Clearing Limiting Beliefs About Money
By Julie Roberts, Ph.D.

Many of us have limiting beliefs that impact our relationship with money. During these difficult times when we are tightening our belts, it would be helpful to rid ourselves of any negative beliefs that impact our ability to manifest money. These beliefs originate from our interactions, cultural traditions and experiences with money, and then influence how we attract money (or not). If I believe something, even at a subconscious level, that belief impacts my ability to manifest that thing in my life. For example, if I experienced as a child that money was difficult to come by and we never had enough, then at some level, I probably still embody those beliefs. Even just hearing something as a child, such as “money is the root of all evil,” could impact me now especially when that statement is affirmed by the greed that sent our country into the current recession. Examples of other negative beliefs that may affect your ability to generate money are:

- I can’t have money and be spiritual.
- If I have money, I am greedy.
- If I want to be rich, I am selfish.
- I don’t know how to handle money.
- If I have money then I’m not a good person.
- Money is dirty.
- If I have more than enough money, then I’m not a good person.
- I deserve lots of money.
- It’s possible to have lots of money.
- I am smart enough to have lots of money.
- I have what it takes to make lots of money.
- I have to work really hard to make lots of money.
- It is difficult to make lots of money.
- People won’t like me if I have lots of money.
- I won’t be able to tell who are my real friends if I have lots of money.
- Making lots of money is too much effort/too much work.
- I will be judged/criticized/shamed if I have lots of money.
- I don’t deserve to enjoy/possess the good/beautiful things in life.

I have witnessed clients clear these beliefs and others using energy psychology so their lives shift to one where money flows easily and readily.

Example 1: One of my clients always struggled with money. She never had enough and she it always felt stressed about not having enough money. We did a session on a Thursday where we cleared issues around deserving money, it being difficult to make money and being able to have money and be spiritual. There were issues related to money about deprivation and deserving abundance, which we cleared. On Friday, she went to visit her mother who gave her a paper bag filled with money (which she used to buy a new car). When she went to work on the following Monday, she was informed that she was getting a raise.
Example 2: Another client worked on issues related to beliefs resulting from a broken marriage where she was providing for two children. From this experience, she developed limiting beliefs that she didn’t know how she would get by, there would never be enough, she’d have to work really hard to have money, that it was difficult to have lots of money and she somewhere had developed beliefs that she didn’t deserve money (a common limiting belief). We did a session over the phone (she had worked with me before and so knew enough about the process) and within a few weeks she noticed that she was selling more and money was flowing more freely into her bank account.

Results are often this impressive and they are permanent.

How we develop blocking beliefs
Negative beliefs are formed from one or more past events that negatively influence behavior, thoughts and feelings. When we experience negative events (such as watching our parents conflict over money or being told we have no skills around money), we don’t like what we feel or think, so we try to block out or avoid our painful memories. This process of avoidance actually insures that the event will get stuck in the body because it is never fully processed and cleared. What we resist persists. Energy psychology is a method for releasing the stuck issue. It is useful in relieving depression, anxiety and lack of motivation, and it helps free individuals from blocks that impact their ability to move forward in life.

What energy psychology is and how it works
The particular method that I use is called CLEAR, which integrates a number of energy psychology methods. It uses acupressure point therapy, clearing of blocking beliefs, bilateral stimulation, somatic experiencing, and muscle testing. I will explain each of these below, except for muscle testing which is not used in the simplified version explained here.

There are fourteen acupressure points on the body that correspond to various emotions (see the table below). With CLEAR, light pressure is then applied to each point successively while putting one’s attention on the topic that is being addressed. (Some energy psychology methods such as EFT tap on the points. I find light pressure is sufficient).

Beliefs define who we are—what we think, how we behave and the actions we take. Blocking Beliefs are thoughts that prevent us from being who we want to be. We make decisions about ourselves and life when bad things happen to us as children. For example, if I experienced parents who argued about money and they felt there was never enough, I might decide that, “Money causes conflict, so I don’t want any; money is hard to come by,” and “It is a struggle to have enough.” And perhaps I believe that “something is wrong with me” to explain why I never got anything (because we didn’t have the money). If I was hurt emotionally or physically around the issue of money, I may decide, “money creates a lack of safety,” or “I can’t have money and be safe.” These beliefs, like the
traumas, also get stuck in the system. Untreated, they will impact much of what occurs in life. For how can I have a healthy relationship with money if I feel unworthy or unsafe around money? But CLEAR frees these beliefs so money flows more freely.

Bilateral stimulation originated in Neurolinguistic Programming (NLP) and was systematically developed by Francine Shapiro and called Eye Movement Desensitization and Reprocessing (EMDR) involves tapping alternately on right and left sides of the body while thinking of the issue being worked on. The theory here is that the trauma is “frozen in time” and is energetically stuck on one side of the body or the other and alternatively tapping on the body while thinking of the issue frees it up.

Somatic Experiencing, developed by Peter Levine, is a practice I use with both the acupressure point technique and bilateral stimulation. Levine developed Somatic Experiencing after watching animals in the wild experience trauma. He noticed that animals, when they can’t fight or flee, go into immobility (which, he speculates, dulls the senses so they don’t feel the pain if they are eaten). And if something scares away the animal that put them into this state, and they are not badly injured, they will lie there, presumably processing the trauma as the body twitches and eyes roll. They then get up and walk away.

Levine surmised that because humans think, we avoid this processing. We don’t want to experience the feelings and sensations that usually accompany a trauma because they are unpleasant and they don’t feel good. We think, “I don’t want to feel that; I don’t like that feeling. It is unpleasant and I won’t be happy if I feel that. I want to get away from that feeling.” Our resistance to feeling is what gets trauma stuck because what we resist feeling cannot be fully processed by the body. Using somatic experiencing, we are present in the body and allow feelings and sensations to surface to our awareness so that the trauma can be reprocessed and thus be freed.

If you want to clear some of your own limiting beliefs on money, you can follow the simplified process below. In this version, muscle testing is not used. Because muscle testing isolates the particular points necessary to clear a particular issue, the simplified process below will use all of the acupressure points, bilateral stimulation, and clearing of beliefs on your particular issue related to money. Yes, the process might feel and look a bit strange, but try it, it really works!

**The Steps for using CLEAR®**

1. Write down blocking beliefs you think may be impacting the issue. For example, the beliefs might be, any of those listed above, or your own unique ones, such as “I am not safe in this economy. I am afraid I’ll lose my job. I have to work really hard to be safe. I don’t know what to do to keep my money safe.” Clear those beliefs by rubbing the sore spots (see the table below) while saying, “Even though I (say blocking beliefs here), I love and accept myself, honor and respect myself, I forgive myself for
these things and I forgive anyone who impacted me in thinking these things, and I am present in my body.”

2. Think about the situation (i.e., your fear of having enough money, or thoughts about your parents’ struggle with money). Bring up any feelings you have and check-in regarding how your body feels (e.g., are you tense anywhere, do you have butterflies, feel nauseated, have pain anywhere?). Cross your arms over one another and while continuing to think about the feelings/situation alternately tap on your biceps with your hands—right, left, right left, continuing until you feel done. If crossing one arm over the other doesn’t feel comfortable or is too constricting, rest your left hand on your left leg and your right hand on your right leg and alternately tap on your thighs, tap right, tap left, tap right, tap left, until you feel done.

3. Go to the inner eye point (see “acupressure points” table below) and put your attention again on the issue. See what comes up, and put your attention on whatever thoughts, feelings or physical sensations arise. Stay with the thought, feeling, or sensation until you feel a shift. When you feel done with this point, go on to the next point.

4. Repeat step 3 for the under eye, outer eye, nose, chin, collar bone, rib, and underarm points.

5. If you still feel emotional or blocked about the issue after going through the points in step 4, do step 3 on each of the following: the thumb, index finger, middle finger, little finger, side of hand and gamut point.

6. As a final step, go back to the inner eye point, and do the “healed version” of the issue. Put your attention on what it feels like to be relaxed and calm while thinking of the original problem. It may help to envision interacting with others, and feeling calm while in the presence of something that in the past might have caused stress.

NOTE: While you are doing the points, if thoughts occur that sound like blocking beliefs, clear those after each point using the sore points and the statement in step one.

**ACUPRESSURE POINTS**

<table>
<thead>
<tr>
<th>Point</th>
<th>Location</th>
<th>Emotion</th>
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</thead>
<tbody>
<tr>
<td>Inner eye</td>
<td>Place the thumb and ring finger in the pit of the eye and the middle finger in the middle of the forehead at the location of the third eye. Then lightly squeeze the bridge of the nose.</td>
<td>Trauma, frustration, fear, impatience, restlessness</td>
</tr>
<tr>
<td>Under eye</td>
<td>Directly under the iris on the eye</td>
<td>Anxiety, fear, deprivation, disgust</td>
</tr>
<tr>
<td>Location</td>
<td>Description</td>
<td>Emotions/Conditions</td>
</tr>
<tr>
<td>----------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------------------------------------------------------</td>
</tr>
<tr>
<td>Outer eye</td>
<td>Place the finger on the bone on the outside corner of the eye, so that the finger is almost pokes the eyeball.</td>
<td>Rage, loss of power</td>
</tr>
<tr>
<td>Under nose</td>
<td>Place two fingers just under the nose above the upper lip.</td>
<td>Powerlessness, embarrassment</td>
</tr>
<tr>
<td>Chin</td>
<td>Place two fingers under the lip on the chin.</td>
<td>Shame, defectiveness, undeserving</td>
</tr>
<tr>
<td>Collarbone</td>
<td>Place index fingers directly below each point of the collar bone in the indentation on each side.</td>
<td>Indecision, anxiety, cowardice, wanting to punish</td>
</tr>
<tr>
<td>Rib</td>
<td>In a straight line about 2 ½ inches down from the nipple, under the breast on the rib.</td>
<td>Anger, unhappiness, resentment</td>
</tr>
<tr>
<td>Underarm</td>
<td>About 4 inches below the armpit, or where the bra strap would be for women.</td>
<td>Future anxiety, worry</td>
</tr>
<tr>
<td>Thumb</td>
<td>Inner side of the thumb (when the hand is palm down and the thumb is pointing toward the body). The finger pressing on the point presses against the side and bottom of the thumbnail.</td>
<td>Grief, intolerance, scorn, prejudice</td>
</tr>
<tr>
<td>Index finger</td>
<td>Inner side of the index finger (when the hand is palm down and the thumb is pointed toward the body). The finger pressing on the point presses on the side and bottom of the index finger nail.</td>
<td>Forgiveness, guilt, unable to let negatives go</td>
</tr>
<tr>
<td>Middle finger</td>
<td>Inner side of the finger on the side and bottom of the nail.</td>
<td>Jealousy, regret, sexual tension, stubbornness</td>
</tr>
<tr>
<td>Baby/little finger</td>
<td>Inner side of the finger on the side and bottom of the nail.</td>
<td>Anger (specific)</td>
</tr>
<tr>
<td>Side of hand</td>
<td>Make a fist and find the crease along the side (you need not have your hand in a fist when you press on the point).</td>
<td>Vulnerable, sadness, sorrow</td>
</tr>
<tr>
<td>Gamut point</td>
<td>On the hand in between the little finger tendon and the ring finger tendon, place three fingers of the other hand.</td>
<td>Depression, sadness, hopeless, muddled, grief, despair, loneliness, unhappiness</td>
</tr>
<tr>
<td>Sore spots</td>
<td>On the chest above the pectoral muscles and below the collarbone directly above the breasts.</td>
<td>Used to clear blocking beliefs</td>
</tr>
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Julie Roberts, Ph.D. lives in rural Pennsylvania near Philadelphia. She developed CLEAR® and has written a how-to book about it (Change Works with CLEAR, Clearing Limits Energetically with Acupressure Release). She utilizes CLEAR and Family Constellation work to help individuals remove blocks and move into their potential. She teaches graduate courses, and conducts workshops that teach CLEAR® and workshops to improve leadership skills. Women for Women International uses CLEAR® with its participants to help them deal with trauma resulting from conflict and abuse. Julie is certified by the Association for Comprehensive Energy Psychology.

To contact Dr. Roberts or purchase her book: [www.changeworksinc.com](http://www.changeworksinc.com).