

## The Money Atom

The money atom is an exercise to help you gain a better understanding of your beliefs and attitudes about money that stem from childhood experiences in your family of origin. The goal is to help you gain insight into any patterns in your money atom and reflect upon how these early experiences have shaped your current relationship with money. Through this process you can learn how early messages about money are internalized, how they can unconsciously drive your present behaviors around money, and how they can continue to create imbalance and/or emotional pain in your life. You are encouraged to stay with any feelings that arise from this process. If possible, note any significant thoughts, feelings, or insights that arise and share them with you financial planner, coach, and/or therapist.

1. Think back to the environment, or family system, into which you were born. If you can, close your eyes and visualize. For this exercise, you will draw a chart or diagram of your family as it was when you were a child.
2. Take a piece of paper at least 8 1/2 by 11 inches, or larger if possible. Using a square to represent yourself, place yourself on the paper where you feel you fit into your family as a child. The size and position of the square can reflect your perception of the position you held within the family system.
3. Using triangles, add the significant males in your family system. Again, the size and position of the triangles can represent the influence and position the person holds within the family system. You can begin with the most significant male, which might be a father figure, and then position other significant males. Identify family members by placing their initials inside the triangles.
4. Then use circles to represent significant females in the family system in the same manner. Again, you can begin with the most significant female, which might be a mother figure. Identify family members by placing their initials inside the circle.
5. Represent non-human objects or influences by using rectangles. These might include significant pets or extended family members; influences such as religion, school, or work; or perhaps other influences like physical or mental illness, marriage or divorce, alcohol or drug use/ abuse, or death.

6. Represent other influences that were not physically present, but whose influence was felt in the environment. Often these are referred to as "ghosts." They could include people who had died previously or events from the past. These figures are represented by the appropriate circle, triangle, or rectangle associated with the gender or object, but draw them with dotted lines.
7. Then use the "\$" symbol to show the relationship each of the characters had with money, wealth, or poverty. The "\$" can be altered or adapted to represent many different relationships. For example, a large sign might represent a primary influence or attachment, whereas a small sign might represent little attachment. A sign with an "X" through it might represent poverty, while many signs could represent a relationship in which the individual did not like to talk about money or was secretive around money. Feel free to use your imagination in how you want to represent these relationships.
8. Use arrows to represent the flow of money between the people represented in the atom. Who gave it to whom? Who earned it or brought it into the family? Who lost it, spent it, or took it out of the family?
9. Assign what you think was the dominate [money script category](#) (pages 8-10) for each family member. For Money Avoidant – MA; Money Status – MS; for Money Worship – MW; and for Money Vigilance – MV. Put the initials beside the person's representation.
10. Based on the picture you have completed, identify the conscious or unconscious beliefs and attitudes about money or wealth that you believe were brought forward from this environment.
11. Determine the degree to which these messages were distorted and how these distortions affected the family system.
12. Examine the degree to which you have internalized these messages and have acted upon them, with little or no conscious awareness throughout your life.
13. Identify the emotional, relational, or financial consequences you have experienced as a result of these internalized messages.
14. Reflect on painful financial experiences in your life. Identify what beliefs or attitudes about money or wealth were gleaned from the family system and how they influenced or contributed to your behaviors and painful experiences.