Money-Yoga

The Secret of Having and Being

The relaxed way to your first million $

MONEY-YOGA · FREE ARTICLE · HELMUT-WHITEY KRITZINGER

Money-Yoga: Money Is Communication – The New Psychology of Wealth

Is money good or bad? Does it make us greedy, or can it give us freedom? Money-Yoga brings together money psychology, behavioral economics and mindfulness to create a relaxed, self-determined relationship with money. This article distills the core ideas of the book *Money-Yoga – The Secret of Having and Being*: why money is, at its heart, communication; which seven patterns sit behind most money problems; and how to turn your natural aptitudes into a sustainable plan for life and income.

Key Takeaways

- **Money is communication:** its value rests not on gold but on collective trust.
- **Seven patterns** drive most money problems – above all poor communication and low self-worth.
- **The personality portfolio** of aptitudes, character and interests is the foundation for a dream career and income.
- **Having and being** are not opposites: the meaning economy unites profit and purpose.
- **Money therapy** brings unconscious money scripts to light and releases financial blocks.

Contents

CHAPTER 1

Money Means Communication: An Introduction to the New Money Psychology

Is the human being a machine without individuality, driven only by the desire to possess? Current findings from neuroscience, behavioral economics, psychology and neuromarketing paint a very different picture: that of a person striving for individuality and meaning. Anyone who understands their own aptitudes, potential and values – summarized in a **personality portfolio** – can build a sustainable, purposeful model for life and work.

> *“People who communicate well don’t have money problems.”*

In times of constant disruption, financial resilience is not a luxury – it is a core competency. It means being aware of your own potential and being able to communicate it clearly. This connection is most visible in the globally emerging **meaning economy**, explored in Chapter 5.

A large share of our lives – roughly forty to forty-five years – is spent working. That is precisely why the work has to fit the person, not the other way around. People working in their true calling demonstrably earn good money more easily and more sustainably. The foundation is a solid understanding of your own personality structure, combined with a working knowledge of financial strategy and money management.

Having and being are no longer opposites but two sides of the same coin. The classic Western view links money to greed, envy and power; the traditional Eastern perspective links it to morality, asceticism and renunciation. Both extremes fall short. The meaning economy opens up the space between them – many shades of gray in which a relaxed, self-determined relationship with money can grow.

Key ideas in this chapter

- Money is a symbolic medium of exchange built on trust – not a fixed quantity.
- Strong communicators resolve most structural money problems at the root.
- Your personal values portfolio is the real foundation of financial success.

CHAPTER 2

To Be or Not to Be: Why Money Is a Question of Identity

Hamlet’s “To be or not to be,” from Shakespeare’s play of around 1601, still captures the core link between the individual and society. Being or not being stands for freedom or dependence, for growth or stagnation. Communication is the one form of action that meaningfully and sustainably connects the individual to society.

The psychological mechanisms by which money grows or is lost have long been understood in behavioral economics and neuromarketing. Anyone who knows the seven root causes of money problems (see Chapter 3) and develops their own values portfolio can look at their finances with real composure – free, above all, from fear of loss and from greed.

Money is also a store of value with its own growth dynamic: compound interest. Since Richard Nixon ended the US dollar's convertibility into gold in 1971, no world currency has been backed by a real, tangible equivalent such as a gold reserve. Today, money is essentially communication: a digitized, symbolically generalized medium whose value arises purely from collective trust.

In *Sapiens: A Brief History of Humankind*, Yuval Noah Harari describes money as the most tolerant system humans have ever created: it overcomes almost every cultural barrier, does not ask about religion, gender or origin, and so enables cooperation between strangers who would otherwise never trust one another.

> *"Money is not a material matter but a mental one: its exchange value turns matter into something purely of the mind."*

CHAPTER 3

The Seven Root Causes of Money Problems – and How to Recognize Money Blocks

Psychological research, debt counseling and a wide range of social statistics reveal a clear pattern behind why people struggle with money over the long term. It is rarely a lack of education or talent. Instead, seven recurring psychological patterns are at work.

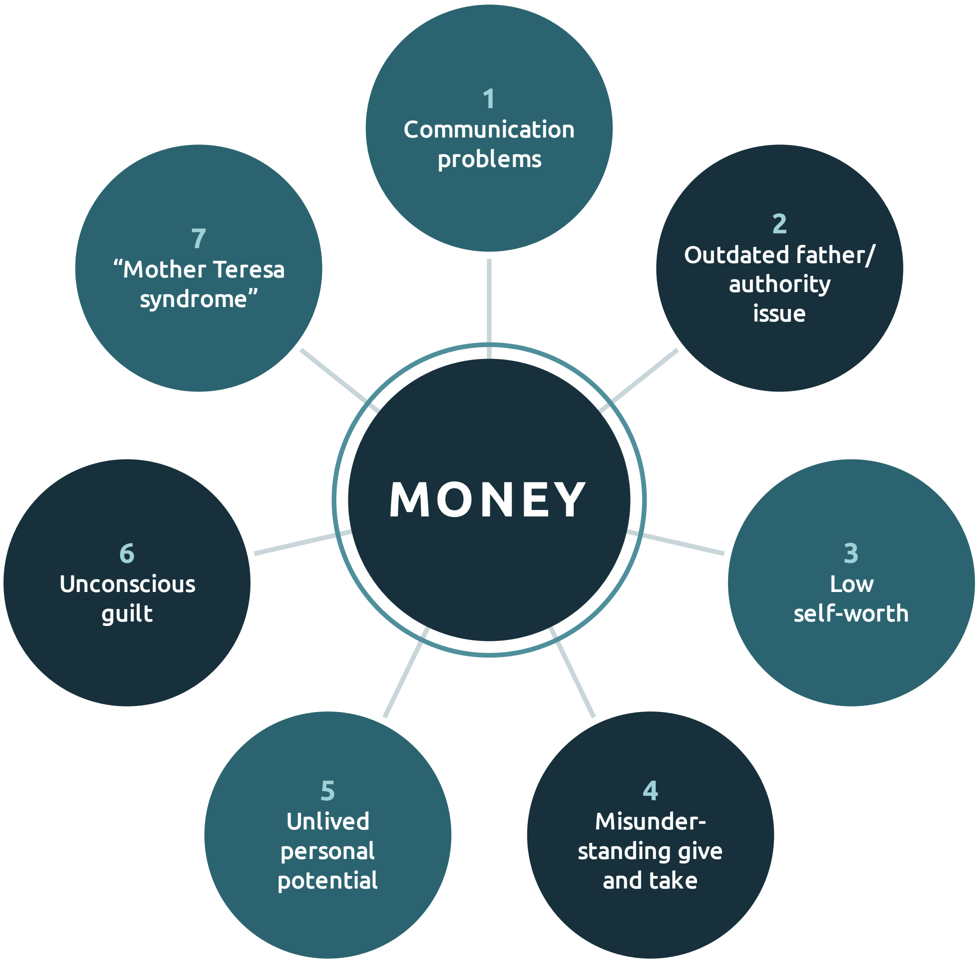


Fig. 1 – The money-psychology model of root causes by Helmut-Whitey Kritzinger: seven patterns, from communication to self-sacrifice.

At their core, money problems are almost always communication problems: anyone who cannot clearly express their values, needs and boundaries will also struggle with negotiations, salary talks and pricing. This often goes hand in hand with an **outdated father or authority issue**: an unclear relationship with authority figures, formed early in life, resurfaces later in conflicts with managers and bosses.

Low self-worth means good ideas go unclaimed or are never pushed through. Often the sharpest minds have the best ideas but too little self-confidence to claim them. Add to this a common **misunderstanding of the principle of give and take**, which leads to one-sided, transactional relationships rather than truly cooperative ones.

Further patterns include **unlived personal potential**, which shows up as chronic money worries, and **unconscious guilt**, which in a performance-driven society can quickly turn into real debt (in German, the word *Schuld* means both). The seventh pattern, informally called the **"Mother Teresa syndrome,"** describes a self-sacrificing, other-directed life: people who chronically sacrifice themselves for others often lose touch with their own financial well-being.

CHAPTER 4

The Personality Portfolio: Your Compass to a Dream Career

A person's inner wealth – their talents, potential, values and traits – is captured in the personality portfolio. The key distinction: it does not center on interests or wishes (more than 95 percent of which are shaped by upbringing and environment) but on genuine **aptitudes**. These show what truly sets one person apart from another – or does not.

The order matters: aptitudes and talents form the unconscious foundation, followed by character and temperament. Interests and wishes come last – they are the "furniture of the house," not its structure. Building a career purely on interests rather than aptitudes means, quite literally, building on the wrong foundation.

> *"Your aptitudes and abilities are your true wealth."*

Four Self-Assessments at a Glance

Methodologically, the personality portfolio rests on four complementary assessments. Each one illuminates a different layer of personality; only their combination produces a reliable overall picture. No single online quiz can do justice to the complexity of a human being.

Assessment	Measures	Core question
1 · Limbic structure model	discipline/balance, fantasy/stimulation, adventure/dominance	Which core emotions drive my behavior?
2 · Aptitude test (10 intelligence domains, extended from Gardner)	logical, linguistic, spatial, bodily-kinesthetic, and more	What am I genuinely talented at?
3 · Big Five personality test	openness, conscientiousness, extraversion, agreeableness, neuroticism	How is my character shaped?
4 · RIASEC model	realistic, investigative, artistic, social, enterprising, conventional	What are my interests and wishes?

A key point for interpretation: assessments 1 and 2 reveal the unconscious foundation of personality – talents shaped by neither family nor school. Assessment 3 shows character and temperament as shaped by upbringing and environment. Assessment 4 captures only interests and wishes: the most externally shaped layer and therefore the least reliable guide to career choice.

In practice, around 120 concrete, future-proof careers across ten intelligence domains – from AI engineering to empathy-driven professions and creative fields of the future – support this personal assessment. Abstract self-knowledge becomes a concrete, actionable career and income plan.

> *"Don't mistake your interests for your career: interests are the furniture, aptitudes are the foundation of the house."*

Try this

- Write down three activities in which you lose track of time – a sign of genuine aptitude.
- Ask three people close to you what they see as your greatest natural strength.
- Compare their answers with what you actually do at work today.

All four self-assessments with detailed scoring, plus the complete list of 120 future-proof careers, are in the book *Money-Yoga – The Secret of Having and Being*.

CHAPTER 5

The Meaning Economy: Where Profit and Purpose Meet

Companies and independent professionals with a clear purpose gain a measurable competitive edge: they are more productive, grow faster, innovate more and keep their people longer. The meaning economy no longer treats money as an end in itself but as a tool for personal growth, social well-being and long-term sustainability.

Three dimensions define this shift: a new definition of prosperity that places quality of life and fulfillment alongside material possessions; purposeful investing guided by ESG criteria and impact investing; and financial decisions aligned with personal values. What sounded idealistic only a few years ago is now actively lived by Millennials and Gen Z around the world.

Millennials look for meaningful work rather than salary alone and prefer experiences over material goods. Gen Z goes further still: it expects brands and employers to take a clear social stance, quickly spots greenwashing and favors collaborative models such as coworking and secondhand platforms. Both generations share value-driven decisions, conscious consumption and a pursuit of meaning over purely financial success.

Four pillars of financial freedom in the meaning economy

- Independence through conscious, minimalist consumption.
- Passive income as the freedom to do purposeful work.
- Education and financial literacy as a key resource.
- Financial freedom as a means to self-realization – not an end in itself.

CHAPTER 6

Financial Freedom: Real Estate, Tax Structures and Risk Management

Alongside a fulfilling career, owning real estate remains one of the few truly robust paths to long-term wealth. A look at the value growth of urban residential property in Germany, Switzerland and Austria over the past ten to twenty years shows the scale involved.

Residential property value growth (price per square meter)

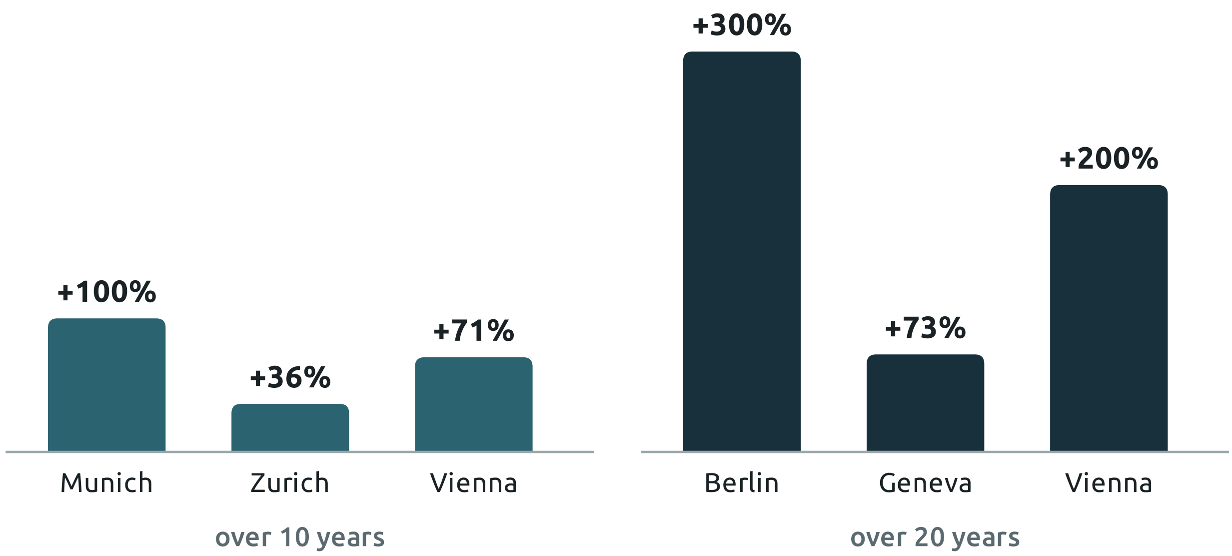


Fig. 2 – Percentage change in price per square meter in selected cities (source: market observation 2003–2023, rounded indicative figures).

Munich saw growth of roughly 100 percent over ten years, and Berlin around 300 percent over twenty. Vienna reached about 71 percent over ten years and around 200 percent over twenty. Zurich (ten years) and Geneva (twenty years) show a more moderate but steadily positive trend at 36 and 73 percent respectively. High-demand urban centers remain a structural driver of wealth.

Tax-efficient property financing – for example through targeted use of borrowed capital, depreciation and special allowances for energy-efficient renovation – can noticeably reduce the effective tax burden and accelerate wealth building. Internationally used models such as the time-limited special regime of the Madeira Free Trade Zone (a reduced corporate tax rate of 5 percent) or special economic zones such as those in Curaçao show how entrepreneurs can plan their taxes within the law – provided there is genuine economic substance and full compliance.

Risk management matters just as much: investing only in products with a track record of at least five years, never buying cryptocurrency without a basic understanding of it, and investing only in industries you truly understand all significantly reduce the risk of emotionally driven mistakes.

Note: All figures, return examples and tax structures mentioned are for general orientation only and do not constitute investment, tax or legal advice.

CHAPTER 7

Neuromarketing and Storytelling: Why Emotion Outsells Logic

Neuroeconomics combines neuroscience, psychology and economics to understand how people actually make economic decisions. Its central finding: emotional responses often drive purchasing decisions more strongly than rational arguments. The limbic system – particularly the amygdala and the reward center known as the nucleus accumbens – largely determines what we perceive as good, trustworthy and worth pursuing.

Well-told stories activate several brain regions at once: language processing, sensory perception and motor function. Through mirror neurons, listeners experience a story almost as if it were their own. At the same time, dopamine (memory, learning) and oxytocin (trust, empathy) are released, noticeably strengthening the bond with a brand or product.

Five globally known campaigns illustrate the principle: Coca-Cola's "Share a Coke" tapped into the need to belong; Apple's "Think Different" engaged the reward system through innovation and individuality; Nike's "Just Do It" linked struggle with triumph; Dove's "Real Beauty" built on authenticity and self-acceptance; and Airbnb's "Belong Anywhere" used shared travel stories to engage mirror neurons. All five campaigns demonstrably produced significant increases in sales.

Six neuroeconomic levers in marketing

- **Reward system:** discounts, loyalty programs, limited-time offers.
- **Emotional triggers:** joy, nostalgia and urgency through image and sound.
- **Framing:** "95% fat-free" lands differently than "5% fat."
- **Anchoring:** a high reference price makes other prices feel affordable.
- **Social proof:** bestseller labels, reviews, popularity signals.
- **Loss aversion:** countdown timers create FOMO and prompt action.

CHAPTER 8

Money Therapy: Healing Your Relationship with Money

Money is far more than a medium of exchange: it is a source of power, status and security, and it can carry deep emotional meaning. Many people struggle with material and emotional money problems at the same time – from debt and unwise spending to anxiety, shame and chronic stress. Money therapy (in German: *Geldtherapie*®) addresses the psychological, emotional and behavioral sides of our relationship with money together.

At its center is the concept of **money scripts**: unconscious beliefs, usually formed in childhood, such as “money is the root of all evil” or “money is a sign of success.” These scripts drive real behavior – excessive frugality, compulsive spending or chronic guilt about spending money. Only once they are consciously recognized and questioned does a healthier relationship with money become possible.

In practice, money therapy combines cognitive behavioral therapy to reframe negative money scripts, emotional processing and mindfulness techniques, and the deliberate building of financial literacy and self-efficacy. Systemic approaches also look at family money patterns, while narrative therapy helps people actively rewrite their own “money story.”

> *“Financial problems are a sign of poor communication – rooted in not knowing your own strengths and how to use them.”*

One thing remains decisive: your whole life design – private and professional – is the foundation of your financial future. The personality portfolio makes this individual design concrete and plannable (see Chapter 4).

If you would like to work on your own money scripts in depth, away from everyday life, the Money-Yoga retreat in Mauritius offers the right setting.

Frequently Asked Questions About Money-Yoga and Money Psychology

What is Money-Yoga?

Money-Yoga (German: GeldYoga®) is an approach developed by Helmut-Whitey Kritzinger that combines money psychology, behavioral economics and mindfulness. It treats money as communication and starts with self-worth, aptitudes and personal values rather than spreadsheets and savings plans. The goal is a relaxed, self-determined relationship with money.

Why is money communication?

Since the US dollar's link to gold ended in 1971, no world currency has had a material equivalent. The value of money arises purely from collective trust. People who communicate their values and strengths clearly therefore tend to negotiate, sell and earn better.

What are the seven root causes of money problems?

Communication problems, an outdated father or authority issue, low self-worth, misunderstanding give and take, unlived personal potential, unconscious guilt and the "Mother Teresa syndrome" of self-sacrifice.

What is a personality portfolio?

The personality portfolio brings together a person's aptitudes, character and interests based on four self-assessments: the limbic structure model, an aptitude test, the Big Five and RIASEC. It serves as a compass for career choice and a realistic income plan.

What is money therapy?

Money therapy brings unconscious money scripts to light and works with them using methods from cognitive behavioral therapy, mindfulness, systemic and narrative work, combined with building financial literacy.

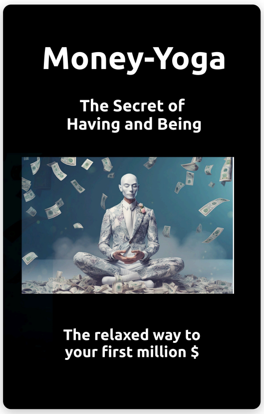
About the Author: Helmut-Whitey Kritzinger

Helmut-Whitey Kritzinger is a trainer, consultant and author with more than 30 years of international teaching and seminar experience in 12 countries and over 50,000 participants. He created GeldYoga® (Money-Yoga), Life-Scouting® and Geldtherapie® (Money Therapy) and works with corporations, mid-sized companies and private clients at the intersection of money psychology, career development and the meaning economy.

kritzinger.de · life-scouting.de

Go Deeper: The Book and the Money-Yoga Retreat

This article summarizes the central ideas. If you would like to go further, there are two ways.



The book: Money-Yoga – The Secret of Having and Being

The complete work expands every chapter with practical exercises, all four self-assessments with scoring, the list of 120 future-proof careers and case studies from money therapy practice. Available in print and as an e-book; an audiobook is in preparation.

View the book on kritzinger.de →

The Money-Yoga retreat in Mauritius

Three days of money psychology, mindfulness and personal experience with Helmut-Whitey Kritzinger, held in English and German. New dates for 2027 and 2028 will be announced on the seminar page.

See dates and details →

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