



Mindful Prosperity

Special Report

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Mindful, in its simplest definition, means **aware *and* attentive**. It sounds simple, but achievement of mindfulness can be easier said than done. Our brains are powerful and in their effort to keep us safe and alive, they sometimes work against us. How can that be? More importantly, can we do anything about it?

The good news is yes! According to cutting-edge neuroscience of the 21st century, the brain is “plastic.” This ‘neuroplasticity’ of the brain makes it much more capable of change than was previously believed.

While presenting a comprehensive summary of neuroscience is beyond the scope of this special report, it will reveal several aspects of important information about how our brains influence us.

The objectives in this report are:

- To heighten your understanding of your brain’s “abilities and habits,” so you can manage it as a cooperative partner in any quest for change you’ve identified in your life;
- Learn to apply techniques that help you maintain positive, non-distorted thoughts;
- Increase emotional intelligence to skillfully manage and process emotions;
- Identify how to use these concepts for greater internal and external prosperity;
- Assess core money motives and make behavioral connections for improved outcomes.

According to Terry Fralich, Licensed Clinical Professional Counselor and Co-Founder of the Mindfulness Center of Southern Maine, “Through the practice of mindfulness, we have the chance to free ourselves from old thought patterns that no longer serve us well and to create new patterns that support our health and happiness. This practice of mindfulness gives us the best opportunity to act skillfully and creatively with the understandable and very human negative emotions that frequently arise in us.”

Two of the brain's primary areas, useful in understanding behavior:

1. Cerebral Cortex
2. Limbic System

The **cerebral cortex** is at the top of the brain and is known for regulating emotion communications. Cortex functions are the most evolved, giving us the ability to process information by considering options, and choosing a response. It is, therefore, the most useful in making mindful decisions. However, it is slower than the limbic system.

The **limbic system** houses the *amygdala*, which primes the brain and body for action. Sometimes called the “alarm center of the brain,” it is our brain's primitive center for alerting us to danger, so that we act quickly in order to survive dangerous threats. The amygdala operates with greater speed than the cortex, which is vital when it's busy saving us from true danger. However, it is also known for being guilty of some inaccuracy when interpreting whether an event is actually life threatening or not. When the amygdala is triggered, the emotions that instantly kick in feel exactly like genuine emergencies.

What often happens in human experience, given the above basic explanation of brain circuitry, is we have life events that create memories that get stored in our unconscious mind. Later during current life events, stored memories are retrieved at lightning speed if there is some element of similarity to an old one (this happens outside of our conscious awareness of it). Next thing we know, we've acted instantly, according to the alarm trigger without realizing that some – or all – of our reaction is coming from previous experiences that have been inaccurately interpreted and mistakenly stored as dangerous threats!

You can imagine how distorted or irrational some behaviors may seem given they're a response to the acute emotions and physiological sensations of a life-threatening event. The best news is we don't have to be powerless to irrational behaviors. We can manage our brain in a cooperative partnership.

Mindfulness is that cooperative partnership. It can teach us how to “catch our brains” in the act of an alarm response that has resulted from emotional memories. By learning to recognize strong, emotional reactions as those that have been triggered by our alarm center (and therefore, likely containing inaccurate interpretations), we can train ourselves to prevent irrational behavioral responses.

In essence, what we learn to do is stop and let our slower cerebral cortex catch up with the alarm system before acting on the strong emotional signal.

Physiologically, what happens is that by retraining our brains this way with several repetitions, we transform previous brain circuits with new neural circuits. Think of your brain circuits as pathways that deepen with frequency. When you catch an old response and purposefully choose to execute a different one, you're doing two things:

- ❖ Stopping the old circuit pathway from deepening
- ❖ Establishing new circuits and deepening them

Stopping the old pathway from deepening makes it easier to avoid old habits. Think of it as a “rut” you're less likely to fall into when you've smoothed it over. In contrast, you effectively establish a new and improved rut (new neural circuits) by engaging in new habits. Repeat the new habits and they'll deepen, making them easier to do over time.

Keep in mind the words of Dr. Norman Doidge, author of *The Brain that Changes Itself*:

“The plastic paradox is that the same neuroplastic properties that allow us to change our brains and produce more flexible behaviors can also allow us to produce more rigid ones...Anything that involves unvaried repetition—our careers, cultural activities, skills and neuroses—can lead to rigidity. Indeed, it is because we have a neuroplastic brain that we can develop these rigid behaviors in the first place.

HIRE Your Higher Self

Use the acronym HIRE to help you remember to employ four steps to redirecting habitual responses to more effective practices.

H.I.R.E. steps are: **H**alt – **I**nhale – **R**eflect – **E**lect

Halt

- *Halt* any response when you notice your negative emotional feelings.
- Become aware of your typical warning signals of an emotional reaction.
- Tell yourself to attend to this now before it escalates.

Inhale

- *Inhale*, exhale, and focus on the softening quality of conscious breathing.
- Send a mental message to release and let go of the negative.
- Relax slowly into the exhale, directing your emotion to soften.

Reflect

- *Reflect* on the thought “Halt! Who goes there?” to identify old patterns.
- Determine if your reaction involves old myths or messages.
- Notice if it’s flowing in from any past experiences.
- Identify resources and options you have in the present.
- Find ways you can change how you see yourself in this situation.
- Generate positive insights about what you want to remember about this.

Elect

- *Elect* action that taps insightful possibilities here.
- Choose effective, skillful, and intentional responses.
- Find a creative way to shift your old pattern.
- Employ the best choice under all circumstances.

When you HIRE your intentional self to use these steps, you’ll tap into your higher self, bringing superior emotional management and more positive results.

This practice of mindfulness increases emotional intelligence and becomes your best ally in skillfully managing and processing emotions. It can be used as a significant tool in improving many categories of our lives – relationships, careers, parenting, and even in financial management.

Human and Financial Assets

Asset is defined as *advantage* or *resource*. Both words can be very liberating when you incorporate them in your thinking. Financial assets are what most people think of when they hear the word asset. They include the monetary value of properties you own and the money you have in various accounts (or perhaps stashed in the cookie jar or under the mattress)!

We believe it’s mentally healthy to have heightened awareness of what we call your “human assets” as well. Human assets include our many non-financial resources or advantages, such as important relationships, our talents, values, interests, health, and energy to name a few.

Think about who and what you would add to your list of human assets. To strengthen your appreciation of your human assets, write them down also. You’ll most likely find that listing your human assets in writing elevates your sense of well being.

Prosperity

Prosperity means more than just financial success. In fact, by definition it encompasses both psychological and economic well being. Simply put, it means a thriving condition. It's helpful to remember this comprehensive meaning as a springboard for your own success both internally (your well-being) and externally (your wealth). When you apply mindfulness techniques to your prosperity, you can gain significant improvement in both your financial and your mental wealth.

We all have historic styles and preferences in our money lives. We've learned certain habits through experience and from varying degrees of formal education. Now that you've read about how our brains process the meaning of events, you can imagine that it applies to financial events also.

When you establish a prosperity mindset, it makes it more natural to mold your behavior to align your values and goals. Our research has determined that financial decisions are driven by inner core motives. Motive is defined as a desire or need that causes a person to act.

Balance creates positive emotional well-being regardless of what your dominant motives have been. It's the key that can propel your prosperity to new and lasting heights.

Motivated Asset Pattern

Your combination of motives creates your own unique pattern that we call "Motivated Asset Pattern (MAP)." Think of your motivated asset pattern as the MAP that serves as your guidance system in financial decisions. If you intentionally set it for prosperity, your MAP is much more likely to get you there!

The benefit in knowing your motivational patterns is that it strengthens your total prosperity – so that you're in a thriving condition both inside and out.

Some money motives reside outside our conscious awareness. In this respect, our own **E**motions and **T**houghts (E.T.'s) may seem *alien* to ourselves. Due to our brain's processing, at times we don't recognize what drives our own behavior, choices, and habitual responses.

Bringing our inner motives into conscious awareness is the first step in taking mindful and attentive actions to create greater wealth and satisfaction in your financial life. It's an important alignment tool to help create balance in your financial and human assets.

We've identified eight money motives to help you recognize your own unique and dominant patterns. Use the information below to do a preliminary self-assessment of the money motives that have driven your financial decisions thus far in your life. We've named them. Now you get to claim and tame them.

Keep in mind that each motive has a positive influence in your prosperity, as well as some that may create challenge areas. None of the motives are superior or inferior to the others. They're simply about our preferences.

Claiming Your Money Motives

- ✓ On the list below, check your first impression of which 2-3 motives strike you as top desires in your money life overall. It doesn't mean the others are not important to you, but that the top ones are typically higher priority to you.

_____ *PRESTIGE* – *motivated by* social esteem or distinction.

_____ *SPONTANEITY* – *motivated by* freedom from constraint.

_____ *PEACE* – *motivated by* calm and freedom from conflict.

_____ *SIMPLICITY* – *motivated by* uncomplicated clarity.

_____ *VIRTUE* – *motivated by* moral excellence.

_____ *SECURITY* – *motivated by* certainty and freedom from worry.

_____ *CONTROL* – *motivated by* power to regulate or restrain.

_____ *GROWTH* – *motivated by* ability to thrive.

Think about your primary desires when making **Spending** and **Investing** decisions.

Put an “**S**” next to the motive that most dominates your Spending decisions.

Put an “**I**” next to your dominant desire with Investing decisions.

Your choices on the list may be two different motives, or you may check the same one for both spending and investing.

Money Rascals – When a motive or pattern is overly dominant, we’ve named it for the type of mischief it may make in our money lives. They’re described briefly below and are noted in parentheses in the taming section that follows. Refer to the book, *The Power in Your Money Personality: 8 Ways to Balance Your Urge to Splurge and Your Craving for Saving* for more comprehensive information about the money rascals and the mischief they make.

Flasher has a *flashy* image consciousness;

Rasher tends to be *rash* or impulsive;

Clasher has *clashing* desires that conflict with each other;

Dasher *dashes* through an overloaded schedule;

Basher *bashes* wealth or materialism, avoiding greed;

Asher is *ashen* and pale from persistent worrying;

Casher prefers *cash* and control;

Stasher favors *stashing* in high growth activities.

Now that you can see your patterns from checking the money motives list in the previous section, view the additional information about each motive below. It reveals common behaviors from which you move *away* or *toward*. Think about whether any of them have become overly dominant for you.

The three processes discussed below help you in **taming** your motives to find greater balance and better results.

Taming Your Money Motives: Motive • Avoid • Drive

Motivation – your desire for a certain type of internal outcome or result;

Avoid – refraining from choices that you perceive as uncomfortable;

Drive – actions that help you get what you want (or prevent what you don't want).

_____ **Prestige** – *Motivated by* desire for social esteem or distinction,
has tendency to *Avoid* Mediocrity...
which *drives* achievement orientation & affluent, sometimes *flashy* lifestyles
(*Flasher rascal*)

_____ **Spontaneity** – *Motivated by* desire for freedom from constraint,
has tendency to *Avoid* Discipline...
which *drives* creative ideas & impulsive or *rash* decisions (*Rasher rascal*)

_____ **Peace** – *Motivated by* desire for calm and freedom from conflict,
has tendency to *Avoid* Conflict...
which *drives* cooperative compliance & inconsistent, *clashing* choices
(*Clasher rascal*)

_____ **Simplicity** – *Motivated by* desire for uncomplicated clarity,
has tendency to *Avoid* Details...
which *drives* streamlined methods, procrastination, or *dashing* through tasks
(*Dasher rascal*)

_____ **Virtue** – *Motivated by* desire for moral excellence,
has tendency to *Avoid* Greed...
which *drives* charitable inclinations & modest lifestyles that *bash* materialism
(*Basher rascal*)

_____ **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*)

_____ **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*)

_____ **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*)

Motivated Asset Pattern (MAP) – Online Assessment & Report

Thank you for your interest in mindful prosperity and money motives. You've likely discovered some new inner dimensions of your financial drivers in reviewing the checklist exercises in this report.

To gain even greater prosperity clarity, financial well-being and success, take the MAP assessment online. Visit www.mindfulassetprograms.com to receive a customized report of your unique motivated asset pattern. It's compiled from your responses to the MAP assessment questionnaire and takes just a few minutes to complete.

Your MAP report will convey the strengths of your dominant motives, as well as challenge areas. For example, some strengths of the prestige motive/flasher money rascal are described here:

- A positive aspect of the flasher style is an energetic enjoyment of life's pleasures and social enthusiasm that often brings delight to others.

Your MAP report shows the most common emotions and thoughts within each pattern, with strategies for optimal management. This helps you increase your emotional intelligence and vocabulary to enhance your understanding of your personal history.

Report Example:

- **Mindful/Positive Strategies:** When *control* motives dominate financial decisions, there are often many good results such as well-organized recordkeeping and disciplined savings. You may, however, find a lack of enjoyment from the good things money can bring due to any overly narrowed focus on keeping money matters in perfect control.
- Be aware if your focused effort becomes extremely serious or commanding (especially in relationships). Being disciplined can be "too much of a good thing" if it smothers too many playful aspects of life. Ask yourself if you experience uncomfortable emotions in any of your financial habits. Attend to it by building in plans that allow you to experience pleasant feelings such as joy and excitement more frequently.

Many people find it behaviorally useful to have an external character visualized with which they can identify while modifying their traits that cause conflict or problems. For that reason, the money rascal connected to each motive is identified and described in your report. **Example:**

- **The Peace Motive’s Money Rascal: *Clasher*** is the rascal personality stemming from unclear, *clashing* desires or goals. Some thoughts may originate from inadequate information or the absence of good role models earlier in life. You may tend to go back-and-forth in financial decisions due to conflicting opinions that come from multiple sources.
- With clarified goals that show funding requirements, clashers find it effective to “talk back” to the mischievous thoughts and emotions that may try to sabotage new behaviors. Use the positive persistence of this style in finding the right mix of professional guidance and financial analysis.

Concluding Mindful Benefits

You will benefit when you “inspire a rewire” of your own brain neurons by practicing new habits, even if they are initially unfamiliar or uncomfortable. When you identify your desired outcomes and take the actions needed to achieve them, the formation of new habits moves from effortful to effortless.

Use the money motives to make the connection of your specific “Prosperity Personality” traits, being mindful of past avoidances or drivers that need adjustments to create more optimal results for you.

Focus on the benefits of balance that you receive when you reduce any of the extremes that may have resided in your emotions and thoughts (ET). When they are no longer *alien* to you, your awareness and efforts will help you increase your prosperity – both inside and out!

References

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