

What's Your Money Type?

by Deborah Price

(excerpt from the book, *Money Magic: Unleashing Your Potential for True Wealth and Prosperity*)



I think it is safe to say that most people harbor unresolved money issues. These unresolved feelings and experiences create patterns of behavior that are often self-limiting and self-defeating. Looking at how these experiences affect your financial decisions can prove to be one of the best steps you can take toward improving your relationship with money.

There are eight basic archetypes or patterns that describe how people react to and handle money. By understanding your type, you will discover the reasons behind the conflicts or issues you have with money and take your first step toward reaching your personal financial goals. Clearly, there is a direct connection between having a healthier, more conscious relationship with money and creating prosperity.

Over the last 20 years, I've observed eight basic ways in which people relate to money. The eight money types are repeated patterns of behavior that reside in the unconscious. Money coaching provides the framework to explore your personal money behavior in the context of your unique background, beliefs, and experience. Doing this work will prepare you to realize your long-term goals.

The Eight Money Types

Most people fall into one or more of the eight money types. Much like Jungian archetypes or the Enneagram, which define different personality types, this system offers a simple way to identify and evaluate your relationship with money. With this understanding, you will learn how to make conscious choices, and, as a result, the money dynamic in your daily life will improve.

Although we may be successful in most areas of our lives, when faced with money decisions, changes, or crises many people revert to an ineffective, emotional approach to making decisions about money. By understanding your unconscious feelings and beliefs about money, you will be more conscious of your habitual money behaviors and better prepared to change them when they occur.

The following are brief descriptions of the eight money types.

The Innocent

The Innocent takes the ostrich approach to money matters. Innocents often live in denial, burying their heads in the sand so they won't have to see what is going on around them. The Innocent is easily overwhelmed by financial information and relies heavily on the advice and opinions of others. Innocents are perhaps the most trusting of all the money types because they do not see people or situations for what they are. They are like children in the sense that they have not yet learned to judge or discern other people's motives or behavior. While this trait can be very endearing, it is also precarious for an adult trying to cope in the real world. We all start out our journey in life as Innocents; however, as we grow and develop, most of us shed the veil of innocence and replace it with our experience in the real world.

The Victim

Victim money types are prone to living in the past and blaming their financial woes on external factors. Victims often have a litany of excuses for why they are not more successful, and the excuses are all based on their historical mythology. That is not to say that bad things haven't actually happened to Victims. More often than not, Victims have been abused, betrayed, or have suffered some great loss. The problem is that they have never processed their pain, and so it has turned on them. Victims are always looking for someone to rescue them, because they believe they have suffered enough. They carry a sense of entitlement: "I paid my dues, look at my battle scars. Where 's my reward? Of all the money types I have worked with, Victims are the most resistant to unlocking the door to their potential. It's as if at some point Victims decide that their history was much more interesting and exciting than any future they might have. As a result, they form a lifetime attachment to living out the drama of their pasts. After all, when you are the star, producer, and director of your own lifelong soap opera, it can become pretty hard to let go of those roles. It feels risky: there might not be a role like it ever again.

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The Warrior

The Warrior sets out to conquer the money world and is generally seen as successful in the business and financial worlds. Warriors are adept investors focused, decisive, and in control. Although Warriors will listen to advisors, they make their own decisions and rely on their own instincts and resources to guide them. The world is filled with Warrior types, from those who enjoy the sport of business and the skillful art of negotiating to those whose single-minded intent to win. Most people would rather not do verbal battle with a Warrior. They tend to be razor sharp, quick, and to know all your weak points. They are very discerning, cautious, and in general, the most successful of the types.

The Martyr

Martyrs are so busy taking care of others' needs that they often neglect their own. Financially speaking, Martyrs generally do more for others than they do for themselves. They often rescue others (such as a child, spouse, friend, or relative) from some life circumstance or crisis. However, Martyrs' gifts have strings attached and they are repeatedly let down when others fail to meet their expectations. The mark of the Martyr is an unconscious attachment to their own suffering.

The Martyr moves between two distinctly different energies: one that seeks to be in control and is controlling of others and the other that feels wounded like a very needy child. Martyrs tend to be perfectionists and have high expectations of themselves and of others, which makes them quite capable of realizing their dreams. They are also the

archetype of wisdom and compassion which leads them to want to rescue and care for others, often at their own expense.

The Fool

The Fool plays by a different set of rules altogether. A gambler by nature, the Fool is always looking for a windfall of money by taking financial shortcuts. Even though the familiar adage "a fool and his money are soon parted" often comes true, Fools often win because they are willing to throw the dice; they are willing to take chances. Like the Innocent, the Fool often has impaired judgment and has difficulty seeing the truth about things. An adventurer at heart, the Fool gets caught up in the enthusiasm of the moment, caring little for the details. The Fool sets out to conquer the world but is easily distracted and lacks the discipline needed to stay the course. The Fool is much more interested in making money as a sport or form of recreation than as a serious endeavor. Fools would happily give the shirt off their backs only to realize later that it was their last one.

The Creator/Artist

Creator/Artists are the spiritual seekers, thought leaders, artists, and inventors amongst us. They often find living in the material world difficult and frequently have a conflicted love/hate relationship with money. They love money for the freedom it buys them, but have little or no desire to participate in the material world. The Creator/Artist often overly identifies with the interior world and may even despise those who live in the material world. Their negative beliefs about materialism only block them from the very freedom they so



desire. Creator/Artists most fear being inauthentic or not being true to themselves.

Since it is almost impossible to attract what we are repelled by, the Creator/Artist is constantly struggling for financial survival. This is not because they lack talent or ambition. Rather, they are stuck in a belief system that sabotages their ability to manifest money. Too many people on the creative/artistic path feel that money is bad or lacking in spirituality. This is only true to the extent that one believes it is true. And to the extent that Creator/Artists maintain this belief system, they are limiting themselves and creating a block to the flow of money.

The Tyrant

Tyrants use money to control people, events, and circumstances. The Tyrant hoards money, using it to manipulate and control others. Although Tyrants may have everything they need or desire, they never feel complete, comfortable, or at peace. The Tyrant's greatest fear is loss of control. Tyrants are often overdeveloped Warriors who have become highly invested in their need for control and dominance. While Warriors are often heroic in their true concern for others' welfare, Tyrants are purely self-interested. This money type wants power and control for their own sake and will forsake other people if necessary to gain more of it.

Throughout history, the Tyrant has emerged as the ruler who dominates and destroys with no sign of remorse. Today, Tyrants can be found among the political leaders, business people, and family figureheads who use whatever means necessary to win. The Tyrant is a master manipulator of both people and money. Tyrants, however, are not as rich as they appear. Sure, they have everything money can

buy (which often does include beautiful people) and never have to worry about paying the phone bill, but they lack many things that money cannot buy. They are often, in spite of their apparent success, very fearful and rarely feel any sense of fulfillment. The Tyrant suffers from a condition I call "chronic-not-enoughness."

The Magician

The Magician is the ideal money type. Using a new and ever-changing set of dynamics both in the material and spirit worlds, Magicians know how to transform and manifest their own financial reality. At our best, when we are willing to claim our own power, we are all Magicians.

The archetype that is active in your life now is a starting point for personal transformation. By understanding your own money mythology and the personal history behind your current money type, you will become conscious of patterns and behaviors that are preventing you from being a money Magician. As this new consciousness grows, you will begin to experience money matters in a new way – the way of the money Magician.

The Magician is fully awake and aware of herself and the world around her. The Magician is armed with knowledge of the past, has made peace with his personal history, and understands that his power exists in his ability to see and live the truth of who he is. Magicians embrace the inner life as the place of spiritual wealth and the outer life as the expression of enlightenment in the material world.

