primarily from his theories that I adapted the GEM process to make therapeutic lessons more efficient, motivational, and even enjoyable.

Thanks to Bill Perron, my editor, who found a few GEMs of his own in doing the fiscal therapy exercises. What a gem *he* is! Thanks to our MAP associates who keep our company operating daily.

Rosie Wentworth, of Consumer Credit Counseling Service of the North Coast, embraced this topic and encouraged me throughout the many months of writing, editing, and testing. Then she shocked me by putting me on a giant billboard in California to advertise the money personality seminar. It provided an entirely new definition to big!

Thanks to my clients and associates who have supplied me with testimonial letters and the many other "pep talks" that magically transformed any moments of doubt into renewed energy and commitment when I needed it.

Family members brought their unique caring and daring to give pieces of this work a try—and catch a glimpse of their own moments of insight. My gratitude is infinite.

My financial planning, psychology, and professional speaking networks all gave me the motivation to keep it going, which spurred the update of this exercise book. Thank you to the Financial Planning Association, the National Speakers Association, and the American Association of Marriage and Family Therapists.

And finally, thanks to my imaginary character, "Dr. Mona Lot," who not only allows, but actually *encourages* me to climb into a creative mode and have a little fun during difficult times in pursuit of human truths. She replaces fear with just enough courage and adds sparkle to what otherwise might be quite drab or overly black and white. Dr. Mona Lot puts the "hue" in human. She has been successful at getting many of us to moan a lot and laugh a lot, too.

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Notice the contents looks like a fertile plant.  
Money may not grow on trees, but your  
personal growth is fertile ground on  
which to grow your overall  
net financial worth and  
life satisfaction.

# INTRODUCTION

## **Baggage Claim: How I Lost My Baggage...for Good!**

When I began creating the original mental wealth programs, money rascal personalities and assessment questionnaire in 1995, my objective was to provide a tool for my financial planning clients that guided them in their quest for improved financial habits from the inside out. In my 8<sup>th</sup> year of financial planning, I had noticed certain traits and patterns that recurred with some regularity, and several clients were seeking solutions to their own internal and external conflicts with money. The problem was traditional financial planning did not offer such services or tools, so I set out to change that.

The materials underwent many trials with countless clients who were eager to help, participate, and be helped. In the evolution of the assessment, there were as few as four and as many as twelve money personality types. After considerable research for my Master's thesis and successful completion of a comprehensive Psychometrics class, I utilized an impressive scientific method to arrive at the optimal number of *eight personality types* for the money rascal project...Santa Claus had eight reindeer, so *I* would have *eight* rascals!

Some of the examples you will be reading about describe my own discovery of the mistaken beliefs I had about money and other matters, such as gender roles. For years, I had wanted to understand why I had such difficulty tolerating the income challenges and fluctuation in the early years of our business start up. We will be looking at several of what I call GEMs (Gathered Early Memories), because they contain important messages about our expectations of ourselves and what life would hold for us.

Before creating the GEM process, I called it "Baggage Claim" originally. I was discovering small, medium, and LARGE-sized distortions in some of my own unconscious beliefs. This metaphor works for me, because such "*baggage*" (distorted beliefs about money, or self, life, others, roles, love, etc.) must be *claimed* before you can then turn right around and *lose it*. This **baggage is a good thing...to lose!**

But you can't lose it until you first see and claim it as your own. Much like the x-ray machine at airport check-ins reveals the contents of travel baggage, we must similarly look inside ourselves to reveal what is there, and determine if some of what we're seeing needs to be modified or removed and prevented from going on our trip with us any farther.

You will know you are on the path to mental wealth when you actually start to feel excited about finding what has been inaccurate or distorted about your own perceptions. Imagine that...you actually **like** finding your mistaken notions! But it is true because finding them is liberating and you will start to see a completely new world open up to you, not just financially, but in other areas as well.

**WARNING:** Baggage can be a stubborn thing to lose permanently. Sometimes it seems to just magically reappear. Try to think of such unwelcome reappearances as nothing more than a little “carry on” that you can stow (don’t you love that word?) and then lose—all over again.

Expect occasional reappearances of baggage when you are on a new “trip” such as a new job, relationship, or other life transition like starting a family, or having a newly emptied nest. Try to visualize that bag, dropping onto a conveyer belt that is moving back toward you. Just when it reaches you, it hops right up onto your shoulders. It slings itself into a harness hold that is heavy, tight, and surprisingly difficult to remove.

It is natural to feel discouraged when this type of former “lost baggage” finds you again. That’s because it is a lot of work to shed it in the first place, and in the triumphant celebration of its loss, you may feel and believe that it is gone for good. And you truly do **not** want it to return.

But in times of stress, it may do exactly that. Keep this in mind so you won’t get overly discouraged when it happens. Just remember it’s always easier to lose that stubborn baggage the second, third and fourth time around! It’s just a temporary return.

Think of the expression “***losing your baggage for good***” to mean serving a useful and *positive* purpose to you on your journey through life. When you lose your baggage, you start to make healthier choices. You relate to people in a more genuine way. You feel better about yourself. You experience joy, not just the superficial kind, but the deep, meaningful, and profound kind. Even in the turmoil of making changes in yourself and your life, you recognize the good.

The double meaning of “for good” implies permanence. That is a worthy goal, but challenging to have a flexible definition of *permanent* in this context. Think of your lost baggage that is ***gone for good*** to mean “most of the time” instead of “forever or absolutely *all* of the time.” That will help you deal with it when it makes its occasional surprise comeback, so that you can “send it packing” once more. Kiss it good-bye and throw it back on the conveyer belt—the one that’s moving *away* from you!

# GEM Exercise Guide

Have you ever experienced *physical* therapy to treat an injury or other physical problem? If you have, then you know that one primary component of physical therapy is conducting exercises that treat or improve the affected problem area. They may relieve pain and prevent future recurrences of the problem. A key to that success, often, is in faithfully doing the exercises as prescribed.

These same principles are true for *fiscal* therapy, too! Fiscal means relating to *financial* matters. In order to relieve financial discomfort or prevent future recurrences of an affected problem area of finance, you will be guided through several exercises. Just as in physical therapy, *faithfully doing* the prescribed fiscal fitness exercises is the key to success.

## ***Objective***

The objective of this exercise book is to guide you through a process that is exemplified via case studies in the books, ***The Power in Your Money Personality*** and ***The Money Rascals***. This guide was created to teach you how to mine your life lessons. Mine means to reveal a view by digging away a covering. When you mine your memory gems, it will reveal new meanings that often help you adjust your direction to fit your goals. That's when your GEMs really sparkle!

This exercise book will give you space and guidance in navigating through all the necessary steps to uncover and interpret what life events have meant to you. Next, you will be able to define what changes you need to make in order to get your actions aligned with your genuine values and beliefs. The focus is for financial actions, but once you master the GEM process, you'll find application in other areas as well – that's what creates mental wealth.

The key to getting maximum return on the therapeutic concepts is in applying them to your own unique life experience. You will discover remarkable things about the internal “steering wheel” behind your life decisions. When you navigate through the process using your *own* memories and intelligence, the conclusions you reach about making changes in your life will be driven by exactly the right person—YOU!

You will transform your money mystery to money mastery from the inside out.

## What about B.O.B.?

In the books *The Money Rascals* and *The Power in Your Money Personality*, I use an acronym, B.O.B. (Bundle of Beliefs). Our beliefs tend to be in bundles or bunches. We rarely formulate just one lone thought about anything. Instead, thanks to our powerful brains, we have multiple beliefs at work all the time. Hence, BOB.

Often, especially when tied to early life events at young ages, the resulting conclusions we have reached are distorted or inaccurate. They may have served a useful purpose once upon a time in our lives, but their utility may no longer apply. Or they may have *never* been useful. The other tricky thing about our BOB is much of it is outside our conscious awareness. If we never discover it, we can't change it. This is certainly true with money beliefs.

One objective of this GEM guidebook is to help you uncover your own unique bundle of beliefs about money and other topics. The great news is this involves a process that you can do yourself, privately and economically. That privacy should eliminate one of the big obstacles that sometimes stop people from getting the needed answers about their money or other woes—fear of criticism or confrontation.

Typically, I coach clients through this process with 1-3 examples, and then this manual serves as a guide to work through additional GEMs. You can achieve additional mental wealth by doing more GEM exercises. Make a commitment to yourself to keep moving, but nurture yourself as you go along. It is critically important that you trust the process and do *all* of the exercises.

One of the benefits of these exercises is that you will discover some of the quirky distortions that may have been hiding out in your unconscious beliefs about money. You will then be able to understand what has been steering your behavior with money and identify ways to redirect your aim to get better results and feel good about it. You will have created a *wealth* of mental health many challenging topics. This can include expectations about marriage, gender roles, income, parenting, financial management, or your own personal value.

Sometimes I call these distorted beliefs “Sneakers” because they sneak back into our thoughts when we least expect it. Learning the GEM process will help you be a “Sneaker Slayer” to enhance your own growth.

By the way, these exercises can be done with a close friend or significant other, if you have a trusting relationship. They can serve as an additional mirror to reflect what some of the meanings of your GEMs were for you.

Let's examine the amazing and powerful FOOL exercises first. That will be the start of turning your money mystery into money mastery. Your healthy workout is about to begin—you will love the sparkle the GEM process adds to your life!

## Family of Origin Lessons (FOOL)

We learned many things from the people who raised us—our family of origin lessons. It is true with money lessons, too. Keep in mind, the *absence* of a lesson is also a lesson! For some, money was an obsession in their family, while for others it was a mysterious, never talked about topic. No matter what was going on with it, you were drawing conclusions that had a powerful influence on your money style and decision-making. Isn't it interesting that the phrase **F**amily **O**f **O**rigin **L**essons creates the acronym FOOL?

### GEMs:

The three steps in the GEM process are:

1. Gather Essential Memories
2. Gain Enlightened Meanings
3. Generate Empowered Movement

The first step in the process involves **G**athering **E**ssential **M**emories (GEM). Gather means “to summon up or draw close to.” What you will be asked to summon up is some of your earliest and most vivid memories. The life experiences we recall from a very young age are remembered because there was something significant about it for us. It was a big deal in some aspect and that is why it stayed with us. Early memories often hold the key to our unconscious beliefs, the ones we are unaware of until we unlock them. That is why they are considered “Essential” because they guide us and we can change that guide.

Often these GEMs involve something that was unusual or extreme, which is why they stood out in our memory. For some, a GEM memory may involve a traumatic experience. For others, a GEM is about an unusually happy or exciting time. Whether we have been consciously aware of it or not, we may have buried some powerful lessons in our psyche from our memories, especially early ones.

It is those lessons that we are seeking to uncover, so we can determine if the youthful conclusions we reached contained any distortions or inaccuracies that misguide us in our current life. When you learn how to discover and interpret these buried beliefs that are inside you, you will realize you have just found a sparkling treasure. Mining's well worth the dig!

Another thing you may have to gather up here is your *courage*. Perhaps you already know you dislike your early memories. It could be they stir up

unpleasant emotions for you. Maybe your philosophy has been that it is wrong, useless, disloyal, frightening, silly, or whatever to “live in the past.”

I understand that reaction, but what this exercise, or treasure map is suggesting is NOT that you go *live* in the past. What it IS suggesting is that you check the rear view mirror from time to time, just like when you are driving a car, because there is valuable information there that can have a significant impact on where you are going. Trust the direction in which this process will take you. It is ironic, but looking *back* (and knowing how to process what you see there) can actually help you move *forward* in a much more positive way.



Don't be afraid of the emotions you experience when remembering a painful event in your life. A memory is not the real thing, even though emotionally it can feel like it. We can learn from our emotions. Just as we may feel an emotional reaction when viewing a movie, we may feel an emotional reaction when “viewing” our memories.

Although emotions can be intense, they do not have the genuine power we sometimes give away to them. Instead of regarding them as a threat, think of them as a tool that will provide you with priceless information. By the time you have done the exercises with a few of your Gathered Early/Essential Memories, you will begin seeing the treasures inside *you* they contain. That is how your GEMs will become your *precious “gems!”*

### ***GEM Examples***

The next few pages give you the structure to begin ***recalling and recording (R&R)*** your own personal GEMs. To read actual examples of some early memories (to help you see how the completion process flows), go to the Appendix. Then come back and fill in your own precious GEMs. Some can be done in as few as 15 minutes, while others may take 30 minutes or more.

You may find that once you get started, many early memories emerge. *The younger you were when it happened and the more vivid or intense the memory is, the more likely it is to have generated distorted beliefs and inaccurate conclusions for you.* The young child that you were at the time was busy creating a road map for the rest of your life—do you see why it’s a good idea to look?

There is a high likelihood that despite that precious child’s best intentions, the road map came out with some significant inaccuracies. The purpose of these exercises is to find those inaccuracies and reconstruct the road map, so you can get on the right path—for you. Pay special attention to the earliest and most vivid memories because they are an essential key to opening your treasure chest of mental wealth.

As people vary so greatly in their number of memories and motivation to recall and record them, there are a limited number of blank exercise forms. GEM #3 is the most generic, and good to copy for recording as many memories as you wish. It is also useful to revisit your completed forms from time to time, to add to the insight you have gleaned from them due to additional life experience. ***There are always more treasures to discover and more GEMs to mine!***



## Gathering Early Memories - GEM Exercise # 1

1. Record your *very earliest* memory (**GEM = Gather Early Memory**), regardless of what it was about. Do this in a serene environment by simply thinking back to childhood memories and keep going back younger and younger until you can recall no memory that's younger than the last. Some people remember as far back as age two or younger, while others' earliest memory is at an older age. Be patient; let it float its way into you. The image will appear to you much like a segment of video. *Describe the "scene and sequence" as it appears in your memory.*

\_\_\_\_\_ **Your age at the time (approximate)**

**GEM #1:** \_\_\_\_\_

2. What is the single *most vivid moment* in GEM #1? Think of it as a "freeze frame" of the scene.

3. What were your most vivid *emotions and feelings* at the time? List them all, and note *why* you think you felt that way (in parentheses) after the emotion.

4. Were you more of an observer or a participant in the scene?

\_\_\_\_Observer      \_\_\_\_Participant

*Comments (add any information that seems significant to include):*

## Gain Enlightened Meanings - Interpretation of Your GEM Memory

Before you begin to do the interpretation exercises, go back and reread your story. Then give your GEM a title, just like it is a headline in a newspaper, or feature story in a magazine. You will see the space provided for that below.

To interpret what any GEM meant to you at the time (consciously or unconsciously), fill in the blanks below that apply. To do this, you must imagine back to that time, and try to articulate what conclusions you reached because of that experience. It doesn't mean you consciously told yourself these things at the time, nor does it mean that you had the language skill or vocabulary to do so. But just as we learned to avoid a hot stove, we learned to move toward and away from certain "ways of being" in order to cope with and move through our life as a young child. *So, as you go through the blanks below, write whatever comes to mind—whatever meaning you think you gave this event at the time it happened.*

**GEM #1 - Your Headline Title** \_\_\_\_\_

(To answer these questions, go back and review your story as much as you need) –

*Looking back, what conclusions might you have been reaching (Bundle Of Beliefs)?*

5. *I am* (or do)/I am able (or not able) to:

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6. *Others are* (or do)/able (or not able to):

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7. *Life is:*

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8. Therefore ***I must*** (“rules to live by” that I made for myself), I should be or do:

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9. And ***if*** life is ***not*** this way or I don’t obey these “rules for myself,” ***then*** to me it means:

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10. ***Others should*** be or do:

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11. And ***if*** others are ***not*** being or doing as [I believe] they should, ***then*** I interpret it as:

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12. ***Life should be:***

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13. And *if* life is *not* like I believe it should be, *then I* think or react this way:

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14. So, *I will be on the lookout for* (beware of) and promise myself [goal]:

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15. My *body* will alert me with *physiological feelings*:

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16. My *emotions* will alert me by feeling:

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17. And when these emotions and feelings happen, *my reaction or goal* will be to steer away from, or toward (or the absence of the feelings may be interpreted as):

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18. Now go back over the many conclusions you reached above. **Highlight, circle, or \*** any areas that contain **distortions**. This means you are looking for your interpretations or roadmap conclusions made that have some element of exaggeration or excess to them, such as all-or-nothing, black-or-white thinking (e.g., “I am *always* bad...” “I should *never* be...” “I am *the worst*...” “Life should *always* be...”). Stay on the lookout for distortions that are invisible, yet are implied in your words, nonetheless. When applied to negative beliefs, these distortions often warp our natural enthusiasm and willingness to take healthy risks. Therefore, these are the fire-breathing dragons that we will have to slay first! Use the extra line space to put your corrected beliefs under the mistaken ones.

19. What distorted beliefs stand out the most to you when you review the areas you circled?

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20. Now add any **summary remarks** that make sense to you about this GEM, adding what it tells you about **other topics** that were subjects of the memory (like money, love, gender roles, parenting, etc.). Add examples of times you have followed your distorted rules or beliefs in the past, and how it turned out for you.

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21. **Your GEM Insight (Gain Enlightened Meanings)** about this GEM:

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## Generate Empowered Movement - Acting on New GEM Insights

22. *Your GEM Action Plan (Generate Empowered Movement)*-Changes you will make:

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## **Gathering Early Money Memories Exercise - GEMM Exercise # 2**

1. Now record a childhood memory that *involved money* in any way that stands out (**GEMM = Gathered Early Money Memory**). Describe the “scene and sequence” as it appears in your memory.

\_\_\_\_\_ Your age at the time

GEMM #\_\_\_\_:

2. What is the single most vivid moment in this GEMM? Think of it as a “freeze frame” of the scene.

3. What were your most vivid *emotions and feelings* at the time? List them all, and note *why* you think you felt that way (in parentheses).

4. Were you more of an observer or a participant in the scene?

\_\_\_\_ Observer      \_\_\_\_ Participant

***Comments (add any information that seems significant to include):***

## Gain Enlightened Money Meanings - Interpretation of Your GEMM

Before you begin to do the interpretation exercises, go back and reread your story. Then give your GEMM a title, just like it is a headline in a newspaper, or feature story in a magazine. You will see the space provided for that below.

To interpret what any GEMM meant to you at the time (consciously or unconsciously), fill in the blanks below that apply. To do this, you must imagine back to that time, and try to articulate what conclusions you reached because of that experience. It doesn't mean you consciously told yourself these things at the time, or that you had the language or vocabulary skill to do so. But just as we learned to avoid a hot stove, we learned to move toward and away from certain "ways of being" in order to cope with and move through our life as a young child. *So, as you go through the blanks below, write whatever comes to mind—whatever meaning you think you gave this event at the time it happened.*

**GEMM #2 Your Headline Title** \_\_\_\_\_

(To answer these questions, go back and review your story as much as you need) –

*Looking back, what conclusions might you have been reaching (Bundle Of Beliefs)?*

5. *I am* (or do)/I am able (or not able) to:

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6. *Others are* (or do)/able (or not able) to:

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7. *Life is:*

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8. Therefore ***I must*** (“rules to live by” that I made for myself), I should be or do:

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9. And ***if*** life is ***not*** this way or I don’t obey these “rules for myself,” ***then*** to me it means:

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10. ***Others should*** be or do:

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11. And ***if*** others are ***not*** being or doing as [I believe] they should, ***then*** I interpret it as:

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12. ***Life should be:***

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13. And *if* life is *not* like I believe it should be, *then I* think or react this way:

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14. So, *I will be on the lookout for* (beware of) and promise myself [goal]:

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15. My *body* will alert me with *physiological feelings*:

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16. My *emotions* will alert me by feeling:

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17. And when these emotions and feelings happen, *my reaction or goal* will be to steer away from, or toward (or the absence of the feelings may be interpreted as):

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18. Now go back over the many conclusions you reached above. **Highlight, circle, or \*** any areas that contain **distortions**. This means you are looking for your interpretations or roadmap conclusions made that have some element of exaggeration or excess to them, such as all-or-nothing, black-or-white thinking (e.g., “I am *always* bad...” “I should *never* be...” “I am *the worst*...” “Life should *always* be...”). Stay on the lookout for distortions that are invisible, yet are implied in your words, nonetheless. When applied to negative beliefs, these distortions often warp our natural enthusiasm and willingness to take healthy risks. Therefore, these are the fire-breathing dragons that we will have to slay first! Use the extra line space to put your corrected beliefs under the mistaken ones.

19. What distorted beliefs stand out the most to you when you review the areas you circled?

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20. Now add any **summary remarks** that make sense to you about this GEM, adding what it tells you about **other topics** that were subjects of the memory (like money, love, gender roles, parenting, etc.). Add examples of times you have followed your distorted rules or beliefs in the past, and how it turned out for you.

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21. **Your GEM Insight (Gain Enlightened Meanings)** about this GEM:

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## Generate Empowered Movement - Acting on New GEM Insights

22. *Your GEM Action Plan (Generate Empowered Movement)*-Changes you will make:

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## Gathering Essential Memories - GEM Exercise # 3 and Beyond

1. **G**ather and record additional **E**arly or **E**ssential (important to self-definition) **M**emories (**GEM = Gathered Early/Essential Memories**), *regardless of what they were about*. Copy this form to use for your collection of additional GEMs that come to you as part of these exercises. *Describe the “scene and sequence” as it appears in your memory.*

\_\_\_\_\_ **Your age at the time (approximate)**

**Additional GEM #:** \_\_\_\_\_

2. What is the single *most vivid moment(s)* in this GEM? Think of it as a “freeze frame” of the scene.
3. What were your most vivid *emotions and feelings* at the time? List them all, and note *why* you think you felt that way (*in parentheses*) after the emotion.
4. Were you more of an observer or a participant in the scene?

\_\_\_\_\_ Observer      \_\_\_\_\_ Participant

**Comments (add any information that seems significant to include):**

## Gain Enlightened Meanings - Interpretation of Your GEM

Before you begin to do the interpretation exercises, go back and reread your story. Then give your GEM a title, just like it is a headline in a newspaper, or feature story in a magazine. You will see the space provided for that above.

To begin your interpretation of what any GEM meant to you at the time (consciously or unconsciously), fill in the blanks below that apply. To do this, you must imagine back to that time, and try to articulate what conclusions you reached because of that experience. It doesn't mean you consciously told yourself these things at the time, nor does it mean that you had the language or vocabulary skill to do so. But just as we learned to avoid a hot stove, we learned to move toward and away from certain "ways of being" in order to cope with and move through our life as a young child. *So, as you go through the blanks below, write whatever comes to mind—whatever meaning you think you gave this event at the time it happened.*

**GEM #3+ - Your Headline Title** \_\_\_\_\_

(To answer these questions, go back and review your story as much as you need) –

*Looking back, what conclusions might you have been reaching (Bundle Of Beliefs)?*

5. *I am* (or do)/I am able (or not able) to:

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6. *Others are* (or do)/able (or not able to):

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7. *Life is:*

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8. Therefore ***I must*** (“rules to live by” that I made for myself), I should be or do:

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9. And ***if*** life is ***not*** this way or I don’t obey these “rules for myself,” ***then*** to me it means:

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10. ***Others should*** be or do:

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11. And ***if*** others are ***not*** being or doing as [I believe] they should, ***then*** I interpret it as:

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12. ***Life should be:***

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13. And *if* life is *not* like I believe it should be, *then I* think or react this way:

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14. So, *I will be on the lookout for* (beware of) and promise myself [goal]:

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15. My *body* will alert me with *physiological feelings*:

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16. My *emotions* will alert me by feeling:

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17. And when these emotions and feelings happen, *my reaction or goal* will be to steer away from, or toward (or the absence of the feelings may be interpreted as):

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18. Now go back over the many conclusions you reached above. **Highlight, circle, or \*** any areas that contain **distortions**. This means you are looking for your interpretations or roadmap conclusions made that have some element of exaggeration or excess to them, such as all-or-nothing, black-or-white thinking (e.g., “I am *always* bad...” “I should *never* be...” “I am *the worst*...” “Life should *always* be...”). Stay on the lookout for distortions that are invisible, yet are implied in your words, nonetheless. When applied to negative beliefs, these distortions often warp our natural enthusiasm and willingness to take healthy risks. Therefore, these are the fire-breathing dragons that we will have to slay first! Use the extra line space to put your corrected beliefs under the mistaken ones.

19. What distorted beliefs stand out the most to you when you review the areas you circled?

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20. Now add any **summary remarks** that make sense to you about this GEM, adding what it tells you about **other topics** that were subjects of the memory (like money, love, gender roles, parenting, etc.). Add examples of times you have followed your distorted rules or beliefs in the past, and how it turned out for you.

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21. **Your GEM Insight (Gain Enlightened Meanings)** about this GEM:

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## Generate Empowered Movement - Acting on New GEM Insights

22. *Your GEM Action Plan (Generate Empowered Movement)*-Changes you will make:

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## Gathering Early/Essential Memories – GEM Exercise Questions (Condensed for use on blank pages of any journal)

*The GEM exercises were designed to help you analyze and interpret conclusions you reached about life and your place in it, from early and/or vivid memories. Keep the process in mind as you go forward in this exercise book and in your life in general. **There is always more to discover about your unconscious beliefs. When some of the old, hyperactive alert systems kick in, ask yourself, “Is this tied to a distorted belief, or is it in a healthy, amended perspective?”***

1. **G**ather and record additional **E**arly or **E**ssential (important to self-definition) **M**emories (**GEM = Gathered Early/Essential Memories**), regardless of what they were about. Copy this form to use for your collection of additional GEMs that come to you as part of these exercises. *Describe the “scene and sequence” as it appears in your memory.*

\_\_\_\_\_ **Your age at the time (approximate)**

**GEM Title:** \_\_\_\_\_  
*(You can wait to name it after you have written and reflected on it)*

2. What is the single **most vivid moment(s)** in this GEM? Think of it as a “freeze frame” of the scene.
3. What were your most vivid **emotions and feelings** at the time? List them all, and note **why** you think you felt that way (*in parentheses*) after the emotion.
4. Were you more of an **observer** or a **participant** in the scene? \_\_\_\_\_

*Comments (add any information that seems significant to include):*

### **Gain Enlightened Meanings - Interpretation of Your GEM**

To begin your interpretation of what any GEM meant to you at the time (consciously or unconsciously), fill in the blanks below that apply. To do this, you must imagine back to that time, and try to articulate what conclusions you reached because of that experience. It doesn't mean you consciously told yourself these things at the time, nor does it mean that you had the language or vocabulary skill to do so. But just as we learned to avoid a hot stove, we learned to move toward and away from certain “ways of being” in order to cope with and move through our life as a young child. *So, as you answer the questions below, write whatever comes to mind—whatever meaning you think you gave this event at the time it happened.*

**(To answer the next questions, go back and review your story as much as you need)**

*Looking back, what conclusions might you have been reaching that created your Bundle Of Beliefs about yourself, your place in the world, how to behave, what to expect of others?*

5. ***I am*** (or do)/I am able (or not able) to:
6. ***Others are*** (or do)/able (or not able) to:
7. ***Life is:***
8. ***Therefore I must*** (“rules to live by” that I made for myself), I should be or do:
9. ***If life is not this way*** or I don’t obey these “rules for myself,” ***then*** it means to me:
10. ***Others should*** be or do:
11. ***If others are not*** being or doing as [I believe] they should, ***then*** it means to me:
12. ***Life should be:***
13. ***If life is not*** like I believe it should be, ***then*** I reach these conclusions:
14. So, ***I will be on the lookout for*** (beware of) and promise myself [goal]:
15. My ***body*** will alert me with ***physiological feelings*** as:
16. My ***emotions*** will alert me by feeling:
17. And when these emotions and feelings happen, ***my reaction or goal*** will be to steer away from, or toward (or the absence of the feelings may be interpreted as):
18. Now look back over the many conclusions you reached above. ***Highlight, circle, or \**** any areas that contain ***distortions***. This means you are looking for your interpretations or roadmap conclusions that have some element of exaggeration or excess to them, such as all-or-nothing, black-or-white thinking (e.g., “I am *always* bad...” “I should *never* be...” “I am *the worst*...” “Life should always be...”). Be on the lookout for distortions that are invisible, yet are implied in your words, nonetheless. When applied to negative beliefs, these distortions warp our natural enthusiasm and willingness to take healthy risks. Therefore, these are the fire-breathing dragons that we will have to slay first!
19. What distorted beliefs stand out the most to you when you review the areas you circled?
20. Now add any ***summary remarks*** that make sense to you about this GEM, ***adding*** what it tells you about ***other topics*** that were subjects of the memory (like money, love, parenting, gender roles, etc.). Add examples of times you have followed your distorted rules or beliefs in the past, and how it turned out for you.
21. ***Your GEM Insight (Gain Enlightened Meanings)*** about this GEM:

### **Generate Empowered Movement - Acting on New GEM Insights**

22. ***Your GEM Action Plan (Generate Empowered Movement)***-Changes you will make:

## Additional FOOL (Family of Origin Life/Lessons) Questions

*Answer the following questions to gain additional insight about your money beliefs (BOB).*

1. In your family, *who* decided how money was *spent*? *How* was it decided? Were there themes as to what types of things it was spent on by the spenders (e.g., dad bought snow shovels, mom bought brooms; or dad bought luxury cars, mom had to buy the kids' clothes at K-Mart)? What reactions of other family members to the spending were you aware of?
2. In your family, *who saved* money? *How* was that decided? What was the purpose of the savings? How did other family members react to this?
3. What were your family's: fears, messages, philosophies, or habits with money?
4. How was *income* discussed in the family? What messages did you get from this?
5. How did you assess if your family was “*secure*” financially? What did it mean to you?
6. What were money arguments about? Were there any recurring themes to them? What other tensions involved money in any way? If things were harmonious, how did you know?
7. Were there any exceptions to the normal “rules” about money in your family?
8. Was there a favorite “thing” (e.g., new bike, car, wardrobe) or “experience” (e.g., trips, school activity, entertainment, recreation) that money bought for your family or a particular member? What value or lesson did that instill?
9. How did you get money as a child? Did you receive an allowance? Was it: adequate? Regular? Conditional? How did it change as you got older? What conclusions did you reach about money from your experiences with it?
10. What did you do with your money as a child? Did you tend to run out of it, or did you hang on to it?
11. Was there anything you especially wanted and couldn't have (or could, and did have) and how did you react to this?
12. Any other recollections about money events in your family while growing up that seem emotional or important?
13. Look over your answers to all of the above questions. What impact did your experiences have on your outlook about money overall? In what ways has that been a positive influence? In what ways has it been negative? What interpretations did you reach at the time that you want to change now? How will that affect actions you take going forward?

## COOL (Culture of Origin Life/Lessons):

1. Look over the questions and your answers from the FOOL section. What aspects of your answers revealed cultural or societal influences on any of your family's (or your) beliefs and attitudes?
2. What commercials or advertisements do you recall that seemed most popular or influential? What was the message? Did you take it/them to heart?
3. What other cultural influences do you think created your expectations about money?
4. Given the above, which beliefs do you want to restructure going forward?
5. What actions will you change because of your belief restructuring?

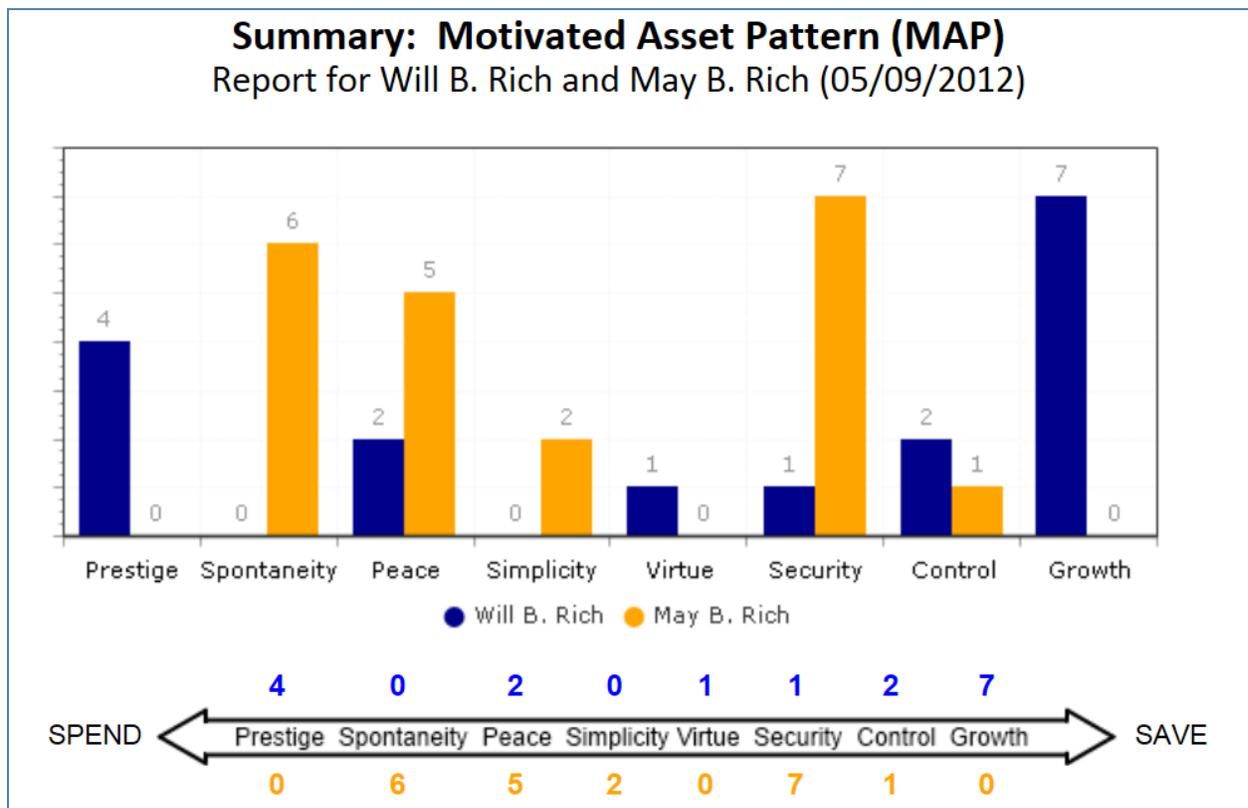


## Motivated Asset Pattern Assessment

If you haven't done so already, take the online assessment questionnaire so you know your money MAP (Motivated Asset Pattern). The customized report helps you claim and tame any of the patterns that cause disharmony in your financial life. Your unique MAP explains ways you've moved toward or away from certain choices. For the purpose of this exercise, *claim* means:

*accept the existence of.*

What are you seeing on your continuum? Are you more on the saver end or the spender end? Do you have one dominant money personality pattern? Think of that as your “*alpha MAP.*” The dominant ones tend to be in charge most of the time. The first two motives on the left end of the continuum tend to enjoy spending—they vary primarily in their purchase style preferences and impulsivity. The opposite end shows two different types of savings preferences.



The highest score you can get for any one type is ten (unless you selected more than one choice in a question). Regardless of your scores, it is useful to ask yourself if any of the traits have caused problems in your money life or relationships. With scores of seven or higher in any of the styles, you may be experiencing the phenomenon of “too much—or too often—of a good thing!”

From a financial planning perspective, if you've been neglecting to save and invest, the goal is to begin attending more to that end of the continuum, so that you are comfortable and unstressed financially later in life. One way to reframe this is to think in terms of **enjoying today and tomorrow equally**. If you spend all of your earnings today, you sabotage the freedom to spend even modestly in the future. From a present day perspective, the objective is to “tame” some of the less useful money habits that either keep you stressed or behind where you want to be financially.

If you have a partner or spouse, how did he/she score? Were you more similar or more different from each other? Were either of you surprised? As a partnership, could your relationship be called Clasher? How do you handle conflicts or indecision about money currently? Have you gotten SHADY with your money communication (Sneak, Hide, Avoid, Deceive, or Yell)? Does one overpower or intimidate the other? Do you give in or give up? Postpone? Compromise? Take turns winning—or *whining*?

These are some of the tendencies people acquire. How do you feel about these techniques? Couples often become masterfully creative in living with money conflict—but sometimes all they have actually accomplished is to fan the flame of battle or avoidance that leads to increased problems down the road.

## **Taming Your “Alpha” Traits**

Defining **tame** as “*to tone down*,” we can get a feel for the objective with an overly dominant money trait. As there is something positive about each motivational pattern, we are not suggesting that you should attempt to remove all of the traits exhibited by your dominant patterns. However, if you have been experiencing problems which may be rooted in your motives, it might be advisable to *tone down* some of the traits.

Let's look at some taming strategies to consider if you have a dominant, alpha rascal operating in your money personality that may be causing some problems. The ***Power in Your Money Personality*** book and the MAP Assessment report shows you the typical underlying invisible Bundle of Beliefs (Old/Original BOBs) of each motive/rascal in the ***extreme*** might be. It then reconstructs the beliefs for a more useful and positive direction, and lists other practical ideas to help keep new habits tame in everyday living.

The primary purpose of this *GEM Guide* is to lead you through a tailored system of thinking about your own unique set of dominant traits, to personalize the process of mental wealth. You are the ultimate judge of whether any money patterns have caused problems for you.

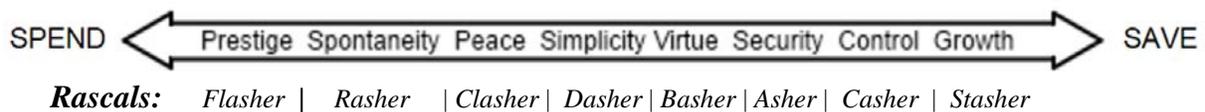
Often, certain behaviors have simply become an unchallenged habit. A habit is an acquired behavior pattern regularly followed until it has become almost involuntary.

With money styles, people have sometimes never been exposed to other ideas about managing it, and therefore do not have much difficulty making desired changes. At other times, there is great resistance to change because a reward for the behavior has existed. An example of this might be excitement. When Flasher or Rasher dominates spending decisions, often one of the rewards is excitement.

### One step at a time...

Use *The Power in Your Money Personality* book and your MAP Report as a reference to examine common distorted beliefs with each money type. It can get you started in step three of GEM, for Generating Empowered Movement.

The continuum below links the money motives with the money rascals. Remember they each have strengths and challenge areas. The key is in elevating your awareness of the MAP that has guided you, and attending to modifications that would improve your prosperity and well-being. Mindful means aware and attentive, and the MAP guide helps you achieve prosperity of your human assets as well as your financial assets.



For a more detailed description and strategies, refer to *The Power in Your Money Personality* and your customized MAP Personality report. There are chapters or sections for each type that list common beliefs and emotions, plus strategies for making mindful modifications.

## Money Motives and Rascal Descriptions

**Prestige** – *Motivated by* desire for social esteem or distinction, has tendency to *Avoid* Mediocrity which *drives* achievement orientation & affluent, sometimes *flashy* lifestyles (**Flasher rascal**). **Flashers** enjoy *flashy* purchases for prestige, quality, and enjoyment. If overly dominant, this style may go overboard on external displays of success that actually lead to debt.

**Spontaneity** – *Motivated by* desire for freedom from constraint, has tendency to *Avoid* Discipline which *drives* creative ideas & impulsive or *rash* decisions (**Rasher rascal**). **Rashers** are named for a *rash* and impulsive tendency with money. This becomes a problem if too many impulsive decisions are made, leading to cash flow problems and inadequate savings.

**Peace** – *Motivated by* desire for calm and freedom from conflict, has tendency to *Avoid* Conflict which *drives* cooperative compliance & inconsistent, *clashing* choices (**Clasher rascal**). **Clashers** have opposite desires that *clash* with each other, causing conflict. The clash can be with spending vs. saving; long term vs. short term or high risk vs. low-risk investing.

**Simplicity** – *Motivated by* desire for uncomplicated clarity, has tendency to *Avoid* Details which *drives* streamlined methods, procrastination, or *dashing* through tasks (**Dasher rascal**). **Dashers** are characterized by the mad *dash* they make through their busy days, leaving money issues unsettled or neglected. Dashers need someone to help them get financial plans complete.

**Virtue** – *Motivated by* desire for moral excellence, has tendency to *Avoid* Greed which *drives* charitable inclinations & modest lifestyles that *bash* materialism (**Basher rascal**). **Basher's** habit is to *bash* wealth, either outwardly or inwardly “putting it down” concerned that it may cause greed or destroy one's virtue. Having high income or savings can cause guilt feelings.

**Security** – *Motivated by* desire for certainty and freedom from worry, has tendency to *Avoid* Loss which *drives* cautious contemplation, limiting choices, *ashen* from worrying (**Asher rascal**). **Ashers** are *ashen* and pale from their many money worries, even if they have plenty of it. A high score here usually means some unfounded fears may need some analysis and rebalancing.

**Control** – *Motivated by* desire for power to regulate or restrain, has tendency to *Avoid* Chaos which *drives* consistent savings, precise recordkeeping, and preference for *cash* (**Casher rascal**). **Cashers** prefer *cash* or low-risk savings and no debt. They keep close track and control of their money to maintain a feeling of security. At times, they may be too frugal or conservative.

**Growth** – *Motivated by* desire for ability to thrive, has tendency to *Avoid* Low returns which *drives* profit orientation and growth investing *stashed* in stocks (**Stasher rascal**). **Stashers** enjoy a good *stash* of stocks and higher growth investments. Their willingness to take higher risks can injure their future security if they get too aggressive in their choices.

# Appendix – Mining GEM Examples

## GEM (Gathered Earliest Memory) #1 Example

1. Record your *very earliest* memory, regardless of what it was about. *Describe the “scene and sequence” as it appears in your memory.*

**GEM #1:** I was probably age two (living with mom, older sister, grandma, and grandpa at their house). I was lying on the kitchen table and grandma was putting a diaper on me. I was gazing up at the ceiling and cupboards, finding them interesting from that perspective. I could feel her gentle tug at each side of the diaper as she pinned it to make it snug and secure. She was casually talking to mom. Everything was nice and clean.

2. What was the single *most vivid moment* in GEM #1? Think of it as a “freeze frame” of the scene.

The tug to make it snug.

3. What were your *emotions and feelings* at the time? List them all, and note why you think you felt that way.

Calm, secure, cared for.

4. Were you more of an observer or a participant in the scene?

Observer       Participant

**Comments:** I had a passive role, but was part of, and one of the reasons for the scene.

**Interpretations/Conclusions being reached (BOB-Bundle of Beliefs):**  
**Reminder:** \* marks conclusions that had erroneous distortions in thinking

**GEM #1 Title:** Snug Security

5. *I am* (or do)/I am able to: I matter, I am cared for.
6. *Others are* (or do): caring, there for me, helping me feel secure.
7. *Life is:* secure, calm, matter-of-fact, predictable, reliable, interesting.

8. Therefore ***I must*** (= “rules to live by” that I made for myself), I should be or do:  
 \* ALWAYS: Be there, participate, feel secure and cared for.  
 Reconstruction: I will selectively choose my participation and feel secure regardless of what others are doing.
9. And ***if*** life is ***not*** this way or I don’t obey these “rules for myself,” ***then*** it means:  
 \*Something is wrong, I don’t matter, I’m not safe.\*  
 Reconstruction: I am safe in many situations, not just the ones that match my ideal.
10. ***Others should be*** or do:  
 \* ALWAYS: Calm and caring for me and for each other.
11. And ***if*** others are ***not*** being or doing as [I believe] they should, ***then*** it means:  
 I’m not important, I don’t matter, I must be doing something wrong.\*
12. ***Life should be:*** Always\* as this is: calm, secure, predictable, matter-of-fact, but interesting.
13. And ***if*** life is ***not, then:*** I’m sad because I must be doing something wrong.
14. So, ***I will*** beware of (***on the lookout for***) and promise myself [goal]:  
 Security and predictability, signs or indicators of whether I matter.  
 Reconstruction: Sometimes the signs are not there, but I still matter!
15. My ***body*** will alert me with ***physiological feelings:***  
 Calm, steady heart rate, relaxed = safe; tense, racing heart = unsafe.\*  
 Reconstruction: Tension and racing heart CAN mean safety + excitement, so assess first!
16. My ***emotions*** will alert me by feeling:  
 Contented, accepted, included, cared for = safe, worthwhile.
17. And ***when that*** happens, ***I*** will [react/goal]:  
 Be happy, participate more, feel like I matter; otherwise, I’ll be sad, maybe fretful, may flee.\*
18. Now look back over the many conclusions this small child, Susan, reached above.  
 Highlight, circle, or \* any areas that contain cognitive distortions. This means you are looking for statements that have some element of exaggeration or excess to them, such as all-or-nothing, black-or-white thinking (e.g., “I am *always* bad...I should *never* be...”)
19. What distorted beliefs stand out most to you when you review the areas you circled?  
 In most of the answers, the all-or-nothing beliefs were present or implied. I can see I had an expectation that if life varied from that first secure memory, I would in some way reach an extreme or inaccurate conclusion. In #8 and #11, for example, I see how important it was to feel secure, and that if I was not being

“attended to,” I would get an uneasy feeling that something was wrong or that it meant I didn’t matter. Security has been very important to me, and at times, I have avoided opportunity risks, for fear of losing security. It explains in part why fluctuating income felt so frightening.

20. Now add any *summary remarks* that make sense to you about this GEM, including what it tells you about *other topics* that were subjects of the memory (like money, love, parenting, gender roles, etc.). Add examples of times you have followed your distorted rules or beliefs in the past, and how it turned out for you.

The women do the caretaking. The men aren’t there with the kids. Consciously, I wanted my children’s father (X-husband) to be involved in the caretaking, but unconsciously I didn’t expect it, so when it didn’t happen, I passively accepted it. The unconscious expectation steered my choice and had more power than my conscious one, until I became aware of both and adjusted my own behavior and communication style.

21. *Your GEM Insight (Gain Enlightened Meanings)* about this GEM:

For starters, I think it explains why, of all the rooms in my house, I care most about my kitchen! Ha! Not because of the cooking but because of the interactions that go on there. Also, I’ve always had a need for the kitchen—more than any other room—to be clean and neat. I think it became a symbol of safety and security to me. But it isn’t actually security, of course, and knowing this helps so when it’s a mess, I don’t get anxious now. I realized the gender role expectation was present in my unconscious, and it was more dominant than my conscious desire that both genders would be involved with caretaking our children. Once I saw the difference, I could catch myself being overly passive, and modify how I handled it.

22. *Your GEM Action Plan (Generate Empowered Movement)*-Changes you will make:

- Lighten up more about risk, security and a clean kitchen!
- Be conscious and plan parenting and childrens’ caretaking roles with my husband.
- Examination showed my need for security made me overly conservative financially, a misinterpretation of what would create genuine security. Also calculated the difference in future growth of low interest rate vs. higher average rate of return over long periods. I moved into a more diversified mix of Investments, (before this education, I had previously been in a money market).

## Exercise #2: Gathering Early Money Memories (GEMM) – An Example

1. Now record a childhood memory that *involved money* in any way that stands out (**GEMM = Gathered Early Money Memory**). Describe the “scene and sequence” as it appears in your memory.

### Age 5, GEMM # 1

Grandpa was walking my older sister and me home from a summer activity. We spotted a quarter on the ground and grandpa bent down and picked it up. It seemed like a fortune to me and I wondered what he would do with it. He said "We'll have to split it..." and I remember wondering how he would cut that hard quarter in half. Of course, what he actually meant was he would make change, because he intended to share it with us. When we got home, he gave my sister and me each half, in change. I remember seeing the coins in my hands (2 nickels and 2 pennies). It still seemed like a fortune and I was thrilled that he gave it to us. He was fair, too, giving neither of us the extra penny, not that either of us could do the math yet.

- 2 & 3. **Vivid moment #1:** Seeing the quarter on the ground, so shiny, so valuable.  
**Felt:** amazed and lucky to find it (because it was rare to find so much money)!

**Vivid moment #2:** Grandpa saying "We'll have to split it."

**Felt:** very confused--how can that be done??? (because it was so hard)

and why would you split it? (Wouldn't that wreck it?)

**Vivid moment #3:** The coins in my hands

**Felt:** fortunate, rich, awe struck, special and loved (to have found it and that it was shared)

4. More an observer

**Title: Sharing Money**

**Reminder: \* marks conclusions that had erroneous distortions in thinking**

**5. I am:** lucky to find money and have it shared with me. I will hold on to it. I don't want it to go away. And if I'm not: I won't be as happy\*.

Reconstruction: I am happy regardless of my money situation.

**6 & 10. Others are (and should be):** giving and fair with money – ALWAYS\*

and if they aren't: I will believe I'm insignificant\*

Reconstruction: I am significant regardless of whether money is shared with me.

**7 & 12. Life is (and should be):** full of pleasant surprises-- ALWAYS.\*

And if it isn't, it's disappointing.\*

Reconstruction: Life is full of interesting things; the pleasant surprises are wonderful when they happen,

But not disappointing when "in between pleasant surprises."

**8. Therefore, I should:** ALWAYS share money with others, and expect it to be shared with me.\*

**9. If life isn't this way, then it means:** Something is wrong\*, I should ALWAYS try to fix it.\*

Reconstruction: Sometimes it is appropriate to try to change things, but not always!

10. See # 6 above.

11. **If others aren't doing as they should, it means:** Something is wrong, they don't love me.\*

Reconstruction: Money sharing may not happen and it doesn't mean I'm loved or not loved.

12. See # 7 above.

13. **If life is not like I believe it should be, then:** I'll be worried, discouraged.\*

14. **I'll be on the lookout for:** fairness

15. **Physiological feelings:** worried, racing heart if see signs of unfairness.

16. **Emotions:** worry and feel unloved or unappreciated (if unfair); happy, excited (if get more than expected)

Reconstruction: The flow of money does not define whether I am loved or appreciated.

17. **My steering:** Avoid people who seem unfair or uncaring. (Always) \*

18. **Distortions:** \* items

19. **Distorted beliefs:** Always avoid people if I get a worried feeling that they aren't fair. Expecting money to always be shared is unrealistic. Sets me up for disappointment. I'm glad I expect good things, but need to be prepared for other times as well. That life and others and money handling is and should always be full of pleasant surprises, and fair and equitable, meaning equal. Sharing money means I'm loved and if it's not shared, it means I'm not loved.

20. **Summary remarks & other topics:** Nothing too extreme here, I see the expectation of fairness coming through, which is important to me so I try to be fair in my dealings with others. I expect money to be handled that way by others and have been disappointed at times when it isn't. When it is fair, I'm very happy. If I define whether I'm special by the money I get, I'm in trouble! Need to detach the two.

**21. Your GEM Insight (Gain Enlightened Meanings) about this GEM:**

I understand where my concern for fairness and equality came from, need to be less narrow as to specific definition of what is equitable...it is very subjective and there can be more than one way to be right. It helps me understand why I have a tendency to feel more deeply hurt if someone doesn't "share" fairly. There's more than one way to "split" any quarter!

**Reconstructions:** I am smart and capable with money. I keep my power with money. Money is not a measure of love or personal value.

**22. Your GEM Action Plan (Generate Empowered Movement)-Changes you will make**

Be flexible and allow for variances of my expectations. I have to make sure not to take things more personally than they really are. Stop interpreting equality as meaning equal or identical. When money is not shared, it does not mean I am unloved or not special, nor does it mean that unsharing people are bad or doing it because of something I've done to displease them.

## Gathering Early Money Memories Exercise (GEMM) – A 2<sup>nd</sup> Example

1. Record a childhood memory that *involved money* in any way that stands out (**GEMM = Gathered Early Money Memory**). Describe the “scene and sequence” as it appears in your memory.

**GEMM: Age 10.** My dad was driving my friend back to her house. I was telling her about how we were going to be moving into a smaller house, and that we were trading houses. I told her the amount of money each house would cost. As soon as my girlfriend got out of the car, dad began yelling at me ferociously. He was screaming, “Don’t you know you aren’t supposed to talk about money???” I kept trying to get you to drop it! How can you not know that? That’s none of anyone’s business!” When we got home, he was still so very angry and frantically told my mom about the horrible thing I’d done. He was so totally disgusted, exasperated, and mad, that he left the house to go out and get drunk.

2. What is the single most vivid moment in your GEMM? Think of it as a “freeze frame” of the scene.

There were two vivid frames:

- 1) The instant my friend was out of the car and dad began to yell
- 2) When dad left the house to go out to the bars.

3. What were your emotions at the time? List them all, and note why you think you felt that way (in parentheses).

Feelings: unpleasantly shocked; confused (had no idea I’d done anything wrong); ashamed (for doing “wrong”); small-felt like I was shrinking; bad; guilty (for being the “cause” of his drinking), dumb (for not knowing better, not knowing his rule, “Don’t talk about money”); afraid (of what he would do to me); humiliated (about all of it).

4. Were you more of an observer or a participant in the scene?

Observer       Participant

Comments: For the most part, I was reacting to him.

Before you begin to do the interpretation exercises, go back and reread your story. Then give your GEMM a title, just like it was a headline in a newspaper, book, or feature story in a magazine.

**GEMM #1 Title: The Worst Things Happen When You Talk about Money**

**(Go back and look at your story as much as you need to answer these questions) –**

## ***What conclusions were you reaching?***

**Reminder: \* marks conclusions that had erroneous distortions in thinking**

5. ***I am***: bad\* (for breaking the rule and causing dad to drink); dumb (for not knowing it existed as a rule); a problem (for "making" dad drink); a pain; a burden; at fault; powerless (can't stop him). ALWAYS\*
6. ***Others are***: more important than me; powerful; angry (with me); unfair; secretive, closed about money.\*
7. ***Life is***: unpleasantly surprising; unfair; painful; humiliating; unsafe; unhappy [if I displease dad] \*
8. Therefore ***I must*** ("rules to live by" that I made for myself), I should be or do:  
  
I should be: ALWAYS good, which means, be: silent about money; knowing what others want (even if they don't tell me); putting others' needs ahead of my own (always); pleasing others so they don't do bad things; just know how to "do" money because it's not ok to talk about it; be very cautious and very quiet to try and stay safe.\*  
Reconstruction: I talk about money to get and give information needed to make decisions responsibly.
9. And ***if*** life is ***not*** this way or I don't obey these "rules for myself," ***then*** it means:  
  
It's my fault, and I should expect punishment.\* And if I'm not [silent about money and pleasing others]: The worst things will happen; It's my fault if things go wrong; I will be humiliated; I must deserve it.
10. ***Others should*** be or do: ALWAYS be secretive about money.\*
11. And ***if*** others are ***not*** being or doing as [I believe] they should, ***then*** it means: they are bad or something humiliating will happen\*
12. ***Life should be***: a big money mystery, but try to control things anyway!\*
13. And ***if*** life is ***not*** like I believe it should be, ***then***:  
  
I will react by: Being depressed, trying harder to please, and feeling lost, stupid, and inadequate.\*
14. So, ***I will*** beware of (***on the lookout for***) and promise myself [goal]:  
Unconscious and distorted: Be hyper alert for people beginning to get displeased with me, if I see the signs, I will shut up or disappear, try to discover what they need and give it--no matter what. I'll try to figure money out without talking about it. I should just know how to deal with it. I must Keep people happy about money, so don't ask for any!\*
- Conscious goal: Be aware of the horrors that alcohol can create in people, the resulting relationships, and physical, spiritual, moral, mental, and financial health.

Drink very little or not at all and never be an alcoholic who causes pain in others' lives.

15. My *body* will alert me [of danger] physiological *feelings*:

A shrinking feeling in my eyes and whole body; racing heart; ache in chest; swollen throat.

16. My *emotions* will alert me by feeling:

Afraid, unsafe, worried, wanting to flee.

17. And when these emotions and feelings happen, *my reaction or goal* will be:

Distorted: Always retreat to safety. Do not go any further, other than to try to discover what would please them.\*

Reconstruction's: Assess the emotional reaction. Is it OLD or outdated beliefs? Hold your ground when it is appropriate to do so. Retreat only in genuinely unsafe or futile situations.

18. Now add any summary remarks that make sense to you about this GEMM, including what it tells you about topics that were subjects of the memory (like money, love, parenting roles, etc.). Add your insights about ways you have followed your distorted rules or beliefs in the past, and how it turned out for you.

**19. Distorted BOBs:** Money is and should be a secret. Don't talk about money. And don't ask for money. If you talk about money, the very worst things happen (Nothing was worse in my family than doing something that upset my father, because "stress" caused him to drink. So when talking about money caused him such stress that he went out drinking, I knew it meant I should never talk about money again, for it "caused" the very worst thing to happen.) But because I made the mistake once, it also told me I was dumb for not knowing money was supposed to be secret, and that I was the worst kid for causing the worst behavior in my father. My mistaken conclusion was to speak as rarely as possible, to minimize the risk of doing or saying something wrong...because, now that I knew I was too dumb to know better, I didn't know what else I might do that would cause a big problem. The most typical childlike conclusion had occurred with me—I generalized the "Don't talk about money" rule to: "Don't talk at all." This was the child's conclusion of how to stay safe, and it was reinforced growing up.

Being quiet and invisible actually was safer in my Family Of Origin Life. But it was not true once I was living my adult life, yet my default was to be "silent and invisible." In reality, keeping that baggage was a disservice to me and others in my adult life. What a terrific piece of baggage to lose for good!

## 20. Ways I've followed any of these distorted "rules" in my adult life; how it turned out:

Here is the biggie, which I shared with only very few people (until I wrote this GEM Guidebook). I reveal it in the hope of emancipating anyone who is living a financial life that is out of alignment with their genuine, true goals and values. I also share it in trust that it will not destroy the credibility I have worked so hard to build with my clients, business associates, friends, and family:

I married at age 20 and discovered that my husband made money disappear in many mysterious ways from the first days of our marriage. But he refused to discuss it and told me his money decisions were smarter than anything I would ever do. He insisted I not question him. I unwittingly gave him that power because of my unconscious belief that women were powerless and that I was dumb about money (and everything). When his commission sales job was in trouble financially and he was keeping it secret, I didn't investigate because I was afraid to. He was knowingly writing bad checks for cash, forging and hiding blank checks from my checking account with bank counter checks so I wouldn't notice. He lied and denied about debts and loans he had taken out, refusing to discuss it, and always blamed "bank errors" when the statements didn't match my register. I tried to control the damage by paying back the places that were calling to report his bad checks. Stores began rejecting my checks outright and he pretended to know nothing about it. When I tried to talk, he became enraged and I retreated in fear. Everything I did actually enabled his behavior to continue and the problem escalated. It wasn't until after he moved away that I discovered forged checks he'd written in my name and pads of blank checks he had been using even after the bank accounts were closed.

**The result:** Problematic financial outcomes, money disappeared, checking accounts closed and banks wouldn't reopen them, marriage ended, much of the money mystery was never solved. I got lost trying to please everybody, yet never had reliable information. See what a disservice "Don't talk about money" had become?

**Also:** When I first became a financial planner, I was deeply fearful of people's reactions to my asking them to talk about money (financial questions). I was puzzled by my own discomfort until I realized it traced back to age 10 when I was punished for talking about money with my friend. Occasionally people didn't want to disclose certain financial data and in a way I expected that, (distorted expectation going back to Dad's rage that I'd talked about money, which made me silent in my first marriage). So I tried to do what they wanted in the absence of the information I needed. In doing this GEM work, I realized that was the crazy rule behind my fears: Don't talk about money and always do whatever it takes to please others - especially the powerful men. I had the aha that it was a disservice to my clients if I tried to give advice with too little information from them. In a way, I unconsciously expected failure because I was in a profession that required breaking one of the dominant rules of my family, "Don't talk about money."

**21. Your GEM Insight (Gain Enlightened Meanings) about this GEM:**

One adult Aha is the realization that a big part of what dad was reacting to was his own feeling of shame and failure that we had to move from our bigger house to the smaller one. His own distorted BOB (bundle of beliefs) was causing it. It had less to do with me, and more to do with him. I wasn't as horrible as I thought! And of course, it's nonsense to try to manage money and finances well, without talking about it. Mom always said, "Don't do anything to upset Dad. Don't rock the boat." So I had turned that into "Don't ever rock the boat anywhere with anyone." That was a mistaken conclusion that turned into an unconscious goal. It kept me stuck in many situations that were not good for me. My new rule is "Rock the boat if that's what you have to do to honor healthy goals."

**22. Your GEM Action Plan (Generate Empowered Movement)-Changes you will make**

Instead of expecting secrets, I expect full and accurate disclosure so that I can give the best advice to my clients. I put the expectations of working with me in writing and relied on that to communicate expectations to clients, including that they would be expected to provide all the information needed, as accurately and honestly as possible.

New BOB: I expect success! It is important and beneficial to talk candidly about money and emotions.

**In marriage since 1988-present (to "the good guy" – Steve Zimmerman):**

Money is discussed openly and non-defensively. We're both financial planners and are committed to healthy money communication and habits.

But even before that...we communicated our values, decided together how the money would be handled, and we keep track of it in a system that suits us jointly. We discuss short, medium, and long-term goals, and we know what it takes to achieve them financially. It is quantified and calculated in our financial plan. We don't expect our spouse to be a mind reader, which means we ask and answer each other's questions non-defensively. We support each other's unique journey of personal and professional growth.

NOTE: Before getting married, we went through the Prepare/Enrich Inventory for couples, which I highly recommend and am now certified to do. I combine it with the money personality assessment and consultation to help couples get on a healthy track in their fiscal fitness and communications in other areas. For information on this and other coaching programs, go to [www.mindfulassetprograms.com](http://www.mindfulassetprograms.com).

## Gathering Early Memories - GEM Free flow Format Example

*Once you have practiced R&R (Recalling and Recording) GEMs using the full worksheet, you can use the condensed list of questions to record whatever you want in a more free-flowing format, such as the one below.*

**Title:** Off to camp

**Age** 6

I remember getting the many things ready that would be needed to go away to camp for a week. Mom gave me a \$5 bill for spending money for the crafts we would be doing through the week. That was the most money I had ever had as my own. I remember staring at that \$5 bill when she gave it to me. It was like she had just placed the wealth of the world in my hand!

**Vivid:** The \$5 bill.

**Felt:** Amazed, rich (so much!), protective (of it), responsible (for it).

**My Conclusions at the time:**

**I am:** lucky, fortunate, special, loved.

**Others are:** generous (to share), loving.

**Life is:** giving, amazing...

...And *should* be

**Distortions:** Money is given if people love you. Money is security. Money is love. Always preserve your money 100%.

***NOTE:** Sometimes, a GEM is actually more than one, because your memory, like a stage play, switches scenes. In these cases, record the vivid frame of each scene. Example:*

**Continuation of GEM:** At camp: didn't want to part with the \$5. I was already a tightwad! I remember choosing lower cost crafts. One was a wrist wallet that I had to stitch together. I remember handing the \$5 over the counter to buy the first craft, and carefully folding the \$4 and change up to fit it in the tiny sewn wallet.

**Vivid:** folding and squeezing the \$4+ carefully into the wallet.

**Feeling:** wanting it to be preserved (early evidence of Casher rascal, security and low risk was wanted)

**21. Your GEM Insight (Gain Enlightened Meanings) about this GEM:**

That's where some of my optimism and perseverance came from!! Even with the mixed bag of trauma from later childhood events, this camp preparation showed me there were special loving moments that reminded me I was special (and not worthless after all). Money does NOT = love, nor does it = security.

**22. Your GEM Action Plan (Generate Empowered Movement) -Changes you will make:**

I will share GEM exercises in seminars. Connect with everyone who experiences the thrill of learning the origins of their feelings and thoughts about money (**and other important topics**), and how to flush out the distorted parts and make changes to better their financial lives and their contentment about their life overall. Help them design a plan for honoring that awareness. Keep alert to other ways my original distortions may reappear...then "lose the baggage again...and again."

## FINAL NOTES TO READERS

As you work on writing your responses to the blank exercise forms, remember that happy or good memories at a young age tend to create what your expected, wished for “ideal” world is. When your ideal world doesn’t happen, it can throw you off. Usually that is because the child’s interpretation contains the “should always be that way” expectation built in – a form of perfectionism. When you build this into your reframed expectations, it helps create realistic expectations without compromising your core values.

Traumatic or very sad memories often leave children concluding they are bad in some universal way, which erodes positive self-esteem. When negative beliefs mistakenly result (e.g., I am bad; I’m a burden; I’m worthless; I deserve to be punished), we tend to steer our decisions in a way that brings about the very unwanted results we fear the most, because that is our unconscious expectation. Once these distortions are brought to light, that is the beginning of being able to take **Action that Honors the Awareness (AHA)**.

Your life stories are treasures of high value. When you mine your GEMs, the changes you make will add sparkle to your life. Keep on:

Gathering Essential Memories  
Gaining Enlightened Meanings  
Generating Empowered Movement

You will become very efficient with practice and will transform from “foreign to familiar.” You’ll discover the keys to your GEM treasure chest will lighten the way to happiness as well as improved emotional and financial security. Enjoy your Aha experiences, as they light the way to mindful prosperity in your life.



## *Please share your GEM feedback!*

1. Describe your experience in completing the exercise for GEM#1 (Gather Earliest Memory). What beliefs and Ahas (insights) did you discover about yourself?
2. What did you discover in recalling any of your GEMMs (Early Money Memories)?
3. What other GEM (Gathered Essential Memories) discoveries did you make in doing the exercises?
4. AHA—Action Honoring Awareness: What changes have you decided to make? What steps have you taken so far?
5. What “baggage” was most difficult to claim? Does any keep trying to come back? What are you doing to “send it packing” again?
6. Any other feedback or questions you wish to add about your GEM experience?

[Print clearly] Your name \_\_\_\_\_

Occupation \_\_\_\_\_

Street address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone/Email \_\_\_\_\_ Date \_\_\_\_\_

May we share your comments in our future work?    \_\_\_yes    \_\_\_no

If yes, may we share your name with them?    \_\_\_yes    \_\_\_no

***THANK YOU! Please turn it in after workshop or email or fax us.***



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