

NLP, Money and You

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Money is the heaviest tool. This is a quote of Stewart Brand's from the far off days of 'The Whole Earth Catalogue' that stuck with me over 25 years of exploring NLP. I took it to mean that money is just a tool that you can learn to use, but it is 'heavy' because if you don't learn to use it well, it will use you, and there can be a heavy emotional price for this.

Whether or not there is any truth in this, I can vividly remember my first NLP mentor pointing out, as though it was completely obvious, that the flow of money in my life was directly influenced by the flow of thoughts in my mind. If I wanted to change the flow of money in my life, then I knew where to start.

Only I didn't. And this opened the door to some of the more useful notions of prosperity consciousness. I should explain that at that point in my life I had succeeded in avoiding paid work for the best part of 10 years and quite definitely did not have money handled. No career, no income, some net worth (in a house I'd built), but considerable and rapidly growing debt.

Here are some of the questions that really made a difference to me as I tried to get to grips with my own financial patterns of thought and behaviour. For example, what is your relationship with money? To begin to answer this one, you simply free-associate from the phrase 'money is...', and write down whatever thoughts and feelings come up. The surprise for most people is that they have more negative associations than positive. So the first stage is to clean that up. For example I now regard money as 'freedom chips' and have a much more positive attitude to it. Scarcity beliefs abound, for example, 'there's never enough money in my life'. It seems to work better to have abundance beliefs about money, such as 'there will always be enough for what truly matters.

The next discovery was that shifting thoughts and beliefs around does not change anything until your behaviours change. Specifically, behaviours like earning, spending, and saving. This was one of the areas where I found NLP skills most helpful. Whilst notions of right livelihood, voluntary simplicity, and financial independence have much to commend them, I didn't really have any idea of how to make it happen. The old habits of behaviour seemed to have a life of their own, but over months and years, the NLP practices of reflection, belief change, journaling and mental rehearsal made a huge difference.

Right livelihood involves much clarification of your values, strengths and weaknesses, to find a niche which you truly enjoy, which serves others, and by which you earn your living. When you get this bit right, it's a real pleasure to be paid for doing something that you get enough of a buzz out of, you'd be happy to do it for free. The only downside is that, although it is satisfying, you are not likely to end up rich.

This is where voluntary simplicity comes in. Step back from our runaway consumer culture and remember Ghandi's line about there being enough for every person's need, but not for every person's greed. I found that the practice of recording every expenditure was great for making me very aware of where my money was going. You can then evaluate which spending was truly valuable, and which was not. I still remember one exercise in which you work out how many minutes you have to work for each disposable pound you earn (ie after paying tax and all work expenses). The effect of this is to see much more clearly what is and isn't worth spending your life energy on. This makes it much easier to stop buying consumer goodies.

Enter savings and financial independence. Put simply, the idea of financial independence is to save enough capital that you can live on the interest without having to work for money. And, yes, it's quite a sizeable chunk of capital, but this is where voluntary simplicity comes to the rescue. The less you need to live on, the quicker you can achieve financial independence. This comes down to what proportion of your income you need to save to achieve financial independence in some number of years. The good news is that as long as you are motivated enough, even on a modest income you can achieve financial independence in ten years.

If this idea grabs you, it is well worth the effort of tracking down a copy of 'Your Money or Your Life' by Joe Dominguez and Vicki Robin. You can use this approach, combined with Practitioner training in NLP to get you to the place where there really is enough money for whatever truly matters to you, for the rest of your life.