

## **MONEY: TO HAVE OR NOT TO HAVE; THAT IS THE CONFLICT**

Robert Dilts, author of numerous books on NLP and Human Patterning, trainer, and considered to be the formidable genius behind NLP today, introduced the Neuro-logical levels model which says in his book, Changing Beliefs Systems with NLP, 1990, “the brain, and in fact any biological system, is organized into levels. Your brain has different levels of processing. As a result you can have different levels of thinking and being. When we are working to understand the brain, or to change behaviors, we need to address these different levels. From a psychological point of view there seem to be five levels that you work with most often”; the basic level, your environment, behavior, capabilities, beliefs and identity. So when a person is experiencing a difficulty, what you might want to know is whether this difficulty is coming from his environment, or is it behavior issue? Does the person need new skills or strategies or is it because he/she lacks a belief or has a conflicting belief? Or does the difficulty come from a conflict in identity. People often hear me say I work with people at the belief, identity level.

So what does this have to do with money? In my experience of working with people over the last 12 years, when people want to make more money and get stuck at a particular income, it is usually because there is an unconscious belief in conflict with their outcome of moving forward. Most people work hard for their money (Isn't that a song?). Some people work two and three jobs. They never seem to get ahead; there is never enough money. There are some people who work twenty hours a week and make hundreds of thousands of dollars. What is the difference? It is true, the person working two jobs might not have the proper skills to make more money or they may lack the behaviors to properly manage money. In these cases, changes can be made at the capability or behavior level. However, if a person has a belief that there is never enough money, that belief will engage at any level of income even if the person made millions of dollars.

I find that what holds people back from making a lot more money (double to 10 times what they are making now) is unconscious beliefs about money, even their identity. *What we experience about money is what we believe.* The ultimate conflict comes from our culture. We grow up in a country where we are told that we have every opportunity to be and have anything we want. That is certainly true when we compare us to the rest of the world. Yet, the messages we get at home are “don't stand out, don't do better than us, rich people aren't happy, the way to salvation is through poverty, you can't make it without government assistance, play it safe, get a good job with insurance and good benefits, get a good education” and so on. Getting a good education will certainly be useful if a person wants to move on from flipping hamburgers at McDonalds or a heart surgeon. But education alone will not secure wealth. Many wealthy people worked themselves up through the ranks with a high school education. What they had was the right attitude and the right communication skills with a unflagging belief in themselves. Almost no one who plays it safe by getting a good job will amass huge fortunes.

Many entrepreneurs have taken great risks and failed many times to reach their lofty heights. A very successful friend of mine told me that once he brokered a sale to a company that went out of business after the sale. The bankrupted company didn't pay, but the other company wanted their money. He sold his house and all his belonging, his wife and children went back to live with her parents and he lived out of his car for 2 months in order to make good on the sale.

I recently had a private client who was dealing with this very issue. She knew that she would not make much more money in her current position. There was a part of her that wanted to play it safe and be responsible because it feared loss of what she already had. The part in conflict wanted her to branch out from her current position, be adventuresome, expand and do different things and take more chances that would make more money. Because security was a high, although not her highest criteria, the “play it safe” part had more control.

We resolved this with a “Conflict of Resolution” process. She is now beginning to take risks to put her into a position to make more money.

Understand that in order to make a significant change in your money situation, you may have to give up some treasured, sacred concepts and beliefs about yourself, the world, and wealth, even God. The fear of loss and the structure of values around money and family may prevent you from taking those steps. The perception of too much change will stop a person cold in their tracks; the risk is too great.

Here are some steps to begin the process of finding your own money conflicts.

1. Look at your current money situation (present state). You are paid exactly what you think you are worth. Does this statement create a conflict?
2. Examine your criteria (what is important to you) about your job, career and money. If everything except 5 things went away in your life, what would those 5 things be? This is a start, but not a true Criteria Tree (Practitioner manual, section 3)
3. Formulate a money outcome (desired state) in sensory terms (see, hear feel). What are your dreams about wealth?
4. Does your job afford the opportunity to create the outcome you want? If it does and you are not making it, there maybe an unconscious belief engaged that is preventing your success.
5. Examine your parents views of money, how they handled money, especially the messages you received growing up. Will your family think less of you if you created a fortune?
6. Write down your beliefs about money (what you are experiencing in belief statement form).
7. Look at your friends and their money situation. Birds of a feather flock together.
8. Look for where you might be out of your integrity with money. E.g. money owed to someone.
9. Write down the beliefs you would like to have about wealth and money.
10. Understand that managing wealth takes skill and resources that you probably do not have at this point. What additional skills do you need to manage money?  
Hint: Pay bills on time, taxes, balance checking accounts, save, invest wisely, understand the stock market and a host of other investment avenues, pay off debt, allocate resources.
11. Examine your standards of integrity and your life’s intentions. You could probably make a lot of money selling illegal drugs or robbing banks, but would that be congruent with your values and your intentions?
12. Are you afraid to make big changes in your life when it comes to money or job because of perceived loss. Do you feel stuck or in a rut?
13. Are you doing what you really want to do in life? Is what you are doing a job, a career or a mission?

14. Do you look outside yourself to find the reasons you don't have what you want?  
Do you play the blame game? Do you maintain reasons why you can't do something?

When you get ready to work on this and ask the hard questions, NLP is one of the few bodies of information that will truly help you resolve these issues and move on with your life.