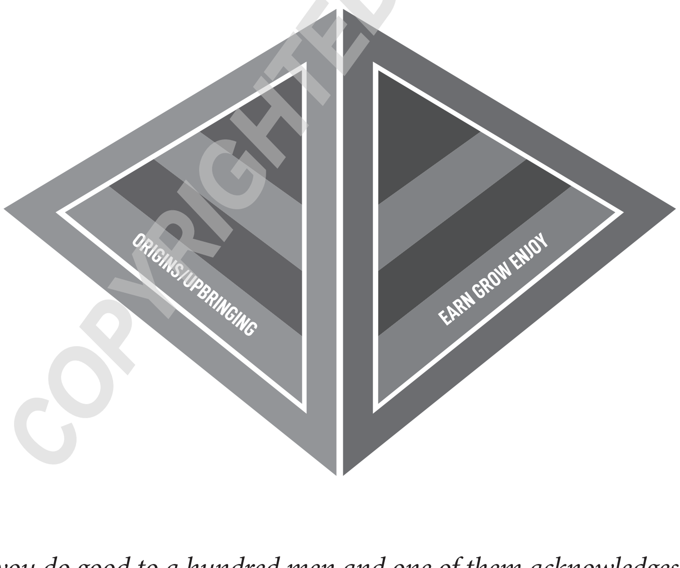
# CHAPTER ONE

# ORIGINS AND UPBRINGING






*If you do good to a hundred men and one of them acknowledges it, no part of it is lost.*

**—Egyptian Proverb**

We're all storytellers at heart, so when we're asked to talk about our childhood experiences, it's easy to imagine a flood of memories pouring to the surface—significant events and memories that left a lasting impression, and the faces of the people who influenced our lives. These are the stories that contributed to creating the foundation of the individuals we are today. But when most of us think about our pasts and the stories of our upbringing, we default to the facts, especially when we start the conversation about our money stories.

If asked, "What was it like for you growing up?" your natural response may be something like, "My mom worked two jobs and still struggled to make ends meet," or "My parents both had good jobs, so we never had to worry about money," or any number of scenarios in between. But where are *you* in those statements? What did it feel like for *you*? What emotions do you carry with you about those experiences? And most important, where is your perspective? The area where you start to bring positive change comes through seeing yourself in a way you hadn't before. Without that positive connection to your money story, the natural response is to start to look outside of yourself for the direction. The foundation for that positive change is here—in your origins and upbringing.

It's easy to talk about the facts of your upbringing, and it also seems easy to make direct links between where you are in your life today and the circumstances of your childhood. In fact, it's a cliché in pop culture to "blame your parents" for all your current challenges. What you're not used to talking about is your own perspective when it comes to your upbringing. The natural habit is to tell stories from a matter of fact—the details, chronological events, and characters in the story. But when asked to recount your perspective, you may be at a loss for words. You've lost yourself, and as a result have become a secondary character in your own life story. And like the pyramids themselves, the stories you tell are created from individual building stones, each multidimensional in and of themselves. It's when you change your perspective that the distant triangle reveals itself as a beautifully complex pyramid. When you bring awareness to the perspective you have of your own money story, you realize it's no longer a one-dimensional set of facts, but rather a multilayered, multidimensional journey with you at the center.

The ultimate goal when you're talking about starting your money story from the foundation of your origins and upbringing is to recognize where your feelings about money came from in the first place, to reconcile those feelings as something that no longer serves you, and release them with gratitude because of the lessons you've learned (and then repeat the process as you work toward what I call "emotionalizing your experiences to the positive"). This is the 4R Process that I talked about in the Introduction: Recognize, Reconcile, Release, and Repeat the Positive. We're going to start this process here in the context of your origins and upbringing because this layer truly is the foundation for everything in your life. This process is at the heart of what we're talking about throughout this book, and we're going to be repeating it consistently as we move through the layers of your Pyramid of Financial Influences.

It's through releasing the negative emotions you've associated with money and finances that you'll be able to tap into one of the most positive emotions of all: empathy. You will discover empathy for the characters in your story, and most important, empathy for yourself. When you can see yourself with the perspective of empathy and combine that with your commitment to move forward, you'll be able to knock down the barriers that are currently limiting your financial success. It's also important to note that this release needs to come from a place of gratitude for what you learned. This skill will propel you forward in your results from our conversations, and in so much of your life. This is a simple process that isn't easy, but with a little practice it will be life-changing. When you're stuck in a cycle of negativity, you'll never be able to move forward. Breaking the negative cycle by changing your perspective to the positive will be your gateway to earning, growing, and enjoying your money in the ways you want because you will see yourself for who you are.

At the core of what we're going to be discussing throughout this book is releasing the external influences of your life and turning inward to tap into who you are on the inside. This conversation needs to start by thinking about your upbringing, because this is where the external influences started to inform you, especially when it comes to your view on finances, money, and success.

The vast majority of us will have had little to no exposure to a positive conversation about money in our upbringing. The layer on layer of negative messaging we received about money and finances carries with us from those first early interactions to the present day, and it will therefore become a limiting factor in earning, growing, and enjoying the kind of money we want, in the way that we want.

It's time to unlearn the negative messages that have been weighing you down. Now is the opportunity to become more of yourself as you break the negative money cycle, thereby breaking free from all the barriers that are holding you back. And it needs to start from within *you*. This change can't come from external forces. It has to start with seeing yourself. And the first step in doing so is to change your perspective, which begins by recognizing and appreciating that you have the power to choose how you see things (in other words, you can choose your own perspective). As you work through this chapter (and beyond), I encourage you to think about your own experiences, and connect to how it feels for you. Don't let yourself get lost in the facts. Work through the 4R Process to ultimately change your perspective to focus on emotionalizing those experiences to the positive. Your emotions are completely unique to *you*. No one can feel the same way you do, so by focusing on your emotions rather than external details, you'll find success in seeing yourself at the center of your own story.

# INTRODUCTION TO YOUR ORIGINS

The interactions you had with those who were a part of your childhood household can have the greatest influence over your present-day self because they created the foundation for your beliefs about yourself and the world around you. But in order to better understand where your system of beliefs came from, you must look to the past and determine where the roots of those beliefs stemmed from: your family tree. By going back to the source of those beliefs, you will then have a better chance of determining if those beliefs are serving you, or whether it's time to release them with gratitude. Taking a trip through the past generations in your family tree and thinking about the people and circumstances that shaped your ancestors will shed some light on where you are in your thought process today. This exercise is especially important as part of the conversation about money, since stories of feast and famine are so impactful that they can change the entire direction of a family for many, many generations.

The way your parents interacted with you is a direct reflection of how *their* parents interacted with them, and so on and so on for generations. That's not to say that they copied their own upbringing. Maybe they did, or maybe they were rebelling against it, but either way, the manner in which they raised you was rooted in their own past experiences. Take a moment to recall events or situations that may have particularly affected one of your relatives, and then think about the messages and associated emotions that may have been passed down because of them.

For a family with Irish roots, the Potato Famine of 1845—even though it only lasted for five years—can still be felt in the present day. The fear, worry, and risk of scarcity could very well still be alive because of the stories that have been passed down for the last eight or nine generations.

Humans are storytellers by nature, and family members retell the stories they heard from their parents, which could make the fear about the famine feel very real if those are the stories you've been told. Through the telling and retelling of that family story, those here in the 21st century could be internalizing the feeling that, at any given moment, famine is a real possibility and therefore are unconsciously preparing for that day in their actions and decisions concerning how they earn, grow, and enjoy their money.

In North America, scarcity is commonly associated with the immigrant experience, which affects the vast majority of Americans. According to the 2010 Census, less than 2 percent of the current population is indigenous to the land; therefore, a full 98 percent of people will have an immigrant story in their family history. Having the themes of scarcity and struggle streaming through you without any real awareness could have a huge impact on your decisions about the future—with very real financial results.

The topic of money and wealth is not unique to any one culture. Many societies, even today, are influenced by beliefs and superstitions associated with money. While there's nothing innately wrong with superstitions and cultural traditions (in fact, they can provide you with a sense of grounding, pride in your culture, and even a bit of fun), it's still important to bring awareness to those beliefs and the resulting emotions, and then decide if they're serving you and are uplifting or if they're creating barriers that are preventing you from moving forward in your life.

The Ancient Egyptians had a very strong system of beliefs that we can still see in popular Egyptian culture today. A specific example of this is the concept of the Evil Eye, which is the belief that another person can bring negativity or evil into one's life with just one jealous glance. Belief in the power of the Evil Eye was something I was consistently exposed to in my upbringing. This is a particularly poignant example because in the superstition of the Evil Eye, we're giving another person control over us by believing that their gaze, or jealous thought, can actually have a meaningful impact on our lives. If we internalize the emotions associated with the fear of jealousy because of what we were told growing up, then we're actively allowing them to control our decisions. Without an understanding of where these beliefs came from, I could have easily taken the Evil Eye concept at face value.

This is a very concrete example of how external influences can affect us in a profound way. When there's a belief in the power of someone's jealousy, major decisions about earning, growing, and enjoying money can change or become limited (in the case of the Egyptians, to avoid the Evil Eye). Now, with that in mind, it becomes very obvious how a belief like this may limit someone's financial situation, future growth potential, and overall enjoyment of one's hard-earned money.

This is just one example of how your origins can have a direct impact on your financial situation today. Your finances aren't separate from who you are and how you came to be this person—they are one and the same story. Knowing where a particular idea came from and the path it took to get to you puts you in a better position to make an informed decision as to whether to accept it or reject it (or in other words, *recognize* the belief, *reconcile* if it's serving you, *release* it with gratitude for what you've learned, and *repeat* the process).

That choice to release a belief that is no longer serving to uplift you helps to create the richness of your self-identity. This is an important point because we so often segregate money from our journey of self-identity. But in reality, money is woven throughout the influences that make us who we are. When we eliminate money from the conversation, we eliminate a part of ourselves. So in our journey of self-discovery, it's imperative that we include the influences of money. Our relationship with money is a part of who we are, and once we make the decision to approach it as a positive part of our emotions and thinking, we take off the limiters we've placed on ourselves. When we *see* ourselves, we can *be* ourselves. If we really want to see clearly, we need to see the whole picture, and that starts in our origins. Once we have a handle on the foundation of who we are, we can narrow the scope to the elements that have had a direct impact, or more specifically, our upbringing.

# INTRODUCTION TO YOUR UPBRINGING

Now that you've taken a wide-angled view of your heritage and created a historical context for your system of beliefs, you can narrow your thought process down to your own experiences in childhood. Keeping your perspective at the top of your mind, you can begin to understand how your upbringing shaped your current situation as it relates to money. This self-reflection is a huge missing piece in most financial conversations. Money is so often tied up with negative feelings—shame, embarrassment, guilt, envy, obligation, just to name a few—and it's most likely that you'll find that the roots of those emotions lie somewhere in the messaging you received about money in your childhood. With an understanding of your roots, you'll also have a more solid basis for understanding your parents and where their perspectives on money and success came from—maybe with an added layer of empathy for them, and ultimately, yourself.

Whether your parents were in stable careers, were entrepreneurs, or were working paycheck to paycheck, I'm sure you overheard the conversations about rent or mortgage payments, household bills, pay freezes at work, impending economic slowdowns, or the ebbs and flows that come from running a family business. Maybe your young brain didn't understand what all of this meant, but you certainly understood that there were things you couldn't do or have because of your family's financial situation. And you could probably also sense the stress, anxiety, and negativity about those money conversations.

Growing up in an immigrant family, I felt strongly that I didn't truly belong in my Egyptian culture, but I felt equally displaced in my immediate environment (a small, affluent town in Canada). Born in Egypt during a time of prosperity, my parents were affected by the political turmoil at that time in such a way that leaving everything behind to come to Canada for a better life was the most reasonable option. This experience affected my parents deeply and helped form their perspective on many areas of life, including their financial situation and the messaging they passed along to their children.

One message I recognized from my childhood—and one that I've had to do my own work to recognize, reconcile, and release—relates to discussions about my career path. My parents' messaging was very clear to my sister and me: do well in school, go to a respected university, and land yourself a good career. But where the context of my culture started to creep in is in what constituted a "good career." My parents made it very clear—directly and indirectly—that the acceptable career paths were doctor, dentist, pharmacist, or engineer. The only slight deviation from this list was a government job with a good pension. I lovingly term these the *fab five* career paths. Basically, if your child chose one of the fab five careers, then you'd made it as a parent. It was really difficult for me to tell my parents that I didn't want to pursue any of their approved career paths. My decision-making process could have easily come from a place of guilt, fear, or obligation, and those feelings are very often the driving force behind major life decisions for many people.

The influences of your family go beyond the household you were raised in and the immediate family that surrounded you. Your extended family—grandparents, aunts, uncles, cousins, and so on—can also have an emotional impact on your beliefs about money, even if they weren't a part of your day-to-day life. Your extended family can make their mark on your experiences and feelings about money in many different ways because they were part of your parents' upbringing. Although relationships with extended family members can be complex, money can certainly be a contributing factor, and in some instances, the single element that either keeps everyone connected or creates a great divide.

As I'm recounting my own experiences here for you, memories from your own childhood will probably be flooding back. What I want you to do is use these triggers to start thinking about your own experiences and the messaging you received from inside your childhood household and recognize the emotions associated with those experiences. Start to think about your perspective. And as you do so, ask yourself, "What is another way that I can look at this?" With a better understanding of who you are and where you came from, can you start to feel more empathy toward the characters in your story—especially toward yourself?

My childhood wasn't easy, but I've done the work to change my perspective using the 4R Process to reevaluate the negative experiences and choose a positive perspective. This focus away from the negative is what I referred to previously as "emotionalizing to the positive." I made the conscious decision not to drown in my own negative emotions, but rather to change my perspective on these situations, and recognize that all of these messages from my upbringing came from a place of love.

When *you* are able to focus on the positive feelings associated with your upbringing, then you'll be able to remove the barriers that are holding you back from moving forward in your life and your financial situation.