



# MILESTONES

FINANCIAL PLANNING, LLC

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## The Seven Stages of Money Maturity

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### THE TWO STAGES OF CHILDHOOD

- **Innocence** – represents the beliefs, thoughts, stories, attitudes, and assumptions about money we hold onto for dear life no matter how fiercely the world works to remind us of their untruth.
- **Pain** – a rude awakening from innocence that is often the seat of conflict, guilt, and shame. We make two fundamentally painful discoveries about money: the first is that each of us is richer than some people yet poorer than others. The second is that we will have to work to get money for the things we want. As we move into adulthood, we relearn these painful lessons again and again.

Most of us “recycle” between Pain and Innocence in a way that prevents us from moving toward Money Maturity. However, we *can* use Pain’s warning signal to our deeper self and its related discomfort to wake ourselves up.

### THE THREE STAGES OF ADULTHOOD

- **Knowledge** – while filled with practical things like budgets, taxes, and investments, this stage is actually rooted in virtue and integrity. While Knowledge is the most difficult area for people to assimilate, it is the place where power resides. It begins at the point where we translate our desire for freedom into concrete goals and commit ourselves to achieving them. The decision to act always with integrity forms the only healthy basis from which we can approach the universe of information and Knowledge about money.
- **Understanding** – teaches us how to achieve peace in the midst of the anxiety, stress, and suffering that arise from money issues. Beneath many difficult financial situations lie unbearable feelings about money such as envy, greed, shame, humiliation, and guilt. Resolving these emotions makes it possible for us to act effectively.
- **Vigor** – enables us to find what constitutes freedom for us in the world of money. Vigor centers on discovering purpose in life and putting one’s energy into accomplishing that purpose. It concerns authority in the sense of “authoring” our own lives.

Vision and Aloha are strongly related, the first stage being more external, the second more internal.

### THE TWO STAGES OF AWAKENING

- **Vision** – is all about seeing. It directs our sense of life purpose beyond ourselves toward the health and welfare of our communities. Personal gain may be mixed in, yet the perspective of the whole is the driving force. With Vision, we understand further that money is a conduit through which our souls flow into the world. We understand that nothing really belongs to us, even what we conventionally call “I, me, or mine”.
- **Aloha** – conveys kindness, generosity, at-one-ness, and compassion. We know both the limitations and power of money, yet money no longer agitates us. Aloha does not arise from clinging to childhood messages about generosity. Rather, it is the natural consequence of facing the world as it is and connecting wholly, deeply, and truthfully with its reality.

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