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*Dear Doc,*

*I know a friend who has been focusing on becoming financially independent for the past 12 years, yet she is always broke. What could be wrong with her? Confused*

So many people look at behaviors as problems. A girl who runs away from home does not have a problem! She has a solution. Looking at behaviors as problems prevents you from discovering the real problems.

Believing that this lady's financial situation is a problem will not help her to change or you to understand. Let us get one thing straight, there is nothing "wrong" with her other than she is lying to herself first and to anyone else who will listen. No wonder you are confused. You want to believe that she is telling you the truth, but what she says and what she does, do not match up.

**"What you do speaks so loud that I cannot hear what you say."**

If what a person says and what they do, do not match up, then they are lying. Her lie makes her into a victim and is designed to make others feel sorry for her. "See how hard I am trying (something is wrong with me, someone needs to help me)." This kind of person will spend thousands of dollars on a financial advisor, talk to personal coaches and may even hire a CPA trying to find an answer to what is wrong, all to no avail.

**It is important to go past the concept of finding a solution for her problem to looking for how she blocks herself from becoming financially independent.**

There are at least three issues that might be involved. First, it is important to look at the person's beliefs and expectations. Let me give you two examples. I had a lady that was raised in absolute poverty. The family lived from day to day, often not knowing if there would be anything to eat the next day. When they ate, they ate everything that was served because they never knew when they would eat again. The concept of saving was unheard of. If there was money, you spent it. If there was no money, you did without.

A second example I see in some young people, "Live for today because you do not know how long you will live." These people have a hard time dealing with delayed gratification. They are into instant gratification. Senator Barney Franks sold us on the idea that, "Every American deserves to be able to own their own home (without saving

for it)!” Another variation of that concept is, “Don’t worry, the Government will take care of you.”

Second possible issue: There are some people who, through long years of experience, know how to fail. For them, the Catastrophic is no big deal; it is what they are used to, it is what they do. Therapist Fritz Perls MD suggests that for these people the catastrophic is what they know and are used to; it is the anastrophic that freaks them out. With these people, exploring their anastrophic fears is the place to start. For people who are accustomed to failing at achieving their goals, success can be very threatening.

A third issue is to look at the person’s guilt. If money burns a hole in your pocket, you might want to look at what you believe about “those rich people” that have money. Could you ever see yourself living in a fancy home like them? Going to fancy restaurants? Hobnobbing with your friends at the country club? Do you see your friends as being doctors, lawyers, and bankers? Or, are those people out of your league? Do you believe that, “Money is the root of all evil. Rich people are evil.” “Poor, honest people are good people; they are the salt of the earth.”

If you are having trouble saving money, look at what you believe about money. A universal concept is that, whenever you feel guilty, you will set yourself up to fail. When I have a Client come in expressing guilt, directly or indirectly, I will always ask, “How are you going to punish yourself?” They can do this by being depressed (I don’t deserve to be happy because of what I did) or that person may be starting fights with their mate or children, so that they can get yelled at. Or, if the guilt is big enough, they could become suicidal (the highest form of punishment). There are many ways that Clients use to punish themselves.

On the other hand, if I have a Client who is self-destructing, or not achieving their goals, I will ask, “What are you feeling guilty about?” The answers I get can range from rational to irrational guilt. There are some people who are taught, “If you feel guilty, you must have done something wrong!” I had a man who was self-destructing, tell me that his 20 y/o daughter had moved back home with her one year old baby girl and he felt that he had failed her. His company sent him to me because he had become “accident prone.” “I wrecked two of the company cars, fallen down the stairs and broken my leg and, while sitting at his desk, broke my arm. All of this was in the last year!” Often people will not use the word guilt, but the guilt is there.

Not reaching your goal of becoming *financially independent* is not a problem; it is the symptom! Now, look at the other problems that you have. Most of what you believe are problems are really symptoms. Giving quick fix it answers does not solve problems.

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