

# Appendix A: The Money Matrix

from

## The Pursuit of Time & Money

Step into Radical Abundance and Discover the Secret to a Meaningful Prosperous Life

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	<b>HIGH MONEY SCARCITY</b> 1-0-2.25	<b>MODERATE MONEY SCARCITY</b> 2.25-3.5	<b>MODERATE MONEY ABUNDANCE</b> 3.5-4.75	<b>HIGH MONEY ABUNDANCE</b> 4.75-6.0
	"I will never have enough." Expressions of guilt, stress, helplessness, worry, or fear that may result in shame, anxiety, frustration, or anger about money.	"I must work hard to earn. I must be responsible." Expressions of worry, stress, or guilt if don't save. Fearful of spending money on "frivolous" things.	"I have the ability to earn the money I need for a better future." Expressions of satisfaction, happiness, balance, and fulfillment.	"I have the ability to create the money I need and share my resources with others." Expressions of peace, contentment, and joy
<b>SELF-EFFICACY</b>	<b>INADEQUATE</b> <ul style="list-style-type: none"> <li>Difficulty asking for compensation</li> <li>Unable to place value on own time</li> <li>May volunteer rather than earn to avoid accountability</li> <li>Feels financially insecure</li> </ul>	<b>MODERATE</b> <ul style="list-style-type: none"> <li>Works hard, but may not earn enough money</li> <li>Money requires effort;</li> <li>Work may therefore seem burdensome</li> <li>Belief that hard work, saving, and frugal spending will help meet basic needs</li> <li>May not have sense of financial security beyond basic needs</li> </ul>	<b>CAPABLE</b> <ul style="list-style-type: none"> <li>Ability to earn what is desired</li> <li>Values money but is not controlled by it</li> <li>Begins to understand the Flow of Money</li> <li>Views money as exchange for goods and services</li> <li>May have propensity for workaholism</li> </ul>	<b>CREATIVE</b> <ul style="list-style-type: none"> <li>Identity is not based on how much money one has</li> <li>Understands ability to create financial stability</li> <li>Understands own financial story and how it impacts ability to create enough</li> </ul>
<b>FINANCIAL RESPONSIBILITY</b>	<b>LACK OF FINANCIAL RESPONSIBILITY</b> <ul style="list-style-type: none"> <li>No monthly/annual budget</li> <li>No plan for earning, spending, saving</li> <li>Consistent and ongoing debt/financial crisis</li> <li>May feel like a victim to financial circumstances</li> <li>Tendency to overspend or make poor financial choices</li> <li>Views wealth/earning options for privileged few but not for self</li> </ul>	<b>FINANCIAL RESPONSIBILITY IS BURDENSOME</b> <ul style="list-style-type: none"> <li>May be compulsive about money; unable to enjoy money</li> <li>Hopes to teach children to be financially responsible; may cause them to be fearful instead</li> <li>May avoid opportunities for calculated risks that could be profitable</li> <li>May feel responsible for all financial outcomes without regard for contribution of other family members</li> </ul>	<b>ASSUMES FINANCIAL RESPONSIBILITY</b> <ul style="list-style-type: none"> <li>Good at balancing financial resources</li> <li>Saves, spends, and invests wisely</li> <li>Avoids unnecessary debt</li> <li>Appreciates the need for financial security</li> <li>May delay immediate self-gratification for longterm purchases, e.g., home or car.</li> <li>May use money as source of power.</li> </ul>	<b>CREATES FINANCIAL RESPONSIBILITY</b> <ul style="list-style-type: none"> <li>Is steward of resources in effort to contribute to greater needs of community and society-at-large</li> <li>Sees responsibility as opportunity to effect social change</li> <li>Earns, spends, saves, invests wisely</li> <li>Understands flow of money and has ability to generate financial wealth</li> </ul>



Continued

	<b>HIGH MONEY SCARCITY</b>	<b>1-0-2.25</b>	<b>MODERATE MONEY SCARCITY</b>	<b>2.25-3.5</b>	<b>MODERATE MONEY ABUNDANCE</b>	<b>3.5-4.75</b>	<b>HIGH MONEY ABUNDANCE</b>	<b>4.75-6.0</b>
<b>ABILITY TO PLAN FOR FUTURE</b>	<b>INABILITY TO THINK ABOUT FUTURE NEEDS:</b> <ul style="list-style-type: none"> <li>Operates from survival mentality that inhibits ability to visualize future needs</li> <li>No will, trusts, retirement funds, savings, long-term investments.</li> <li>Ignores future needs because does not believe in own ability to change financial situation.</li> </ul>		<b>FOCUS IS ON IMMEDIATE FINANCIAL NEEDS:</b> <ul style="list-style-type: none"> <li>May manage money weekto- week or month-to-month but may not have wills, trusts, retirement funds, savings, or longer-term investments in place</li> <li>May lack ability to fully enjoy life due to worry about running short of financial resources</li> </ul>		<b>PLANS FOR FUTURE NEEDS:</b> <ul style="list-style-type: none"> <li>Accesses professional counsel to ensure that all resources are protected</li> <li>Balanced perspective on work and play</li> <li>Plans and saves for future needs, e.g., retirement.</li> </ul>		<b>PLAN FOR FUTURE NEEDS IS BALANCED WITH DESIRED LIFESTYLE:</b> <ul style="list-style-type: none"> <li>Works and plays hard</li> <li>Allows for luxury items of enjoyment, e.g., gifts, vacations, home, cars.</li> <li>Lives within means</li> </ul>	
<b>POTENTIAL FOR GENEROSITY</b>	<b>LACK OF GENEROSITY</b> <ul style="list-style-type: none"> <li>Inability to give to others for fear of not having enough for basic needs</li> <li>May engage in bouts of egocentric spending that hinders ability to share or contribute to others</li> </ul>		<b>FORCED GENEROSITY</b> <ul style="list-style-type: none"> <li>Gives out of obligation rather than from generous heart</li> <li>Fearful of running out of resources and not being able to fulfill financial obligations to own family</li> </ul>		<b>SELECTIVE GENEROSITY</b> <ul style="list-style-type: none"> <li>Contributes as long as giving doesn't interfere with own lifestyle</li> <li>Contributes because it is the "right thing to do" in eyes of others</li> </ul>		<b>GENEROUS HEART</b> <ul style="list-style-type: none"> <li>Contributes from spirit of generosity</li> <li>Focus is on serving greater good of humanity</li> <li>Sees money as blessing</li> </ul>	