



Heal Your Relationship with Money

Susie sits on the couch, a thousand dollars in hand, touching each bill, one by one. Her hands start trembling. The next thing I know, she is throwing the money across the room, yelling, “You’re never there when I need you! I ask you to come and you go away. I don’t want to need you, but I do. I hate you for that. See if I care! Leave me alone! Go away!”

This is the beginning of a psychotherapy session designed to help Susie find the source of her difficulties with money. (Note: The examples of clients in this article have been carefully written to ensure privacy.)

I’ve been doing psychotherapy for over 30 years. I’ve seen many therapists and also professional financial planners help people with money concerns. When they come to the emotional aspect, they usually focus on how clients react to the ways their parents and other members of their family related to money.

You may imitate your parents’ way of relating to money—withholding money like Dad, squandering money like Mom, hoarding money like Grandma. You may rebel

against your parents’ financial ways: I hate wealthy people; look what my wealthy parents did; I don’t want money; I want the love they didn’t give me when they were buying everything money could buy; I’ll never be poor like they were.

However, there is another, more profitable way to understand and work with your money issues. More profitable because the deeper within yourself you dive to find the source of your money difficulties, the more likely you will truly resolve them. The way I work with money issues explores who you transfer onto money.

In the money business, “transfer” means “to purposely move money, or some form of resources, from one place to another.” In the healing world, to “transfer” means “to unconsciously redirect, onto another person or object, feelings, desires, attitudes that you originally had in relation to important people in your early life—like parents, grandparents, and/or siblings.”

For example, John asks his wife, Ellen, to spend more time with him. He misses her company since her promotion. Ellen explodes, “It’s never good enough for you!

I clean the house, make the meals, have a fantastic job in the business world, bring home tons of money, and now you want more.” Her reaction is way too intense to be a reaction to the current incident—John’s desire to be with her. What is occurring is transference. Ellen is transferring an experience with someone in her childhood, perhaps her mother, onto her experience with her husband.

If John doesn’t understand, he could feel really hurt. He might strike out with, “Fine, see if I ever ask to be with you again!” If this happened, he would now be in transference with Ellen, likely transferring his experience with asking to be with his mother onto his wife.

“Transference” is a popular word in the healing arts. Most people think of this concept in relation to a psychotherapist. But we also transfer our unresolved experiences onto other people in our lives all the time. We most often transfer our early feelings, attitudes, perceptions onto those closest to us. Further still, we transfer our unhealed early experiences onto things, money, life, and even the Divine, as we know it.

Susie is a 32-year old mother of two. In her therapy session she discovers the root of her troubled relationship with money.

Susie brought \$1,000 to her session with me, as I requested. I ask Susie to hold the money and talk to it. Although I know it might be uncomfortable for Susie, I don't give her any other directions. I want to witness how she responds, uncoached.

Susie sits on the couch, money in hand, touching each bill, one by one. Her hands start trembling. The next thing I know she throws the money across the room, yelling: "You're never there when I need you. I ask you to come and you go away. I don't want to need you, but I do. I hate you for that. See if I care! Leave me alone! Go away!"

As Susie releases the stored and buried feelings, I watch and listen. I listen to the woman in the room with me. I also listen to the child still alive in the adult person.

Like a detective, I hear the clues to the origin of her challenges with money. I know from my work with Susie that her mother emotionally abandoned Susie whenever Susie needed her. Susie remembers her mother leaving the room when she cried for something or asked for something as early as 3 years old. Susie also feels like her mother did this from the beginning. Her sister, 10 years older than Susie, has verified Susie's instinct. She witnessed their mother leaving the room when baby Susie would cry.

Young Susie was in conflict. She needed Mommy, but she did not want to need her. She felt her need drove Mommy away. Susie would cry, "Leave me alone. Go away." And then she would cry, "Please, Mommy, come feed me, come hold me, come love me."

Susie began to build defenses against her pain. The conflict turned into hate. The hate turned into faked indifference, "See if I care." The indifference turned into rejection. With her behavior, Susie was communicating: "Leave me alone! Go away!" Susie wanted and needed her Mommy, but as Susie tried to bring Mommy to her, she was also pushing her away. And of course, she didn't realize it.

That's exactly what Susie has been doing with money. She wants it. She needs it. Yet, at the same time she is working hard for it and praying for it, she is pushing it away. Susie has created a force field that keeps money from coming to her.

This exercise has brought the secret connec-

tion into Susie's conscious awareness. Mom was the source of Susie's supplies, or resources, as a little girl. Susie has been transferring Mom as source onto money. Now we can do the work to separate money from Mom in her psyche.

We can do another layer of work to help her heal from her experience with Mom: help her feel the pain of abandonment intentionally; help her understand the layers of defenses she's constructed as a means of avoiding the pain; help her become aware of the effect on her life of the original abandonment and of her defenses.

We can also continue to explore what she needs to do to create a healthy relationship with money. She could continue to talk to money as she separates Mom and money, listening to the clues that come forth for healing, and hearing the new relationship with money being built. For example, Susie might soon say to money: "I will respect you, value you. I will take good care of you. I won't misuse you. I'll be a good steward of you and the other resources I have."

When people do this inner work, it transforms their relationship with money. The exercise works best with many bills—singles, fives, tens, twenties—so the person has a visual and visceral sense of the abundance of money. It also works best with cash, so there is nothing between the person and the actual money. Each person finds his or her own unique relationship with money revealed through the experience, such as:

No relationship with money. Sam discovered he completely lacked a relationship with money. He refused to hold it. He refused to look at it. He set the money aside and talked to me instead of the money. Sam needed to form a relationship with money from the very beginning.

Intimate relationship with money. Charles realized his thoughts and feelings about money were like those of a child. From the time he was 5 and his parents began the process of a divorce, Charles would lie on his belly on his bedroom floor, his money spread out before him. He would count it, talk to it, sing to it, and play with it. He would even tell the money, "You are the best friend a boy could have." Charles needed to thank money for being such a friend, and begin to mature his relationship with money.

Threatening relationship with money. Stewart revealed the links as he spoke to the money, "You are dangerous, money. Everyone wants you. Many will do anything to get you, including kill me." Stewart's older siblings would beat him up when they were children because as the youngest he received a larger share of the family's resources – attention, cuddling, care, and even money in the form of clothes, toys, and special activities. At the same time he was drawing money to him, Stewart was also pushing it away in order to prevent the world from killing him. Within a month after doing this exercise, Stewart told me he had money coming in faster than he could keep track of it. He was no longer pushing the money away. And Stewart felt he had taken down the force field he had erected as a protection.

If you are a professional, take a client into this realm only if you are trained to do so. We never know what will open up within a person when he or she begins to explore the inner self – body, mind, heart and soul.

If you are an individual who wants to go into your own meditative space and explore this on your own, be sure you have someone to turn to for support if you open something very deep or intense.

Just as working through your transference with a therapist, can help you heal your difficulties in relationship with yourself and others, past, present, and future...so can working through your transference with money help you resolve your difficulties with money, past, present, and future. Who have you transferred onto money? **NA**

Judith Barr is a psychotherapist and spiritual counselor in private practice in Brookfield, Conn., and she is a NAPFA Financial Services Affiliate. For more than 30 years, she has brought a passion for safety to the healing process and a commitment to help heal the abuse of power in every arena of life, especially in the healing arts. Judith offers her workshop, *Healing Your Relationship with Money ... and individual consultations to financial planners, lawyers, therapists, and lay people.* Contact Judith Barr at 203-775-5006 or go to www.judithbarr.com. © Judith Barr, 2005