

AN INTUITIVE INQUIRY INTO HOW PRACTITIONERS OF SPIRITUAL GUIDANCE
AND REIKI UNDERSTAND AND EXPERIENCE MONEY-RELATED ISSUES IN THEIR
PROFESSIONAL AND PERSONAL LIVES

by

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Abstract

An Intuitive Inquiry Into How Practitioners of Spiritual Guidance and Reiki Understand and Experience Money-Related Issues in Their Professional and Personal Lives

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Money affects us at conscious and unconscious levels throughout our lives, with heightened affects given our current perceived negative economic state, yet continues to be a neglected area of research, specifically relating to interpersonal experiences and spirituality. Twenty-five individuals from multiple cities within the United States who were spiritual guides and who had also been trained as Reiki practitioners were asked to explore their professional and personal relationship to money. Two groups were formed based on participants' perceived relationship to money. The Pink group consisted of 13 predominantly Caucasian individuals, 11 women and 2 men, ranging in ages from 40 to 67, with an average age of 54, practicing spiritual guidance for 10 years and Reiki for over 9 years, who identified as having a positive relationship with money. The Yellow group included 12 predominantly Caucasian women, ranging in ages from 28 to 72, with an average age of 57, practicing spiritual guidance for over 16 years and Reiki for nearly 11 years, who identified as having neutral or negative relationships with money. Differences and similarities were explored between the 2 groups in the major areas of focus including how participants (a) defined money, (b) defined God and viewed the relationship between God and money, (c) felt about various aspects of their professional experience of money, and (d) personally experienced money. Ten common themes and multiple differences were identified. The Pink group defined God and money as energy. The Yellow group provided nonunified definitions for God and money. Intuitive inquiry, a qualitative, transpersonal research method

was used for this study with original data gathered through interviews. This study has contributed research on money to the fields of transpersonal psychology, spiritual guidance, and Reiki, especially benefiting individuals in private practice who choose to explore professional and personal relationships to money.

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Chapter 1: Introduction

This intuitive inquiry, qualitative study contributed to the fields of transpersonal psychology, spiritual guidance, and Reiki by providing information on how individuals who self-report having highly spiritual backgrounds understand and experience aspects of their relationship to money. The purpose of this research was to explore how individuals who are spiritual guides and who have also been trained as Reiki practitioners in the United States experience their own relationship to money. The primary areas explored in this study included (a) how this population defined money, (b) how they defined God and how they viewed the relationship between God and money, (c) how they felt about various aspects of their professional experience of money, and (d) how they personally experienced money. The definition of and experience with money was explored in regard to the inner or internal and outer or external aspects or dimensions of the participants' lives, the transcendent and the imminent, or the intrinsic and extrinsic.

Individuals Who Practice Spiritual Guidance and Reiki

The population studied in this research was a group of individuals who were spiritual guides and who had also been trained as Reiki practitioners. These can be considered two different professions; however, for the purposes of this research project, I studied a specific group of individuals who have had training as spiritual guides and who have had Reiki training. There were a number of reasons for choosing this particular group. For example, choosing this population was truly divinely inspired as is discussed later in this chapter and in Chapter 3. Additionally, I had been a spiritual guide in training and also had been a Reiki practitioner since early 2003. It was noticed that during my formal training as a spiritual guide at the Institute of Transpersonal Psychology (ITP), a graduate school in transpersonal psychology in Palo Alto,

California that I had different views in regard to money as compared to others who were associated in some way with the field or who were a part of any given educational class that I attended. This researcher was predominantly the one to bring up the topic of money in classes for discussion, and often others seemed to have a neutral or negative response to discussing money and spiritually-related ideas. I attributed my willingness to talk about money to my own practice of Reiki as well as my own prior (to spiritual guidance training) exploration of money and spirituality. Therefore, I believed that individuals who were spiritual guides and who have also been trained as Reiki practitioners were more likely to be open to discussing the multiple aspects regarding money-related issues (e.g., definitions of money, accepting money for services, relationship between God and money).

Significance of Research

Money is a phenomenon that most individuals across the world deal with on a daily basis; our daily lives seem to revolve around money (Sardello, 1994). Money is very important within our culture today, yet it remains a shadow aspect of our society, according to Robert Sardello, cofounder of the School of Spiritual Psychology, and former Chair of the Department of Psychology, head of Philosophical Studies, and the Graduate Dean at the University of Dallas. A fuller definition of “shadow” will appear toward the end of this chapter. Briefly, the shadow is an aspect of psychology that is explored in much depth by Carl Jung, a Swiss psychiatrist and founder (Storr, 1983) of analytical psychology. Money is also a “measurement of worth, value, power, and freedom” (Krueger, 1991, p. 209). Financial success and having a lot of money has been a major component of the American Dream (Kasser & Ryan, 1993). Most individuals in the United States today acquire money for buying power in order to satisfy their needs and desires. Money has been the primary means of exchange for therapeutic services within the private sector

(Tudor, 1998); therefore, money also has great importance within the field of psychotherapy, and any service field in general.

Having money has also been shown to directly impact a person's longevity, the likelihood of experiencing disease and illness, where a person lives, and access to resources and assets (Smith, 2008). In the United States, the amount of wealth and the social class that one belongs to have a large impact on whether or not an individual feels in control of factors influencing his or her life (Smith, 2008).

According to metaphysician, Barbara Wilder (1999), "Money is the blood of the planet. Heal the money and we can heal the world" (p. 82). As blood circulates, our body remains nourished, and as money circulates, the planet remains vibrant and thriving. According to Jochen Hörisch (1996/2000), author and former professor for Germanistic and Media Analysis at the University of Mannheim, money and blood as concepts became synonymous around the time when the circulatory system was "discovered" (p. 280) or documented. At that time, during the 17th century, economists started saying that "money is the blood of the state" (p. 281), meaning that money circulates around the state bringing vitality to the whole system. Just as blood carries oxygen to support all systems in the body, money provides buying power to all individuals within a system, such as a community, state, country, and even the world at large. It has been interesting for me to note that within the United States, at a collective level, individuals often use blood as a metaphor for money in daily language. This is demonstrated through television programs, movies, and personal conversations. Phrases such as "I am being bled dry" are commonly used to express emotions in relation to paying bills, paying for a home, or just simply buying something relatively expensive. For me, these comments demonstrate the significance of money on many levels.

Money is additionally significant within a therapeutic situation and yet is significantly under researched as will be discussed within the literature review. The research that has been done to date demonstrates the relevancy of money in different areas of our lives. For example, one research study determined how certain groups related to money (Wernimont & Fitzpatrick, 1972). Research done by Wernimont and Fitzpatrick, 1972 and others (Engelberg & Sjöberg, 2006; Furnham, 1984; W. Johnson & Krueger, 2006; Lim & Si Sng, 2006) may contribute to the fields of spiritual guidance and Reiki (and energy psychology) in that it may shine a light upon the relationship that individuals who practice within these fields have to money within a currently materialistic (capitalistic) culture.

The participants studied were a group of individuals who self-reported as being highly spiritual who typically needed to charge money for their services as this money contributed to their livelihood. Another unique aspect was that this group of individuals, like others in the field (Buckley, 2005; Neafsey, 2006), reported being *called* to do this healing work. By called, I am referring to a deep internal desire to assist other individuals in the journey toward health and wholeness. Some individuals believe strongly that the *call* is from beyond the self, perhaps from God, the Creator, or something greater than the individual. There is a need to charge money for services and at the same time there is a *call* to do God's work, and throughout history, there has been a clashing relationship between God and money (Lamb, 1992). This study will explore this dynamic in more depth.

Money is important within our culture, and it is a topic that has just recently, within the past several years, been studied more in direct relation to psychology. This research study focused on individuals who self-reported being spiritual and who currently live within a materialistic culture. Since there tends to be a contentious relationship between God's calling and

accepting money for doing God's work, the participants in this study were asked to explore this dynamic in relation to their own personal philosophy of money and in regard to doing private practice work. In addition, the participants were asked to define money and how they felt about accepting fees for their services.

Personal Interest and Motivations

As a self-identified contemporary holistic healer, I know that I am offering a service that I value both personally and financially. I am currently working in traditional (clinical psychology training and a practicing Licensed Educational Psychologist) and nontraditional fields of psychology and spirituality. Bowman (1999) discussed the need for a paradigm change in relation to money and being an entrepreneur, I, too, wanted to contribute to a paradigm change at a global level in relation to how one embodies being a businessperson. The biggest motivation for me to do this study and investigate the population of individuals who were spiritual guides and who had also been trained as Reiki practitioners was that it was challenging for me as an actively practicing spiritual guidance intern and a Reiki practitioner to understand how to relate to myself and other individuals when the idea of money was involved. I had an idea of how the capitalistic society suggested I behaved and I also had an idea about how Christianity said I "should" behave. Although I did not consider myself a Christian in the formal sense of the word, this view has been highly influential within our society, as will be further discussed in Chapter 2. Having a history of disagreeing with many of the principles I have learned from these two often-overlapping cultures, Capitalism and Christianity, I had a deep longing to find my own way of relating to money both personally and professionally.

I felt truly called to do this study. I was also *called* to explore the fields of spiritual guidance and Reiki. In regard to this research, my exploration was in direct relation to how

money plays a role within these occupations. As a part of this call, there was a synonymous desire to bring about a change of money consciousness for the individual as well as the collective. The motivation for this research was the idea that money consciousness at an individual, community, and even on a global level, needs positive transformation. It had been my experience that individuals rarely talked openly about their money-related issues. This, I believe, creates secrecy about money, and within secrecy the shadow develops, according to a Jungian perspective (Guggenbühl-Craig, 1983). When the shadow is ignored, projections are made externally onto things outside the self such as objects, individuals, and cultures (R. A. Johnson, 1991). Money then becomes negative and relationships to it become fear based (shadow material). Ideally, it would be healthier for individuals to talk openly about money-related issues, and to own their thoughts, feelings, beliefs, and behaviors about money within their own psyche. To make changes at a community and global level requires change at the individual level and must begin there. Therefore, the transformation in a way, in relation to this research, had begun with me.

Prior to early 2004, I was personally content with money; I had enough although I was not monetarily wealthy in any sense of the word. I never really gave money a second thought until one day I was broadsided with spiritual information that changed my relationship to money, which will be explored more within fully Chapter 3. My interest in this topic took hold at that point. My curiosity in the topic became even more elevated through attending classes at ITP, as well as through personal conversations with peers, colleagues, and professors at ITP. A major theme emerged from these communications. There appeared to be a great need for discourse, as well as healing, in regard to the meaning of conducting healing *work as a spiritual call*. I began to ask questions such as, how can an individual expect to get paid, particularly to receive money,

and still do the soul's or God's work in the world? Being paid to do God's work goes against hundreds of years of one slant on Christian teachings. This "traditional" Christian teaching is currently still very pervasive within our collective consciousness (Hillman, 1983).

Having a vocation in spiritual guidance also means that an individual in private practice needs to recognize practical aspects such as that money is a large dynamic in owning and operating a business. If an individual worked for a religious organization, as was the predominant way in the past, then he or she potentially did not need to personally interact with money. With spiritual guidance as a profession transitioning from organizationally funded positions (e.g., churches) to private practices, spiritual guides must relate to money in a more direct and honest way, both personally (internally and externally) as well as professionally. This practical reality leads to some potential questions for this research project.

Research Questions

The following questions have been foundational from the beginning of this research to make meaning of the relationship between spirituality and money. How do individuals who are spiritual guides and who have also been trained as Reiki practitioners define and interact with money? How do they feel about getting paid for their services? Can individuals who are spiritual guides and who have also been trained as Reiki practitioners accept money for their service without experiencing emotions such as shame or guilt? These questions were explored as part of this research.

When I began researching for this topic I first explored the literature in regard to psychotherapists. Psychotherapists (e.g., private practice practitioners such as clinical psychologists, marriage and family therapists) also provide healing for individuals and groups, and receive money for their services. Research in the field of psychotherapy has provided

various studies that demonstrated the therapists' and the patients' issues concerning money. There are some documented studies as well as many theoretical articles written by individuals within the field of psychology, yet not as many as one might expect, showing that there are many issues in relation to providing a healing service and expecting to be paid for it, talking about money in the therapeutic setting, and how to set fees for therapy (e.g., Barth, 2001; Citron-Bagget & Kempler, 1991; Herron & Sitowski, 1986; Nemeth, 1999; Newman, 2005; Trachtman, 1999; Tulipan, 1983). Throughout the research reviewed, therapists have been shown to have issues concerning money. Individuals who are spiritual guides and who have also been trained as Reiki practitioners are also hypothesized to have similar money issues; however there is no published research to demonstrate whether or not they do have similar experiences. Research already conducted within the field of psychotherapy was reviewed, as individuals who are spiritual guides and who have also been trained as Reiki practitioners most likely encounter similar issues when compared to psychotherapists. The next section will provide the reader with definitions of commonly used terms in this dissertation.

Definitions of Relevant Terms

This section will include important definitions that will be used throughout the study. Further explanations will be included in the literature review. The terms to be defined here include God, money, wealth, spiritual guidance, Reiki, transpersonal psychology, internal and external dimensions, and shadow, a Jungian term.

God

The term God is used synonymously with other words such as Universe, Source, and Creator throughout this dissertation. For purposes of the first three chapters, the term God is referred to as that which is generally regarded as the sole creator of the universe. Participants

were asked to define what they meant by terms such as God, Universe, Source, or whatever word they chose to use.

Money

The topic of money is more complex than most individuals realize. Therefore, I have included a section within the literature review to specifically review a few of the various ways that money can be defined and conceptualized. Money will be further explained in Chapter 2 within the context of conventional, psychological, the spiritual or transpersonal, and from the shadow perspective. Briefly, the conventional view is that money is a symbol, it is a medium of exchange, and when saved provides increasing value. From a psychological perspective, individuals project thoughts, feelings, and emotions onto money; therefore, money has many meanings, personal and subjective. Within a spiritual context, what does money mean beyond the self? Many believe that money is energy and is neutral in a spiritual sense. Finally, money as a shadow is such mainly due to society's repression of open discussion as to how money influences the individual, community, and nation. Participants were asked to provide their own definition to money; see results in Chapter 4.

Wealth

Money is different from wealth, which is also different from being rich. Wealth, in this study, will be defined as having enough money to meet an individual's desires (which comes from the internal), and also enough money to meet an individual's basic needs (external). According to Joel Green (2003), at the time the Dean of Academic Affairs and Professor of New Testament Interpretations at Asbury Theological Seminary in Wilmore, Kentucky, wealth is

an economic measure, to be sure, but it is more. Wealth is intricately spun together with issues of status, power, and social privilege. Wealth is a way of life. Wealth is relational. For this reason, issues of wealth are inescapable for the people of God . . . (p. 19)

Wealth as defined by *Webster's Third New International Dictionary Unabridged* (Gove, 1993) is an "abundance of things that are objects of human desire" (p. 2589). One group of participants in this study meeting the criteria for a good, or wealthy relationship to money reported that they had an abundance of resources internally in relation to money and abundance externally in regard to money.

Spiritual Guidance

The most basic definition of spiritual guidance is, according to psychiatrist and spiritual guide Gerald May (1992), when "one person helps another to see and respond to spiritual truth" (p. 1). Spiritual guides can be of one faith or religion, and they can also be nondenominational. The terms spiritual guidance and spiritual direction are synonymously used within this study.

Reiki

Reiki is a technique that has a healing effect on the individual's subtle energy system that promotes relaxation and stress reduction (Rand, 1991, 2007) and allows the mind, body, and spirit to balance and heal in a natural way. Reiki is recognized by the National Center of Complementary and Alternative Medicine (NCCAM) as a biofield therapy (Vitale, 2007). The Usui Reiki healing system was developed by Mikao Usui (Chu, 2004; Rand, 2007), a Japanese doctor and monk who studied medicine, psychology, and world religions (Rand, 2007). This healing technique has been empirically studied predominantly within the last 10 years.

Transpersonal Psychology

Transpersonal psychology is "an approach to psychology that studies phenomena beyond the ego as context for an integrative/holistic psychology; this provides a framework for understanding and cultivating human transformation" (Hartelius, Caplan, & Rardin, 2007, p. 145). More specifically, transpersonal psychology

[draws from] both Western science and Eastern wisdom, transpersonal psychology aims at expanding the field of psychological inquiry to include areas of human experience associated with extreme health and well-being while incorporating states of consciousness beyond the usual ego boundaries and beyond the space-time limitations. (Keutzer, 1984, p. 868)

Internal and External Worlds

The internal and external worlds are synonymous in this paper with concepts such as the inner and outer, subjective and objective, as well as the intrinsic and extrinsic. When the participants defined money, they were asked to explore their inner or internal relationship to money and their outer or external relationship to money; therefore, it is important to define these terms here.

Internal life. This phrase refers to any images, perceptions, kinesthetic information, or visceral data (R. Anderson, 2001), emotions, motives, drives, feelings, desires (Buck, 1993), thoughts, beliefs, and assumptions in relation to a topic; in this dissertation, the topic is money. The internal life is the individual's inner landscape. The internal life is explicitly defined here, as this was an important variable of this research specifically in relation to the exploration of how the participants experienced money internally. Participants in this study used the terms internal and inner worlds synonymously. They also used the terms external and outer worlds synonymously.

External life. This phase was another important variable in this research and refers to what happens outside of the body. The external also includes that which is sometimes observable to others (R. Anderson, 2001). The participant's external life includes how much money they have, how they use the money, and how they interact with others in relation to money.

Shadow

In his early work Carl Jung (Storr, 1983) described the negative side of an individual's personality as the shadow side. In part, the shadow is made up of the unpleasant qualities that an

individual hides. Additionally, the shadow contains areas of the psyche that are not sufficiently developed (not necessarily needing to be negative), along with the contents of the individual's unconscious. Jung also concluded that groups, societies, and countries have a shadow side. This study aimed at shining a light onto the participant's potential shadow side in relation to money. In turn, parts of the shadow side were brought to light and reflected back to the participant as an individual and then to the larger group (individuals as a group who practice spiritual guidance and Reiki).

Since money is thought to be a shadow within America (Sardello, 1994), it is also hypothesized that it tends to be a shadow within the various healing arts fields, such as psychotherapy, spiritual guidance, and Reiki, and, therefore, it is considered to be a shadow for a dominant number of individuals within the United States. This idea was explored to some extent during this research.

Overview of the Study

The intuitive inquiry method was used to explore how individuals within the United States who were spiritual guides and who had also been trained as Reiki practitioners experienced money. Intuitive inquiry is a transpersonal research method that was developed by Rosemarie Anderson, a professor at ITP. Within the parameters of the intuitive inquiry method, 25 individuals meeting the participant criteria as outlined in Chapter 3 participated in this study. The participants were asked questions that invited them to define what money meant to them, internally and externally. Participants were asked about how they felt about receiving money for their services, and they were questioned about how they perceived the relationship between God and money.

The 25 participants were divided into 2 groups; the first group of 13 participants were individuals who were satisfied with their current financial situation, and a second group of 12 were individuals who were self-identified as being unsatisfied or neutral with their current financial situation. Data were obtained using online questionnaires hosted by a secure website, SurveyMonkey; the main source of data, however, came from one-to-one interviews with all participants that tended to last an average of 50 minutes. The data from the participants were analyzed using the interpretive inquiry style. Participants were asked to review and provide feedback on the written transcript of their interviews, along with analyzed data pertaining to the group that they were assigned based on how they answered the prescreening questionnaire. The data analysis was done using computer software, MAXqda2007, which is specifically designed to work with qualitative data.

Results and interpretations are reported in the final two chapters, Chapters 4 and 5. The group results are presented in themes, with themes discussed in narrative format presented in tables. In Chapter 4, all themes are listed for each group, which are further divided into categories corresponding to the three major areas of explorations mentioned above. In Chapter 5, the themes are presented in tables that include the similarities and the difference between the groups. There are also two tables devoted to the unique finding for each group.

Five Cycles of the Intuitive Inquiry Method

The researcher goes through five cycles while using the intuitive inquiry method. Chapter 3 will include a section for each cycle. To give a brief overview, in Cycle 1, the researcher demonstrates the reason that this topic is suitable for this method. There is also a discussion around the text that claims the researcher. Cycle 2 includes a discussion about the researchers' process of arriving at the preliminary lenses, along with a list of the actual preliminary lenses.

Preliminary lenses are the researcher's basic assumptions about the topic prior to conducting the research. The preliminary lenses were developed after the literature review was nearly complete. In Cycle 3, the topics discussed include (a) participant criteria, (b) recruiting procedures, (c) the time line and initial procedures, (d) data collection procedures, and (e) participant and sample details. During Cycle 3, the data gathering phase of the research was completed and summary reports were written. In Cycle 4, the preliminary lenses developed in Cycle 2 were transformed into new, change, and seed lenses in light of the research study findings. Cycle 5 invites the researcher to step back from the study and considers all aspects of the study with a new perspective.

Conclusion

This study explored how individuals who were spiritual guides and who had also been trained as Reiki practitioners experienced money in their daily lives. Most of us interact with money on a daily basis and yet we rarely explore the impact money has on our overall functioning. I began to explore the true impact of money on my own life as a result of hearing an audio recording that was less than 1 hour in length. This spiritually based recording sparked within me a desire to examine how money was taking on a spiritual meaning within my own daily life. This research was undertaken to explore how others with self-identified strong spiritual backgrounds related to money within their own lives. Participants in this research were asked questions pertaining to how they defined money, how they felt about taking money for their services, and how they perceived the relationship between God and money. The intuitive inquiry method was used to conduct this research. The primary mode of gathering information was through interviews with all 25 participants. This research is important and necessary, particularly due to lack of exploration and publication of research material within the area of

spirituality and money; therefore, it was my intention that this research adds to that missing body of information. In Chapter 2, there is a review of relevant literature relating to the major topics of the research.

Chapter 2: Literature Review

Introduction

The main purpose of this study was to explore how individuals who are spiritual guides and who have also been trained as Reiki practitioners experience money. More specifically, how do they (a) define money, (b) define God and view the relationship between God and money, (c) feel about various aspects of their professional experience of money, and (d) personally experience money. Participants were guided to explore their internal experience of money as well as their external experience of money as part of their own definition of money. Within the academic material pertaining to spiritual guidance and Reiki the topic of money on the whole is neglected. Within the popular literature the topic of spiritual guidance and money remains unexplored. Within the popular literature on the topic of Reiki and money there seems to be more discussion, albeit theoretical.

Currently, within the field of spiritual guidance and Reiki, information available to individuals already practicing is in the form of popular literature, much of which is theoretically or experientially based. There are many books devoted to each topic, and 1 popular magazine devoted to Reiki titled *Reiki News Magazine*. Within the field of spiritual guidance, 1 journal exists that is solely devoted to the field, *Presence: An International Journal of Spiritual Direction*, which is also predominantly theoretical and experiential. There are currently no “scholarly” journals devoted to the field of Reiki. However, in the last 10 years Reiki has been more and more empirically researched and many of these studies have been published in various scholarly journals. Reiki has been researched predominantly in a way that determines its level of effectiveness as a therapeutic intervention in relation to health issues such as stress and anxiety. There have been no studies empirically conducted in regard to money practices in relation to

those who practice spiritual guidance and Reiki. Ultimately, most individuals who practice spiritual guidance and Reiki have to glean information about money from popular sources, not research-based material. It is my hope that this dissertation provides a piece of research to the vast amount of missing literature.

Published empirical research studies on the topics relating to internal and external experiences of money, spiritual guidance and money, Reiki practitioners and money, and individuals who are spiritual guides and who have also been trained as Reiki practitioners' relationship to money are, to my current knowledge, nonexistent. Additionally, there was no research found that explored spiritual guidance in relation to the field of Reiki. If there are any research studies related directly to the topics above, they were not available through multiple scholarly search databases such as ProQuest, Cambridge Scientific Abstracts, and SpringerLink. The Stanford University library database has also been used to search the above topics, with no directly applicable results. These databases have been searched multiple times over a period of 3 years without direct results. A search was also conducted several times over a period of 3 years on GoogleScholar, as at times empirical studies have been first found using this search engine and then found elsewhere on scholarly and academic databases.

Empirical research that relates directly to psychology and money in general terms has been slightly easier to obtain. There has been a range of different published studies on psychology and money. There will be a general review of some of the research that is directly applicable to this study. Predominantly, in relation to psychotherapy and money in general, multiple theoretical articles have been published in scholarly, peer-reviewed journals. Literature that discussed psychotherapy and money-related issues (e.g., client and therapist attitudes toward money, impact of fees on treatment outcome, missed sessions, and money education as part of

practitioner's training) will also be reviewed. There were some research-based articles found; yet they focused mainly on setting fees within the therapeutic setting. A few of these studies (in relation to psychology and money as well as psychotherapy and money) will be discussed as it was my hypothesis that they may provide information somewhat parallel to what individuals who are spiritual guides and who have also been trained as Reiki practitioners may experience.

One theoretical article was found in a peer-reviewed journal that discussed fee-setting practices in relation to spiritual guides. Again, no scholarly or theoretical peer reviewed articles were located in regard to Reiki practitioners and money. Due to the lack of literature, specifically scholarly and academic research, found on individuals who practice spiritual guidance and Reiki and money, some popular sources were reviewed to provide some necessary and relevant information on the topic.

One popular book was found discussing Reiki and money (Horan, 1999). One unpublished popular book written by Tallman (2008) was located that briefly discussed spiritual guidance and money. These are two, of a very few, popular sources that will be presented as a part of this literature review, with exception to a couple of popular sources referenced to define the spirituality of money, as these provide key concepts directly related to this research. Other material will be obtained predominantly from academic and scholarly sources to maintain the integrity of doctoral level competency and American Psychological Association standards. Sources will be qualified; therefore, the reader will be able to identify the nature of the references. Hundreds of popular sources, including books, magazine articles, documentaries, and personal communications with authors within the identified fields of spirituality, metaphysics, spiritual guidance, and Reiki have been consulted, however, these sources will not be discussed here.

Since there were so many missing pieces related directly to the overarching topics in this literature review, my challenge was to further persuade the reader that this study was necessary in the light of what was already published. This literature review could have been constructed in multiple ways; in fact, it has been reworked several times. Since a part of this study was asking that participants define money, I started the review by defining money within three domains, which include the conventional, the psychological, and the spiritual. Following this section, there will be a discussion of money as shadow within the American culture, followed by an exploration of money within a larger cultural context. Next, I will give the history of spiritual guidance as well as a review of how money has been viewed within this field. Following this section there will be a brief history of Reiki, and then I will discuss how money and Reiki have been discussed within the popular literature. In the next section, relevant studies on money within the general field of psychology will be presented, after that I will discuss money within the field of positive psychology. Internal and external experiences in regard to money will then be explored, and immediately following that section there will be a discussion of studies that have been published that describes psychotherapy and money. The next section will include a mythical perspective along with an emphasis on Jungian psychology, which will be followed by a discussion of Jungian psychology and money. A final section will present a conclusion that will hopefully further enlighten the reader as to why this study was relevant.

Many of the ideas discussed in the literature review are presented with as much meaning and wholeness as possible even though some of the information is obviously much more multidimensional. It was not possible to significantly go into depth with the many ideas that are presented. I recognize that some theories are quite complex (e.g., internal experiences) and may require several volumes of book length space to even begin to convey the topics adequately.

Readers are also encouraged to research for themselves in areas that interest them. My challenge was to present the ideas with as much fullness and meaning as possible in a limited amount of space.

Before moving into the literature, it is important to note that one major observation was made throughout the search for applicable material: Money consistently tended to be a topic that emerges out of the shadow within different fields, such as psychology and psychotherapy. The literature reviewed on money has been difficult to come by and has required hours and hours of guidance and research to uncover. When studies were found, it was challenging to glean coherent information from each published study, and often information was conflicting. This may be because we as Americans deal with money at a largely unconscious level, according to Brent Kessel (2008), a top financial advisor and CEO and cofounder of Abacus Portfolios.

Additionally, Jeremiah Abrams (1994), Jungian psychotherapist and dream analyst, researcher and writer, and teacher at many recognized institutions in the United States and Europe, edited and partially authored a book that had one chapter devoted to discussing how money tends to be a shadow within the American culture. However, Thomas Tang (2005), of the Middle Tennessee State University, David Tang, of Allied Capital in Washington, DC, and Roberto Luna-Arocas, of the University of Valencia in Spain, have posited that there has been a significant increase in how important money is within the United States and around the world. Perhaps slowly, money is emerging from the shadows as more individuals start to research and understand the multiple aspects of money. Yet it remains that after reviewing multiple sources of literature for the past 3 years my observation has been that money still tends to be predominantly a shadow in our culture and within the fields of psychology, psychotherapy, spiritual guidance, and Reiki. Even in the light of the recent financial downturn that began just before the recruitment process for this

research, around September 2008, it appears that at a collective level money as it relates to the larger picture of the world was heavily discussed and debated in public. However, in my experience in general, money remains shadow material at an individual level, specifically concerning the individual's money and finances.

Defining Money

Money can be defined in many different contexts. There are also many ways that money has been looked at throughout history. When considering the history of money, one could look at the history of coins, of the paper bill, of banking, of bartering, or of exchange to name a few. On closer examination of the history of money, one needs to start with the individual and then look at the culture and multiple other influences. Why were certain images put on money and other images were not? Why did banks develop and something else did not? Therefore, when looking at money in certain cultures it is also important to consider concepts such as religion, education, psychology, and sociology. It is beyond the scope of this dissertation to cover all of the topics mentioned here; however for purposes of this study, money will be framed within four domains, which include conventional, psychological, the spiritual or transpersonal, and the shadow perspective as it may relate to those who are spiritual guides and who have also been trained as Reiki practitioners within our current American culture.

The conventional definition of money is, in a pure sense, a symbol (e.g., de Fonseca, Fernando, Korten, Quizon, & Sugirtharaj, 1994; Wernimont & Fitzpatrick, 1972). Money means different things to different individuals and groups of individuals (Furnham, 1984; Wernimont & Fitzpatrick, 1972). In modern society, money is “a medium of exchange and a store house of value” (de Fonseca et al., 1994, p. 67). Gregory Rose and Linda Orr (2007), of the Milgard School of Business, University of Washington, posited that, “Money is the dominant means of

assessing value and exchange in a consumer society” (p. 743). In this conventional perspective, money is simply a symbol, an exchange, and when accumulated, has great value. The conventional definition does not consider the psychological components or spiritual components of money.

Richard Trachtman (1999), psychotherapist, social worker, author, and lecturer, stated that money in a psychological sense “is our projection onto coins, bills, bank accounts, and other financial instruments of our beliefs, hopes, and fears about how those things will affect who we are, what will happen to us, and how we will be treated by others or by ourselves . . .” (p. 283). The psychological community may often refrain from studying the psychological aspects of money due to the overwhelming vastness and complexity of the topic (Furnham & Argyle, 1998). Alicia Gresham, Jose Medina, and Joel Saegert (1996) concluded from their literature review that “investigators agree that much of money behavior is hardly rationale; rather, it is the result of powerful and often unrecognizable (emotional) forces that reside deep within our psyches” (p. 125). From a psychological perspective, money has many meanings, it is personal and subjective, and is linked to the ideas of the self within the modern society (Rose & Orr, 2007).

Money can further be defined within a spiritual or transpersonal context; meaning that it goes beyond the rational into the more transformative, potentially mystical realms of human existence. Several authors have defined money in spiritual terms (e.g., D’Antonio, 1992; Nemeth, 1999; Price, 1996; Viglienghi, 2001; Wilder, 1999). Michael D’Antonio (1992), popular author, stated that it is erroneous to separate money and spirit. In a spiritual sense, money is considered as thought or energy attached to paper and coins, which is somewhat similar to the psychological perspective. The pieces of paper and coins do not have meaning until the

thought about the symbol manifests. Joan Sotkin (2006), author of *Build Your Money Muscles* and founder of *Prosperity Place, Inc.*, stated, “Most people I talk to think about money often and have deep feelings that the thought of money generates” (para. 14). These deep feelings about money are projected, or transferred often energetically onto the symbol. For example, an individual’s fear may be associated with money; each time money is spent the individual experiences fear energy.

Furthermore, historically (Abrams, 1994; Wilder, 1999), money was connected to the Divine; it was an expression of the Divine. According to Barbara Wilder’s historical literature review (or as she referred to it, research), money was a link between Heaven and Earth until well into the period of the Roman Empire. Since this period, money has become less connected to the Divine and more object centered, more meaningful in and of its self. When it lost its connection with the Divine, individuals began to project emotions, fears, hopes, and desires onto money.

As noted above, money can be defined as a shadow aspect of our culture. One reason it can be seen in this way is because discussion of money is still considered impolite. This is the negative side of money; the unpleasant qualities are hidden and not discussed. This phenomenon, the unwillingness to be open concerning money, affects psychotherapists as much as the regular population (Furnham & Argyle, 2000; Lanza, 1996; Trachtman, 1999). Secondly, David W. Krueger (1986), doctor of psychiatry, psychoanalyst, and author, stated that, “Money is probably the most emotionally meaningful object in contemporary life; only food and sex are competitors as common carriers of such strong and diverse feelings, significances, and strivings” (p. 3). Within our culture, money, food, and sex tend to be the areas of the collective unconscious that remain insufficiently developed. Lastly, money tends to be an area where unconscious material is

projected (Guggenbühl-Craig, 1983). All of these concepts together create a picture-perfect shadow aspect.

In published psychological research, the conventional and psychological definitions, as defined above, are predominantly used. There tends to be a significant lack of research that encompasses conventional, psychological, spiritual, and shadow perspectives. To this researcher's knowledge, no research has been done in relation to identifying money as a shadow aspect of the American culture. This study identifies how participants defined money, which was then compared to the conventional, psychological, spiritual, and shadow perspectives presented above. Given that adequate money definitions have been provided, money in a cultural context will now be explored.

Money Within a Cultural Context

The American culture today is heavily Christian, as will be discussed in more depth later in this literature review, and it is capitalistic. According to Sherwood Lingenfelter (2007), a Professor of Anthropology, Provost, and Senior Vice President, Fuller Theological Seminary, Pasadena, California,

The capitalist system of production defines human value and identity according to its goals. The primary aim of capitalism is profit—to augment the surplus wealth of the company and its owners. Capitalists define personal value and identity according to their success in accumulating great wealth. (p. 176)

A philosophy of capitalism, that is, the being to accumulation of wealth, clashes with some Christian teaching on the same topic, such as the instruction, do not trust in riches because you cannot split your trust between God and something else (Haughey, 1997). Furthermore, “Christians get saved by following Jesus. You get saved in this consumerist culture by making millions or by spending money and owning things that make you appear like you are a millionaire” (Thomas, 2006, p. 218). There is contention within the Western culture in relation to

money, wealth, consumerism, and God (Furnham, 2003). This cultural discord can be further examined in regard to how we use money.

Sacred Money and Profane Money Usage

Adrian Furnham (2003), a doctor of psychology, renowned researcher, author, and professor at the University College London, discussed the sacred uses of money in one of his several hundred published articles. In the 2003 article addressing ethics at work, money was discussed in relation to being sacred and profane. Money received for doing one's passion can be seen as sacred, within a cultural sense. For some individuals, money transformed into meaningful or personally significant objects is also sacred. Giving a gift can also be seen as sacred at times, when the intention is not to gain something in return. According to Furnham, the current dominant view of money is not sacred, but *profane*. Profane uses of money include working for money without enjoying the work and retaining money merely for personal use. These concepts are important to this research because many individuals who are spiritual guides and who have also been trained as Reiki practitioners, in my own personal experience, struggle with understanding how to determine sacred versus profane uses of money both individually and within society. Part of the uncertainty relates to the historically predominant set of cultural values that we call the Protestant Work Ethic (Rose & Orr, 2007).

Protestant Work Ethic

It has been posited that within the U. S. the *Protestant Ethic*, or the Protestant Work Ethic (PWE), (Rose & Orr, 2007) is still pervasive within the larger American culture. The Protestant Work Ethic encourages

self sacrifice, hard work, and conscientiousness as virtuous and portrays self-indulgence and selfishness as evil. Thus, hard work, earning money, saving, and money acquired through diligent effort are seen as signs of God's blessing, but too much money, money

displayed ostentatiously, money acquired too easily, or excessive spending is decried as sinful and perceived as wrong. (p. 745)

Even within this definition there tends to be discord between saving and using money versus spending it correctly. Saving money is seen as a blessing from God, yet it is not right to have too much money, although who is to define what too much is?

Furnham (2003) stated that the PWE is a theory of how spirituality affects work. The PWE also supports the idea that work is a spiritual task in and of itself. Although it appears the individual is permitted to make personal decisions, others than evaluate these decisions (Furnham, 2003). There is much more to be said about the concept of PWE; however that discussion is beyond the scope of this literature review. Some of the ideas relating to PWE are highlighted here as they may potentially have an impact on individuals who choose career paths in therapeutic fields, such as spiritual guidance and Reiki. In fact, it has been posited (Rowland, 1996) that psychotherapists predominantly act in a Puritanical way, such as experiencing moral or religious qualms in relation to the general topic of money.

The issues concerning God and money, sacred and profane use of money, and the protestant work ethic are pervasive cultural phenomena that seemingly have an effect on psychotherapist, spiritual guides, and Reiki practitioners as it is practiced within the United States today. There are certainly other factors, however these were the concepts chosen as prominent factors that may be more applicable to this research topic.

Now that money has been adequately defined and conceptualized within the larger culture, the literature discussing spiritual guidance will be examined.

Spiritual Guidance

According to various current statistics obtained from sources such as the Gallup poll, the U.S. Census Bureau for 2007, and The Pew Forum on Religion and Public Life (2007) within the

American culture today approximately 80% of the population identifies as Christian. Slightly more than 10% reported that they were not religious and the rest of the population, approximately 7%, was Jewish, Muslim, Other-non-Christian, Atheist, Agnostic, or something else. As will be discussed in the next section, spiritual guidance or spiritual direction was more known as being associated with the Christian religions, especially Catholicism. Today, within the United States many popular books about spiritual guidance tend to be written with a Christian focus (e.g., Dougherty, 2003; Gratton, 1995; Guenther, 1992; Ruffing, 2000). My observation and hypothesis is that within the cultural consciousness as well as the cultural unconsciousness spiritual guides are affected by Christian-oriented thoughts, behaviors, and trends, and this includes how spiritual guides interact with money.

Brief History of Spiritual Guidance

Mark McMinn, former professor, Department of Psychology, Wheaton College, Wheaton, Illinois, and Barrett McRay, former student of the Department of Psychology, Wheaton College, (1997) reported that prior to modern psychotherapeutic methods, Christians went to a church's pastor for alleviation of their fears, worries, and concerns. According to May (1992), spiritual guidance and psychology were intimately integrated until the 19th century. Medical science was finding organic causes for disease, whereas psychology remained wedded to "faith and morality" (p. 3). With the development of psychoanalysis by Sigmund Freud, spiritual guidance and psychology began to separate. Freud was an advocate for the scientific study of the human mind through observation and measurement. At that time a medical model to address psychopathology became widely accepted (May, 1992).

Spiritual guidance, or spiritual direction, is thought to predate Christianity and can be found within traditions such as Hinduism, Buddhism, Confucisim, Judaism, and Islam (McNeill,

1977). Tilden Edwards (2001), an Episcopal priest and founder of and senior fellow at the Shalem Institute for Spiritual Formation in Bethesda, Maryland, posited that spiritual direction has most likely been present in all Christian traditions and it can also be initially identified as spiritual guidance within the Hebrew scripture. It has been posited by Richard Lamontagne (2002), long-time spiritual director and doctor of ministry, that spiritual guidance has come from many traditions and the three that have contributed most are (a) Jesus and New Testament, with guidance from the first five books of the Bible and the later Wisdom literature, Ecclesiastes, Job, and Proverbs, (b) the Desert Fathers and Mothers, and (c) 17th century European spirituality. It was in the 16th and 17th centuries that theologians began linking theology and spirituality (Thompson, 1989). However, within many Christian-oriented churches, few ever heard about spiritual direction until very recently (Benner, 2002). In the last several years there has been a general increase in interest in spirituality and many seminaries and colleges are including Christian education programs in spiritual direction (Benner, 2002). Today, there still continues to be a Christian influence on spiritual guidance, yet more and more individuals are practicing that do not identify as Christian (Palmer, 2008).

Working as a spiritual guide or more traditionally a spiritual director was the job of clergy within a church, and more typically within the Catholic tradition. The church compensated spiritual guides, and the individuals seeking spiritual guidance typically made monetary donations to the church. Today, spiritual guidance is in the beginning stage of becoming a full-time professional occupation for lay individuals (Creed, 1995). Many individuals are becoming spiritual guides as part of a spiritual community, cultural community, or through a divine *calling*. This often results in the need to negotiate fees for services rendered.

In a private practice situation the individual also handles the business and money as well as the work of the *calling* (Tallman, 2008).

A Lack of Literature on Current Practice: Business/Financial Aspects

It has been my observation through conducting a literature review that individuals entering the professional, business areas of spiritual guidance have minimal external resources, such as books and journal articles, to reference as they develop their practice. There is also a lack of literature in regard to how to integrate the spiritual side of the practice with the business side. In response to this lack of information, Bruce Tallman (2008), practicing spiritual director, wrote a book titled *Becoming a Full-Time Spiritual Guide: Practical Methods for Making Spiritual Direction or Counseling Your Main Source of Employment*. Currently, this is an unpublished manuscript; however, Tallman (personal communication, September 29, 2009) was actively seeking a publisher, however, is now considering self-publishing. Individuals within the field of spiritual guidance may continue to see business and money aspects as having less relevance to their practice. Business and money aspects will remain in the shadow until practitioners in the field are ready to explore and openly discuss these ideas in relation to themselves and their work.

Many individuals throughout time have been confused, emotionally and cognitively, about how to experience the relationship between God and money (Lamb, 1992). Many individuals have turned toward sacred texts for answers, texts such as the Bible. In relation to topics such as money, wealth, and God, the Authorized King James Version of The Bible states that, “No man can serve two masters: for either he will hate the one, and the love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon” (St. Matthew 6:24) or in other words, you cannot have a relationship to God and wealth at the same time. Other statements in relation to wealth and money include, “It is easier for a camel to go

through the eye of a needle, than for a rich man to enter into the kingdom of God” (St. Mark 10:25), “Blessed *be ye* poor: for yours is the kingdom of God” (St. Luke 6:20), and “Render therefore unto Caesar the things which be Caesar’s, and unto God the things which be God’s” (St. Luke 20:25). Some quotes that can be interpreted in a more positive light include “If they obey and serve *him*, they shall spend their days in prosperity, and their years in pleasures” (Job 36:11) and “But thou shalt remember the Lord thy God: for *it is* he that giveth thee power to get wealth” (Deuteronomy 8:18). Dianne Bergant (2003), Professor of Biblical Studies at Catholic Theological Union in Chicago and author, posited that, “On the one hand, prosperity is promised to those who are faithful to God. On the other, the rich often are accused of having become prosperous or having safeguarded their economic edge through fraud or some form of exploitation” (p. 38). Seemingly conflicting statements within the Bible appear to be one of the sources of the confusion about money, wealth, and God. It has been debated as to whether or not these statements are applicable today, however some of these sayings are still readily used and have impact in our society.

Within the field of spiritual guidance there is a professional organization called Spiritual Directors International (SDI). Their Code of Ethics was consulted to determine if there was any information relating to money practices. Spiritual Directors International (2000) published a pamphlet for spiritual guides titled, *Guidelines for Ethical Conduct*. The guidelines briefly mentioned payments, fees, money, or barter by stating that, “the compensation, if any, [is] to be given to the director or institute” (p. 4). Spiritual Directors International presents as an authority in ethical practices for spiritual guides, and yet the organization does not provide standards or guidelines beyond that stated above. A spiritual guide in private practice is left to decipher most matters in regard to money on his or her own.

To date, 1 theoretical article (Creed, 1995) was located that addressed the relationship between spiritual guides specifically, and one facet (fee setting) of many issues that relate to money. The published literature discussing the implications of paying fees in a spiritually oriented therapeutic setting was also minimal, at best. One theoretical article (S. Y. Tang, 2003) briefly discussed fee practices for Christian psychotherapists, who also provided spiritual guidance. The material consisted mainly of suggestions for charging fees for the part of the session that was the “spiritual” service; this will be discussed further in the following section.

Addressing Money Issues in Spiritual Guidance

Just as in psychotherapy (Krueger, 1991), within the field of professional spiritual guidance money is used as an exchange for services. Therefore, the topic of money is readily available for discussion within the session. How often is money brought up for discussion between the guide and the client within the field of spiritual guidance? As aforementioned, there was almost no published literature available to address this question. One article (Creed, 1995) that did touch on money issues, albeit in a very limited manner, will now be considered.

Bill Creed (1995), a Jesuit Spiritual Director with a doctorate in law degree and a doctorate of ministry degree, wrote a theoretical article addressing money issues, specifically fees, within the field of spiritual guidance. He was asked to write this article to respond to a spiritual director, who wrote to the *Presence: An International Journal of Spiritual Direction* asking for assistance in relation to challenging issues experienced while setting fees.

Creed (1995) discussed spiritual guidance in terms of being a *ministry* versus being a *profession*, literally from two different perspectives. The article was divided into two sections, one section addressing the *ministry* side of the practice of spiritual guidance and the other section addressing the *professional* side of the practice of spiritual guidance. From the perspective of the

ministry side of the practice, Creed commented that spiritual guides eventually come to understand the paradox that exists between the spiritual guide's values and the values of the world. He suggested that the world does not value the service provided by spiritual guides, just as spiritual guides, in turn, do not value the world's values. In other words, the spiritual guide's internal values conflict with the external world's values, and vice versa. It was further stated that working in the *ministry* side of the practice does not result in financial gains, nor should it. In the second section, Creed addressed the *professional* side of spiritual guidance and stated that when you practice from a *professional* not *ministry* stance, "You are a member of the profession of spiritual directors, not a volunteer" (p. 46). Creed noted that asking for a payment from the client was a way to reaffirm the guide's self value. This was similar to how psychotherapists (Krueger, 1991) justified being paid for services. The use of a sliding scale when setting fees was also recommended to *professionals* in the spiritual guidance field. Again, Creed literally defined spiritual guidance in two distinctly separate ways, one way being a *ministry* and the other way a *professional* practice. He makes it clear that the spiritual guide needs to understand the angle from which he or she personally wants to practice.

Arguments presented by Creed (1995) support this researcher's reasoning and desire to conduct research in the area of spiritual guidance and money-related issues. The notions of spiritual guidance as a ministry, and spiritual guidance as a profession have begun to overlap and cause confusion (personal communication, Genie Palmer, October 2007) for those who are now in the field of spiritual guidance. Creed stated that if the spiritual guide practices from a ministry stance, then they should not get paid. On the other hand, if they choose to practice from a professional stance, then the spiritual guide needs to get paid. Currently, individuals in the field tend to be practicing from a ministry and a professional stance, sometimes they get paid and

sometimes they do not (Palmer, 2008). There needs to be some clarity within the field, in relation to the dynamics between *ministry* versus a *profession*; this lack of clarity may be rooted within how one defines his or her own spiritual guidance practice. This issue is large and will be addressed through research that is being conducted at ITP by Genie Palmer, professor, researcher, and spiritual guide. I will only briefly be touching upon this issue within this study, as I will be asking participants how they feel about getting paid for the service they are providing.

Spiritual Guides, Vows of Poverty, and Private Practice Work

Some potential issues around getting paid to do spiritual work include feelings of shame and guilt. John Berez and Herbert Helm (1998), Andrews University, discussed the concept of shame and guilt in a Christian context. When a person becomes inspired to deepen the relationship with God, as is the goal of spiritual guidance, he or she sometimes thinks that it is necessary to act more *noble* and *moral* (e.g., like Jesus); this may be true for either the client or the spiritual guide. When the individual fails to do so, which is inevitable, shame is often the result. Berez and Helm suggested that, “The attempt to use Jesus as a blueprint results in all sorts of distorted conceptualizations of ‘goodness’ including taking the vows of celibacy and poverty in a literalistic attempt to follow Jesus” (p. 11). Other great spiritual leaders, such as Siddhartha Gautama (Buddha), gave up great wealth and other material comforts to pursue a spiritual path. Spiritual guides and other spiritual seekers today typically study and look to great spiritual leaders (e.g., Jesus, Buddha) for *correct* ways of living, some may erroneously conclude that one needs to give up all things associated with materialism to be more like the great spiritual leaders of the past. Additionally, spiritual guides who are influenced by religion, specifically Christianity, may feel that they need to continue a long religious tradition of taking a vow of

poverty. It would be incredibly challenging to take a vow of poverty and still maintain a private practice in today's world. After interviewing several spiritual guides including Janet Ruffing, an author and professor of Spirituality and Spiritual Direction at Fordham University in New York, Berggren (2006), a journalist, concluded that

Yet spiritual directors—especially those not financially supported by a religious community or a partner's income—must also buy groceries and pay the rent, so their concerns often include managing the business side of the ministry. They wonder what fees to charge; whether to charge at all; how to promote one's ministry (p. 14)

Spiritual guides within a private practice who are called to do this work need to work with money in numerous practical ways. They may need to rent a space; pay bills associated with the space, such as internet, phone, electricity; they will need to spend money on advertising, whether via flyers or by creating a website; they will need to buy supplies for the business, such as candles, paper, and music; and they will be discussing money with clients, such as fees and perhaps the client's money joys and challenges. Unless the spiritual guide practices from a ministry stance (Creed, 1995), the practice will be a business and will require the spiritual guide to have a working relationship with materialism.

One last theoretical article (S. Y. Tang, 2003) was found that addressed changing fees within a session. This article is unique in the sense that it focused on how to handle fees when the therapist-client relationship transitions from psychotherapy to spiritual guidance.

Transition From Psychotherapy to Spiritual Guidance With the Same Person: Fee Considerations

Siang-Yang Tang (2003), Graduate School of Psychology, Fuller Theological Seminary, addressed integrating spiritual guidance into a Christian psychotherapy session. The following aspects were included in the discussion, ethical considerations, recommended financial guidelines, and charging fees. Additionally, third-party payment for spiritual intervention was

addressed. S. Y. Tang made some suggestions specifically to Christian psychotherapists, who incorporated spiritual guidance within the psychotherapeutic session. If the therapy goals were met and the client had given full informed consent then, S. Y. Tang stated, the Christian psychotherapist could continue working with the client solely as a spiritual guide. In relation to the fee, S. Y. Tang suggested that the Christian psychotherapist, acting as a sole spiritual guide should

(a) Agree with the client to continue sessions for spiritual direction, with the client paying for the sessions without third party payment; (b) provide services or sessions pro bono (free) to the client; or (c) switch to a suggested donation arrangement with the client making the donation, without any third party payments. (p. 19)

S. Y. Tang made the above suggestions from a theoretical perspective. To date, research to support or conflict with his presented ideas does not exist.

In summary, spiritual guidance has been predominantly Christian and church affiliated throughout history and is now becoming a profession for lay individuals. As professionals in private practice, the Christian perspective is still influencing spiritual guides as a majority of the American culture identifies as Christian and much of the literature is written from this perception. The culture at large also tends to be materialistically focused, which causes conflict between being called to do God's work and accepting money as part of the practice. Since there is no research addressing money-related issues within private practice, spiritual guides are left to discover for themselves how to practice the art of spiritual guidance in relation to the business side of the practice.

Reiki

Reiki, as defined in the introduction, is subtle energy transmissions from practitioner to client used to help relax the client and to allow the body to heal on its own, naturally (Rand, 1991). It has been used in such settings as hospitals, private practice, and within

psychotherapeutic settings (LaTorre, 2005), and as aforementioned has been empirically researched especially within the last 10 years. Individuals who practice Reiki undergo thorough specialized training. Anyone can put their hands on someone and help to heal; however, an individual who is initiated into Reiki has “experienced an ancient technology for fine tuning the physical and etheric bodies to a higher vibratory frequency without effort” (Horan, 1999, p. 17).

Brief History of Reiki

William Rand (1991) researched the history of Reiki by going to Japan to collect evidence and information. Historically, it is a commonly accepted truth that Mikao Usui in Japan introduced Reiki to the world in the early 1900s (Rand, 1991). In 1922, after Usui developed a Reiki system called Usui System of Natural Healing or Usui Reiki Ryoho, he opened a clinic in Tokyo (Rand, 1991). Whether or not this system of Reiki existed before this time is still being debated within the metaphysical literature. Chijiro Hyashi, a student of Usui and Reiki Grand Master in Japan, agreed to teach a Western woman of Japanese descent, Hawayo Takata, the Reiki system (Neild-Anderson & Ameling, 2001; Rand, 1991). Takata went to Japan in the early 1930s to relay news about her sister’s death to her parents, who relocated back to Japan after living in Kauai, where Takata was born (Rand, 1991). While in Japan, a physician diagnosed Takata with several ailments and she was told she needed surgery. Instead of getting surgery she decided to go to a clinic to get alternative treatment. She received 4 months of Reiki and was completely free of her diagnosis of a tumor, gallstones, appendicitis, and asthma (Rand, 1991). Takata received her initiation into Reiki and eventually became a Reiki teacher. In 1938 in Hawaii Takata introduced Reiki to the West. She taught Reiki in Hawaii for several years near the latter part of her life (Rand, 1991). Takata initiated 22 Reiki masters before her passing in

1983 (Neild-Anderson & Ameling, 2001). From the late 1980s until today, Reiki has been taught to millions of individuals around the world.

Review of Empirical Research

This section does not directly relate to money, however it is presented here to orient the reader to the empirical research that has been conducted in relation to Reiki, thus giving the topic more clarity and, in some circles (e.g., significantly empirically-minded individuals), more credibility.

Anne Vitale (2007), a full time doctoral student of nursing at Villanova University, wrote a comprehensive review of published empirical research on the topic of Reiki. Only research that was published in English was considered, along with other limitations as discussed below. Certain studies have been published in various languages; as per results from a GoogleScholar “Reiki” search in many available languages. In addition to summaries of the studies, clinical practice and implications for further research were also discussed.

Vitale (2007) applied the following search limits for the integrative review of the Reiki literature, “(a) English only; (b) research; (c) clinical trials—Reiki use as an intervention; (d) random assignment, either placebo or control; (e) investigations; (f) peer-reviewed journals; (g) abstracts; (h) full text; (i) the use of human participants; and (j) no delimitation of sample size” (p. 168). She opted to leave out case studies, secondary reviews, published or unpublished dissertations, experimental or nonexperimental articles examining or reporting Reiki use as complimentary and alternative medicine (CAM) therapy, or laboratory studies utilizing the healing effects of energy work in general. Vitale ultimately reviewed 16 studies that were published between 1980 and 2006, most having been published within the last 10 years. The studies were reviewed in these categories, (a) stress/relaxation-depression; (b) pain; (c) wound

healing; and (d) Reiki-placebo standardization. Whether or not the research had a significant outcome, it was included within the review. To review each of the studies here is beyond the scope of this dissertation, and not necessary to the current project. The reader is referred to this article (Vitale, 2007). A general overview is provided in the following paragraphs.

Five of the 16 studies produced results that were not significant. The other eleven studies returned statistically significant results in relation to their respective hypotheses. Vitale (2007) suggested that even mixed results studies could contribute to the design of future studies and were, therefore, important to include in the review. Additionally, Vitale stated that, “Nurses and others report clinical observations that the use and practice of Reiki has relaxation effects, stress management benefits, lessens pain, and promotes internal healing; however, with little empirical evidence on just how it works” (p. 168). Vitale also stressed that the lack of empirical research “continues to be a common criticism by biomedical practitioners challenging the use of Reiki within the predominant Western allopathic healthcare delivery model” (p. 174).

I have read and reviewed many of the articles that Vitale reviewed. I found her summary and comparison of these articles valuable and useful for developing further research on Reiki. I was disappointed, however, that dissertations were left out, as this area of research might be highly valuable information to consider for further research as well.

Reiki as Subtle Energy, Money as Energy

Many individuals within the Reiki community view money as simply energy (Brail, 2005; Horan, 1999). According to different branches of psychology (e.g., Jungian), money is what we project upon it, which will be discussed in more detail later. Money has no intrinsic value as it is merely a symbol of energy exchange, according to Paula Horan, a Reiki master and teacher. The way that we decide if something is valuable is an emotional decision, which often

causes internal turmoil. Additionally, according to Horan (1999), it is better to have a neutral attitude toward money, as opposed to handling money from a positive or negative emotional point of view. Many individuals have been brought up to project negative emotions onto money (Wilder, 1999), especially within Christian communities where a Bible passage reinforces that “money is the root of all evil” (Timothy 6:10), although many within the larger culture leave out that it is actually “the love of” (Timothy 6:10) money that is the root of all evil. To conclude, it is a common perspective within the Reiki community that money is only energy, neutral, however only among those who actually take the time to ponder, to some degree, the topic of money. It is my observation that many in the Reiki community that I am a part of do not take the time to explore their own relationship to money.

Psychology and Money

General Overview

Money is not only muted in relation to spiritual guidance and Reiki, it is also rarely addressed within the field of psychology or transpersonal psychology. Furnham (1984) acknowledged that money is part of everyday life yet it lacks the proper consideration, especially from psychological research. Furnham and Argyle (2000) stated, “Open any psychological textbook and it is very unlikely that the word money will appear in the appendix” (p. 2). Furthermore, looking at a few basic psychology textbooks published within the last 8 years, this is still the case (e.g., Myers, 2004). Even a clinical psychology textbook (Pinsof & Lebow, 2005) written specifically about family psychology does not mention money in the table of contents or appendix. There tends to be many areas in the field of psychology where money is important yet remain a neglected topic of research.

This section, *Psychology and Money*, is in no way meant to be fully comprehensive of all available peer-reviewed literature on the topics. I have reviewed many articles related to psychology and money and chosen to include only those articles that appeared to be most pertinent to this study.

Review of Empirical Research

The majority of the published research obtained for this literature review in relation to money and psychology was conducted in England, Sweden, and the Netherlands. One study was found that was conducted in Singapore (Lim & Si Sng, 2006). It is noteworthy that very few studies that discussed psychology and money were conducted within the United States.

An empirically based study (Wernimont & Fitzpatrick, 1972) was conducted and then published in 1972 that explored how various biographically distinct groups of individuals defined what money meant to them. The following groups were compared, hospital sisters, hard-core trainees, freshman and sophomore college men, college sorority sisters, secretaries, scientists, engineers, managers, technical supervisors, hard-sell salesmen, and soft-sell salesmen. Among the important findings of this early study included the idea that money has symbolic meaning, and it does mean something different to various groups of individuals who have different backgrounds, such as biographies, training, and experience. This study contributes to the literature in a way that describes how one population, individuals who are spiritual guides and who have also been trained as Reiki practitioners, define and experience money.

In 1984, Furnham published a quantitative study that discussed the relationship between different demographic and belief variables in relation to individual's attitudes and habits toward money. More than 250 individuals, 132 men and 124 women, from different backgrounds completed several standardized questionnaires along with 2 questionnaires related to money.

Fifty-seven percent of the individuals were between the ages of 18 and 30 years old, 29% were between 31 and 50 years, and 14% were over the age of 50. One outcome of the study suggested that money takes on a new meaning as an individual ages. Additionally, it was posited that education influences an individual's beliefs about money.

A twin study (W. Johnson & Krueger, 2006) was conducted at the University of Minnesota, Department of Psychology that explored the assumption that objective measures of environmental circumstances, such as income and assets have a direct contribution to life satisfaction or happiness. The research methods, analysis, and results were clearly articulated. Participants were asked to complete surveys that were analyzed using multiple statistical methods. The communication in regard to the research was transparent, however, there were specialized terms that were repeatedly used and undefined within the article. A nationwide sample of 719 pairs of twins was surveyed. This sample was not representative of the national population as participants were "somewhat more wealthy, better educated, Caucasian, and female than the country at whole" (p. 689). Although this aspect hinders generalization to the national population, the results were applicable to the overall discussion of money and psychology.

Wendy Johnson and Robert Krueger (2006), in affiliation with the University of Minnesota, discussed three outcomes as a result of the twin research. First, their study concluded that objective indicators or environmental circumstances, like income and assets, do have important psychological aspects. For example, earning \$60,000 a year may have a different effect on an individual's happiness versus that of another individual making the same amount per year. Second, it was concluded that perceived financial situation and perceived control over life influenced the relationship between financial resources and life satisfaction. The third outcome

was not statistically significant; the researchers were unable to show that “favorable environments created by greater economic resources and greater perceived control are associated with reduced environmental variance in life satisfaction” (W. Johnson & Krueger, 2006, p. 690). Overall, W. Johnson and Krueger, concluded that “this study emphasizes the psychological nature of even the most apparently objective environmental variables, pointing out that one cannot assume that any environmental circumstances will have any specific direct effect on any outcome” (p. 690). W. Johnson and Krueger’s research caused me consider asking about how much control the participants perceive that they have over their own financial situation. This question was asked and is discussed more fully in Chapter 5.

A study was published in 2006 that explored the relationship between money attitudes and emotional intelligence (EI). Engelberg and Sjöberg (2006), from the Stockholm School of Economics, used the Money Attitude Scale, Economic Self-Perceptions Likert-type scale, and Measures of Emotional Intelligence (performance measure and self-report scales) to examine how money attitudes relate to emotional intelligence (EI). This was a quantitative research study with 212 participants; all participants were applicants to the Stockholm School of Economics. Of the 212 participants, 137 were men and 75 were woman. This population was far from being representative of the general population. In their literature review, Engelberg and Sjöberg confirmed that prior research did show that money was saturated with notable emotions, and tended to have a profound impact on significant relationships, therefore, they decided to see how levels of emotional stability impacted an individual’s relationship to money.

One of the several outcomes of Engelberg and Sjöberg’s (2006) study was that individuals who were conscious of their budget were only somewhat more achievement-oriented, resilient, and emotionally stable when compared to individuals who were not budget-conscious.

It was also concluded that EI is better for accounting for individual differences in relation to money orientation as opposed to explaining behavior in relation to retaining and budgeting money. It was further found that individuals with high EI did not tend to value money as a sign of power, status, and prestige. Furthermore, individuals who scored lower on the money-orientation scale were more emotionally stable. Individuals with low money-orientation were more focused toward achievement and were also found to be “better able to withstand failure and deal efficiently with demanding challenges” (Engelberg & Sjöberg, 2006, p. 2040). It was found that when individuals attached little importance to money, they appeared to have a high degree of life adjustment. Finally, individuals who desired money tended to be less aware of their social environment. Money-oriented individuals also tended to put work before social engagements. As a part of this study, participants were not asked to explore their perspective in regard to how money-oriented they were; however, they were asked to explore their relationship to money.

Viven Lim and Qing Si Sng (2006) conducted research to add support to the literature that parental money beliefs and behaviors do have a major impact on their children. Lim and Si Sng conducted the study at the National University of Singapore. Participants in this study were undergraduates and their parents; there were approximately 250 undergraduates participating who were attending management classes at a large institute in Singapore. Several surveys were given to the students and their parents. There was an exploration as to what extent parent’s money attitudes impacted their youth. The researchers discussed in their literature review how parental job insecurity affects youths’ work attitudes, self-efficacy, and academic performance. Lim and Si Sng conducted research to explore the effects of parental job insecurity on their children’s money anxiety, money motives, and work motivation. One result of the study was that the father’s job insecurity had an effect on the children, whereas the mother’s job insecurity did

not. Another finding was that youths who were extrinsically motivated by negative money factors were less likely to do good work. Therefore, it was assumed that individuals who were intrinsically motivated did better work. As a part of this study, participants were asked in survey form the level to which they perceive their parents' attitudes toward money had an impact on them. These findings will be discussed in Chapter 5.

To briefly summarize, there is a paucity of research in relation to psychology and money in the current literature when compared to other topics being studied within the field of psychology. Furthermore, much of the research published appears to be conducted outside of the United States. The above is literature that was reviewed due to the relevance to this research topic as was mentioned at the end of each presented study. In the next section there will be a general discussion as to how normalcy, money, and happiness relate to one another.

Normalcy, Money, and Happiness

Jacob Needleman (1991), a professor at San Francisco State University and philosopher, argues that our society does not know what it is like to be normal with money. What does it mean to be *normal* or potentially *exceptional* in daily life? Happiness and flow may be keys in relation to living out all areas of life (Csikszentmihalyi, 1997), even our relationship to money, on a daily basis in a more normal way. Happiness can be defined as “the degree to which a person evaluates the overall quality of his or her present life-as-a-whole positively. In other words, how much the person likes the life he/she leads” (Veenhoven, 2005, p. 333). American philosopher and psychologist, William James (2008/1902) posited that an individual's main concern is happiness. The desire for happiness is the reason for personal motivation and overall social well-being (Csikszentmihalyi, 1999). According to Csikszentmihalyi, the quest for happiness has been a central concern throughout recorded history. James (1950) also discussed

consciousness in relation to a flowing stream. Flow or autotelic experience is when an activity is so engrossing and enjoyable one does the activity for the intrinsic value the experience brings, which is an important aspect to psychological happiness (Csikszentmihalyi, 1999). An autotelic person frequently experiences the state of flow while completely immersed in a range of different tasks. Could normalcy be found within daily life while one is happily in the flow? Can a person maintain a flow state and feelings of happiness even when handling, thinking about, and dealing with money? Participants were asked to explore the ideas of normalcy, money, and strong positive emotions in regard to their internal and external experiences. It was, therefore, important to explore some of the literature in regard to conceptualizing internal and external experiences.

Internal Experiences and External Experiences

The following section presents information that explores the internal and external dimensions of individuals' lives. The topics that will be discussed include, defining internal and external experiences, measuring internal experience, internal and external theoretical framework, and internal and external experiences with money. These topics are important to review in relation to this study because as part of the participants' definition of money they were asked to define what internal and external experiences meant to them, and they were asked to talk about how they experienced money internally and externally. It was, therefore, important to have a working definition as well as to have some literature that discussed internal and external experiences of money.

What Is Internal Experience and What Is External Experience?

Ross Buck (1993), a professor at the Department of Communication Sciences and Department of Psychology, University of Connecticut, defined internal experience as subjective

affective experience which, “arguably evolved independently of other kinds of emotional responses, with the function of providing the organism with knowledge of internal events relevant to self-regulation: feelings and desires” (p. 490). Subjective affective experiences are regarded as a direct knowing of the internal reality. This knowingness comes from perceived experiences of concepts such as emotions, motives, drives, feelings, and desires.

Buck (1993) explicitly stated that this idea of internal life has for a long time posed a problem for scientific psychology, and the most common solution has been to ignore the internal and focus on the external (e.g., behavioral psychology). There are many ways to define the external, as it encompasses everything that happens outside of the individual. In the following section there will a discussion about how to measure the internal experience.

How Do We Measure the Internal Life of an Individual?

Ruut Veenhoven (2005), a Professor of Social Conditions for Human Happiness at Erasmus University of Rotterdam and Director of the World Database of Happiness, posited that, “the quality of life is in the eye of the beholder. As we deal with conscious humans, this quality boils down to subjective appreciation of life. This is commonly referred to by terms such as ‘subjective well-being,’ ‘life-satisfaction,’ and ‘happiness’ in a limited sense of the word” (p. 333). Veenhoven later goes on to discuss how to measure this subjective appreciation of life. Measurement, according to Veenhoven, has been predominantly seen as an external or objective assessment. Experiences such as happiness and life satisfaction cannot be measured in this way. Research has shown that there may be mild correlation between an individual’s external behaviors, such as, smiling, and self-reports of happiness. In contrast, Veenhoven proposes, peers may be unable to predict one another’s level of happiness. To explore the internal life of an individual whether it is in relation to happiness, well-being, or money, Veenhoven posited that

this information needs to be obtained using, “clinical interviews, life-review questionnaires, and common survey interviews” (p. 335). This study used interviews and survey to obtain information in relation to the individuals’ internal experiences of money for many of the reasons posited by Veenhoven.

Experiences With Money

Veenhoven (2005) discussed how to assess the individual’s internal life in general from an outside perspective. In the following, Needleman provides information on how the individual can assess his or her internal life particularly in relation to money, and in direct relation of how the individual sees the vivid external world.

Needleman (1991) wrote in a very profound yet simple manner about the topic of money. One of the most compelling questions asked in the readings which I engaged with was, “Why have we lost the ability to experience the internal world in as vivid and intense manner as the outer world?” (p. 170). In partial response to his own question, Needleman noted,

The surprising answer is that the way toward the real inner world is to experience with ever greater intensity of feeling the pulls and impulses that draw us toward the outer world! To experience God as intensely as we experience desire, for example, it is necessary to experience desire more consciously, not turn away from it toward some high, but bloodless and, finally, illusory ideal religious image! (p. 170)

Needleman emphasized that to become more connected to the internal world and God, one needs to become more conscious of one’s own experiences. These experiences are all inclusive, the emotional, physical, mental, and the spiritual continuum from love to fear. This literature was highly relevant in regard to the population studied for this research project because it seems that individuals in the healing arts field often struggle with how the internal and external worlds relate.

In direct relation to the internal and external experiences of money, Needleman (1991) stated that instead of denying the effects and affects of money on the individual’s life, it is most

important that the individual confront the topic consciously. For Needleman, it is vital that a person not

turn away from [money], but *to take it even more seriously*, to study himself in the very midst of the world of money, but to study himself with such diligence and concern that the very act of self-study becomes as vivid and intense as the desires and fears he is studying. (Needleman, 1991, p. 171)

When the individual sees herself or himself in the “conscious experience of truth” (p. 171) even if the truth provides pain, the experience will provide “space and light and contact with a higher world” (p. 171). Additionally, this intense study leads the individual to experience intense internal forces. According to Needleman, the individual will “directly experience the unbelievable contradiction within himself between the wish for God and the attraction toward material, outer life” (p. 171). This contradiction is referred to as *conscience* in our society today. The idea presented in this paragraph was additionally inspiring to me as a whole in regard to this dissertation because my hope has been to help myself and others explore their internal and external worlds as a part of this research process.

Internal peace may be a key to healing the contradiction between the wish for God and the attraction toward the material: If an individual has internal peace, external problems do not affect his or her deep sense of peace and tranquility. In that state of mind the individual can deal with situations with calmness and reason, while keeping internal happiness (Dalai Lama, 2005, p. 14). Additionally, “wealth is a state of mind” (p. 231) according to individuals such as Manfred Kets de Vries (2007), who is the Raoul de Vitry d’Avaucourt Chair of Leadership Development at INSEAD, France and Singapore; former professor at McGill University, the Ecole des Hautes Etudes Commerciales, and Harvard Business School, author, and known as one of the world’s leading thinkers on management. Kets de Vries also stated that, “Anyone can acquire a wealthy state of mind by thinking rich thoughts. If we see ourselves as prosperous, we

will be” (p. 241). He furthermore purported that, “Our thoughts and imagination are a great source of wealth . . .” (Kets de Vries, 2007, p. 241). Internal experiences of wealth, that is, *time*, *energy*, *passions*, and *intimacy*, are “infinitely more important than money” (p. 242).

On the other hand, research has shown (Steel & Ones, 2002), that in relation to external happiness as well as the subheading (e.g., job satisfaction and material satisfaction), external factors do affect our subjective well-being. These external events however do not have long-term impacts and our baseline of happiness quickly returns. Research, therefore, has shown that long-term happiness depends upon stable and internal causes (Steel & Ones, 2002). Personality traits that are internal and stable greatly contribute to one’s state of happiness (Lucas & Diener, 2000). If an individual is intrinsically happy and stable he or she is disturbed for only a short period of time by external upsets.

Theoretical Frameworks: Internal and External Worlds

One Western theoretical framework was found that might provide a possible context in which the participants in this study describe their own internal and external experience of money. Ken Wilber (2006), a transpersonal theorist and an integral theorist, attempted to construct a model to define and categorize internal and external experiences. There were several Eastern, yogic models found, however they will not be reviewed here as they are beyond the scope of this research.

Wilber (2006) provided a theoretical framework that presented a construction of the internal and external dimensions of an individual’s life. Wilber created a four quadrant model as a framework of perception. Within the four quadrants are what Wilber refers to as fundamental dimensions, which includes “I,” “we,” “it,” and “its.” “I” refers to the inside of the individual, which includes prehension, irritability, sensation, perception, impulse, emotion, symbols,

concepts, rules, and so on. The “I” is subjective. The “it” is outside of the individual, what could be seen from an objective point of view (e.g., limbic system, cells, DNA). “We” is inside the collective, and “its” is outside the collective. This current research project focused on the “I” and “it.” Wilber’s framework is one way of viewing the internal world and the external world and how they might or might not be connected. This model was also useful when looking at the participants’ responses of how they defined God. Wilber’s model and how it relates to this topic will be discussed further in Chapter 5. The research conducted in regard to the applicable areas of psychotherapy and money is discussed in the next section.

Psychotherapy and Money

This literature on psychotherapy and money was reviewed. Some studies that have been done in the area of psychotherapy could foretell the development of private practice issues within other fields such as spiritual guidance (Bidwell, 2003) and Reiki.

The reasons for the importance of the following discussion of psychotherapy and money were best stated by Keith Tudor (1998), a British therapist. He argued that,

Given that money is the principal means of exchange in our society, and given that meaning—understanding meaning and making meaning—is such a central part of the therapeutic process, it seems important that the meaning of money is the subject of discussion and processing between [therapist] and client. (p. 477)

Even though Tudor is in England, I believe his statement is also applicable within the United States. Given that psychotherapy and spiritual guidance (as well as Reiki) are therapeutic in nature, before reviewing psychotherapy and money literature, it would be helpful to educate the reader about some of the differences and similarities between the fields of psychotherapy and spiritual guidance. The difference between psychotherapy or spiritual guidance and Reiki requires less clarification as Reiki as a healing modality primarily concerns energy and much less face-to-face dialogue.

Spiritual Guidance and Psychotherapy

David Benner (2002), a member of the Psychological Studies Institute and Institute for Psychospiritual Health, argued that psychotherapy and spiritual guidance are not well-defined activities; therefore, he discussed the ways that they differ and the ways that they are similar. The first distinction was that a therapist puts emphasis on the need for empathy to the client's internal experience and spiritual directors put emphasis on the individual's relationship to God.

Psychotherapy and spiritual direction also differ in the way that psychotherapy looks to relieve problems within the internal world, and spiritual direction does not look to solve problems. The final difference as discussed by Benner is that a therapist tends to write and take notes during a session, whereas a spiritual director usually does not. Some of the similarities highlighted by Benner included the realization that psychotherapists and spiritual directors tend to focus on a client's internal self. Individuals are, at the core, "psycho-spiritual-somatic beings" (p. 359). Therefore, when working with individuals, psychotherapists and spiritual directors use similar techniques such as offering presence and attentiveness, seeking emotional awareness, being accessible, and showing a desire to be helpful. Psychotherapists and spiritual directors deal with the client's internal life history as well as external behavior.

There is one similarity not mentioned by Benner (2002) between spiritual guidance and psychotherapy, specifically as it is relevant to this study, in the sense that both fields have a portion of its work force within private practice. In a private practice setting, the individual needs to deal with money in a direct way. Money needs to be addressed in relation to overhead costs (e.g., renting space, electricity, and business supplies) and in its impact on the relationship with the client (e.g., fee setting policies, speaking frankly about money, attitudes toward money, transference and countertransference issues, missed sessions). Participants in this study were

asked about how money impacted their relationship with their clients and this discussion appears in Chapter 5.

Nearly all of the articles found for the review relating to psychotherapy that discussed the meaning of money and fees in a therapeutic relationship, referred to Freud (1913) and his essay titled, "On Beginning Treatment." Freud was possibly the first to openly and freely discuss many of the topics relating to money and fees, which others in the psychotherapeutic field were not addressing. Freud defined money in both a conventional and psychological manner. Since most articles referred to Freud it was clear that he had a large impact on the field especially in relation to money and private practice work.

Freud and Money Issues

Freud (1913) believed that he was leasing an hour of his time to the client, and the client was responsible to pay for it, regardless of whether the client took advantage of it or not. The rationale was that if there were many cumulative missed sessions, the therapist's material well-being would be in jeopardy. Freud drew a parallel between the client's response to money (including the fee charged), and the client's response to talking about sexuality. He wrote that responses to both topics were often prudish and hypocritical. Knowing this was the normal response from clients, Freud was sure to be extra frank when discussing issues related to money. He also stated that the client should not be allowed to run up a large bill and that the client should pay at regular intervals. The idea of doing pro bono work was discussed; Freud disagreed with doing therapy for free. Again, he conveyed that conducting sessions for free would compromise the financial well-being of the therapist. These ideas have heavily impacted individuals within the field of psychotherapy, particularly those having a private practice. Much more research needs to be done in this area of how money impacts the therapy session, however

for the purposes of this research it is important to note how participants in the fields of spiritual guidance and Reiki compare to these ideas presented by Freud. In the next section there will be a discussion about the research that currently exists in regard to how money impacts the therapeutic setting.

Client and Therapist Attitudes Toward Money

This review was added because individuals who are spiritual guides and who have also been trained as Reiki practitioners have *therapeutic* relationships with clients as well. Suzanne Sitowski and William Herron (1991), affiliated at the time with St. John's University, conducted research to explore the attitudes of both psychotherapist and client toward money. The participants were selected via the National Register of Health Service Providers, specifically, those who resided in the New York Metropolitan Area. There were 45 therapist-client pairs and each therapist gave their client the same set of surveys to complete. Among the 45 therapists, 32 were men and 13 were women. Among the clients, a reported 68% were women. The Money Attitudes Scale and Therapeutic Attitudes, Skills, and Technique Scales were administered. The following results need to be examined, with consideration of the location of the study and the gender discrepancy. First, the population was narrow, including therapists from only the New York-Metropolitan Area, and, therefore, could not be generalized to the U. S. population of psychotherapists. Second, given that there was a larger population of therapists who were men (approximately 71%), as compared to a larger population of women clients (68%), gender differences with regard to money, again, need to be considered. In a study published by Prince (1993), it was concluded that, "money styles differ sharply and consistently by gender . . ." (p. 180). Sitowski and Herron did not explicitly consider this major gender difference in the analysis, discussion, or conclusion sections.

This study (Sitowski & Herron, 1991) concluded that the therapists, relative to the clients, were more interested in retaining their money. It was also noted that therapists appeared to be “relatively atypical about money, emphasizing not its power and status qualities, but rather its potential for providing security, including protection from anxiety generated by money” (p. 35). According to research by Melvin Prince (1993), Fordham University, women tend to obtain things and experiences that they can enjoy in the present. Therapists as a group (predominantly men) were compared to the clients as a group (predominantly women). Therefore, the results or conclusions that therapists were atypical in their spending habits may have been skewed due to the uneven gender distribution. Perhaps it was not because they were therapists, but because they were also a group of men, compared to a group of women. Finally, the study (Sitowski & Herron, 1991) concluded that clients, ultimately, needed to feel that they were getting enough for their money, whereas the therapists needed to feel they were earning enough money for the service provided. Sitowski and Herron added to the study of money in the field of psychology in several ways. The research they conducted provided a design that relied on *standardized assessments* in comparing responses from the therapists’ and clients’ attitudes toward money.

Impact of Fees on Treatment Outcome

Herron and Sitkowski (1986) conducted a detailed literature review and concluded, “Currently the effect of fees on psychotherapy outcome is uncertain” (p. 347). Stephanie Citron-Bagget, in private practice at the time, and Bernhard Kempler, Associate Professor at the time, Department of Psychology, Georgia State University, (1991) reported that there were too many “confounding variables” (p. 47) that made the research regarding the effects of fees on psychotherapy outcome highly ambivalent. Social workers, clinical nurses, psychiatrists, and psychoanalysts (through theoretical, peer-reviewed articles), provided their own opinions and

desire for conclusive studies (e.g., Barth, 2001; Citron-Bagget & Kempler, 1991; Herron & Sitowski, 1986; Lanza, 1996; Newman, 2005; Trachtman, 1999; Sitowski & Herron, 1991). These professionals were from different settings such as clinics, hospitals, and mental health institutions. It became apparent, through a literature review in relation to setting fees, that more research is needed to explore the impacts of fees on both client and therapist in a private practice setting.

Sitkowski and Herron (1991) stated that, “The idea of charging fees for therapeutic reasons has its roots in classical psychoanalytic theory” (p. 28). The fee in psychotherapy has since been viewed as an integral piece of the therapy process (Herron & Sitowski, 1986). The original studies that focused on therapy outcome considered the client’s success rate according to how much, and in what way he or she paid a fee for therapy. Herron and Sitowski (1986) thoroughly discussed research in which psychotherapists concluded that the fee a client paid, regardless of the amount, was a sign of the client’s desire to heal. In contrast, some research study outcomes reviewed by Herron and Sitowski, particularly those studies conducted in hospitals and public clinics, concluded that clients did not need to make a payment to improve their condition. There were no conclusive studies proving whether or not it was beneficial or a detriment to have a client pay a fee for psychotherapy. As the third party payment system became more prevalent as a payment option, assumptions about the clients’ need to pay in order to benefit from psychotherapy were further challenged (Herron & Sitowski, 1986).

Transference and Countertransference

Money has meaning to both therapist and client (Newman, 2005; Sitkowski & Herron, 1991). The therapist could experience transference or countertransference in the therapeutic setting when discussing money with clients (Barth, 2001; Tulipan, 1983). Citron-Bagget and

Kempler (1991) discussed transference and countertransference issues that could arise in therapy in relation to negotiating fees. Transference in a therapeutic setting occurs when there is an unconscious redirection of feelings from one person to another. Countertransference occurs when there is a conscious or unconscious emotional response of the therapist to the client (Citron-Bagget & Kempler, 1991). The emotional response arises from the therapist's internal needs, rather than from the client's needs, and this could reinforce the client's earlier traumatic history if the therapist remains unaware of the emotions. For example, at the time of negotiating fees the therapist could potentially reinforce the client's prior wounding in relation to money, for example having grown up in poverty or having been taken advantage of monetarily in the past (Citron-Bagget & Kempler, 1991). As will be further discussed in the following section, many emotional responses can be triggered when money is the topic of discussion in the therapeutic relationship.

Therapist and Client Emotionality

The literature review has explored both therapists' and clients' emotional responses in regard to money. There was some consensus among the literature (Barth, 2001; Freud, 1913; Herron & Sitkowski, 1986; Lanza, 1996; Newman, 2005), in relation to negative feelings such as guilt among psychotherapists, for charging a fee for therapy. The researchers hypothesized that the guilt was due to charging money in exchange for healing. In a theoretical article Alan Tulipan (1983), psychiatrist, noted that a therapist was prone to having a reaction to the discussion of fees in a therapeutic relationship. He suggested that the therapist could have a reaction "such as condescension, inflated self-image, martyrdom, feelings of power, resentment and compensatory overinvestment, problems with premature terminations, reduction of hours, etc." (p. 449).

Tulipan (1983) suggested that several issues could emerge for the client, including “dependency, self-esteem, obsequiousness, inadequacy, authority reactions, sibling jealousy . . .” (p. 449), as well as other perceived negative emotions not explicitly mentioned. The research within this area, as well as the other areas relating to psychotherapy and money was very sparse. It became clear through conducting the literature review that research in this area needs to be conducted. In this study, individuals who are spiritual guides and who have also been trained as Reiki practitioners reported on their own feelings about money in relation to the private practice setting. This topic will be fully discussed in Chapter 5.

Missed Sessions

There has been some debate in the literature about whether or not to charge for missed appointments. The American Psychiatric Association (2009) advises that the therapist charge for a missed session if that was part of the original client-therapist agreement. If the client continues to miss his or her sessions, the American Psychiatric Association advises that the therapist continue to charge, taking into consideration the client’s situation. In a theoretical article, F. Diane Barth (2001), social worker, suggested that the therapist use the topic of missed sessions to discuss deeper issues that may be surfacing for the client as well as for the therapist. Barth wrote of her own experience with a client who missed many sessions. She mentioned that she needed to reflect upon her own emotions and motives, as she continued to charge the client for the missed sessions. Barth disclosed that she needed to discuss the situation with her client when she came to the realization that she enjoyed the extra free time. Barth addressed the psychological and emotional factors that confront a therapist within a private practice setting.

Through such articles (Barth, 2001) therapists explore their own issues involving money and private practice. Therapists need to discover these articles on their own because the majority

of educational training facilities (colleges and universities) do not offer coverage of such issues within the curriculum.

Money Education as Part of the Therapist's Training

Stewart Newman (2005), psychiatrist, purported that psychotherapists (more explicitly psychiatrists in this article), typically have not been trained to recognize the impact of money (e.g., fees, discussion) in the therapeutic relationship. Newman argued that there was a need to train psychotherapists during their residency, on matters relating to money. Citron-Bagget and Kempler (1991) also previously stated that training programs do not require or encourage exploration of the impact that fees have in a psychotherapeutic relationship. Taking Newman's argument one step further, it would be beneficial to have mandatory course work in the financial aspects of the therapeutic relationship and private practice. These mandatory courses might include the topics of business, finance, and marketing. For therapists in private practice especially, there is a need for mandatory training in regard to financial arrangements. Specifically, the focus should be on business aspects of managing the practice, and the secondary impact on clients. Additionally, training in relation to how money impacts self and others should be a part of any of the healing arts fields (e.g., spiritual guidance, Reiki, message therapy, therapists).

It was clear that research in regard to psychotherapy and money was sparse. There is a significant need for research in this field. However, the research and theory that was presented here is important to how individuals who are spiritual guides and who have also been trained as Reiki practitioners may relate to money within the therapeutic private practice. In the final section of this literature review, the mythical perspective in relation to money is explored.

Mythical Perspective and Jungian Psychology

Myth, Jungian Psychology, Symbols, and the Soul

This researcher fully appreciated and explored the individual's *subjective* experience of money first and foremost. The overall hope of this dissertation was to present the subjective view of money from a group of self-identified spiritually and energetically oriented individuals. The intuitive inquiry method was also used, which invites mythical perspectives and intuitive knowings, therefore, it is important for the reader to have a somewhat deeper or alternative perspective of internal and external experiences.

Our society has forgotten the importance of myth within ourselves and within the culture at large (Abrams, 1994; R. A. Johnson, 1989). Myths are extremely important to all individuals within a culture (R. A. Johnson, 1989), they connect us to our transpersonal selves (Abrams, 1994). Myths are populated with archetypes, which are symbols that are universally recognized. Robert Johnson, Jungian analyst in private practice who studied at the Jung Institute in Switzerland and at the Sri Aurobindo Ashram in India, posited that myths become an ample source of insight into our psychological motivations. He also thought that, "myth is a message from a deeper layer our psyche, which we share with our whole culture" (p. ix). Jung referred to this deeper layer as the collective unconscious. The collective unconscious holds feelings, ideas, abilities, behaviors, faults, and virtues that we identify as ourselves (De Laszlo, 1993). The theory of the collective unconscious posits that we all share the same basic psychological home, deep within this vast communal sea. Our internal lives are made from the material that resides within the collective unconscious (De Laszlo, 1993). Myths, therefore, allow our conscious selves to communicate with the collective; from this, according to most Jungians, great personal

growth and healthy changes can be made. The ego, according to Jung, helps the conscious and unconscious integrate.

In reference to our modern culture, R. A. Johnson (1989) stated,

Our materialistic society teaches us that the only reality is the one we can hold onto, the only thing of value what we can “take to the bank.” Our spirits need nourishment as much as ever. But, having excluded the inner experience of divine ecstasy from our lives, we can only look for its physical equivalent. And no matter how hard we look, or how many low-grade ecstatic experiences we accumulate, we crave more. (p. vi)

It is, therefore, challenging for individuals within Western culture to accept myth into our everyday lives. R. A. Johnson boldly stated that, “when we can understand and accept myth as a living picture of our internal world, we will be on our way to effecting real change” (p. xii). This is true for the individual as well as for the larger culture (R. A. Johnson, 1989).

It was thought by Jung (1916/1997) that the collective judges the individual and the individual needs to *produce* correct behaviors and actions that fit in the collective idea of the way life needs to be. In relation to the emergence of the contents of the unconscious, Jung posited, “What is lacking is not the collective recognition of the individual product but its subjective appreciation, the understanding of its meaning and value for the *subject*” (p. 55). Joel Covitz (1983), a Jungian analyst, recognized that money played an important role in his relationship with his clients. He reported that “everyone has a money complex” (p. 32) and that the way an individual relates to money could profoundly affect other areas of that individual’s life. According to Covitz, the ancient Greeks correlated the absence of money with a disease process, and the presence of money was a cure. He then went on to state that the myth of money is fundamental to our existence.

Covitz (1983) extensively discussed the myth of Hermes. The story is essential to this topic and research for several reasons. Covitz relayed this story “to focus on . . . this art of affluence—recognizing the realistic need to have money in this society, and then marshaling all

of one's forces, particularly the trickster who is in all of us, to reach that goal" (p. 35). The following is the story of Hermes according to Covitz,

The myth of the Greek god Hermes provides an archetype for this "trickster" psychology which allows for creative, flexible, daring approaches to the development of all possibilities in the individual, including the possibility of affluence.

As you know, Hermes was the son of Zeus and the nymph Maia. Soon after his birth, he felt restless in the dark cave, so he crept outside. He found a turtle going by. "What a great sign, what a help this is for me!" he said. "I won't ignore it." (Even at this tender age, he was open to the synchronicity of events.) So he tricked the turtle into coming into the cave with him. Then he took a knife and scooped the insides out of the shell and strung stalks of reed along it—and he had invented a lyre. The turtle had come along "at the rightful moment," and Hermes had taken advantage of that moment. He was opportunistic.

Then Hermes found the sacred cattle of the gods and took fifty cows from the herd. He wanted to cover his tracks, so he devised a magical pair of sandals for himself so that his footprints could not be recognized. Then he reversed the tracks of the cows, "turning their front hooves backward and their back hooves frontward, while he himself walked backward."

Now, while he was making his escape, an old man—a symbol for the old values—saw him walking away with the cows. Hermes said to him, "You didn't see what you just saw, okay? You didn't hear what you just heard. Keep quiet and you won't get hurt." And Hermes made it safely back, slaughtered two of the cows, and sacrificed them properly. Then he threw his magical sandals away—tricksters have to pay close attention to details like that—and went back to the cave. His mother knew he had been up to no good. Hermes told her not to worry, however, since he would provide for her:

Nay, we do not wish to sit amongst the gods without gifts or prayers, as is thy plan! Surely it is better to sport for all eternity amongst the immortals, in inexhaustible wealth, rather than to cower here in this gloomy cave! I mean to win the same sacred reverence as is paid to Apollo! Unless my father grants me this, I shall pluck up the courage—and I can do it!—to become a prince of thieves.

With the goal of inexhaustible, as opposed to expendable, wealth to encourage him, Hermes was determined to make his fortune, doing whatever it took to gain the same stature—and wealth—as his famous brother, Apollo.

Meanwhile, Apollo had obviously noticed the significant decrease in the size of his herd of cattle. He tracked Hermes down and demanded the return of the cows. Hermes pretended complete innocence: he didn't have any information, he said, about the theft. It was ridiculous to suppose that a tiny baby could steal fifty cows. Apollo laughed at this clever story and called Hermes a trickster, and insisted that Hermes lead the way to the cows. Hermes complained that he had falsely accused. So they went to see their

father, Zeus, who told each to plead his case. Apollo told his story, and then Hermes spoke in his own defense: “Father Zeus, I’m going to tell you the truth. I’m a frank person, and I don’t know how to lie,” he said, “I didn’t take his cattle home, though I do want to be rich.” At this point, Zeus burst out laughing, ordered the brothers to reconcile their differences, and told Hermes to show Apollo where the cows were hidden. Apollo was still angry, so Hermes decided to calm him by playing the lyre. And he played so beautifully that Apollo was charmed, and said that Hermes’ music was *worth* fifty head of cattle. He promised Hermes immortal glory among the gods if only he would teach him this art. Always on the alert for a fair exchange, Hermes agreed, provided he could have the cattle. Then Apollo “presented Hermes with a further gift, a golden three-leaved staff, which bestows wealth.” From then on, Hermes was in charge of the exchanges and commerce among men and was glorified among the gods. (pp. 35-36)

The trickster, Hermes, allows for creativity, flexibility, and daring approaches to self-development (Covitz, 1983). Hermes knew not to stay in the dark cave and depend upon other individual’s wealth for survival. Covitz pointed out that Hermes, “realized his dream of wealth while remaining in the company of the gods” (p. 36). However, according to one passage of the Bible that states, “No man can serve two masters: for either he will hate the one, and the love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon” (St. Matthew 6:24), this is not possible. Hermes also got himself out of trouble by telling a story; the world loves a story whether it is true or false (Covitz, 1983). There is a difference between a thief and being a trickster, Covitz stated. The trickster is able to work within his own culture and power structure; he looks for loopholes and back roads. He knows the rules, and where the rules can be manipulated, which will ultimately restore social equilibrium. Hermes was also known as the god of exchanges of goods and money between individuals. He was a god of boundaries, which was where neighboring tribes exchanged goods and encouraged economic growth.

The story of Hermes is perfect for this dissertation as a whole because it brings together many general ideas presented within the literature review, as well as presents pieces of the overall methodological approach to this research. Within the intuitive inquiry method Hermes would be considered a noteworthy trickster. He fits into the mythical realm, relaying messages

about money at a level the soul can understand. Hermes teaches ways in which money should be viewed and used. Overall, the story of Hermes is an applicable and powerful addition to this research.

Steven Farmer (personal communication, March 19, 2008), psychotherapist and spiritual teacher, believes that the *soul side* understands stories and myths, even when cognition does not. Myths and stories are, therefore, highly nourishing to the soul and, in turn, highly nourishing to the individual as well as the collective. Individuals practicing spiritual guidance also value myths and symbols, as they produce feelings that stretch and transcend the limits of everyday language (Fischer, 2006). Reiki practitioners also use symbols for healing within their practice; the use of symbols is part of the very foundation of the practice.

Jungian Perspective on Christian Influences

Although there appears to be conflicting statements about poverty and prosperity in the Bible (Bergant, 2003), Christianity on the whole has predominantly viewed money as something “essentially evil” (p. 67) according to Guggenbühl-Craig (1983). The collective consciousness has a Christian framework in relation to the soul and money, according to James Hillman (1983), a Jungian and American psychologist. Hillman posits that within the Christian perspective money is used to separate spiritual and worldly views. Hillman observed that it is clearly better to be without money, or in poverty, than to actually have money, according to Christian texts. Hillman argues that if money divides the two worlds, then money can also be used to bring them together. We cannot have soul without money and we cannot have money without soul.

From another Jungian’s perspective, the lack of money is often correlated with a lack of flexibility in one’s life. According to Covitz (1983) the lack of money can

prove to be a kind of psychic paralysis—a paralysis both of psychic movement internally and life movement externally. The Hermetic approach allows a person to feel free to

follow his soul, his destiny; it frees up his psychic energy in order to enable him to actualize his soul. (p. 38)

Therefore, in a Jungian view, it is necessary to explore how money affects one's life in order to actualize the soul.

What exactly is the soul? Adolf Guggenbühl-Craig (1983), a Swiss psychiatrist specializing in Jungian psychology and author of *The Emptied Soul: On the Nature of the Psychopath*, simply stated that the soul is a mystery. Projecting our soul allows us to identify and interact with it. The soul has several characteristics, according to Guggenbühl-Craig. It is secret, it is fascination, and it is strength and energy. In regard to secrecy, the soul's language is symbolic. It is the hidden treasure. We are fascinated with the soul, almost obsessed with it. When we lose sight of our soul we are weak and when we are in touch with our soul we are strong and powerful. When something is kept secret there is a soul projection upon it. In the United States we tend to keep sexuality and money-related issues secret, therefore, this is where we can find our soul projection. Money is neutral, therefore, it may be easy to project onto it. What matters most is *what* we project onto the money. Guggenbühl-Craig argues further that our projections onto money are very powerful and often frightening because this is an opportunity to look deeply within ourselves. In relation to the exchange of money, this is seen as a loss or gain of the soul. Money relationship is, according to Guggenbühl-Craig, ultimately seen as soul relationship.

In brief conclusion, according to Guggenbühl-Craig (1983) and to Hillman (1983), within the Christian faith, worldly projections of our soul take away from salvation of the soul through Jesus. Therefore, money and sexuality are seen as serious obstacles toward the salvation of the soul (Guggenbühl-Craig, 1983).

Conclusion

How do individuals who are spiritual guides and who have also been trained as Reiki practitioners in the United States experience their own professional and personal relationship to money? It became clear through conducting the literature review for this dissertation that no research exists that directly and explicitly relates to this topic on the whole—specifically in regard to the population being studied. Money remains an unexplored topic in regard to research in the fields of spiritual guidance and Reiki, and only partially explored in relation to psychology and psychotherapy in general.

It was determined through the literature review that money at the conventional level is a medium for exchange (de Fonseca et al., 1994); at the psychological level it is an object on which we project our emotions, desires, and wants (Trachtman, 1999); at a spiritual level money is an energy and neutral (Horan, 1999); and at a shadow level, money impolite to discuss and emotionally charged at best (Guggenbühl-Craig, 1983). The conventional and psychological explorations of money were much easier to research in an empirical and academic sense whereas the spiritual and shadow aspects of money were much more challenging in the same scholarly way.

Within the field of psychology and money it was determined that money has symbolic meaning, and has different meanings for different groups (Wernimont & Fitzpatrick, 1972). The meaning of money changes depending on the individual's age and education levels (Furnham, 1984). Individuals with the same income or assets may experience different levels of happiness and wide varieties in how they perceive their financial situations, and whether or not they feel in control of their lives. Therefore, the individuals' psychological nature may have a greater impact on life satisfaction than environmental factors (W. Johnson & Krueger, 2006). Furthermore, an

individual's EI may have an impact on whether or not there is a desire for money or whether or not money is valued. Individuals with high EI tended to be more emotionally stable, appeared to desire money less and were also inclined to value money less. Individuals with high EI appeared to be more socially oriented than individuals who were more money-oriented (Engelberg and Sjöberg, 2006). Finally, it was acknowledged that parents' attitudes toward money have been shown to have an impact on their children's work attitudes, self-efficacy, and academic performance (Lim and Si Sng, 2006).

The topic of money still needs to be more fully researched and discussed, especially in spiritual and shadow perspectives, as it is so vitally important within our culture today. Primarily due to its lack of discussion and exploration, money tends to remain a shadow within the larger culture (Sardello, 1994). The topic of money is rarely discussed in a coherent and cohesive way. When money is talked about, especially in light of the recent economic downturn, it remains focused on the collective experience; money is discussed in relation to others, as opposed to relating to the self.

Because the way we relate to money is currently collectively influenced by Christian and Capitalistic ideals (Haughey, 1997; Thomas, 2006), it often becomes very confusing as to how the individual can relate to money in a healthy manner. The population for this study was, again, individuals who were spiritual guides and who had also been trained as Reiki practitioners, therefore, it was argued that this population was significantly affected by Christian versus Capitalist assumptions, which remains a significantly unexplored topic. This can have a large impact on an individual's life, which in the areas of health, happiness, and general well-being. From a Jungian perspective a lack of money may actually be seen as an illness and the remedy is to have money. The lack of money also may be seen as stemming from a lack of flexibility

within an individual's life; to be wealthy the individual needs to be flexible (Covitz, 1983). An individual's relationship to money is an area within his or her life that could be looked at and worked with in a variety of ways to help further overall growth and development.

This research was necessary at this time since the concept of money as it relates to the individual still predominantly resides within the shadow of the larger culture. Therefore, it is important to start a discussion about how individuals with self-reported highly spiritual backgrounds define, interact with, think about, and treat their own relationship to money. This research was designed to do just that, start a conversation and reflect that conversation back to the larger group. In the next chapter there will be a discussion of how this research was conducted using the intuitive inquiry research method (R. Anderson, 2004). Chapter 3 will provide details of the intuitive inquiry method, procedures, steps, and how this method was best suited for this topic.

Chapter 3: Research Method

Overview of the Design

The overarching research question posed for this study was, how do individuals who are spiritual guides and who have also been trained as Reiki practitioners understand and experience their internal and external relationship to money? Subquestions included, How do individuals who are spiritual guides and who have also been trained as Reiki practitioners define money? How do they feel about getting paid for their services? Do individuals who are spiritual guides and who have also been trained as Reiki practitioners accept money for their service without experiencing emotions such as shame or guilt? Intuitive inquiry was the qualitative research method used for this exploration and a discussion about the different components of intuitive inquiry follows, which include validity, the hermeneutic cycle, and intuition. The five cycles of the intuitive inquiry method will be presented in more detail throughout each section; each cycle includes a discussion relating to the various successive phases of the research project.

Intuitive Inquiry

Intuitive inquiry is a qualitative research method developed by Rosemary Anderson (2004), professor and researcher at ITP, in response to her doctoral students' need for a transpersonal research method. A researcher using the intuitive inquiry method understands that in some way there is a call to work with the topic and that the topic chooses the researcher as opposed to the researcher choosing the topic (R. Anderson, 2004). Intuitive inquiry employs five cycles for completing research projects including dissertations. The cycles include clarifying the topic, identifying preliminary lenses, collecting original data and preparing summary reports, transforming and refining the lenses, and integration of findings and the literature review (R. Anderson, 2004). As a transpersonal research method, intuitive inquiry is partially grounded

within hermeneutics. Intuitive inquiry marries the intellect with the individual's intuition. There is an inherent idea within this method that the heart balances the analytical ways of knowing. There is also an invitation for the researcher to be transformed in understanding of the topic and in life. The reader of the final document may also be transformed in some way (R. Anderson, 2004).

Validity

Within qualitative research validity has been somewhat controversial (Creswell & Miller, 2000; Maxwell, 1992). When a qualitative study is valid, the researcher has provided an accurate account of how the participants within the study view the realities of the social phenomena being examined, and the participants find the information provided to be credible (Creswell & Miller, 2000). In a qualitative study the researcher assumes that reality is constructed by the participants' points of view. The researcher also has assumptions or views about the perceived reality, therefore, validity within qualitative research is usually discussed in light of the researcher's lenses, which are personally chosen according to the researcher's assumptions about the topic being investigated (Creswell & Miller, 2000). The experiences of the participants could be different from the established evidence, such as in published research studies; these findings are referred to as "disconfirming evidence" (Creswell & Miller, 2000, p. 127). The intuitive inquiry method takes into account the above and makes the researcher's assumptions as well as the participants' worldviews explicit (R. Anderson, 2004).

Within the intuitive inquiry method, the preliminary lenses are used as a list of assumptions that are either accepted or rejected based on the evidence of the phenomena gathered from the participant's experiences. The preliminary lenses are listed as self-disclosure of the researcher's initial assumptions, which is another form of validity referred to as

“researcher reflexivity” (Creswell & Miller, 2000, p. 127). “Member checking” (p. 127) is another form of validity and credibility where the participants are invited to view the data and interpretations. This aspect was a part of the study and is discussed in more detail later in this chapter. Another form of validity identified within this study is that a “thick, rich description” (p. 128) is used to describe my own experiences and the experiences of the participants.

R. Anderson (2004) suggested four ways that the researcher can add to the validity of the presented information within an intuitive inquiry study. She proposed that the researcher be rigorously subjective, tell the truth no matter what, avoid circularity, and write in his or her own voice. These suggestions were taken into account throughout this entire study. R. Anderson also presented two specific types of validity, *resonance* validity and *efficacy* validity. *Resonance* validity is the capacity to which the findings are able to produce a sympathetic resonance with the reader (R. Anderson, 2004). *Resonance* validity is discussed in Chapter 5 in light of the participants’ feedback after they reviewed their own transcripts and the entire group’s thematic analysis that I created for each group. *Efficacy* validity refers to the level in which the research study as a whole impacts the value of one’s own life (R. Anderson, 2004). *Efficacy* validity was not determined for the participants; however, it is discussed in relation to how the study has impacted the life of the researcher.

Hermeneutic Cycle

Hermeneutics (Bruns, 1992) refers to a way of thinking or a philosophical reflection that guides the researcher to more clarity about what it means to understand a text. There are many ways to understand something, and the intuitive inquiry process provides the researcher structure through using a five-cycle process to come to one’s own understanding of the topic being studied. Within the structure of the intuitive inquiry process there tends to be a hermeneutic

circle of interpretation. In Cycle 1 and Cycle 2, there is a forward arc where the topic and assumptions about the topic are clarified. In Cycles 3, 4, and 5, there is a return arc where the assumptions and preunderstandings may transform based on the information gained in relation to the understanding of the topic by the participants (R. Anderson, 2004).

Intuition

R. Anderson realized that not all answers to human dilemmas could be found through the intellect. Answers could also come from other sources such as intuition. R. Anderson (2004) discussed five types of intuition, (a) unconscious and symbolic processes, (b) psychic or parapsychological experiences, (c) sensory modes of intuition, (d) empathetic identification, and (e) through our wounds. These are just five ways intuition is experienced. Intuition is a major component of the intuitive inquiry method, however due to the scope of this research I will only highlight the ways I personally experience intuition throughout the process of using intuitive inquiry.

Cycle 1

Cycle 1 begins with the researcher's recognition of a "text" that continually begs for the researcher's attention. This text could be an image, an object, or book that reemerges within the researcher's experience time and time again. Once that text is recognized, the researcher interacts daily with it and records any information both subjectively and objectively that might emerge. The process of interacting with the text leads to clarity in relation to the topic and questions to be examined. Engaging in Cycle 1 helped me develop a suitable research question directly related to my topic.

Suitable Topic

According to R. Anderson (2004) a suitable topic is one that is “(a) compelling, (b) manageable, (c) clear, (d) focused, (e) concrete, (f) researchable, and (g) promising” (p. 317). This topic was compelling to me in many ways, as it relates to all aspects of my own life, growth, and development. This topic has been important to me in my daily life since early 2004. The research topic was clear and manageable as I was able to concretely discuss this topic with individuals who inquired about the research; I was able to articulate the point of the research in one or two sentences. I do believe that my topic was focused and concrete; participants were a very specific group of individuals, and I looked at a very specific phenomenon (internal and external understanding of money). I did feel guided to do this particular research; it was a calling and in response to the calling I invited Spirit to guide me throughout the process. This topic was promising in a prominent way, being invited this researcher and the reader to be transformed in a major area of our daily life—money.

The Text That Claimed Me

The initial text that claimed me was an audio recording that I listened to in January 2004. There were several phrases that I heard at a very deep level within my own self. The idea that *joy, freedom, and growth* were the three most important ideas for me to live by resonated with parts of myself that I did not know existed. In these states of consciousness I am close to who I really am as a spiritual human being.

For several weeks during an Embodied Writing class at ITP (spring quarter 2007) I wrote about the time I first heard the words, *freedom, growth, and joy* on the cassette (Hicks, 1989/2002). These words were experienced in direct relationship to my own internal experience of money. At that moment in time (January 2004), I realized that I needed to look at my

relationship to money *as a spiritual practice*. Prior to that point, I had a very strong and permeating spiritual relationship to all other aspects of my internal and external life. Money was unique—it was predominantly left out of the life equation on a conscious level, yet was pervasive, and connected to everything in my life. From January 2004 until the present moment, my relationship to money has been a major focus in direct relation to my own spiritual experiences. This topic truly claimed me; I was not the one who claimed it.

I identified part of the text (*freedom, growth, and joy*) at the end of August 2007 after speaking with a recent graduate of ITP who also used intuitive inquiry as her dissertation research method. She helped me to gain clarity in relation to what claiming a text (R. Anderson, 2004) truly meant. I had the impression that a book I was reading was the text that claimed me. This former student helped me to see that I needed to, “go back to the point where this topic claimed me.” When she said this, I had an image of the embodied writing piece I completed last spring in the Embodied Writing class. After dialoging with this text, it became clear that I needed to understand more about these states of consciousness: *freedom, growth, and joy*.

The Cycle 1 work all came together within a paper that I produced in partial fulfillment of the advanced research method class on the intuitive inquiry research method. The image and text fully claimed in late September 2007 during the first intuitive inquiry class meditation. The text was a pink heart with yellow and white silvery wings, with the words *freedom, growth, and joy* inside. I worked with the text in a variety of ways, including journaling, reading about the topic in nature, meditation within a psychomanteum booth, which is a small dimly lit room with a comfortable chair and a mirror tipped up to face the ceiling, and paying attention to my own thoughts and feelings about the text and topic. The psychomanteum booth is used as part of an ongoing research study at ITP headed by Arthur Hastings, professor and researcher.

After completing Cycle 1, my research question became very clear, How do individuals who are spiritual guides and who have also been trained as Reiki practitioners experience money, both internally and externally? This question seemed straightforward to me, and then I began reviewing the literature on the topic. I kept a piece of paper with my question written on it as a point of stability while wading through many semirelated topics. While the question remained very strong with me, the literature review would take me into upward and downward spirals and then back again, a process that happened over and over, so much so, that I needed a great deal of physical and mental strength when I worked on Cycle 2. I also felt that I was always working on it mentally.

Cycle 2

Cycle 2 is the second of the five stages within the intuitive inquiry method. The major purpose of second cycle is to identify the *lenses* the researcher will use to frame the topic. R. Anderson (2004) posited that the preliminary lenses are identified during the literature review process as a way of presenting the researcher's initial understanding in the context of the theoretical and empirical literature that relates to the topic. The explicit nature of the lenses is not intended to objectify the researcher's intention but rather it is inherent in the nature of the method, which is hermeneutical and personal in nature. The researcher puts forth the preliminary lenses so that they are available for critical evaluation by the researcher, the participants, and any other reader of this study. Additionally, by making the assumptions available, there is an invitation for the transformation and/or refinement as the cycles of the intuitive inquiry method proceed, particularly during the return arc.

Throughout Cycle 2, I simultaneously wrote my literature review and my assumptions list, which turned into primary lenses. My process has included reading a text, pondering the

words of the author, and seeing how a particular concept fits or does not fit within my own current schema. An important part of the intuitive inquiry process is to catch the moments when ideas or understandings are illuminated and the data shapes itself for the researcher (R. Anderson, 2004). I experienced this illumination and data shaping thus far during the final days of finishing the write up of Chapters 1, 2, and 3. There were moments of complete clarity that touched me very deeply.

The following are my final Cycle 2 preliminary lenses. Having started with 32 initial assumptions, the lenses have been refined to 20 preliminary lenses.

1. Money remains a topic that is impolite to discuss and debate openly.
2. Money is energy and is neutral.
3. Money is simply required within our current society.
4. Money is very important in daily life, yet undervalued (individuals on the whole remain ambivalent to money).
5. Money is within the shadow (in Jungian terms) in U.S. culture.
6. Global change in relation to money consciousness begins with individuals.
7. Money issues touch at the core of our being, and thoughts about money are our constant companion.
8. We need to find ways to acquire money that are congruent with our subjective feelings of well-being and with our values and beliefs.
9. It is unhealthy to be spiritually rich, and monetarily poor—this is not normal.
10. A healthy money relationship requires an understanding of the balance between the material and the spiritual.

11. Since we are not taught about money or finances in the mainstream education system, we are a nation that does not know how to have a relationship to money.
12. Money is important because it is a symbol of our mastery and comprehension of life's journey.
13. Our current culture does not support the notion of being healthy and wealthy at the same time. Media (e.g., movies, news) tells us that we need to be dishonest to acquire a lot of money, or win the lottery. Popular media also implicitly shows us that wealthy individuals are predominantly dishonest and mean.
14. Our nation has a collective consciousness in relation to money, which is a very Christian view that supports being poor and happy as opposed to wealthy and happy.
15. An individual will view money differently based on conditions such as career orientation and how his or her parents viewed money.
16. Spiritual guidance and Reiki are *healing arts*—when money is introduced into the *healing arts* it confuses the individual practitioner. It is confusing to help someone in a genuine way and get *money* in return.
17. There are at least two separate experiences of money—internal and external.
18. A healthy internal experience of the concept of money includes uplifting and positive emotions, feelings, images, and thoughts.
19. Individuals project their own internal state onto money (e.g., emotions, feelings, even parts of the soul) within the external world.
20. Individuals who are spiritual guides and who have also been trained as Reiki practitioners are more likely to be open to discussing their relationship to money.

Cycle 3

Cycle 3 is the phase of the research where data was collected and summary reports were prepared (R. Anderson, 2004). Procedures for identifying participants, recruiting participants, selection process for participants, data collection procedures, interviews, summary reports, and review and organization of the reports were done within the third cycle.

Participant Criteria

The sample consisted of 25 individuals residing within the United States who are spiritual guides and who have also been trained as Reiki practitioners. Each participant was able to give time and energy to completing the e-mails, phone conversations, online questionnaires, and interviews. Participants were articulate and were able to engage in conversation about their thoughts, feelings, emotions, and experiences. They all had the necessary computer skills needed to e-mail and fill out the online questionnaires. The following specific criteria were applied, (a) the individuals were between the ages of 18 and 90 years; (b) fluent in English; (c) any gender; (d) no known serious mental health or other known medical conditions that would impede participation; (e) attended a program where a certificate was awarded to practice some type of spiritual guidance (does not need to be within a particular tradition); (f) the individual also had at least level one Reiki training within any lineage; (g) the individual practiced at least 3 hours a week using either spiritual guidance and Reiki within a private practice setting, and currently had clients; (h) the individual had been practicing spiritual guidance and Reiki attuned for at least 1 year; and (i) were willing to discuss their relationship to money. Thirteen individuals who were self-identified as satisfied with their internal and external relationship to money, and 12 participants who were self-identified as either dissatisfied or neutral toward with money were recruited.

Recruiting

Participants were recruited by personal invitation through e-mail (Appendix H) and through a private spiritual community message board, angeltherapyboards. An internet search was conducted to seek individuals who potentially fit the above outlined criteria. Once they were located, they were contacted via e-mail (Appendix H) or by phone. A few individuals responded even if they did not have the time to participate in the study. This will be discussed further in Chapter 4.

Time Line and Initial Procedures

All participants were initially contacted by e-mail. Recruiting and data gathering happened simultaneously. When a potential participant was interested, I e-mailed the link to the online Participant Informed Consent Form (Appendix A). The online Participant Informed Consent Form was hosted by a secure, password protected, online survey internet website called SurveyMonkey. This was an online survey tool that allowed researchers to create their own surveys/questionnaires; all data were sent and collected through SurveyMonkey. Once the participant received the Participant Informed Consent Form they were asked to complete the electronically signed form within 1 week. Once the online Participant Informed Consent Form was signed it was automatically contained within my personal password protected account on SurveyMonkey's secure website that was firewall protected. Any files downloaded from SurveyMonkey were stored by me, the primary researcher, on a USB drive that was not connected to the internet, and were encrypted and password protected. Also to ensure further confidentiality, participant identification pseudonym names replaced identifying participant information in an encrypted and password protected copy of the original data file. Ultimately, the SurveyMonkey participant information will be deleted once the research has been completed.

The Participant Informed Consent Form (Appendix A) provided the participants with information pertaining to the participation agreement. The basic willingness to participate included (a) completing a Prescreening Questionnaire (Appendix C) to ensure that they met all outlined criteria to participant, and if they met criteria, they agreed to; (b) fill out the online questionnaire pertaining to Demographic Information form (Appendix D) and a Preinterview Questionnaire (Appendix E), which were created specifically for this study; (c) he or she agreed to engage in a 45 minute to 1 hour interview; and (d) he or she agreed to review an electronic copy, contained within a rich text format word document, of the transcript of the participant's own interview as well as the analyzed data obtained from Cycle 3 (see Cycle 3 description below). The Participant Informed Consent Form (Appendix A), the Prescreening Questionnaire (Appendix C), Demographic Information form(Appendix D), and Preinterview Questionnaire (Appendix E) were created by this researcher for the purposes of this study; therefore, there were no copyright issue concerns related to posting the questionnaires online.

Once the individual signed the Participant Informed Consent Form, the Prescreening Questionnaire (Appendix C) was sent via e-mail to the potential participant. Again, the participant received a link to the questionnaire. The participants were asked to complete the questionnaire within 1 week of receiving the link to SurveyMonkey. After the potential participant submitted the Prescreening Questionnaire, the results were posted on the SurveyMonkey website. I logged into my password protected account on SurveyMonkey and reviewed the data. I looked at the data visually to determine whether or not the potential participant met the study criteria. If the participant qualified according to the criteria outlined above, the link to the online Demographic Information form (Appendix D) and Preinterview

Questionnaire (Appendix E), also on SurveyMonkey, were e-mailed to him or her. All forms were provided by e-mail as no individual requested a paper copy.

Once the Participant Informed Consent Form, Prescreening Questionnaire, Demographic Information, and Preinterview Questionnaire were completed, the participant was contacted via mainly e-mail and a couple of times by phone to set up an interview. The location (ensuring a neutral location), dates, and times of meetings were then established. Participants were then sent an e-mail confirmation of the date, time, and location. Individuals residing outside of the San Francisco Bay Area were all interviewed by phone.

Additional Data Collection

The primary mode of data collection was through semistructured interviews (Appendix F). A semistructured interview protocol was chosen to allow for an organic and natural process to emerge during the conversation (Curry & Wells, 2006). The interviews were conducted in person when possible at an agreed upon, neutral location. There were two suggested meeting places, either at ITP within the meditation/spiritual guidance room or in my office space in Palo Alto, California. Both locations were used as meeting places. The meeting place was worked out with the individual ensuring a comfortable location. If it was not possible to meet in person, interviews were conducted by phone. The interviews were approximately 50 minutes in length and recorded using two recording devices. The first recording device was digital and the second was a tape recorder—which tapes were then sent to the transcriptionist. Interviews were then transcribed (Appendix G—Transcriber Confidentiality Agreement), checked by this researcher and each participant for accuracy, and then inserted into the computer-assisted analysis (Hatch, 2002) software MAXqda2007 program (Lewins & Silver, 2007) to await analysis. MAXqda2007 is a software program that assists the researcher in performing qualitative data analysis. The

software helps to systematically evaluate and interpret texts such as data obtained from interviews.

Participants/Sample

This study was designed in such a way that there were 2 groups of participants. One group, the Pink group, was a portion of the population being studied who believed they had a good relationship to money. The other group, the Yellow group, was a group that had mixed, negative, or neutral beliefs toward their own experience and understanding of money. This study design was set up this way to see if there was a difference between the 2 groups as to how they viewed money internally and externally. Separating the individuals into 2 groups in this way provided the space to see if any similarities or differences emerged in regard to how each participant defined his or her own experience.

The participants were divided into 2 groups according to how they answered questions 4, 5, and 6 on the Prescreening Questionnaire (Appendix C). Thirteen participants self-disclosed that they had a good relationship to money, which meant that they marked any number 7 thru 10 on the prescreening questionnaire. Marking numbers 7 thru 10 on questions 4, 5, and 6 means that they are satisfied with their internal relationship to money, their external relationship to money, and their overall relationship to money. The other 12 participants perceived a negative or neutral relationship toward money; they checked that they were either totally dissatisfied with their relationship to money overall, which would mean that all answers to questions 4, 5, and 6 would be number 6 or lower, or they would also qualify if they experienced a neutral or negative relationship to money on either the internal or external relationship to money, even if they experience a positive relationship to the other (internal or external) dimension.

Data Collection and Organization

Once the interviews were completed, they were transcribed and put into both rich text format documents and paper copies. To organize the data, I used two separate folders for each group. Data from each of the groups were looked at separately first, and then the summaries of each group were integrated later in the analysis, which will be discussed in depth in the next section.

Cycle 4

Cycle 4 is predominantly the interpretation phase of the research. Within the intuitive inquiry, the main objective is to rework and refine the Cycle 2 lenses. The framework for working with the lenses and additional interpretation of the data will be a method called interpretive analysis (Hatch, 2002).

Typically in Cycle 4, using the preliminary lenses developed in Cycle 2, the researcher interprets the data. There is a transformation of the understanding of the Cycle 2 lenses through the modification, refusal, removal, expansion, and reorganization of the data (R. Anderson, 2004). Cycle 4 lenses are then the result. The changes and refinements are clearly documented into a new set of final lenses. The final lenses in this study will be reported in a tripart fashion outlining new lenses, change lenses, and seed lenses (R. Anderson, 2004; Esbjörn-Hargens, 2004). New lenses will report the understandings that may be entirely new and unexpected. Change lenses signify a major change from Cycle 2 to Cycle 4 lenses. Seed lenses will be the findings that are barely found in Cycle 2 lenses, yet are greatly developed throughout the intuitive inquiry process.

The transcribed semistructured interviews were worked with in multiple ways. Computer-assisted analysis (Hatch, 2002) using MAXqda2007 software (Lewins & Silver, 2007)

was used for coding and organizing the interview data. I sat with the data as a hard copy and allowed more transpersonal impressions to emerge by using meditation, dream incubation, and personal creative arts, particularly writing in a journal. MAXqda2007 software was used as the primary way of recording the impressions, codes, and themes, as this allowed for quicker access to data and provided a more organized and focused location for the information (Lewins & Silver, 2007).

An interpretive analysis style (Hatch, 2002) was used to explore the qualitative data, as it complimented the intuitive inquiry method and provided added structure for working with the lenses. The interpretive analysis style was used because its aim is to make sense of social experiences. The researcher is an active player in the process and is the one who attempts to make sense of the social phenomena being studied (Hatch, 2002). The steps to using interpretive inquiry are as follows:

1. Read the data for a sense of the whole.
2. Review impressions previously recorded in research journals . . . and record these in memos.
3. Read the data, identify impressions, and record impressions in memo.
4. Study memos for salient interpretations.
5. Reread data, coding places where interpretations are supported or challenged.
6. Write a draft summary.
7. Review interpretations with participants.
8. Write a revised summary and identify excerpts that support interpretations. (Hatch, 2002, p. 181)

According to step number 1 of the interpretive analysis style, the researcher reads for a sense of the whole; a paper copy of all materials were reviewed prior to working with

MAXqda2007. In step 1, I read all of the transcribed interviews together two times to become immersed in the data (Hatch, 2002). Since there are 2 groups, I went through some of the steps of interpretive inquiry at least two times. I read all of the Pink group interviews (the self-identified satisfied group) and went through the first seven steps of the interpretive analysis steps, and then I read the Yellow group (neutral or negative group) and went through the first seven steps of interpretive analysis. As a part of step 7, each participant was sent his or her own transcript and the researcher's interpretation of the material within one's own respective group as a form of a member check (Hatch, 2002). This also helped to ensure that the participant felt that there was a preservation of his or her own voice, and that each participant felt that the personal story was accurately reflected. Participants were encouraged to be aware of any resonance they may have experienced with their respective group members, thus adding to resonance validity in the research at that stage in the research. This researcher then compared the summaries created from each interpretive inquiry cycle. An additional summary was prepared and presented as results; this final summary was also discussed in Chapter 5 of this dissertation.

Within step 2, there was an assumption that the researcher recorded impressions in a journal throughout the data collection process. As a part of steps 2 and 3 of the interpretive analysis style, I read the impressions (which also includes the preliminary lenses, Cycle 2 of the intuitive inquiry process) to get a sense of where to start in regard to interpreting the findings. When former impressions were looked at in comparison to the collected data (the interviews and questionnaires) new impressions did arise (R. Anderson, 2004; Hatch, 2002) and the lenses did change (R. Anderson, 2004). In step 3, I also read the collected data (i.e., interviews and questionnaires), identifying my impressions, and recording my impressions in memos, which were also electronic, using MAXqda2007 (Lewins & Silver, 2007). At this point, themes did

emerge from the coded data, which were then recorded. These new written impressions were then compared to the preliminary lenses, which lead to the formulation of the new, change, and seed lenses. These impressions brought meaning to the data, which is why in step 4 the researcher reviewed step 3.

Step 5 of the interpretive analysis style guided the researcher to reread the data and code places where the interpretations made in step 3 and reviewed in step 4 were supported or challenged. The data were reread and additionally coded using MAXqda2007 software. This was the step where new lenses, change lenses, and seed lenses were developed.

During step 6, a draft summary was written, for each respective group. Excerpts from participants' interviews and feedback were also included within the revised summary. The summary was focused on "communicating the explanations, insights, conclusions, lessons, or understandings" (Hatch, 2002, p. 186) that were drawn from the analysis.

As a part of step 7, the participants reviewed the draft that was written in step 6 along with their own transcribed interview. They were asked to make sure they were comfortable with what was written within the transcribed interview, and were asked to provide any written feedback in relation to the step 6 reports of the findings. Their comments and feedback were not mandatory; participants were allowed to simply give the feedback that they have nothing to change or add. Some participants did not provide any response. Participants had 2 weeks to review the interview transcript and the step 6 drafts. All communications were done by e-mail; no participant requested a paper copy.

As a part of step 8, the final step of the interpretive analysis style, a revised summary was written. This included the interpretation of each group, in addition to the findings and comparisons made between the 2 groups.

After the Cycle 3 process was complete, Cycle 4, final lenses, were presented. Cycle 4 lenses were the new lenses, change lenses, and seed lenses. This section includes a write up of the process of how the Cycle 2 lenses were assessed as well as refined, changed, or validated.

One purpose of the use of the interpretive analysis style was to help refine and clarify the new, change, and seed lenses. Another reason for using this style was to identify themes that emerged throughout the data collection and analysis process that were also slowly refined, clarified, and reported (Hatch, 2002).

Cycle 5

During Cycle 5, the researcher steps back from the project and looks at the whole from a new perspective (R. Anderson, 2004). Given that the findings and final lenses have been clearly identified within Cycle 4, the researcher reevaluates the literature in relation to the results of the study and looks for the forward and return arc to adequately evaluate the relevance or efficacy of the hermeneutical process (R. Anderson, 2004). This includes a look at the change preliminary to new, change, and seed lenses, as well as a look at the final draft from the interpretive inquiry analysis process. The researcher also honestly reports what they have learned through the process and what might be still unknown about the topic (R. Anderson, 2004) and this is done in Chapter 5.

The final chapter will begin with an introduction to the layout of the topics of discussion. Cycle 4, new, change, and seed lenses will be presented. Next, there will a discussion in regard to insights and reflections experienced by this researcher. Cycle 5 will then be presented, which will include a discussion of how the Cycle 3 research findings were explored in relation to the literature review. I will also discuss the delights and challenges of having used the intuitive inquiry method. Chapter 5 will also include discussions around the following topics, (a)

limitations and delimitations of the research, (b) implications and applications of this research, (c) how this research adds to the field of Transpersonal psychology, and (d) suggestions for further research.

Conclusion

The intuitive inquiry method was used to explore how individuals who are spiritual guides and who have also been trained as Reiki practitioners understand and experience their relationship to money. Twenty-five participants were interviewed, and then asked to read over their personal interview for accuracy. Two groups, one with 13 participants and one with 12 participants were created. One group, the Pink group, was satisfied with their relationship to money and another group, the Yellow group, was neutral or dissatisfied with their current (at the time of the research) relationship to money. Each participant was also provided a copy of his or her respective group analysis where optional feedback was invited. As a result of the analysis using the interpretive inquiry method, a write up was generated using all pertinent data, such as interviews, researcher notes, intuitive impressions, and preliminary lenses, new lenses, change lenses, and seed lenses. The results of this study may be beneficial to participants as well as future readers as there may be important information, useful to a variety of audiences, gleaned from exploring how individuals with self-reported strong spiritual backgrounds view their own relationship to money.

Chapter 4: Findings

Brief Overview

This intuitive inquiry study was conducted to explore how individuals who are spiritual guides and who have also been trained as Reiki practitioners understand and relate to money in their professional and personal lives. The major areas of exploration included (a) how this population defined money, (b) how they defined God and how they viewed the relationship between God and money, (c) how they felt about various aspects of their professional experience of money, and (d) how they personally experienced money. Intuitive inquiry was used as the primary research method for this study as it allows for the researcher to be a more authentic part of the process. I chose this method because this topic has been personally applicable to me since early 2004 when I began to explore how money fit into my life in a spiritual way in addition to the more mainstream role that it dominantly played up until that point.

Recruitment

Participants were recruited by personal invitation through e-mail (Appendix H) and through advertising on a private spiritual community message board, angeltherapyboards. An internet search was also conducted to seek potential participants. Once individuals were located who might fit the participant criteria, each one was contacted via e-mail (Appendix H) or by phone. Participants in the study also referred community forums, such as a Yahoo group and a networking site as places to advertise for additional participants.

To begin, near the end of October 2008, 12 e-mails were sent out and 6 individuals responded and ended up becoming participants, one dropped out for unknown reasons after completing all of the online forms. The remaining 6 individuals did not respond. I had 3 individuals' phone numbers, therefore, I did call and leave a message about the research process.

One individual returned my call and let me know that she did not meet the criteria and she also expressed blessings to the process. Another internet search was conducted at the beginning of December 2008, and 10 individuals who might meet the criteria were contacted, all but 1 individual responded, 1 individual responded and said that she was not able to participate given other commitments and the other 8 individuals became participants. In about mid January 2009, 2 individuals from the angeltherapyboards contacted me after seeing a post (a shortened version of Appendix B), which was an invitation to participate in this research; both individuals ultimately became participants. A couple of individuals who resided in other countries saw the post on the angeltherapyboards and expressed an interest in participating, however this study did focus solely on individuals residing in the United States. In mid February, I contacted individuals who had completed the study and asked if they could recommend any sites or agencies where I could recruit more participants. I received a response from all of the participants. Some did not know of any, and others provided the names of some individuals as well as several websites. I contacted 1 individual who was able to post my invitation to participate on a community forum, called the Jewish Spiritual Directors Network; this resulted in at least 2 individuals contacting me to participate, of which both became participants. However, 1 individual filled out all of the online questionnaires and then dropped out of the study for unknown reasons. After several attempts to contact this individual there was no response. Additionally, I posted an invitation on a Yahoo group titled "TexasReiki," which was recommended by 1 participant. I am unaware if this resulted in any responses. Several individuals that I knew were contacted to send my invitation to participate (Appendix B) to others who they considered potential participants. I am unsure how many participants this method produced. However, I did receive 5 participants from unknown sources; I did not ask where they were when they received the information about the

study. Two participants were invited because I knew them personally. A professor at ITP who is a spiritual guide and who practices Reiki was contacted, and although she was unable to participate in the study she did provide me with some names of individuals who might participate or who could refer me to other individuals or groups. This resulted in acquiring 1 participant of which I am aware. Finally, 1 individual interviewed had not practiced for some months and, therefore, her information was not used.

Two individuals dropped out of this study for unknown reasons. The attrition rate was, therefore, 7%. The known numerical response rate from the e-mails sent out was 64%. It is not possible to give an accurate response rate because the invitation to participate was sent to an unknown number of individuals on the internet networking sites. It is also unknown as to how many times the invitation to participate was forwarded to potential participants.

Ultimately, 25 participants were divided into 2 groups, the Pink group, which consisted of 13 individuals who were self-identified as having a positive relationship to money, and the Yellow group, which consisted of 12 individuals who were self-identified as having a somewhat neutral or negative relationship to money at the time of the data collecting period (e.g., filling out the questionnaires and completing the interview). Each participant, after signing the Consent Form (Appendix A), completed three online questionnaires (Appendix C, Appendix D, and Appendix E). After completing the three questionnaires each participant was interviewed on average for 50 minutes. This data were then organized and analyzed, and the results are presented below.

How the Research Data Were Treated

There was a large amount of data to be concisely presented as a result of this research. Data were gathered through three online questionnaires and one interview that lasted, on

average, 50 minutes. It is important to note that much of the data are presented in regard to each group, the Pink group and the Yellow group as the overall goal of this research is to present how each group might be similar or different in their relationships to money. Where it made more sense, data were laid out from each participant's own stance or perspective; these areas are indicated.

Questionnaires

This researcher developed all questionnaires for the purposes of this study. The Prescreening Questionnaire (Appendix C) was used to obtain information that validated the participants' qualifications to participate. The Demographics Information questionnaire (Appendix D) was used to gather demographic data, and the Preinterview Questionnaire (Appendix E) was used to acquire information about the participants' earlier and current experiences of money. The results from the online questionnaires will be presented in table format as well as in narratives. The idea is to present the information and give a clear distinction between each group's responses. Individuals reviewing these tables can easily compare and contrast the 2 group's responses.

The pertinent numerical data on the Prescreening Questionnaire (Appendix C) will be presented in averages as opposed to presenting each participant's personal score on a scale of 1 to 10. Some narrative data on the Prescreening Questionnaire was presented exactly as the participants wrote them; this was purposely done so that the reader could get an initial introduction in the participant's original voices as to how they perceived their external, internal, and overall relationship to money at the time of interest in this study. This is the only area where the participants are individually represented in regard to how they perceived their money experience. This gives the participants a pure voice at the beginning. Again, this is the only space

where the individual is given his or her own and separate narrative. All other voices in the results are presented in conjunction with group findings. Other information on the Prescreening form is presented in narrative form, which includes the average number of years the participants have been practicing spiritual guidance and Reiki, their Reiki lineage, what level of Reiki training they have obtained, and the type and sometimes the location of training they have had to date. The type and location of training is listed without being linked to the individual participant. Data were presented by group, not in connection to each individual to reflect the training of the collective. My intention is that the reader can get a sense of the whole by reading the list.

The relevant demographic information, religious/spiritual orientation, income, ethnicity, education, and marital status, will be presented in tables. The data gathered from the Demographic Information (Appendix E) will also be presented in a table format as these were mainly yes and no questions, with some numerically scaled questions; individual scores will be presented where relevant, along with group averages. The participants were invited to comment on these questions when they were filling out the questionnaires if they so chose. Some participants did comment and two areas, family influence on the participant's finances and money education and credit card use, appeared to be relevant and were included in the results in a narrative form, which does appear in table format later in this chapter. Other comments were left out of this narrative because either there were too few or no comments to a particular question, or the comments were included by the participants during the interview, hence the response was represented in that data analysis.

Interviews

After the interviews were completed, the audio recordings were given to the transcriptionist, who signed the Transcriber Confidentiality Agreement (Appendix G) and

returned it to this researcher. After the written version of each interview was received it was printed and each individual interview was listened to while reading the text to ensure accurate transcription. Minor editorial changes were made to reflect the participant's exact words. Each participant was given an accurate electronic version of the interview for his or her review. Some participants commented at this point by saying thank you for the data. The participants were invited to make changes to their transcripts, however, there were no changes submitted back to this researcher.

Interpretive analysis was used to develop themes across participant answers to allow for a final compare-and-contrast summary across the 2 groups. The interpretive analysis method did not specifically state how many participants it took to agree upon an idea before it became a theme. Themes were, therefore, developed when at least one half of the group identified a common idea. Subthemes were reported when 3 participants to less than half of the participants agreed upon an idea.

Throughout this process, this researcher kept a journal to record insights during the data gathering and analysis processes. To start, each participant's interviews were grouped and analyzed separately. The Pink group data were the first to be analyzed. The transcribed interviews were read a first time while listening to the interviews to get the transcription as accurate as possible; editorial changes were then made as aforementioned. The interviews were then read a second time to get a sense of the whole. Each interview was read in total two times. Data were then grouped by answers to questions asked during the interview in separate documents. Each document was then further grouped into rough categories that corresponded to the overall reason for this research, groups included, (a) money for services, (b) internal versus external, (c) interactions with money, (d) defining money, and (e) God and money. The grouped

data were put into the categories, which was then entered into MAXqda2007 to code for themes. Each interview was then read in parts multiple times during the coding process. The resulting themes were then presented in a narrative style below. The same process was implemented with the Yellow group. After the initial group findings were summarized, a draft was sent to each participant in the group to look over and provide feedback if they felt moved. Each participant in the group was given only a copy of his or her group's findings and not the findings of the other group. There was no feedback provided that directly resulted in the need to change the results. Participants responded with comments such as, (a) "Thank you. This was a very interesting concept for a paper," (b) "Very interesting. I'll be interested to read your final report," (c) "Thank you for this information. I hope it is a useful tool for your studies. If you ever need a subject for any other types of alternative metaphysical study, do not hesitate to contact me," and (d) "Interesting findings. Good luck with the dissertation." The 2 group findings were then analyzed in relation to one another, and a final comparison of the 2 groups was presented. The next section provides the reader with information regarding the participants' pseudonym names.

Pseudonym Names

The following two tables, Table 1 and Table 2, provide the pseudonym names, which the participants chose to ensure their anonymity. Although some names appear to be "real," they are actually pseudonym names that were provided by each participant.

Throughout Chapters 4 and 5, participants' pseudonym names are used. Direct quotes will also be used to present illustrations in the participant's own words as examples of themes and patterns, and additional study findings.

Table 1

Participant Pseudonym Names: Pink Group (N=13)

Group name	Pseudonym names
Pink group	Milwaukee Reiki Guy Lotus Flower Evelyn Katherine Landers PureHeart Tusya Alima Spirit Walker Maford Dorothy Palmer AnimalSpirit Elizabeth MetaChaya

Table 2

Participant Pseudonym Names: Yellow Group (N=12)

Group name	Pseudonym names
Yellow group	Speaksfreely Champ Light Song Chanamir Red Beloved Daughter of Our Creator La Abuelita Diana Velvet Miriam Judy Judson Gloriann Sentelik

Results: Online Questionnaires

Demographic Information Results

Twenty-three women and 2 men made up the 25 participants. The participants were divided into 2 separate groups, the Pink group and the Yellow group. The Pink group consisted of participants who were self-identified as having a predominantly positive relationship to money. The Yellow group consisted of participants who were self-identified as having an ambivalent or negative relationship to money, at the time of the interview. In the Pink group, there were 11 women (ages 40, 49, 51, 52, 53, 57, 59, 59, 62, 65, 67) and 2 men (ages 32, 55); the average age was 54. In the Yellow group there were 12 women (ages 28, 47, 47, 50, 59, 61, 63, 63, 63, 66, 67, 72) with an average age of 57 years old.

Participants were asked the number of years they had been practicing Reiki and spiritual direction. Individuals were also asked about where they received Reiki and spiritual guidance training, along with their Reiki lineage and practitioner level. The average number of years the Pink group had been practicing Reiki was 10.2. Ten individuals in this group were within the Usui lineage, 1 participant was of the Angelic Reiki lineage, 1 participant was of the Tera Mai lineage, and 1 participant was unknown. There were 8 Reiki Masters, 1 level III practitioner, and 4 level II trained Reiki practitioners. The average number of years practicing spiritual guidance was 9.5 in the Pink group. Table 3 provides a list of participants' self-reported training type and location.

The Yellow group had been practicing Reiki for 10.6 years on average. Eleven individuals stated their Reiki lineage was in the Usui tradition and 1 was unknown. There were 10 Reiki Masters, 1 participant who was level I trained, and 1 participant that was level II trained. The Yellow group

had been practicing spiritual guidance for an average of 16.5 years. Table 4 provides a list of participants' self-reported training type and their locations.

Table 3

Spiritual Guidance (Direction) Training Locations: Pink Group (N=13)

Training type	Training locations
Institutes and colleges	<ol style="list-style-type: none"> 1. Claritas Institute, Spiritual Mentor Training Program in Boulder, CO 2. Creighton University, Omaha, NE 3. Cardinal Stith University, Milwaukee, WI 4. St. Norbert College, DePere, WI 5. Master Level Spiritual Guidance, Institute of Transpersonal Psychology, Palo Alto, CA 6. ThD candidate, Intuitive Spiritual Director, Holos University Seminary, Springfield, MO 7. Shalem Institute in Washington, DC 8. Claremont School of Theology in Claremont, CA PhD in Metaphysics 9. Spiritual Directors Institute I, II, III at Mercy Center, Burlingame, CA
Trainings, workshops, and certifications	<ol style="list-style-type: none"> 1. Somatic Transformation Advanced Training in Spiritual Direction with Dr. Stanley, Bainbridge Island, WA 2. Vocational Minister as a Spiritual Guide Training 3. Sonia Choquette Six Sensory Training, Chicago, IL 4. Angel Therapy Practitioner® with Doreen Virtue 5. Advanced Angel Therapy Practitioner® 6. Mediumship Certification from Doreen Virtue 7. Advanced Clinical Hypnotherapy Certification 8. Certified Healing Touch Practitioner 9. Life Coach 10. Spiritual Companion Training 11. Dominican Center at Marywood, Grand Rapids, MI 12. Oasis Ministries Graduate "Spiritual Direction for Spiritual Guides" Program in Camp Hill, PA

Table 4

Spiritual Guidance (Direction) Training Locations: Yellow Group (N=12)

Training type	Training locations
Institutes and colleges	<ol style="list-style-type: none"> 1. The Institute of Transpersonal Psychology, Palo Alto, CA 2. Graduate Degree in the Art of Spiritual Direction from the San Francisco Theological Seminary in San Anselmo, CA 3. Spiritual Direction training Archdiocese of Los Angeles, CA 4. Doctor of Ministry, Spiritual Direction from the Graduate Theological Foundation 5. Kino Institute in Phoenix, AZ 6. Art of Ecumenical Spiritual Direction from Kino Institute, AZ 7. Chaplin at Christ Medical Center in Oak Lawn, IL 8. Christian Science in Santiago, Chile 9. The Arica School in Santiago, Chile
Trainings, workshops, and certifications	<ol style="list-style-type: none"> 1. Lev Shomea Training Program for Spiritual Direction 2. Mandalas Mercy Center in Colorado Springs, CO 3. Reiki and Crystal Training from Infinite Light Center in Sedona, AZ 4. Jubilee House Retreat Center in Abingdon, VA 5. Licensed Substance Abuse Counselor 6. Online Spiritual Guidance Counseling 7. Online Tarot training 8. Shaman Studies 9. Studies with Rajneesh 10. Spirit Training 11. Spiritual Direction Certification with Teacher 12. Angel Therapy Practitioner® with Doreen Virtue 13. Advanced Angel Therapy Practitioner® with Doreen Virtue 14. God Training

The religious/spiritual orientation (Table 5 and Table 6) of each participant was obtained using the Demographics Questionnaire (Appendix D), along with the income (Table 7 and Table 8), ethnicity (Table 9 and Table 10), education (Table 11 and Table 12), marital status (Table 13 and Table 14), and location (Table 15 and Table 16) of each participant.

Table 5

Religious/Spiritual Orientation(s): Pink Group (N=13)

Orientation	Number of participants
Roman Catholic	1
Roman Catholic/Progressive	1
Catholic	1
Christian/Progressive/Mystic/Social Activist	1
Jewish	1
Interfaith	1
Zen/Open to other traditions	1
Shamanic/Nature	1
Sufi/Universalist Perspective	1
Integral Spirituality/Open to all traditions	1
Holistic Spiritual	1
Open to all traditions	1
None	1

Table 6

Religious/Spiritual Orientation(s): Yellow Group (N=12)

Orientation	Number of participants
Roman Catholic	3
Christian	2
Ecumenical/Catholic	1
Lutheran	2
Blend of traditions	2
Jewish	1
Buddhist Universalist/Sufi	1

Table 7

Current Yearly Income Level: Pink Group (N=13)

Income	Number of participants
\$0-\$25,000	1
\$25,001-\$50,000	3
\$50,001-\$75,000	4
\$75,001-\$100,000	3
\$125,001-\$150,000	1
\$200,000 or more	1

Table 8

Current Yearly Income Level: Yellow Group (N=12)

Income	Number of participants
\$0-\$25,000	2
\$25,001-\$50,000	8
\$50,001-\$75,000	1
\$75,001-\$100,000	1

Table 9

Ethnicity: Pink Group (N=13)

Ethnicity	Number of participants
Caucasian	11
Hispanic	1
No response	1

Table 10

Ethnicity: Yellow Group (N=12)

Ethnicity	Number of participants
Caucasian	8
No response	3

Table 11

Highest Level of Education Reported: Pink Group (N=13)

Education level	Number of participants
Bachelors (1 with some graduate)	3
Graduate (2 PhDs, 1 masters, 8 unknown)	10

Table 12

Highest Level of Education Reported: Yellow Group (N=12)

Education level	Number of participants
High school	1
Some vocational	1
Vocational	1
Associates	1
Bachelors	3
Graduate	5

Table 13

Current Marital Status: Pink Group (N=13)

Marital status	Number of participants
Married	9
Single	2
Divorced	2

Table 14

Current Marital Status: Yellow Group (N=12)

Marital status	Number of participants
Married	4
Partnered	2
Single/Vowed religious	1
Divorced	1
Single	4

Table 15

Participant Location in the United States: Pink Group (N=13)

Location: City, State	Number of participants
Lancaster, PA	1
Pacific Grove, CA	1
Mountain View, CA	2
Atherton, CA	1
Fayetteville, NC	1
Grand Rapids, MI	1
Spokane, WA	1
San Antonio, TX	1
Sarasota, FL	1
Milwaukee, WI	1
Reno, NV	1
Marblehead, MA	1

Table 16

Participant Location in the United States: Yellow Group (N=12)

Location: City, State	Number of participants
Portland, ME	1
La Habra, CA	1
El Campo, TX	1
Fountain Hills, AZ	1
Bristol, TN	1
Tucson, AZ	2
Eugene, OR	2
Houston, TX	1
Campbell, CA	2

Prescreening Questionnaire Results

Each individual in both groups was asked to rate their internal (thoughts, feelings, emotions), external (physical, amount), and overall satisfaction in regard to money on a scale of 1 to 10, the group averages for each of the three areas are presented in a table below. As aforementioned, the participants were invited to comment on each of their numerical responses. These comments are presented below, as the participants stated them, as I believe that this gives the reader an initial impression of how these individuals perceived their external, internal, and overall relationship to money.

Several participants from each group provided additional responses in regard to questions 4, 5, and 6 on the Prescreening Questionnaire (Appendix C). See Table 17 for questions 4, 5, and 6. See Appendix I for the narratives for each participant who provided fuller responses. The narratives allow for the participants' voices to be heard in regard to how they initially disclosed their external, internal, and overall relationship to money.

Table 17

Prescreening Questionnaire: External, Internal, and Overall Satisfaction with Money: Pink Group (N=13)

Question, questions 4-6 from the Prescreening Questionnaire	Group average (Scale of 1 to 10)
Question 4: On a scale of 1 to 10, 1 being very dissatisfied and 10 being very satisfied, how dissatisfied or satisfied are you currently with your external–physical relationship to money (e.g., the amount you have)?	8.2
Question 5: On a scale of 1 to 10, 1 being very dissatisfied and 10 being very satisfied, how dissatisfied or satisfied are you currently with your internal thoughts, feelings, emotions about money?	7.9
Question 6: Taking this (internal and external satisfaction) all together, how dissatisfied or satisfied are you currently with your money as a whole? [1 being very dissatisfied and 10 being very satisfied]	8.1

Note: 1=Very Dissatisfied and 10=Very Satisfied

Table 18

Prescreening Questionnaire: External, Internal, and Overall Satisfaction with Money: Yellow Group (N=12)

Question, questions 4-6 from the Prescreening Questionnaire	Group average (Scale of 1 to 10)
Question 4: On a scale of 1 to 10, 1 being very dissatisfied and 10 being very satisfied, how dissatisfied or satisfied are you currently with your external–physical relationship to money (e.g., the amount you have)?	5
Question 5: On a scale of 1 to 10, 1 being very dissatisfied and 10 being very satisfied, how dissatisfied or satisfied are you currently with your internal thoughts, feelings, emotions about money?	5.3
Question 6: Taking this (internal and external satisfaction) all together, how dissatisfied or satisfied are you currently with your money as a whole? [1 being very dissatisfied and 10 being very satisfied]	5.3

Note: 1=Very Dissatisfied and 10=Very Satisfied

Preinterview Questionnaire Results

Participants filled out an online questionnaire called the Preinterview Questionnaire (Appendix E) created by this researcher to gather information about the individual's money style. In a Tables 19 and 20 that appear below, questions are listed along with the results from each group. Qualitative data were also gathered on this questionnaire as participants were invited to elaborate and explain their responses. These results are provided in narrative later in this chapter.

Table 19

Preinterview Questionnaire Results: Pink Group (N=13)

Question, questions 1, 2, 4, 5, 6, 7, 9, and 10 of Preinterview Questionnaire	# of participants		% of participants	
	Yes	No	Yes	No
Question 1: Are you satisfied with how much you knew about your family's financial situation growing up?	8	5	61.5	38.5
Question 2: Are you satisfied with the level of financial education you received growing up in specific relation to money?	5	8	38.5	61.6
Question 4: Do you keep careful accounts of the money you spend?	8	5	61.5	38.5
Question 5: Do you discuss your money situation with others?	7	6	53.8	46.2
Question 6: Do you discuss your income with others?	5	8	38.5	61.5
Questions 7: Do you use credit cards?	12	1	92.3	7.7
Question 9: Do you pay your bills on time?	12	1	92.3	7.7
Question 10: Do you have good feelings when you pay your bills?	11	2	84.6	15.4

Note: Questions 3 and 8 were presented in a format other than a yes or no question; therefore, the results were not presented in the table above.

Participants in the Pink group were asked to state the degree to which their parents or early childhood primary caregiver had an impact on how they related to money today, on a scale

from 1 to 10, 1 being no impact on the participant and 10 being a significant impact. In the Pink group, 1 participant marked 1, 1 participant marked 5, 1 participant marked 6, 5 participants marked 7, 1 participant marked 8, 3 participants marked 9, and 1 participant marked 10. The total Pink group average was 7.08 in regard to the level of impact the primary caregivers had on participants' current relationship to money.

Table 20

Preinterview Questionnaire Results: Yellow Group (N=12)

Question, questions 1, 2, 4, 5, 6, 7, 9, and 10 of Preinterview Questionnaire	# of participants		% of participants	
	Yes	No	Yes	No
Question 1: Are you satisfied with how much you knew about your family's financial situation growing up?	7	5	58.3	41.6
Question 2: Are you satisfied with the level of financial education you received growing up in specific relation to money?	6	6	50	50
Question 4: Do you keep careful accounts of the money you spend?	9	3	75	25
Question 5: Do you discuss your money situation with others?	9	3	75	25
Question 6: Do you discuss your income with others?	4	8	33.3	66.6
Question 7: Do you use credit cards?	10	2	83.3	16.6
Question 9: Do you pay your bills on time?	11	1	91.6	8.3
Question 10: Do you have good feelings when you pay your bills?	9	3	75	25

Note: Questions 3 and 8 were presented in a format other than a yes or no question; therefore, the results were not presented in the table above.

Participants in the Yellow group were asked to state the degree to which their parent's or early childhood primary caregiver had an impact on how they related to money today on a scale from 1 to 10, 1 being no impact on the participant and 10 being a significant impact. In the

Yellow group, 2 participants marked 3, 1 participant marked 5, 2 participants marked 7, 2 participants marked 8, 3 participants marked 9, and 2 participants marked 10. The total Yellow group average was 7.33 in regard to the level of impact the primary caregivers had on participants' current relationship to money.

Table 19 and Table 20 presented the results to the yes or no data from the Preinterview Questionnaire (Appendix E). In addition to providing a numerical or yes or no response, the participants were invited to explain, add, or clarify their responses in a narrative format; this was true of all 10 questions. As can be seen from both tables, just over one half of each group reported "yes" to question 1, "Are you satisfied with how much you knew about your family's financial situation growing up?" Of the participants who said no, some provided an additional narrative response. A common response among the Pink group was that money was not talked about. A common response among the Yellow group was that these individuals grew up in families where their parents did not have much money and they saw that their parents were stressed or worried about money a lot.

Additionally, question 2 on the Preinterview Questionnaire (Appendix E) asked, "Are you satisfied with the level of financial education you received growing up in specific relation to money?" Over one half of the Pink group stated "no" and one half of the Yellow group stated "no." A common response given in the Pink group narratives was that this group wanted knowledge beyond the basic "allowance" education in regard to spending and saving, they expressed a desire for more "expertise" in the area of money and financial education. A common response in the Yellow group was that they just did not get the education. One participant stated that she asked a lot of money questions when she was younger, however she just did not get the answers.

In regard to credit card use, there was 1 participant who said “no” in the Pink group and there were 2 individuals in the Yellow group who said, “no,” they do not use them. The individuals in the Pink group reported that she stopped using them when the stock market went down in October of 2008. The 2 individuals in the Yellow group who did not use credit cards reported that they used to use them, however, they do not use them anymore because they had issues with credit card use in the past.

Results: Interpretive Analysis

The interpretive analysis model of analyzing research was used in this study because the researcher chose to transform the data by emphasizing interpretation (Hatch, 2002). Interpretive analysis is a style that also aims to make sense of social experiences. The researcher is an active player in the process and is the one who attempts to make sense of the social phenomena being studied (Hatch, 2002). The steps to interpretive inquiry are:

1. Read the data for a sense of the whole.
2. Review impressions previously recorded in research journals . . . and record these in memos.
3. Read the data, identify impressions, and record impressions in memo.
4. Study memos for salient interpretations.
5. Reread data, coding places where interpretations are supported or challenged.
6. Write a draft summary.
7. Review interpretations with participants.
8. Write a revised summary and identify excerpts that support interpretations. (Hatch, 2002, p. 181)

The interpretive analysis model was also used to provide structure for working with the large amounts of data generated from 25 participants.

Introduction to the Pink Group Results

The following six sections are devoted to reporting the results of the interview data, which were provided by the participants of the Pink group, using the interpretive analysis model. The topic areas include, (a) defining the internal life and external life, (b) definitions of money, (c) how money specifically fits within the internal life, (d) external lives and interactions with money, (e) accepting money for services, and (f) the relationship between god and money.

Defining the Internal Life and External Life: Pink Group

In Chapter 1, the researcher defined the internal or inner and the external or outer life. The participants in this study were also asked to provide their own definition of their internal and external lives. The following two definitions are taken from Chapter 1 to remind the reader of the researcher's written definitions. The participants were also asked how they experience money within their internal lives and external lives, which will be presented later in Chapter 4.

Internal life. This phrase refers to any images, perceptions, kinesthetic information or visceral data (R. Anderson, 2001), emotions, motives, drives, feelings, desires (Buck, 1993), thoughts, beliefs, and assumptions. The internal life is the individual's inner landscape. The inner world and internal world are used synonymously throughout Chapters 4 and 5.

External life. This phase was another important variable in the research and refers to what happens outside of the body. The external also includes that which is sometimes observable to others (R. Anderson, 2001). The terms outer life, outer world, and external world are used synonymously throughout Chapters 4 and 5.

Participants in this study used internal and inner worlds synonymously. They also used external and outer worlds synonymously.

There were 2 themes among several of the participants in the Pink group in regard to defining their internal and external lives. The first major theme among 7 participants was a declaration that their own external worlds were created because of what was happening in their internal worlds as individuals. A second major theme among the group was that, in regard to the internal world, 9 participants referred to this theme as being the “starting place” where they connected to Spirit. The words peaceful, calm, truth, joyful, connected, and heart were often used to define their internal experience. One participant, Spirit Walker, stated,

My external world is probably filled with all this, all the consequences of all the choices I have made, so what’s around me is just really consequences of choices I’ve made, I’ve manifested in my external world. So, if I’m looking at what’s showing up around me and I’m not quite ecstatic about it, I might make different choices next time.

On the same theme, another participant, PureHeart, posited that, “the internal world defines me. In turn, that allows me to define my external world.” The 4 individuals who reported having some type of additional training in psychology also added that their internal world was complex and rich, a large space to explore. Alima partially described her internal world as “an infinite landscape. It has textures and locations that I have visited, but I haven’t been everywhere.”

Definition of Money: Pink Group

The participants in the Pink group were asked to give their own definition of money. They were also asked what it personally meant to be normal with money in addition to whether or not they thought money could buy happiness. These areas combined provide a description of how this group broadly defines or views money; results are reported below. Money was defined in Chapter 1, and a literature review defining money was presented in Chapter 2. In Chapter 5, there is a discussion in regard to how the group results compare to the researcher’s previous discussion on money definitions.

Money, as defined by 7 participants in the Pink group, is a physical manifestation of energy. Six participants also stated that it is used as a medium of exchange between individuals. Additionally, it was reported by 5 participants that money is used to acquire goods and services.

Participants in this group were asked to discuss what being normal with money meant for them personally. According to 7 participants in this group, being normal with money means to have enough to meet one's needs and to be able to share it. For example, Lotus Flower described what her normal would be by saying, "Well, if I were feeling normal with money, then I would have no worries. Bills would be paid on time. I would be able to shop for groceries and buy what was good and healthy for our family. And share it. Share it, you know, with charities and my family." Three participants reported that to be normal meant that they had trust in spirit to provide, and 3 participants stated that it was important to respect money. According to 2 participants in this group, to be normal with money meant to have gratitude toward having money. One participant reported that there needed to be balance and responsibility in relation to how one uses his or her money.

This group collectively agreed that money does not buy happiness. There were a few individuals that additionally stated that money is necessary to meet basic needs and without basic needs there tends to be unhappiness. However, money does not bring true or "deep" happiness.

How Money Specifically Fits Within the Internal Life: Pink Group

In this section, the results are reported in relation to how the participants in the Pink group experienced their internal lives specifically in relation to money. After reading about the six areas covered in this section, a reader may understand the participants' internal experiences of money more fully. The first area provides the reader with general knowledge of how much participants actually think about money during their day. The second area will present the

participants' thoughts and feelings in regard to how they personally experienced money within their own internal lives. The third area presents whether or not the participants have experienced strong positive feelings or emotions in regard to money. The fourth area presented in this section is whether or not participants in the Pink group had experienced any strong negative feelings or emotions in relation to money. The fifth area presents the participants' judgment styles, specifically, whether they tended to judge themselves, others, or both in regard to the amount of money possessed at any given time. Finally, the last presented is a brief result provided in regard to whether or not the participants in this group reported having a gratitude practice, specifically in relation to money.

About one half of the group reported that they thought about money 1 to 3 times a day. The other half reported they did not think about money everyday, and 1 person reported thinking about money about 5 to 6 times a day.

When participants were asked in general about how they experienced money within their internal life, they were invited to disclose *anything*, (e.g., positive, negative, emotions or thoughts) about their experience. There were 4 themes that emerged. The first overarching theme was that 7 participants reported predominantly more negative feeling states. A second theme emerged whereby 4 participants reported having thoughts about money, which have been actively changing over time. One participant reported various periods of anxiousness, sadness, hopelessness, guilt, and unworthiness. Another participant reported feeling a sense of lack, and a third individual reported feeling anxious at times. A fourth participant expressed having a great deal of anxiety and fear. Another participant stated that she had frequent past struggle and pain with money. A sixth participant reported being highly anxious. A seventh participant reported feeling unworthy and unloved in the past in relation to her internal experience of money. The

third theme that emerged was these states were not pervasive in their daily lives but they were reported to be changing. The fourth overarching theme was the notion that it was necessary to be aware of these feeling states so that participants could be healed. These same participants agreed that one “place of transmutation” was within them at the place where they connected to Source.

When specifically asked about whether or not they had strong positive feelings or emotions around money, 3 out of the 13 participants reported not having notable positive feelings about money. The other 10 participants identified having at least one experience in life where they had strong positive feelings, such as MetaChaya who stated that she felt “gratitude.” Tusya shared a situation where she had strong positive feelings about money:

I did . . . Reiki on a new client, and I came home and I said, you know what, it feels like you, I tell you that this is exactly the experience that I want to describe [to] you—it felt like such a satisfying experience that I did something and I received payment for this. And the person is happy and I’m happy. But this was just exactly like a balance. It felt like a feeling of purpose. . . . It was like your own and that you [gave] something to others. This was just exactly. And you got paid for it. And it was complete.

AnimalSpirit also stated that “it’s kind of fun to get paid to do what you like.” Maford identified “freedom” as the strong positive feeling that she felt around money, and Katherine Landers reported feeling that money had provided her with “a lightness of being” at least once in her life. Elizabeth reported that she had many “giggle” moments around money that had made her happy; especially when she saw that she could “just manifest” money. Lotus Flower also reported strong positive feelings around money when she “has enough” and when “we can share it.” The only major overarching theme in this area was that 10 participants reported that yes, they did have strong positive feelings at times in regard to money. The type of strong positive feeling varied among participants.

Six individuals reported that they, at the time of the interview, did not have strong negative feelings specifically around money. Among the remaining 7 individuals, they all

reported various feelings at times, which included, anger, disappointment, envy, intimidation, lack, or fear.

Five out of the 13 participants reported that they did not judge others in regard to money issues. Of the remaining 8 participants, 4 individuals had judged themselves for having too little money, and of these 4 participants in particular, only 1 individual reported to have passed judgment on others in addition to herself. The other 4 participants reported that they did at times have judgments of other individual in regard to how much money they did or did not have.

This group generally had a gratitude practice, however it was not specifically directed toward their finances or money situation. The participants did not give a personal definition of their gratitude practice, however, they stated that they performed certain actions that represented to them a gratitude practice. For example, when asked about whether or not she had a gratitude practice 1 participant, Spirit Walker reported,

Oh absolutely. Gratitude. That is part of my daily meditation is to have . . . like a gratitude dance. When a client pays me, in spiritual direction, I will say, you know, thank you. The God in me honors the God in you, is usually what I'll say at that time. I can't do that with my client, but internally, in my mind I surround them in energy and I thank them for the gift made with their hard earned money.

There will be further discussion in Chapter 5 pertaining to defining and exploring what is meant by a gratitude practice.

External Life and Interactions With Money: Pink Group

In this section, there is a presentation of the participants' external experiences of money, or in other words how they see, relate, and comprehend their external relationships to money specifically. Earlier in this chapter, the results in regard to how participants defined their external lives were presented. Below are the results in regard to their perceptions of their external lives directly relating to money, which includes how they use money, how others use money, and how much control they have over their money.

Two themes emerged when participants in the Pink group described their external experiences with money. Nine of the participants reported one or both of the following themes, (a) their experiences being associated with how individuals use money in the world, and/or (b) how they spend their own money, such as sharing it or buying something necessary for the home. Aside from these 2 major and general themes, individuals gave various reports of their external experiences with money. Two individuals mentioned the state of the economy in direct relation to their external experience of money. PureHeart posited,

The media has trashed it over the last 2 to 3 years, that nobody has it. Stock market. All that stuff. So a lot of people are tightly gripping onto it. They're in fear. And that affects everybody. You know. And as lightworkers, if you're thinking about money the right way, and you're getting abundance and you're getting sufficiency, now these days, you have to retool that.

Katherine Landers, in part of her reflections on her external experience of money stated,

There was a sense that, there were a lot of people, and I still feel this way, I guess, it's probably even more with this economy, but that there's these people that have way too much money, more money than anybody should have, and then there are many who don't have enough.

Other individuals mentioned the economy in their interviews, however it was not in direct relation to their external experience of money.

A majority of the group reported that they had a high degree of control over their money situations. Even when the individual was married or partnered, they still reported having a high degree of control over their financial situation. Two individuals reported a medium degree of control over their money, and 1, Spirit Walker, reported no control by saying, "I don't have any control. It's all up. . . I just trust the universe."

All members of this group believed that their income was limited in some way at the time of the interview. Two common responses as to why their income was limited included, (a) they were limited to the number of clients that they were able to see in a day or week (4 participants),

and (b) they believed that they were limited only by themselves (4 participants). Elizabeth stated that she was limited “only by my imagination” and Katherine Landers posited that “Right now, it’s only limited as what I want to do.” A couple of individuals stated that they were limited partially because they had other jobs that resulted in fixed salaries and less time to spend on their healing private practice work.

Accepting Money for Services: Pink Group

This section outlines the results pertaining to how the participants in the Pink group experienced being paid for services. The notion of whether or not the participants experienced a calling to do spiritual work will be reported. The participants’ thoughts, feelings, and beliefs around accepting money for their services will be described. There will also be a paragraph that describes how the participants reported how money either influenced or did not affect the relationship with their clients. Finally, there will be a description in regard to how these participants reported experiencing tips or gratuities for their services.

A majority, 10 out of 13 participants in this group, reported that they were called to do this work. One individual, Milwaukee Reiki Guy, stated that he did not feel that doing this work was a calling “because I think calling has a certain religious element to it, and I think anyone could do this work.” PureHeart also reported that he felt that calling did not fit for him. He explained,

That’s a layman’s expression and it’s connected to contracts, spiritual contracts. You’re actually contracted to do it, by your guides and your angels. There is a contract that you sign when you come in here, that this would be a good idea. You know, you are a spiritual teacher, you need to do this work, and that’s for me, that makes more sense to me than a calling, because, you know—it’s, people don’t listen to callings, but you know, when it’s about contracts, they do have to be fulfilled and some people get really scared if they don’t, that they’ll have to go back and do it again. And that’s where I am with it. I look it as more of a spiritual contract that I’m fulfilling.

These 2 were among 5 participants in this group that grappled with the word “callings.” See Appendix J for a list of participants’ comments in response to having a calling.

All participants reported being open and honest about the fee that they charged prior to the client coming in for their services. In regard to accepting money for their services, this group reported that when they accepted a fee for their services there was a sense of fairness present in the exchange of money for services. For example, Dorothy Palmer posited that in relation to the payment for her services, there was “Just the sense that this is right. The sense of rightness or justice. You know, that I’ve given my best. I’ve put a lot of money into training and so forth, and this is right.” Some members of the group disclosed that in the past there was a sense of feeling unworthiness, not deserving, or guilt around taking the money for their service. For example, Spirit Walker explained “I, at first, I was a little uncomfortable, self-conscious. How can you pay, ask someone to pay you for listening with a God ear? That doesn’t seem right. But we got over that.” Some participants recognized that there continues to be an uncomfortable feeling or awkwardness at times when they had to remind a client to pay at the end of the service or session. MaFord, while discussing the issue of needing to remind clients to pay at the end of the session, remarked, “I sometimes, I don’t actually like to have to remind people that they owe me money or that they have to pay me. It’s uncomfortable. You know, when I used to just get the paycheck, in my mail, that was much easier, but reminding people that they need to pay me or how much that check needs to be, that’s harder.”

Approximately one half of the Pink group, or 7 of the participants, believed that money had some type of influence over the relationships they have with their clients. Four participants did not believe that it did, and 1 was unsure at the time of the interview. Of the 7 participants that thought money did have an influence over the relationship that they had with their clients, 1

theme emerged, which was if clients could not afford the service they would attend sessions. A second theme emerged which was the report of a belief where participants expressed the expectation that money was to be a part of the exchange and, therefore, it made the relationship more business-like in nature as opposed to a friendship.

In regard to receiving tips for their services, this group was at odds with one another in different ways. One similarity among 7 of the individuals was that they have not encountered receiving a tip. A few participants were indifferent to receiving tips for their services. Milwaukee Reiki Guy stated that, “I actually don’t receive tips. I’m really clear that this is my rate, and that’s it.” A couple of other individuals stated that they charged what they were worth, therefore, they do not expect a tip. Five participants reported that they welcomed tips, even though a couple of these individuals have not yet received a tip. Evelyn was a participant that just received a tip for the first time prior to the interview. She reported saying, “Oh, thank you” to her client. Evelyn continued (as part of the interview) stating that, “my clients don’t tip like you might tip a massage therapist or a hairdresser or something.” In fact, the latter part of the previous statement was a similar argument among those that did not expect a tip for their services. Furthermore, not one participant actually said that they expected a tip for the services that they provide.

The Relationship Between God and Money: Pink Group

This section consists of four related topics, which includes, (a) how the participants defined God, (b) what they perceived to be the relationship between God and money, (c) the spiritual nature of money, and (d) whether or not “money is the root of all evil.” These areas were discussed during the interview, and directly relate to various ways that participants reported having experienced God and money.

Before the relationship between God and money was explored during the interviews, the participants were asked to ponder the definition of God directly prior to discussing the perceived relationship. This group was sensitive to the language for God depending on whom they talked to or worked with. Most participants ended up using the term God during the interview. They were flexible with the language and definition of God that they provided. Several participants in this group stated that they had no language to fully define God, yet they did their best to describe or offer words to help with conceptualization. Spirit Walker presented her initial definition by saying,

It's ever changing. I don't even think we have language for it anymore for me. . . . So, it is something greater than me. It enfolds us. It enfolds me. It cocreates with me. I lost the words for it. So, I, if I'm working with someone whose language is God, I use God, or Buddha, or whatever their language is. I think I mostly just say like the Universe. Yeah, it's pretty intangible.

Alima's response included,

Well, I can't define it, but to give language to our experience, because that's a lot of what spiritual guidance to me is about, there is a very real presence that, from my understanding and experience, created all of this, and the universe, and whatever we create has a little bit of us in it. So that little bit of the Source is in everything. And, sometimes, I experience it as a beloved, as in one that I can pray to, or will listen to. I think there's access to the source and to smaller aspects, so like angels, spirit guides, and things like that around. And then, I also experience it in me, where I'm just allowing that which is, of source, who expresses itself then I'm that presence and that presence sometimes can touch the presence in other people.

The most common expression used by this group to define God was some variation of "all that is," additionally God was described as the source of everything or the source of Love. Maford in partially defining God offered, "I think that it is, if you wanted, it is the source of all love. It is the source of all. He is the source of all love that connects us, that runs through us, and through everything and everybody. Whether we recognize it or not." Seven participants posited as part of their definition of God that we are connected and 3 individuals stated that God is larger than the individual.

In regard to how this group viewed the relationship between God and money, the main theme was that God and money are in essence energy. Additionally, most of the group posited that God is the source of this energy. For example, PureHeart, in part of his offering about the relationship between God and money, stated,

Money is an energy. The source is an energy. So, they're kind of the same, they're made of the same stuff. And money has a physical manifestation, and it's not about money per se as it is about a person's attitude about money. That creates the energy. The attitude creates the thought. The thought is energy.

Elizabeth responded to the exploration between God and money by stating,

Well, it's one of the manifestations of energy. I think that it comes from God. I mean everything is an expression of God. I think the way I receive money, the way I use it, it's all an expression of God. I think it's one of the ways, the tools that I'm given to learn in this life.

MetaChaya offered the following on this topic,

Well, I do see it as part of the energetic flow. And, if we didn't have a system, a monetary system, and you know, used the system such as was used before money was printed, that too was energy. People, there was an exchange. People did for one another. People supported one another for survival. And, so in our society, we use currency and that's also a piece of our survival, because without it, in this society, one can't live. We're no longer living in a hunter/gatherer society. So, yes, I have come to understand money as being part of the all. I think, for me, it was an evolution. But, it's definitely part of our ability to exist, to survive, because that exchange enables us to feed and clothe ourselves as well as to offer that same support for others.

A second theme in regard to the relationship between God and money was that there is an exchange between individuals for items or services, which also relates to an energy exchange, and this energy originates at the Source or God. Lotus Flower offered the following in relation to this emerging theme,

Money is just an energy. It's part of an energy thing. It's just. You know, I see God as being energy. Spirit as being, the Holy Spirit is energy, and I think, you know, it's what we, it's just a form of energy for payment and for giving out energy, whatever that may be. You know, like a book is energy, or, you know, when you go and buy a couch. That's a certain type of energy. It fills space. I don't see that there's a problem with it. God and spirit and money. You know, you always, and you know, you look at the Bible. Okay, well, God always, Jesus said, you know, pay Cesar what's due to Cesar. And so, he

certainly felt that, you know, there were things that you had to purchase for our, you know, pay the taxes, you know, pay the taxman. How else is that stuff going to happen. If you think about it. Time is money. So, people are buying your time, so to speak. And, you know, everyone is expected to make a living.

Tusya offered an additional perspective by stating,

Well, money, it's basically the means for exchange for whatever, services or whatever I am doing to you or you are doing to me, or items, which also kind of in a way, somebody did the job to create this. So, it is exchange in-between people for whatever they do to each other. Right. So, there are people and money kind of goes with exchange in-between them. In the spirit, it's also everything, right? And every time I am talking to you, I am exchanging spirit. I would say it, like all this, like fields of energy around us, and it comes through the mouth and comes through everything, right? And it, and when we are communicating it's exchange as well. So it is kind of the same. In a way. Because . . . money is more material and you can see it and spirit is less tangible. But also kind of the same function. Money, money, money. . . . It seems like they are kind of the same, the same like means, or exchanging between different people.

Maford shared the following,

Well, I guess the only thing that I can say is that I do believe that God wants us to live an abundant life. And, He's much smarter than we are, and He knows that we live in a world that were money is exchange for energy. So, whatever energy is being worked on, whether it's me or somebody doing, you know, bagging your groceries at the store, or a computer program being done, that's all energy, and I believe that God in His abundance, lays it all out for us to participate. We all have gifts to share and exchange and He wants us to be part of that exchange.

Along a similar line of thinking in regard to the 2 above-mentioned themes, Evelyn stated,

You know, money is simply a form of exchange. I, it's just another form of consciousness as everything is consciousness, so it's just another form of the movement of energy from one place to another. With a manifestation of energy in one form or another.

Milwaukee Reiki Guy offered an alternative perspective by stating, "I don't think there is a clear relationship. I mean, I think that money can be used in a very positive spiritual way or it could also be motivating greed and things that would not be so positive. But, I don't think, you know, God necessarily controls that."

When asked to respond to the statement, "Money is not spiritual" participants were almost equally divided on their reported views at the time of the interview. A little over one half

of the individuals thought that money was spiritual because they saw everything as spiritual. For example, PureHeart began his response by saying “Of course it is. Of course it’s spiritual, because it’s connected to energy.” Lotus Flower simply stated, “I would say everything is spiritual.” The other participants, 5 individuals, stated that they agreed with the statement that money was not spiritual. Among the latter participants, there was sometimes an exception in the way that if they put the intention to use money spiritually, it could then be spiritual; however that money in and of itself was not a spiritual thing. For example, AnimalSpirit responded to the statement “money is not spiritual” by reporting, “Money itself, no. What it stands for could be.” Spirit Walker stated, “That’s interesting. I don’t think money is spiritual in the sense that when I’m meditating, I need to have money you know on my altar. So, it would not be something that I would take to my sacred space. It’s just a means to an end, like toilet paper.” Four of the 13 individuals in this group mentioned in their discussion of God and money some portion of the Bible quote, “Render therefore unto Caesar the things which be Caesar’s, and unto God the things which be God’s” (St. Luke 20:25).

This group did not believe that money is the root of all evil; all but 1 participant was opposed to this belief. A couple of participants pointed out that this quote has been one of the most misquoted statement of the Bible—the actual statement is “the love of money is the root of all evil” (Timothy 6:10). For the purposes of this study, I decided to use the “shortened” version, which is “money is the root of all evil,” because this has been the often quoted and heard in the collective.

Introduction to the Yellow Group Results

The following six sections cover a presentation of the results from the Yellow group. The topic areas include, (a) defining the internal life and external life, (b) definition of money, (c)

how money specifically fits within the internal life, (d) external lives and interactions with money, (e) accepting money for services, and (f) the relationship between god and money. The participants in the Yellow group were asked the same questions that were asked to the Pink group. The data below are presented in the same format as the Pink group results. Additionally, all definitions, which this researcher reported earlier in the Pink group sections, are equally applicable across groups, (e.g., internal life and external life).

Defining the Internal Life and External Life: Yellow Group

This section provides the results of how the participants in the Yellow group define their own internal life and their external life, which does not include how they experience money. The results of how this group reported their internal and external life experiences of money will be provided in separate sections later in this chapter.

There was a major theme among this group, where 8 out of 12 participants reported that their internal life is reflected in their external life. For example, Light Song stated,

The first thing that comes to me is that my external world, the people and events, and things that I encounter are really reflections of who I am. They are reflections and invitations. They're reflections sometimes in the way of how I feel or how I respond and they're always an invitation to go deeper, to let go, to get clearer. Ahh, to receive more clarity and to respond in a loving, compassionate way. You know, if someone comes up and is very angry, it could be a reflection of my anger, or it could be an invitation to me to share my love and my compassion with them.

Red provided her thoughts by reporting,

I think what goes on inside of me is reflected on my experience in the outer world. And that took me some time to wrap my mind around. I only really started to really get that idea and completely like believe in that idea and stuff over these last couple of years. Beforehand, I probably would see the two as being pretty separate and what not. But, yeah, but now, I kind of view the outside world as being a reflection of what's going on inside. So, like my tendency is to work on what's going on inside of me rather than looking at how I can change things outside around me.

Other participants also expressed similar explanations.

Two themes were further noted in regard to how participants defined their internal life. The first theme was where 8 out of the 12 participants described their internal experience as having a “connection to God.” Of the remaining 4 participants, 3 individuals alluded to having this connection with God. For example, Gloriann Sentelik stated, “My inner world, the soul part of me, is very strong in the Holy Spirit, very, very strong.” A majority of the group also described their internal world as “peaceful.” As an example, Diana stated, “I feel like I’m at peace. You know, I have that internal peace as well as some external peace, as much as I can.” Beloved Daughter of Our Creator started off by describing her internal world: “I guess the first words that came to me when you asked that question, and I looked into my body, I’m very peaceful. Today, in my life, it seems like I’ve grown with a lot more patience with myself.” A second theme was also noted among some of these participants that they noticed their internal world was changing, growing, and progressing toward healing. For example, Velvet stated, “So my inner world is changing and growing and healing and I’m not what everybody thought I was.”

Definition of Money: Yellow Group

The participants in the Yellow group were asked to give their own definitions of money. They were also asked what it personally meant to be normal with money in addition to whether or not they thought money could buy happiness. These areas combined provide a description of how this group broadly defines or views money. Results are reported here. Again, money was defined in Chapter 1 and a literature review defining money was presented in Chapter 2. In Chapter 5, there will be a discussion in regard to how the group results compare to the researcher’s previous discussion on money definitions.

There were various definitions of money provided from this group. This seemed to be an area where individuals were somewhat stumped when they heard the question, “How do you personally define money?” When participants were asked the question, some of them initially said “Oh my gosh,” “That’s interesting,” or “These are good questions.” There were as many answers as there were participants in this group. One theme did emerge among 5 participants, however, in that money is defined as a bartering system, a way to get what we need and want. A subtheme emerged among 3 participants was that money is used as a way to represent an exchange of energy. Another idea reported by 1 participant, Miriam, was that money is “first and foremost for survival.” According to Speaksfree, “[Money] is just a tool.”

Participants were asked the question, “What do you personally think it means to be “normal” with money?” Eight out of the 12 participants in this group stated that they were at ease or at peace with it. Light Song was 1 participant that directly and concisely stated, “When I am at normal with money, I am at peace.” Eight participants also stated that to be normal with money meant to have enough of it to meet their basic needs and also have some stored away to be able to do things that they want to do, such as travel and share it with others. One participant directly stated that to be normal with money meant to be free of stress about it.

When asked if the participant thought that money could buy happiness a majority said no. Two individuals responded by saying yes, money could buy happiness. Two participants said yes and no. For example, Velvet stated that, “It can buy you the stuff that makes you feel better, [which] helps you out. However in every human being there is something that needs more. . . . And [this part of us] understands that there’s more. That’s the part [of us] that money cannot buy. That’s why I say yes and no.”

How Money Fits Within the Internal World: Yellow Group

In this section, there is a presentation of the results in relation to how the participants in the Yellow group experienced their internal lives, specifically in relation to money. There are six areas covered in this section, and after having read this section, the reader may understand the participants' internal experiences of money more fully. The first area provides general knowledge about how much participants actually think about money during their day. The second area will present the participants' thoughts and feelings in regard to how they personally experienced money within their own internal lives. The third area presents whether or not the participants have experienced strong positive feelings or emotions in regard to money. The fourth area presented in this section is whether or not participants in the Pink group had experienced any strong negative feelings or emotions in relation to money. The fifth area presents the participants' judgment styles, specifically, whether they tended to judge themselves, others, or both in regard to the amount of money possessed at any given time. Finally, the last area presented is a brief result provided in regard to whether or not the participants in this group reported having a gratitude practice, specifically in relation to money.

This group reported thinking about money at different frequencies on different days. One half of this group revealed that they thought about money more on days when they had to pay bills or see clients, and 1 of these participants added that she thought about money more frequently because of the economy. Additionally, 1 participant stated that she thought about money several times a day because she was starting a business with other professionals. Another individual reported that she thought about money 10 to 12 times a day. Two participants stated that they did not think about money often during the day and neither of them provided a number in regard to the amount of times they might think about money during their day. One participant

mentioned that she was obsessed with money at the time of the interview and another participant reported that she would get preoccupied with money if she were planning to buy something.

When asked specifically about their internal life in direct relation to money 1 major theme emerged in this group. Ten out of the 12 participants reported that their inner life experience of money has begun to change for them, such as having had more negative emotion and struggle around money in the past. For example, Beloved Daughter of Our Creator described her internal experience of money by reporting, “This is probably the first I’ve gotten in touch with that. I’m pretty much at peace with it. As I said in the beginning, I was pretty resentful against money. And I would really try to defy it. But, really, I’m in a comfort zone.” A second theme emerged which identified one half of the participants describing that they noticed there were moments of tension or even fear in regard to their internal experiences of money at the time of the interview. La Abuelita described her internal experience around money at the time of the interview:

I have been very fearful, and, if I said, both my husband and I are experiencing a time that is very difficult money wise. And, I haven’t been able to shake the fear around not having enough money. And I have never experienced that, never, ever. I’ve never experienced not having enough. But I have experienced the fear around not having enough several times in my life. And, so, I have been doing a lot of meditating, a lot of praying and a lot of soul searching around this. And, as right now, there’s so much psychosis out there around money. No matter where I go or what I do. It seems like that is the theme of conversation, so. When I am by myself and when I give myself Reiki in the morning, I really try to turn that off, to be able to find that quiet space. Because there is so much fear around it for me.

The participants in the Yellow group were invited to report any strong positive feelings or emotions in relation to money. A theme that emerged among 4 participants was that they had not experienced strong negative feelings in regard to money. A second emerging theme among 6 participants was a sense of comfort or some type of ease around money internally. Two participants reported that they were more money neutral in general and they did not necessarily

experience strong positive feelings or strong negative feelings in regard to money. Additionally, in regard to strong feeling states in direct relation to money, a third theme was noted which resulted from several participants stating that they felt excitement in regard to what money could provide for them in terms of opportunities such as travel, education, and the ability to share it. One subtheme was the expression of happiness and pleasant feelings among 2 of the participants in relation to their internal experience of money.

Participants were asked to report any strong negative feelings. Eight out of 12 participants reported having had strong negative feelings around money at some point in their lives. A theme emerged as a result of 5 participants having described discomfort or fear around money within their internal life. Three participants reported having had strong negative feelings, which manifested as emotional states other than discomfort or fear. Four out of 12 participants stated that they did not experience strong negative feelings in relation to money.

In regard to the theme around judgment, 5 individuals or almost one half of this group, reported that they do not judge themselves or others for how much money they or other individuals have. Just over one half of the participants reported that they do have judgments around money, however, it is much less than in the past. These individuals were more likely to judge themselves over others when it came to money.

Four participants reported that they had a gratitude practice around money. Some participants held different beliefs around money and gratitude practices. One individual, Speaksfreely, stated that,

I don't do Reiki in relation to money because I just don't believe that's what Reiki is for. I don't think Reiki is for money. I think Reiki is for people. You know. As far as any type of, like, I'm grateful that we have everything that we have. I say blessings every day for that. And it's more or less, you know, kind of like most people would say prayers, you know, some people say that. I call it blessings.

Another participant stated that she did not have a gratitude practice around money however, she did in other parts of her life. Several participants in this group reported that they sometimes felt grateful in relation to having money when they needed it to pay bills or help out family, however they did not report having a regular practice.

External Life and Interactions With Money: Yellow Group

In this section, there is a presentation of the participants' outer experiences of money, or in other words how they see, relate, and comprehend their external relationships to money specifically. Earlier in this chapter, the results were presented in regard to how participants in the Yellow group defined their external lives. Below are the results in regard to their perceptions of their outer lives directly relating to money, which includes how they use money, how others use money, and how much control they have over their money.

The participants in this group gave different responses as to how they perceived their external relationship to money. A noted subtheme emerged as 4 participants mentioned the state of the economy in direct relation to their external experience. One participant, Judy Judson, simply stated that her external experience with money was "pretty neutral." As mentioned above, 1 participant was starting a business and that was a large part of her external experience with money. Along similar lines another participant spoke about her external experience having a focus on making enough income to afford renting a space where she could provide services to clients. Another participant, Diana, discussed her own noticing of individuals struggling in the world today with money. Champ had just transitioned from one job to another during the time of the interview and partially described her external experience of money by stating,

And what I learned in the month that I was navigating through beginning a new position and all that, and claiming my truth, and all of these things that I talk to my clients about, I learned, you know what, I was no happier with money than without it.

In regard to her external experience of money, Velvet shared,

I think it's changing. As I work on earning money in a different way. Because I used to do retail. I work in a retail store now, but I do the readings and it's, you know, I can be more in alignment with who I really am but I think as I heal, I think that's the crux of it, as I heal, I can see a little more clearly what really goes on with money versus what everybody taught me, or rather didn't teach me about what's going on with money, because that's what something you had asked about too, is how much of an influence did your primary caretaker have. A lot. Money was great in an undefined way, but if it was associated with me, it was negative. So, I have to unlearn those viewpoints. Yeah. So, I think it's changing. I'm learning that it's okay to say okay, I'm spending an hour of time and energy with you, you're not necessarily in dire need, it is okay for you, if you can afford it, to pay me for my time, because I do this for a living, with the understanding within myself, if they really need it, either my guides will tell me don't charge them, or I'll, just, I'll know and I won't feel like I should do that. And sometimes, I'm going to make mistakes. And it's a learning process.

Speaksfreely, in relation to her external experience, mentioned, "We [her and her partner] live well below our means. We could have much grander things, but we choose not to because it is not that important." Overall, there was a wide range in terms of participants' external experiences of money at the time of the interview.

The majority of this group stated that they had a very high degree or total control over their personal finances. Two out of the 12 individuals stated that they felt like they had little control over their finances. Participants were asked to define control for themselves, and a majority of them interpreted that control had a component of how they managed their money.

Eight out of the 12 individuals reported that they believed their income was limited at the time of the interview in some way, 3 participants stated that their income was not limited, and 1 stated that she felt in some ways it was limited and at the same time it was not limited. Champ stated that her income was "limited by my own thoughts and my own creativity." Velvet shared the following,

I think it really depends on me. If I want more money then, theoretically, there should be ways to earn it. Whether it's making a craft and selling it, or doing more readings or getting a different job, completely, or whatever. Theoretically, there are other ways to

make money. So that would say, there are no limits. But the mind tells you that there are tons of limits. So, I would have to say yes and no.

Others reported that their income was limited by its source. For example, a couple of participants mentioned disability payments, and some brought up the inability to see many clients during the day. A couple of individuals also talked about the idea that their income might be limited by their mood or inability to be “in a flow,” which from Chapter 2 can be understood as experienced when an activity is so engrossing and enjoyable the individual does the activity for the intrinsic value the experience brings as an important aspect to psychological happiness (Csikszentmihalyi, 1999). Another participant stated the opinion that her income was at least partially limited because individuals do not really understand Reiki; when money is tight, individuals were more likely to get a massage over a Reiki session.

Accepting Money for Services: Yellow Group

This section outlines the results pertaining to how the participants in the Yellow group experienced being paid for services. The notion of whether or not the participants experienced a calling will be reported. The participants’ thoughts, feelings, and beliefs around accepting money for their services will be described. There will also be a paragraph, which illustrates how the participants reported how money either influenced or did not affect the relationship with their clients. Finally, there will be a description in regard to how these participants reported experiencing tips or gratuities for their services.

All participants in the Yellow group reported that they were “called” to do this work. However, like the Pink group, this group further stated what they meant by a calling. See Appendix J for a list of comments in regard to the participants’ discussion of a calling.

All participants accepted monetary payment at least part of the time for the service they provided. A major theme in the Yellow group was that participants reported having had a

challenging time accepting money when they first started charging money for their services. A theme was noted in regard to why they might have had a challenging time charging for their services when they first started, which was that their connection with God was a gift that manifests through them, and they were challenged when it came time to accept a monetary payment. All individuals in this group reported that they were flexible in some way or another when it came to charging for their services, such as doing trades or providing a sliding scale for services. Many of the participants reported that they would also do pro bono work with clients.

When discussing if money influences the relationship with the client in any way, 6 participants reported that it did not and 6 either directly or indirectly stated that it did. Some ideas about how it affected the relationship included that individuals did not come unless they had the money, and that some type of exchange was expected. Another reason why money does not affect the relationship, as Miriam reported is that “I’m not doing it for the money.” Diana stated that she does not turn individuals away over the ability to pay for services; therefore, money does not influence the relationship.

At the exact time of the exchange of money for their services a majority of the group reported feeling gratitude, and most mentioned that they said “thank you” to their client. Velvet reported feeling happy to receive and a little guilty for taking the other person’s money. Three individuals stated that they were neutral at the time of the exchange because it was just a business transaction. La Abuelita stated that she felt like it was important for her give the client a receipt at the time of the exchange; she shared that,

Here in the United States, I just find that it’s, I get kind of embarrassed, you might say, yeah, embarrassed, if I don’t have my receipt book right there, or whatever, you know. I don’t notice any, I mean, I feel grateful. I always say thank you.

In regard to receiving tips, 4 individuals in this group stated that they had not received a tip for their services; the other participants had received tips in the past and reported that the

common dominant feeling was excitement. Gloriann Sentelik responded to receiving tips by saying that “Well, that’s exciting. Well, it’s exciting when you receive a tip because you really feel that they really felt that it was worthwhile or that they liked your services. Tips are always fun.”

The Relationship Between God and Money: Yellow Group

This section consists of results of four related topics, (a) how the participants defined God, (b) what they perceived to be the relationship between God and money, (c) the spiritual nature of money, and (d) whether or not “money is the root of all evil.” These were areas that were discussed during the interview, which directly pertained to various ways participants reported having experienced God and money.

Most individuals in this group provided 2 main concepts in regard to defining God, which included, that (a) God is creator or the source of all, and (b) God is love. A couple of individuals stated that God was not definable, however they did their best to put words to their ideas of what God might be.

In regard to describing the relationship between God and money this group presented many ideas. In addition to one somewhat common thread and 2 mini themes, there were literally 12 different ideas in regard to this perceived relationship. Participants’ answers ranged in understanding from there is no relationship between the two, to that they are both energy and inseparable. Seven of the participants reported that they believed God wants us, as humans, to be taken care of, and money is one way in which God provides for us. Among the group there were 3 participants who stated that money was manmade. There were 2 participants who reported that this concept of how God and money relate was something they had been pondering for some time. One participant who called herself Red stated,

I was raised in a really strict like Christian background, and we were taught that money is the root of all evil, and there was like all sorts of negativity around that. But, I have really done a lot of reading and studying on my own, umm, probably since around the time I started college . . . I have been systematically working to retrain my thought process on that.

When asked about the spiritual nature of money this group also had a range of responses.

Four participants agreed that money is spiritual because their definition of spiritual included all that is. Beloved Daughter of Our Creator stated that “[Money] couldn’t be separate from spirituality because spirituality is all.” Light Song also agreed by stating, “I see that money is spiritual energy. Everything is spiritual energy.” Three individuals agreed that money is not spiritual in and of itself however, it could be used in a spiritual way. For example, Judy Judson stated,

Money is a thing. I don’t think things in and of themselves are spiritual. I think they may be religious in and of themselves, but I don’t think they are spiritual, in and of themselves. I think it’s how a person uses, respects, honors, misuses, something that makes it spiritual, nonspiritual or neutral. I think that’s true of everything. I don’t think anything, in and of itself, is spiritual.

Four individuals were unsure whether or not money is spiritual. One participant believed that money was not spiritual.

This group agreed that money was not the root of evil. However, 2 individuals went further to say that they believed that it could be “a vehicle to get there.”

Group Themes and Comparisons

In this section, the 2 group’s results are compared within each of the following areas, (a) defining the internal life and external life, (b) definition of money, (c) how money specifically fits within the internal life, (d) external lives and interactions with money, (e) accepting money for services, and (f) the relationship between god and money. Table 21 and Table 22 provide the

major themes from each group. In the next section there is also a narrative comparing the 2 group's major themes.

Defining the Internal Life and External Life

Participants in both groups reported that they believed their external life was reflective of their internal life or world. Additionally, both groups agreed that their internal world was where they were connected to God or Spirit. The Pink group had more individuals who mentioned that their internal world was complex or multidimensional. The majority of the Yellow group expressed that their internal world was peaceful and they noticed that their inner world was changing, growing, and healing.

Definition of Money

The Pink group agreed that money was a physical manifestation of energy that is used as a medium of exchange between 2 individuals. Some participants in the Yellow group concurred with this definition. The Pink group agreed that money was used to acquire goods and services and it was a means to an end, while the Yellow group stated that it was a bartering system, a way to get what they needed and wanted. Within the Yellow group there were additional definitions that stood alone whereas the Pink group had a more cohesive definition.

In regard to being normal with money, the Pink group believed that they were normal when they were balanced and responsible, and they had trust and gratitude toward God, and they had enough to meet their needs and share it with others. The Yellow group participants agreed that to be normal with money they would be at ease and peace with it. Other Yellow group participants stated that, just like the Pink group, they were normal with money when they had enough money to meet their basic needs and had enough to share it. The Yellow group individuals also stated that they would use the extra money to do things like travel.

Table 21

Major Themes: Pink Group (N=13)

Topic area	Themes occurring in at least half of the participants' experiences
Definitions and interactions with money	<ol style="list-style-type: none"> 1. Money is a physical manifestation of energy. 2. It is a medium of exchange between individuals. 3. Money is used to acquire goods and services. 4. Being normal with means to have enough to meet ones needs and to be able to share it. 5. Money does not buy happiness; it does not bring true or "deep" happiness. 6. Money thought occurred 1 to 3 times or less per day on average for this group. 7. There was a belief that the external world was created because of what was happening internally. 8. The internal world was the "starting place," where they connected to Spirit. 9. The words, peaceful, calm, truth, joyful, connected, and heart were often used to define their internal experience. 10. Nonpervasive strong negative feeling states occurred at times throughout life specifically around money, which included, anger, disappointment, envy, intimidation, lack, or fear. 11. Various strong positive feeling states tended to occur sparingly throughout life. 12. Judgments were made toward the self and others in regard to how much money one obtained in life. 13. A gratitude practice was common, however it was not specifically directed toward finances or money situation. 14. External experiences of money included observing how other individuals use money in the world and how personal money was spent, such as sharing it or buying something necessary for the home. 15. There was a sense of having a high degree of control over money or financial situations. 16. Income was limited in some way at the time of the interview because, (a) there was a limitation to the number of clients seen in a day or week, and (b) there was belief that the self created the limitation.
Accepting money for services	<ol style="list-style-type: none"> 1. There was recognition of a <i>call</i> to do this work. 2. There was a sense of fairness present when the client paid for services. 3. Money does influence the relationships with the clients. 4. Money has an influence because if clients could not afford the service they would not attend sessions. 5. Money influences the relationship because the service provider

Table 21 (continued)

Major Themes: Pink Group (N=13)

Topic area	Themes occurring in at least half of the participants' experiences
Accepting money for services	<p>expected to get paid for the service.</p> <p>6. This group rarely, if ever, received tips from clients.</p>
Relationship between God and money	<p>1. There was sensitivity toward the language for God depending on who was talked to or worked with.</p> <p>2. The term God was consistently used during the interviews.</p> <p>3. There was flexibility with the language and definition of God.</p> <p>4. It was common to have no language to fully define God, yet a description or words were offered to work toward a conceptualization.</p> <p>5. God was continually described as "all that is."</p> <p>6. God was described as the source of Love.</p> <p>7. The main theme, related to the overarching topic was that God and money are in essence energy.</p> <p>8. God was described as the source of energy.</p> <p>9. There is an exchange between individuals for items or services, which also relates to an energy exchange, and this energy originates at the Source or God.</p> <p>10. Money was seen as spiritual because everything was seen as spiritual.</p> <p>11. Money was not seen as the root of all evil.</p>

Note. The themes were reported when at least one half of the participants agreed. Not all of the participants agreed with each theme presented. See Chapter 4 results for a break down of participants in relation to presented themes and subthemes.

Both groups collectively agreed that money does not buy happiness, however a couple of participants in the Yellow group said "yes" money can buy happiness and another 2 individuals stated yes and no in regard to money buying happiness.

How Money Fits Within the Internal Life

The themes in the Pink group included having negative feelings at times and additionally feeling that it was important to notice these feelings in order to heal them. The majority of the Yellow group noticed that their internal world has been changing from a struggle in the past to be more at ease with money. About one half of the Pink group reported strong positive feelings

Table 22

Major Themes: Yellow Group (N=12)

Topic area	Themes occurring in at least half of the participants' experiences
How participants define and interact with money	<ol style="list-style-type: none"> 1. The internal life is reflected in their external life. 2. The "connection to God" took place within the internal life. 3. Being normal with money means to be at ease or at peace with it. 4. To be normal with money meant to have enough of it to meet basic needs and also have some stored away to be able to do things such as travel and share it with others. 5. Money could not buy happiness. 6. Money thoughts occurred more on days when bills needed to be paid or when clients were seen. 7. The internal life experience of money has begun to change, having had more negative emotions, such as struggle around money in the past. 8. Moments of tension or even fear in regard to internal life experiences of money were occurring at the time of the interview. 9. There was also a sense of comfort or some type of ease around money internally. 10. Strong negative feelings around money occurred at some point in their lives, such as discomfort or fear around money within their internal life. 11. Judgments around money occurred, however, it is much less now than in the past. 12. The judgment was toward the self in regard to how much money one did or did not have. 13. A very high degree or total control over personal finances was experienced. 14. Income was limited at the time of the interview in some way.
Accepting money for services	<ol style="list-style-type: none"> 1. There was recognition of a <i>call</i> to do this work. 2. Accepting money was challenging when first starting to charge money for the services provided. 3. A connection with God was perceived as a gift that manifests through the practitioner, therefore, it was challenging when it came time to accept a monetary payment in return. 4. There was a high degree of flexibility experienced in some way or another when it came to charging for services, which included doing trades or providing a sliding scale for services. 5. Pro bono work was often done with clients. 6. Money tended to have a small degree of influence or no influence on the relationship with the client. 7. At the exact time of the exchange of money for services the feeling gratitude was prevalent.

Table 22 (continued)

Major Themes: Yellow Group (N=12)

Topic area	Themes occurring in at least half of the participants' experiences
Accepting money for services	8. Tips were received and the common dominant feeling was excitement.
Relationship between God and money	1. God was described as the creator or the source of all. 2. God was described as love. 3. The term God was consistently used during the interviews. 4. There was a dominant belief that God wants us, as humans, to be taken care of, and money is one way in which God provides for us. 5. Money was not seen as the root of all evil.

Note. The themes were reported when at least one half of the participants agreed. Not all of the participants agreed with each theme presented. See Chapter 4 results for a break down of participants in relation to presented themes and subthemes.

about money and one half of the Yellow group reported ease around money. The Pink group reported feeling states of lightness, freedom, or fun around money and the Yellow group participants reported a general feeling of excitement. About one half of the Pink group stated that they did have strong negative feelings around money at some point in time and slightly less than one half of the Yellow group described discomfort around money. Unlike the Pink group, a couple of participants in the Yellow group reported that they were neutral in regard to feelings around money. In both groups, less than one half of the group reported that they did not judge others or themselves in relation to the amount of money they accumulated. The Yellow group participants were more likely to judge themselves in regard to their perceived money situation.

External Life and Interactions With Money

The Yellow group reported thinking about money more on the whole and they also expressed a wider range of opinion in regard to how much and why they thought about money. In regard to their initial responses to how each group experienced money externally, the Pink group as a whole referred to their experiences as how individuals used their money in the world

and/or how they spent their own money. In the Yellow group, participants' statements were more varied in regard to how they experienced money externally. Several individuals in the Yellow group mentioned the state of the economy in their response; and the rest of the group relayed differing experiences, as were reported in the Yellow group results aforementioned.

Both groups on the whole reported a high degree of control over their finances. The Pink group reported that their income was limited in some way at the time of the interview, and the majority of the Yellow group, 8 out of 12 participants, reported that their income was limited in some way at that time.

Finally, the Pink group reported that they had an ongoing gratitude practice in general however it was not necessarily directed toward money or their finances. The Yellow group reported a lower rate of a consistent gratitude practice in general. Chapter 5 will include a more in-depth discussion of these findings, including recent research in regard to the direct practice of prayer and gratitude.

Accepting Money For Services

In the Pink group a majority or 80% of the participants reported experiencing a call to do this work, Spiritual guidance and Reiki. All or 100% of the Yellow group participants reported a call to do the spiritual work that they have been doing. In Chapter 5 there will be a discussion in regard to the participants' definitions of being called.

Both groups reported that they were open and honest with their clients about charging for their services. The Pink group stressed that there was a sense of fairness or justice in relation to an exchange of money for their services, whereas the Yellow group expressed the need for an exchange however it was not monetary in nature. A majority of the Yellow group disclosed that they had a challenge accepting money for their services in the beginning of their practice the

main reason being that they experienced their abilities to a gift from God and it was challenge to receive payment for that gift. Some members of the Yellow group still reported an occasional challenge when accepting payment, such as feeling uncomfortable about having to remind a client to pay at the end of a session. Compared to the Yellow group, only a few individuals in the Pink group reported having difficulty in the beginning charging for their services.

The Yellow group stressed that they were very flexible when it came to payment options, whereas this idea of heightened flexibility was not as present in the Pink group responses. The Pink group reported doing some pro bono work, however there was a different quality when compared to the Yellow group who also reported doing pro bono work. The Pink group predominantly expected to be paid for their services, and they gave back by working with some clients that were in more of a perceived or intuited serious need of intervention. The Yellow group on the whole reported that they were flexible with all clients in regard to their fee. There seemed to be looser boundaries around payment for services. The Yellow group was also more likely to state that money did not influence the relationship with their clients when compared to the Pink group where over one half of the participants believed that money did have some sort of affect on the relationship. The Pink group, on the whole, believed that if clients were not able to pay for services this would have an impact on the relationship. Some participants also stated that money was a part of the exchange in the relationship. The Yellow group reported that they expected some type of an exchange, which, again, did not necessarily mean money.

At the exact time of the exchange most of the Yellow group reported that they said “thank you” to the client, whereas the majority of the Pink group, at the time of the exchange, remarked that they felt a sense of fairness for the exchange.

Seven participants from the Pink group and 4 individuals from the Yellow group reported that they had not received a tip or gratuity for their services. The dominant feeling in the Yellow group in regard to receiving tips was that of excitement. In the Pink group, there was a split, some individuals reported that they enjoyed getting a tip while several of the participants felt that they already charged adequately for their services and they did not expect a tip. Furthermore, the same participants felt that since clients did not tip doctors, chiropractors, or therapists, why would they get tipped. Additionally, some individuals stated that tipping was generally for masseuses or hairdressers. This topic will be discussed further in Chapter 5.

The Relationship Between God and Money

The Pink group overall was more sensitive about the language they used for God according to who they were working with or speaking to. For example, participants reported that in a session they would ask the client what word they used for God and then they would be conscious of using the client's word. This is not to say that the Yellow group was not sensitive to others' language around God, however, this group did not present being aware of the client's definition or word for God as a theme when defining God in this study. Both groups reported that they had a challenge coming up with language to define God. Both groups defined God as being all that is, the source of everything, and the source of Love. The Pink group as a whole further defined God as the source that connects us all.

When exploring the relationship between God and money, the majority of the participants in the Pink group expressed two beliefs, which were (a) money is energy, and (b) God is energy. The overarching belief was that since God is creator, God also created money. A second theme that emerged in the Pink group was that this energy was exchanged between individuals for items or services. An emerging theme in the Yellow group was that God wants us as human

beings to be provided for and money was one way in which God supplied us with what we need. A mini theme that emerged among participants in this group was the idea of money being manmade. The Pink group was much more cohesive as a group in exploring the relationship between God and money, whereas members of the Yellow group provided differing perspectives.

Both groups were asked to explore the spiritual nature of money by responding to the statement “Money is not spiritual.” Participants in both groups were divided; see earlier sections for the breakdown among the groups. In the Pink group, the individuals that thought money was not spiritual said so mainly because they did not see the physical manifestation of it as spiritual, however, the way it was used could be spiritual. Over one half of the group saw money as spiritual, as they saw everything as spiritual. In the Yellow group, 4 out of the 12 participants believed that money was entirely spiritual as they stated that everything was spiritual. Four individuals were unsure of the spiritual nature of money, and 1 participant believed that money was not spiritual. The Yellow group was much more divided as compared to the Pink group when it came to exploring the spiritual nature of money.

In the Pink group, all but 1 individual believed that money was not the root of all evil. Yellow group participants all believed that it was not the root of all evil, however 2 individuals stated that it could be a vehicle to get to evil.

Summary

The intuitive inquiry research method was used to conduct this study with the main purpose of exploring how individuals who were spiritual guides and Reiki practitioners experience money. Twenty-five participants were split into 2 groups, the Pink group which consisted of 13 participants who were self-identified as having a positive relationship to money, and in the Yellow group, which consisted of 12 participants who were self-identified as having a

neutral or negative relationship to money. Data were gathered from two main sources (a) three online questionnaires, and (b) an individual interview using a semistructured format that lasted on average for 50 minutes. Much of the data analysis was done among the groups and then compared and contrasted.

Relevant and important findings were reported, such as all of the data presented in tables and the accompanying narrative sections. Information was presented in tables so that the reader can browse the information easily for a quick summary. I will provide a brief summary of the major findings, however, the reader is encouraged to read the findings in detail to get a more complete picture of the details that make up the whole.

Participants in this study were diverse in regard to their reported religious/spiritual orientation, with more involvement in traditional religious faiths within the Yellow group. The Pink group reported on average a higher income. The majority of the participants were Caucasian, with 1 participant being Hispanic, and 3 participants not stating their ethnicity. The Pink group had a higher level of education when compared to the Yellow group. Ten of the 13 participants in the Pink group as compared to 5 of the 12 participants in the Yellow group reported having graduate degrees. All participants in the Pink group had a bachelors degree or higher, whereas 8 participants in the participants in the Yellow group had a bachelors degree or higher. There were slightly more married or partnered individuals in the Pink group.

Three major areas were explored as part of this research, which included, (a) how this broader group of participants defined and interacted with money, (b) how they felt about accepting money for their services, and (c) how they viewed the relationship between God and money. The information gathered was considered to be the major area of findings in this study. My goal was to see if there were differences between the 2 groups, therefore, along the way of

reporting the results I compared and contrasted the gathered data. One section was devoted solely to the group comparisons in relation to the three major areas explored.

Overall, both groups reported that (a) their internal lives were the place of connection to God, and (b) their external lives or world were a reflection of their internal lives. In regard to defining money, 7 participants in the Pink group agreed that money was a physical manifestation of energy, whereas no participants in the Yellow group concurred with this definition. Six participants agreed that money was the representation of energy exchanged between individuals, whereas 3 of the participants in the Yellow group concurred with this statement. Five participants in the Pink group and 5 participants in the Yellow group agreed that money was used to fill needs and satisfy desires; it was using in a bartering system. Both groups agreed that they had moments of negativity and optimism around money; participants across both groups expressed their thoughts and emotions using different language. Some individuals in the Yellow group reported that they were more money neutral. The Yellow group was more likely to judge themselves in regard to how much money they had or did not have. Both groups agreed that to be normal with money meant that they had enough to meet their basic needs and had enough to share. The groups also agreed that money does not buy happiness. The participants in both groups reported that they had a high degree of control over their finances. The Pink group reported having a more consistent gratitude practice when compared to the Yellow group.

In regard to accepting money for their services, there was a discussion about the idea of there being a call to do this work among several of the participants, the majority in the Pink group and all of the individuals in the Yellow group reported to experience a call. This topic will be discussed further in Chapter 5. The participants in each group reported to be open with clients about how much they charged for their services. The Pink group expressed a sense of fairness in

receiving money for their services, whereas the Yellow group reported that to receive money for services was challenging for them. The Yellow group stated that they expected an exchange more often than having the expectation of receiving money for their work. The Yellow group reported to have a higher rate of having a challenging time in the beginning of their practice receiving money from their clients. The Pink and the Yellow groups were both split on their take in regard to receiving tips for their services. Some individuals were excited to receive tips, some believed that their service was not in a field where tips were appropriate, and no participant believed that they should be tipped for their services.

When exploring the relationship between God and money the Pink group agreed that God and money were both energies, and since God is the creator, God also created money. Money is then used to represent an exchange of energy between individuals. Among the Yellow group, the emerging theme was that God was the provider and money was one way in which God provides for us. The Pink group appeared to be more cohesive in their exploration of the relationship between God and money, and both groups were divided when came to discussing the spiritual nature of money.

In Chapter 5, there will be a discussion of the results, including how the results compare to the preliminary, or Cycle 2 lenses. Through the process of looking at the Cycle 2 lenses after having completed Cycle 3, Cycle 4 lenses are created. Cycle 4 lenses include new, change, and seed lenses. There will also be a discussion about the insights and reflections on the Cycle 3 process. The findings that resulted from doing this research will be discussed in two parts. The first part will include the major findings in regard to how spiritual guides who are also trained as Reiki practitioners experienced money in their work with clients. The second part will focus on how the participants experienced money from a personal perspective. Toward the end of Chapter

5, there will be sections that focus on the use of intuitive inquiry research method, the limitations and delimitations of this study, and the implications and applications of this research. There will also be a section that discusses how this research helps to advance the field of transpersonal psychology. A section will be presented that explores suggestions for further research. Finally, there will be a section focusing on final thoughts in regard to this research study.

Chapter 5: Cycle 4 Lenses and Cycle 5

Introduction

This research was conducted using the intuitive inquiry method, which “seeks to provide an approach to research that systematically incorporates both objective and subjective knowledge through a step-by-step interpretive process—cycles of interpretation that shape the ongoing research” (R. Anderson, 2000, p. 32). This chapter will include Cycles 4 lenses and Cycle 5 of the intuitive inquiry research method. Cycle 4 consists of the final, refined lenses, which have been clearly identified after the researcher reevaluates the literature in relation to the results of the study. The initial preliminary lenses from Cycle 2 are transformed into new, change, and seed lenses. During Cycle 5, the researcher steps back from the research and looks at the whole from a new perspective (R. Anderson, 2004). The researcher also honestly reports what they have learned through the process and what might still be unknown about the topic (R. Anderson, 2004). Overall, Cycle 5 allows the researcher to determine what has been valuable about the study and what the researcher’s understandings are in relation to the topic after having completed Cycles 1 thru 4. To the extent possible this information will be presented in an honest and rigorous way as put forth by R. Anderson (2004).

This research study was an exploration. It was intended to provide information about how spiritual guides who are also trained as Reiki practitioners experience money in their professional and personal lives. This researcher invited each participant to reflect on his or her own experience and understanding in regard to various facets of money. Two groups were recruited based on how participants rated their external, internal, and overall relationships to money. A total of 25 volunteer participants made up the 2 groups. The Pink group, 13 participants, was self-identified as having a positive relationship to money. The Yellow group,

12 participants, had either a self-reported neutral or negative relationship to money. An exploration was completed to determine whether or not there were similarities or differences between the 2 groups in the three major areas of exploration. Four tables are presented later in the chapter to demonstrate the common themes, different themes, and unique themes that emerged from the data analysis between the 2 groups. The major areas of exploration included, (a) how this population defined money, (b) how they defined God and how they viewed the relationship between God and money, (c) how they felt about various aspects of their professional experience of money, and (d) how they personally experienced money. The information gathered to understand these areas constituted the major findings in this research study.

Near the end of the chapter, there will be separate sections devoted to (a) reflections on using the intuitive inquiry method, (b) limitations and delimitations of this study, (c) implications and applications of this study, (d) advancement made in transpersonal psychology, (e) suggestions for further research, and (f) final researcher statements. The following provides some important thoughts for the reader to consider while engaging in this chapter.

Before engaging in the discussion of this study, it is useful for the reader to know that the words “God” and “spirit” are used synonymously throughout the document. Both words are used with the broadest definition possible. The word “God” for this researcher used to have a very Christian flavor and I would refuse to use it. While going through the spiritual guidance program at the Institute of Transpersonal Psychology (ITP), I did a lot of healing around the word and the concept. For me, God transformed into Unconditional Love and All That Is. When God is used here, the reader is invited to see the word from an infinite and nonlimiting perspective. If possible, the reader is encouraged to make an effort to suspend any negative connotations that

the word God might have attached to it—at least until reading this chapter is complete. The reader is also invited to notice any thoughts or emotions that may emerge while reading this chapter. Finally, it is important to note that the results are presented here in the past tense, because it is hopeful that perhaps some of these participants have allowed themselves to experience further growth in their own way toward wholeness in regard to how money fits into their lives in the current time. In the next section there is a discussion about how the Cycle 2 lenses transform into the Cycle 4 lenses.

Cycle 4: Transformed and Refined Lenses

Cycle 2 Lenses Revisited

As a part of Cycle 4 in the intuitive inquiry method, the researcher engages in the “return arc” (R. Anderson, 2000, p. 32). Cycle 2 preliminary lenses are reworked in the light of the research finding and personal transformations, which were created from the process. The following were the Cycle 2 preliminary lenses, which R. Anderson referred to as the “forward arc” (p. 32) in this hermeneutical circle. Cycle 2 lenses are repeated here for the ease of the reader, so that there is less distance between the two lists of lenses. In the next section, the Cycle 4 lenses will be identified.

1. Money remains a topic that is impolite to discuss and debate openly.
2. Money is energy and is neutral.
3. Money is simply required within our current society.
4. Money is very important in daily life, yet undervalued (individuals on the whole remain ambivalent to money).
5. Money is within the shadow (in Jungian terms) in U.S. culture.
6. Global change in relation to money consciousness begins with individuals.

7. Money issues touch at the core of our being, and thoughts about money are our constant companion.
8. We need to find ways to acquire money that are congruent with our subjective feelings of well-being and with our values and beliefs.
9. It is unhealthy to be spiritually rich, and monetarily poor—this is not normal.
10. A healthy money relationship requires an understanding of the balance between the material and the spiritual.
11. Since we are not taught about money or finances in the mainstream education system, we are a nation that does not know how to have a relationship to money.
12. Money is important because it is a symbol of our mastery and comprehension of life's journey.
13. Our current culture does not support the notion of being healthy and wealthy at the same time. Media (e.g., movies, news) tells us that we need to be dishonest to acquire a lot of money, or win the lottery. Popular media also implicitly shows us that wealthy individuals are predominantly dishonest and mean.
14. Our nation has a collective consciousness in relation to money, which is a very Christian view that supports being poor and happy as opposed to wealthy and happy.
15. An individual will view money differently based on conditions such as career orientation and how his or her parents viewed money.
16. Spiritual guidance and Reiki are *healing arts*—when money is introduced into the *healing arts* it confuses the individual practitioner. It is confusing to help someone in a genuine way and get *money* in return.
17. There are at least two separate experiences of money—internal and external.

18. A healthy internal experience of the concept of money includes uplifting and positive emotions, feelings, images, and thoughts.
19. Individuals project their own internal state onto money (e.g., emotions, feelings, even parts of the soul) within the external world.
20. Individuals who are spiritual guides and who have also been trained as Reiki practitioners are more likely to be open to discussing their relationship to money.

Cycle 4 Lenses

As explained in Chapter 3, the Cycle 2 preliminary lenses are transformed into Cycle 4 refined lenses after the Cycle 3 process is completed. Cycle 4 lenses consist of new lenses, change lenses, and seed lenses. New lenses are concepts that were born out of the research process. Change lenses are ideas that changed or concepts that were modified in light of the findings from having completed Cycle 3. Seed lenses are the ideas that were born out of initial inklings from the research process, but that still require more information to be brought to light in order to further develop them; these seed lenses represent emerging material within the researcher that is not yet fully speech ripe. Before listing the Cycle 4 lenses, there will be a brief discussion about the overarching experience of creating a new list of lenses.

During the interviews, which were a part of Cycle 3, this researcher noticed when there were resonating and conflicting reactions to the participants' statements. Having identified the preliminary lenses helped clarify this researcher's assumptions, which created acceptance for hearing other individuals' points of view. Several changes were noticed immediately when reviewing the preliminary lenses after the completion of Cycle 3. Understanding that causality connected some of the ideas in the lenses emerged during the initial refining process; therefore, ideas were grouped together in order to then refine them. Furthermore, since this research was

done in an intuitive inquiry fashion, and ultimately these were the researcher's lenses, "I" language was then incorporated into the lenses. This was an intuition that this researcher experienced which came about to explicitly state where this researcher stood on the topic at that point in time in light of the research process. This idea was an insight that made the process more authentic for me. This researcher will continue to learn and grow in regard to this topic even after the research project is completed. Additionally, the preliminary lenses were looked at in light of the research from the participant's perspective and ultimately used to determine the areas where there may also have been new, change, and seed lenses. Table 23 is a list of the Cycle 4 refined lenses. The new, change, and seed lenses are presented.

This process of transforming the lenses was possible ultimately because the participants provided meaningful and informational responses to questions. The most meaningful learning that this researcher received from this project was the realization that money is loving energy, which is of God. The text that claimed me, as was discussed in depth in Chapter 3, was a heart with wings. Working with this image in light of the awareness that money is loving energy and of God, gave birth to the realization that love is a choice. The limits put on love are chosen, and love can be unlimited. Another insight emerged when participants' spoke to the belief that the internal world is reflected in the external world, which implied that the relationship was somewhat unidirectional. This researcher thought about this idea and noticed what seemed more accurate, personally, was that the internal and the external worlds are always in communication, bidirectional. When one responds, the other also responds.

The process of refining these lenses was very much an unstructured process. At first I was somewhat lost. Other accounts of how previous researchers using the intuitive inquiry

Table 23

Cycle 4: New, Change, and Seed Lenses

Lens type	Description of lens
New lenses	<ol style="list-style-type: none"> 1. I make a choice each moment to live in a way that promotes my own personal freedom, growth, and joy, even in relation to money. It is important for me to remain open to spiritual and material knowledge, as well as the relationship between the two, which will assist me with this intention, while remembering and embracing that God works in mysterious ways. 2. I need to actively seek education about money since my own family did not teach me about money; nor did I learn about personal or communal finances in the mainstream education system.
Change lenses	<ol style="list-style-type: none"> 1. It is important for me to explore my internal landscape to cultivate more happiness in my overall life experience. 2. I view money as energy. Money is loving energy because it is from/of God. I choose to experience love in any situation and I can choose to accept love in relation to money. 3. I simply need money, along with the experience of love and happiness, within this current society to meet my basic needs and to acquire that which my heart desires. My current culture does not support the notion of being healthy and wealthy, which I believe is somewhat of a subjective experience, at the same time. The media that I am exposed to (e.g., movies, tv shows) tells me that I need to either be dishonest to acquire a great deal of money, or that I need to win the lottery. Popular media also implicitly shows me that wealthier individuals are predominantly dishonest and mean. 4. I am comfortable talking about money as to how it relates to my personal income and finances. I especially enjoy talking about the relationship of God and money and the spiritual nature of money. Money issues touch at the core of my being, and thoughts about money are my constant conscious or unconscious companion. Money is very important in my daily life, yet I somehow undervalued it. On the whole, I remain ambivalent to my emotions, thoughts, and beliefs about money. Money is important because it is a symbol of my mastery and comprehension of my life's journey. A healthy internal experience of the concept of money includes uplifting and positive emotions, feelings, images, and thoughts. 5. It is unhealthy for me to be spiritually rich, and monetarily poor—this for me personally is not normal. A healthy money relationship requires that I understand the connection between the material and the spiritual. My ideal normal is to be spiritually wealthy and monetarily wealthy, which again is a perceived experience.

Table 23 (continued)

Cycle 4: New, Change, and Seed Lenses

Lens type	Description of lens
Change lenses	<ol style="list-style-type: none"> <li data-bbox="444 422 1435 667">6. Spiritual guidance and Reiki are healing arts—when money is introduced into the healing arts it adds an element of the material. It is up to me to interpret how that material fits into the equation. I choose when I offer my service for free and when I expect to get paid for the service. The key for me is to understand for myself the variables and have a clear understanding as to when and why, and under what circumstances I am getting paid to do God’s work. <li data-bbox="444 674 1435 919">7. There are at least two separate experiences of money—my internal and my external. I project my own internal state onto money (e.g., emotions, feelings, even parts of the soul) within the external world. I believe that I connect to God in the internal as well as the external world. I believe that the internal world is reflected in the external world and the outer world is also in turn within me. There is a dance or bridge between the two worlds that is bidirectional. <li data-bbox="444 926 1435 1171">8. The word Namaste continually comes to mind when I think about the bidirectional view of how the internal and external worlds relate. Namaste means for me that the spirit in me honors the spirit in you, and that place within us holds us together as One. When I ponder the meaning of Namaste, which I often do, I am in awe that I learn and grow from being in relationship with others, just as others learn and grow from being in relationship with me. <li data-bbox="444 1178 1435 1503">9. I, as a spiritual guide, who have also been trained as Reiki practitioner (among other psychologies) am more likely to be open to discussing my relationship to money with others. I am going to take this a step further and say that when I am in touch with how money affects me on the whole I then have the capacity to sit with other individuals who want to explore this issue. If I am aware of my own internal and external experiences, I will be more likely to notice the transference and the countertransference issues that might come up within a session or conversation.
Seed lenses	<ol style="list-style-type: none"> <li data-bbox="444 1518 1105 1549">1. The idea of money manifestation makes sense. <li data-bbox="444 1556 1435 1696">2. Global change in relation to money consciousness begins with individuals. I believe change happens within the individual. I know that relationships and community are also important and this is an area for me that will be further explored. <li data-bbox="444 1703 1435 1801">3. When I have thoughts about money, I want these thoughts to be positive, even when there is a perceived challenge. I want to turn the challenge into an opportunity for healing and positive growth. <li data-bbox="444 1808 1435 1873">4. I want to develop a more regular gratitude practice that encompasses money and other areas of my life where I am grateful.

research method were sought before and during my own process of refining the lenses. Basically, it was necessary to receive validation that it was appropriate to have a unique style of working with the lenses. I have presented the lenses in a lengthy way, yet this process is more complete for having identified the areas that were disclosed. The focus will now shift to discussing the specific and relevant insights and reflections that transpired while working through Cycle 3, the data gathering and reporting process.

Insights and Reflections During Cycle 3

The intuitive inquiry method encourages the researcher to bring in her personal insights and reflections (R. Anderson, 2000). The following section is devoted to highlighting some of this researcher's insights and reflections during the Cycle 3 process. The finding, in light of the literature review, will be discussed in the next section.

This research formally began in early 2006 when this researcher started to write the initial doctoral qualifying paper which lead to the miniproposal, then the formal proposal, and finally to the dissertation. Each step informed the next. However, this researcher's journey of looking at how the relationship between God and money related to my everyday existence began in early 2004 as mentioned in Chapters 1 and 3. The recruitment process began in mid October 2008 and the interviews for this research project began in November 2008, right after the beginning of the economic downturn; the majority of the participants commented that their answers to some of the questions would have probably been different if I had interviewed them prior to that time period. This researcher had no idea as to how the participants' answers would have been different because they were not specifically asked about the economy. A couple of individuals volunteered a short response following their statement that their answer might have been different. The area most commented on was around the topic of how much control the participant thought that he or

she had in regard to his or her finances. Most participants stated that they might have said they had even more control over their money prior to the economic downturn. To a large degree this researcher believes that the seriousness of the economic downturn brought collective money issues out of the shadow and into the light for not just America, but for the world as a whole. This researcher has often commented that personally I do not feel fear about the world's current money issues; this researcher feels excited and energized that money is being considered and discussed. As mentioned in Chapter 1 of this dissertation, it appears that when money comes up for discussion change happens. This researcher personally holds the idea that change is positive, and change emanates from my consciousness having positive effects on my life experience.

One of the few major reasons for doing this research was to explore how others who were spiritual guides and who had been trained in Reiki conceptualized their relationship between God and money. For many of these individuals, this research project was the first time they had thought about the relationship between God and money. Therefore, many of the participants' answers were preliminary and in the beginning stages of formulation. Further research might ask this question after participants have had some time to contemplate and assimilate their idea of the relationship between God and money in more depth. It was clear when a participant had actually stated that he or she had spent a considerable amount of time contemplating the topic of money as his or her answers were more quickly articulated and more developed. Individuals who had not thought about money did make some comment to indicate that they were thinking about the concepts for the first time.

In regard to conducting the interviews, this researcher was able to meet with several participants in person. These interviews were in the style of a spiritual guidance session. The interviews on the phone were mixed; some seemed like an interview, and others seemed like a

mutual spiritual guidance session where both parties reflected and contemplated on what organically emerged as part of the interview. The interviews that seemed like interviews were happening when the participant was multitasking. It was evident when participants needed to talk to someone else while on the phone or when the famous PC start-up theme music was heard in the background. It was interesting to note how present or how distant this researcher personally felt during particular interviews. I am grateful that so many loving and generous individuals took part in this process. This research could never have been done without them.

While conducting each interview either on the phone or in person this researcher personally recalled one scene from an embodied writing class taken at the Institute of Transpersonal Psychology (ITP). The professor, who was also an Aikido fourth degree black belt, said to me (I am paraphrasing here)—the totality of everything is in this one piece of writing; the whole is in this part. This researcher’s mindset while conducting the interviews was, “everything that is true for this individual is represented in this time and space that we have for this interview.” Each time this researcher read over the interviews this mantra was repeated, “the whole is in the part.” The participant was present for the interview; therefore, this researcher was able to hold the idea that the individual was in their totality for almost an hour and their presence continued in the paper copy of the interview. Having at least some degree of awareness of my intuitive nature as an individual since childhood, and since having taken further courses to open up more to my intuitive capacity in the moment, this researcher does believe that each participant was experienced fully during the interview. We learn, grow, and evolve, and this researcher’s hope is that since the time of the interview, the participants have made further gains in understanding around this topic. This researcher’s intention during the interviews was that the information communicated by the participants was held in a nonjudgmental way. Hopefully this

allowed the participants to partake in their own discernment process around their own money experiences. Furthermore, my intention during the interview, as it continues to be now, is that each participant learn and grow in positive ways about what money means for them in their lives. This researcher also wishes the participants and the readers of this study to experience freedom, ease of growth, and joy in their lives.

The open-ended nature of several of the questions proved to be positive and challenging at the same time. Participants were encouraged to give as little or as much as they felt would answer the questions that were asked as part of the semistructured interview. For some questions, participants were allowed to state anything that came to them, which made it more challenging to code and find themes because at times there were literally as many answers as there were group members. This researcher managed to deal with many perspectives by reporting exactly what happened. The beauty of using the intuitive inquiry method is that the researcher is expected to be honest at all costs (R. Anderson, 2004).

One interview question asked of the participants was, “How does money influence your relationships with your clients, in your work as a spiritual guide and Reiki practitioner?” When this researcher asked that question, a variety of responses were received. This researcher realized that the intent for asking the question was not coming across. However, this researcher noted it and allowed the participants to answer with whatever came up for them. This researcher was looking for the participants to at least mention that money issues were welcomed topics of discussion *during* the sessions with clients. This researcher used the more direct question, “Is money a welcomed topic in the session?” with several participants and was consistently misunderstood. Even when this researcher tried to explain further, the idea was not coming across in a clear manner. This researcher would say something like, “If a client talks about

money concerns such as not being able to make a car payment in a session, what has been or would be your response?” The experiences of transference and countertransference issues around money in a session were sought. This researcher’s own assumption is that money–related topics rarely came up in spiritual guidance sessions or Reiki sessions for these individuals. This issue will be discussed later in the suggestions for further research section.

When participants were asked what it meant to be normal with money, upon analysis it became clear that they had a challenging time answering this question. Many of the participants made several references to the society or other individuals, as opposed to answering what it meant for them to be normal with their money. This topic will also be discussed further in the next section.

I began this research process believing that individuals who were spiritual guides and who have also been trained as Reiki practitioners were more likely to be open to discussing the multiple aspects regarding money-related issues (e.g., definitions of money, accepting money for services, relationship between God and money). For the most part, this was true. Participants offered information about how they were professionally and personally experiencing money in their lives. As was discussed above, and will be mentioned again later in this chapter, participants appeared to have challenges when answering some of the questions. The specific topics will be mentioned in the next section where relevant as the results are discussed.

Cycle 5: Hermeneutic Return Arc

This section will serve as a place to revisit the literature in light of the results of this study, which is a part of Cycle 5 of the intuitive inquiry research method. In Cycle 5, the researcher takes a step back and looks at Cycles 1 through 4, which includes the literature review. The process of looking back in light of the findings is what R. Anderson (2000) referred

to as the hermeneutic “return arc” (p. 32). The researcher also does a current search for relevant literature that may have emerged since the proposal stage. The following discussion focuses on the most meaningful and most unique findings from the research, which includes the major themes in the light of the literature. The structure of this discussion section will hopefully provide the reader with an ease of following the integration of the results and the literature, along with an assimilation of this researcher’s current understanding of the topic.

Two areas of interest from the participants’ background were obtained from the Preinterview Questionnaire (Appendix E). The two areas include (a) how satisfied participants in each group were with the knowledge of their family’s financial situation growing up, and (b) how satisfied each group was with the level of money education they received throughout early childhood and adolescent development. There will then be separate discussions in the following areas, (a) how participants generally defined money, (b) how they saw the relationship between God and money, (c) how participants responded to accepting money for their professional services, and (d) how they personally experienced money. These were the main areas of focus of this research. The idea of having a gratitude practice also emerged during the interview process; therefore, there will be a discussion devoted to the topic of gratitude.

For the purposes of the following discussions in this section, it is important for the reader to know that the participants were asked the questions from a list of semistructured questions (Appendix F). Interviews lasted on average for 50 minutes. Questions were asked in order most of the time, unless a participant brought up a topic before the question was presented. In that case, the question was discussed beforehand when participants asked how to define a word or concept, for example “control,” this researcher’s response was consistently, “however you want to define it.” Participants were invited to project what they wanted onto the questions and

phrasing, as this researcher trusted that what came to light would be pertinent. This process did make analysis slightly trickier; however, that is typically in the nature of an intuitive inquiry project.

Another important aspect of this study that needs to be highlighted is that the 2 groups did differ in some ways in their demographic information. The groups did have different income levels, marital status, religious/spiritual orientation, and levels of education. Since these variables were not controlled, these demographic confounds are important to take into consideration when comparing the groups. However, it is also relevant to note that one of the major factors in this study was to see if there were any differences between 2 groups of individuals that were unsatisfied or neutral in regard to their relationship with money (Yellow group) and those that were satisfied (Pink group) with their relationship to money. The Pink group reported having a higher level of income (median of \$50,000-\$75,000), were more likely to be married, were more diverse in their religious/spiritual orientation, and reported a higher level of education with 10 individuals having a graduate degree. The Yellow group reported a median income of \$25,000-\$50,000, were less likely to be married, reported being affiliated with more mainstream Christianity, and more than one half of the group reported having a bachelors degree or less. The 2 groups were similar in their reported training experiences, ethnicity (Caucasian), and gender. It was significant that a majority, 23 out of 25 participants were women with the average age in each group being in their mid 1950's. The results from the demographic data do demonstrate that there are significant demographic similarities and differences between the 2 groups.

Additionally, this researcher felt it was important to discuss the influence of psychology on the field of spiritual guidance or direction. After much contemplation and an in-depth final literature search it came to my attention why a literature review in psychology seemed important

to this topic of how spiritual guides who are also trained as Reiki practitioners experience money in their professional and personal lives. Duane R. Bidwell (2009) who is an Assistant Professor of Pastoral Theology, Care and Counseling and Director of Presbyterian Ministerial Formation at Philips Theological Seminary conducted a frequency analysis of psychological sources in contemporary North American writings about spiritual direction. He examined 67 English-language books that were at least 100 pages long and were commercially published between 1976 and 2001. He demonstrated that psychoanalytic and psychodynamic theorists of the 20th century were influential, the top two being Carl Jung (with a frequency of 21%) and Sigmund Freud (with a frequency of 11.5%). Of all of the texts that Bidwell examined 13.4% referred to psychologists or psychologies. Psychological theories and applications have, therefore, been shown to influence the field of spiritual guidance. As a researcher, I too looked to the field of psychology to understand ideas, concepts, and behaviors that were presented by the participants. Concepts from psychology are integrated in the various discussions in the following sections.

Brief Relevant Background Information: Early Life Money Perspectives

As aforementioned, the discussion will begin with some material from the Preinterview Questionnaire (Appendix E), more specifically, the responses in regard to how satisfied participants were with the amount of knowledge they had about their family's finances while growing up. These two topics were chosen, as they were relevant and interesting when looking at the results in the light of the research.

Family's financial situation. Approximately 61% of the participants in the Pink group and 58.3% of the participants in the Yellow group were satisfied with how much they knew about their family's financial situation growing up. Of the participants that said no, a common response among the Pink group was that money was not talked about in the family. Since

participants brought this up as a comment, it was considered by the researcher to have had an impact on each of the individuals. This is one of the areas where it would be helpful to ask more questions in regard to how this affected their current relationship to money. A common reason among the Yellow group for saying “no” was that these individuals grew up in families where their parents did not have much money and they often saw their parents as stressed or worried about money. Research has shown (i.e., Lim & Si Sng, 2006) that parental money beliefs and behaviors have a major impact on their children. Individuals in the Yellow group who perceived that their families did not have much money, and who saw their parents stressed or worried about money, may have internalized negative feelings around money at various critical points of development. As Furnham (1984) demonstrated, money takes on a new meaning as individuals age. Future research might be useful to explore the developmental stages that participants are going through and how perception impacts their personal money development.

Early money education. In the Pink group, 61.6% of the participants stated that they were not satisfied with the level of financial education received growing up in specific relation to money. Fifty percent of the Yellow group participants also reported that they were not satisfied with the amount of financial education they received growing up. The Pink group desired more education while the Yellow group simply acknowledged that they were just not provided with the education. Some participants along with much of the American population is significantly lacking in money and personal finance education (Kessel, 2008). What was interesting is that the Pink group specifically wrote that they wanted more “expertise,” whereas the Yellow group simply stated a fact. There was an obvious difference on the whole in the responses that these 2 groups gave. The Pink group seemed to express more desire to learn about money while the Yellow group appeared to accept what was.

As can be seen from the results of this research, the Pink group and Yellow group had more than one half of the participants reporting that they were satisfied with how much they knew about their family's financial situation growing up. Exactly one half of the Yellow group and 61.6% of the participants in the Pink group were not satisfied with the level of financial education they received during their early years. The results raised further questions, such as, to what extent if any were participants in the each group affected by their family's views of their financial situations? Additionally, what type of money education would be appropriate for children at different stages of development?

In the next several sections, the findings from the interviews as they relate to the contents of Cycles 1 through 4 and newly discovered applicable literature will be presented. The next section begins with a discussion in relation to how money was defined by the participants. The results of the study are specifically compared to information presented in the literature review.

Defining Money

Definition of money. There was no new literature found in this area. In Chapter 2, there were four definitions of money presented which included, (a) a conventional definition, (b) a psychological definition, (c) a spiritual definition, and (d) a shadow definition. Additionally, research has shown that money has symbolic meaning and it does mean something different to individuals who have different backgrounds and similar career goals (Wernimont & Fitzpatrick, 1972). Two separate groups of participants were recruited as a part of this research process. Both groups had similar backgrounds and both groups had two career choices in common, spiritual guidance and Reiki. During the interviews, each participant was asked to provide his or her own definition of money. The results of this study showed that both groups had one part of the

definition of money in common, while also both having unique elements for their own definitions of money.

Fifty-four percent of the Pink group stated that money was a physical manifestation of energy, discussed in the literature review as a spiritual definition of money. Six participants in the Pink group further purported that money is used as a medium of exchange between 2 individuals, which is also a conventional definition of money. Five participants or 42% of the participants in the Yellow group provided a conventional definition by stating that money is defined as a bartering system, a way to get what was needed and wanted. Neither group defined money in terms of the psychological or shadow perspectives. The Pink group mainly gave a mix of the spiritual and the conventional definitions while the Yellow group gave mostly conventional definitions of money. In fact, participants in the Yellow group were somewhat stumped when they heard the question, “How do you personally define money?” Some participants initially said “Oh my gosh,” “That’s interesting,” or “These are good questions.” It makes sense that they would respond with more conventional answers if this were the first time they were asked to define money. It is possible that the Pink group gave more of a spiritual view when compared to the Yellow group because the Pink group has had several participants who stated that they have spent time contemplating money issues.

Participants provided money definitions that were conventional and spiritual. Participants did not discuss the psychological or shadow definitions of money in this study. In the next section, there is a discussion as to how participants defined God and how participants viewed the relationship between God and money.

Defining God and The Relationship Between God and Money

During the interviews, participants were asked to first define God. They were then asked to give their definition of the relationship between God and money. In Table 24, there is a list of common themes for all participants on the topic of the relationship between God and money. Table 25 provides unique themes on the topic of the relationship between God and money specific to the Pink group. The unique themes specific to the Yellow group are presented in Table 26.

Table 24

Common Emergent Themes For All Participants: Defining God and the Relationship Between God and Money (Pink Group, N=13; Yellow Group, N=12)

Topic area	Common themes
Defining God	<ol style="list-style-type: none"> 1. The word “God” was consistently used during the interviews. 2. God was continually described as “all that is.” 3. God was described as the source of Love.
Relationship between God and money	<ol style="list-style-type: none"> 1. Money was not seen as the root of all evil.

After doing a thorough search on various search engines such as Cambridge Scientific Abstracts, ProQuest, EBSCO HOST, and SpringerLink covering a wide variety of journals no current empirical research was found that specifically discussed the relationship between God and money. Multiple word combinations were used, in addition to single word searches, such as “God” and “money.” The search began with peer-reviewed journals and then other written materials were searched, such as magazine articles and books. Although some articles were found in regard to God and the current financial state of the country, the content was irrelevant to the presented specific discussion. The arc back to the literature in this section proved to be

Table 25

Themes Unique to the Pink Group: Defining God and the Relationship Between God and Money (N=13)

Topic area	Unique themes
Defining God	<ol style="list-style-type: none"> 1. There was sensitivity toward the language for God depending on who was talked to or worked with. 2. There was flexibility with the language and definition of God. 3. It was common to have no language to fully define God, yet a description or words were offered to work toward a conceptualization. 4. God was described as the source of energy.
Relationship between God and money	<ol style="list-style-type: none"> 1. The main theme, related to the overarching topic was that God and money are in essence energy. 2. There is an exchange between individuals for items or services, which also relates to an energy exchange, and this energy originates at the Source or God. 3. Money was seen as spiritual because everything was seen as spiritual.

Table 26

Themes Unique to the Yellow Group: Relationship Between God and Money (N=12)

Topic area	Unique themes
Relationship between God and money	<ol style="list-style-type: none"> 1. There was a dominant belief that God wants us, as humans, to be taken care of, and money is one way in which God provides for us.

challenging. There was theoretical material presented on the topic and when possible, relevant parallels will be drawn.

In this section, there is a discussion presented pertaining to how the participants defined God. Wilber and Cohen (2009) provided a framework for their discussion about the three faces of God. Wilber's four quadrant model and integral theory will be used to look at the participants'

definitions of God. The participants' ideas about the relationship between God and money will also be presented in light of Wilber's theories.

Defining God. The Pink group was sensitive about the language they used according to who they were working with or talking to, not to say that the Yellow group was not, however this did not come up as a theme when defining God in this study. Most participants ended up using the term God during the interview. My own preference to use the term God at times during the interview may have influenced the participants. I was aware when this happened during the conversation. According to The Pew Forum on Religion and Public Life (2007) and the U.S. census, approximately 80% of the American population identified as Christian. The collective pull toward Christianity may have had an impact as well on the language used during the interviewing process. The majority of the Pink group reported that they had a challenge coming up with words to define God. Both groups defined God as being all that is and the source of Love. The Pink group as a whole further defined God as the source of all energy and the source that connects us all. As defined in Chapter 1, God was generally regarded as the sole creator of the universe. According to the definition provided in Chapter 1, God is in everything, even a piece of paper that we call money. During the arc back to the literature review it was additionally important to look for current information relating to the topic of defining God. One current article written by Wilber and Cohen (2009) was found that discussed a framework for defining God. One part of Wilber's integral theory proved to be an important addition to a framework for defining God.

In the literature review, Wilber's four quadrant model was presented, providing one framework for explaining the inner and outer worlds of an individual. Upon conducting a search for defining God, 1 theoretical article was found titled *The Second Face of God*. In this article,

Ken Wilber and Andrew Cohen (2009) discussed the meaning of God from three perspectives. Wilber's integral theory, which includes the four quadrant model, was built upon the idea that there are three expressions of Spirit, which includes the first, second, and third person perspectives. The first person perspective is the "I," or "the pure radical subjectivity or witness in every sentient being" (p. 46). In the first person perspective, according to Cohen, there is an idea of God being "that which we all share equally" (p. 51). The individual experiences God during the first person perspective. The second person or "You/We" perspective is the experience of conscious surrender of ego; God is seen as the great Other. Wilber stated that from the second person perspective, God "is immeasurably greater than you could ever possibly be in your wildest imagination, something before which surrender and devotion and gratitude are the only appropriate responses" (p. 46). In the second person perspective, Wilber stated that there is recognition of a hierarchy; he purports that "all things are Spirit, but some things are more Spirit than others" (p. 51). During the second person perspective there is interaction with God. The third person or "It" perspective, is the view that there is "the great web of life, the Great Perfection of everything that is arising" (p. 46). Cohen summed up each face of God by stating that within the first person perspective God is our deepest Self, within the second person perspective God is "the great all-knowing Other" (p. 46), and the third person perspective posits that God is "the entire cosmic Process" (p. 46). Why is this important in relation to how spiritual guides who are also trained as Reiki practitioners define God? Partially, because it is important to understand how this larger group of individuals defines God for themselves.

It was interesting to note that nearly all of the participants in this study provided a definition that, according to Wilber (Wilber & Cohen, 2009), embraced the third person perspective. God as all that is and God as the source of Love both fit within a third person

perspective. The Pink group added that God is what connects us all—because there is a notion inherent in this view that we are then engaging with God in another—in my understanding this definition fits somewhat within the second person perspective and within the third person perspective. Participants did talk about the first person perspective during the interview, however when specifically defining God, the first person perspective did not emerge as a theme. Wilber and Cohen argue that the current spiritual culture tends to deny the second person perspective. Additionally, this idea of how we define God is important because our personal and collective definition is directly related to where we are in our own spiritual development (Wilber & Cohen, 2009). Agreeing with arguments in Chapter 1, Wilber and Cohen (2009) purported that knowing more about our own development helps to facilitate personal growth, which in turn can create cultural change. Wilber and Cohen's discussion of defining God proved to be relevant and interesting to ponder in regard to how the participants' defined God as well as to how I personally tend to view God.

Jacob Needleman's writings have been inspiring for me since the beginning of this study. Needleman has a book coming out at the end of December 2009 titled, *What is God?* This book will be personally reviewed and pondered in relation to the participants' definition of money along with the discussion presented above by Wilber and Cohen (2009). Wilber's integral theory is an area that I will explore in more depth in the future. There appears to be a current collective desire to explore the meaning or definition of God. As a part of this study, participants individually and collectively provided a definition of God, which then led to discussing the notion of whether or not money was spiritual. This discussion about the spirituality of money can be seen in Wilber's framework as a second person view. In the second person perspective one

ponders the degree of the spiritual nature of something or someone. Wilber's framework is also applicable in regard to exploring the direct relationship between God and money.

Relationship between God and money. When exploring the relationship between God and money, the Pink group almost as a whole expressed that money in essence was energy and God was also energy. Many individuals within the Reiki community view money as simply energy (e.g., Brail, 2005 & Horan, 1999). The overarching relationship expressed by the Pink group was that since God was creator he also created the energy of money. In Wilber's model the relationship between God and money as expressed by the Pink group can be seen as a third person perspective because it fits into the idea that there is a "cosmic process" (Wilber & Cohen, 2009, p. 46). There were subtleties to this idea, which were brought out when participants were asked about the spiritual nature of money. The Pink group believed that money was spiritual because everything was spiritual, which again is a third person view in Wilber's model. This spiritual nature of money could have been interpreted as a second person perspective only if there was an idea present that there were degrees of spirituality and somehow there was an interaction with God in the process. A major theme in the Pink group was that there is an exchange between individuals for items or services, which also relates to an energy exchange, and this energy originates at the Source or God, which again appears to be more of a cosmic process view of the relationship between God and money. As seen in Table 26, the unique theme in the Yellow group was that there was a dominant belief that God wants us, as humans, to be taken care of, and money is one way in which God provides for us. The Yellow group's perspective can be seen as a first person perspective as they are emphasizing a personal human experience.

Participants defined God from predominantly a third person perspective, which is seeing God as everything. As participants discussed the relationship between God and money, they also described ideas that fit within the third person perspective. The discussion around the spiritual nature of money was then interpreted from a second person perspective, as participants stated that there were degrees to which money could be spiritual. Wilber's framework helped this researcher understand the potential discrepancies in some of the participants' responses to similar questions. When the article, *The Second Face of God* was read it became clear that participants were answering questions from different perspectives.

Professional Money Experiences: Accepting Money for Services

This section will provide a discussion about how participants felt about being paid for their services. To date, no new studies were found to give conclusive results in relation to the impacts of fees on treatment within the healing art professions (or within the more mainstream field of psychotherapy). This section begins with four tables that present the major themes in this area. Table 27 provides the themes that were common to both groups. The differences relating to the same or specific subject area between the Pink group and the Yellow group are provided in Table 28. Table 29 provides the unique themes to the Yellow group. There were no unique themes for the Pink group in this area.

In this section there will be a discussion about the participants' responses to being asked about whether or not they were called to do this work, spiritual guidance and Reiki. Participants' experiences of charging for their services will then be discussed in light of the literature. Finally, the topic of receiving tips for services will be discussed.

A calling. It was left up to the participant to define a call and state whether or not, by their definition, they experienced one. As can be seen from Table 27, the participants

Table 27

Common Emergent Themes For All Participants: Accepting Money for Services (Pink Group, N=13; Yellow Group, N=12)

Topic area	Common themes
Accepting money for services	<ol style="list-style-type: none"> 1. There was recognition of a <i>call</i> to do this work. 2. There was a sense of openness and honesty with the client about the fee prior to delivering services.

Table 28

Differences Between the Pink Group Themes: Accepting Money for Services (N=13) and the Yellow Group (N=12)

Topic area	Difference between the group themes
Accepting money for services	<ol style="list-style-type: none"> 1. In the Pink group there was a sense of fairness present when the client paid money for service whereas in the Yellow group there was a high degree of flexibility experienced in some way or another when it came to charging for services, which included doing trades or providing a sliding scale for services. 2. In the Pink group money influenced the relationship with the client because if clients could not afford the service they would not attend sessions. In the Yellow group money tended to have a small degree of influence or no influence on the relationship with the client. 3. In the Pink group tips were rarely received in addition to the fee expected for services whereas in the Yellow group tips were received and the common dominant feeling was excitement.

experienced a sense of call to do this work, spiritual guidance and Reiki. As participants were answering the question about whether or not they felt called to do the work, some of them provided additional responses about what a call meant to them. A list of responses is provided in Appendix J. In the Pink group 77% of the participants reported experiencing a call or a sense of

Table 29

Themes Unique to the Yellow Group: Accepting Money for Services (N=12)

Topic area	Unique themes
Accepting money for services	<ol style="list-style-type: none"> 1. Accepting money was challenging when first starting to charge money for the services provided. 2. A connection with God was perceived as a gift that manifests through the practitioner, therefore, it was challenging when it came time to accept a monetary payment in return. 3. Pro bono work was often done with clients. 4. At the exact time of the exchange of money for services the feeling of gratitude was prevalent.

being called. All or 100% of the Yellow group participants reported a call to do this work. As was discussed in Chapter 1, a unique aspect of this population was that these participants were more likely to experience and recognize a call (Buckley, 2005; Neafsey, 2006). This researcher described a call as a deep internal desire to assist other individuals in the journey toward health and wholeness, which was seen as more of a spiritual idea.

I found it interesting to read over each participant's view of what a calling meant to him or her. The difference between a spiritual calling and religious calling was a concept or idea that emerged for me. It was noted that a call can be seen as somewhat more religious and, therefore, could add to the aforementioned confusion between doing God's work and getting paid for it. After reviewing the results of this study, it would have been informative to ask that question more directly. Such as, "Does having experienced a call have any influence on how you experience being paid for the services provided?" This study did not explore how being called to do this work might impact the participants' willingness to be paid to do this work. This is an area where further research would be helpful to individuals who are called to do work where they

need to take money as payment. This study did explore how participants reported experiencing various facets of charging and getting paid to do healing work.

Charging for services. As presented in Chapter 4, both groups reported that they were open and upfront with their clients about charging for their services. The Pink group expressed a desire to have a fair exchange with their client, which was typically monetary. The Yellow group also expressed the need for some sort of exchange; however, the emphasis was not monetary. A majority of the Yellow group disclosed that they had a challenge accepting money for their services in the beginning of their practice. The main reason for this difficulty was that they reported that they experienced their abilities as a gift from God, and it was a challenge to receive payment for that gift. Looking back on the research process, this area could have been explored in more depth. Perhaps the idea of a calling as well as Christian views versus capitalistic ideas might have emerged. Five members of the Yellow group still reported an occasional challenge while accepting payment for their services, such as feeling uncomfortable having to remind a client to pay at the end of a session. In the Pink group 3 individuals reported feeling awkward or uncomfortable about currently taking money for their services. Additionally, participants in both groups disclosed that in the past there was a sense of unworthiness, not deserving, or guilt around taking money for their service. These emotions were similar to those reported by psychotherapists (Barth 2001; Freud, 1913; Herron & Sitkowski, 1986; Lanza, 1996; Newman, 2005). It was not within the scope of this research study to do a more in-depth exploration of this topic; however, future research is recommended.

The Yellow group stressed that they were very flexible when it came to payment options whereas this idea of heightened flexibility was not as present in the Pink group responses. The Pink group reported doing some pro bono work, however there was a different quality when

compared to the Yellow group who also reported doing pro bono work. According to Freud (1913), a therapist should not do pro bono work as it compromised the well-being of the therapist. Future researchers might find it interesting and useful to have a deeper discussion with similar participants that disclosed that they do pro bono work to see when and why they provided services at no charge. Herron and Sitkowski (1986) conducted research and found that “the effect of fees on psychotherapy outcome is uncertain” (p. 347). The effects of fees on treatment outcomes are an area of research that needs further development in the field of psychotherapy and the healing arts fields.

The Yellow group was more likely to state that money did not influence the relationship with their clients when compared to the Pink group where approximately one half of the participants believed that money did have some sort of effect on the relationship. It is plausible that the participants in the Pink group and the Yellow group have not pondered the notion of how money might influence the relationship with their clients. If they have not given it much thought, they might believe that money does not impact the relationship to their clients. It is also possible that participants who said that money did not impact the relationship with their clients did not fully understand the question, “How might money, if at all, affect your relationship to your clients.”

This researcher seriously questions the notion that money does not have an impact on the relationship to the client because research in the topic of psychotherapy and money has shown that there are areas where money does impact the relationship, such as countertransference issues (Citron-Bagget & Kempler, 1991). In the literature review, it was noted that countertransference issues emerge when an emotional response arises from the therapist's internal needs, rather than from the client's needs, and this could reinforce the client's earlier traumatic history if the

therapist remains unaware of the emotions. For example, at the time of negotiating fees the therapist or practitioner could potentially reinforce the client's prior wounding in relation to money such as having grown up in poverty or having been taken advantage of monetarily in the past (Citron-Bagget & Kempler, 1991). It is, therefore, considered helpful to explore one's internal money experiences because it does have an impact when working with others, whether we are aware of it or not. One area that, to this researcher's knowledge, has not been researched in regard to how money might affect the relationship between practitioner (e.g., Reiki practitioner) and client is the notion of receiving a tip.

Tips for services. Not surprisingly, there was some debate in regard to receiving tips for their services. It was concluded that individuals who practice Reiki more than spiritual guidance were more likely to receive tips. However some individuals who predominantly practice Reiki argued that they already charged adequately for their services and did not expect a tip. Furthermore, these same participants felt that since we did not tip doctors or chiropractors or therapists, why would they get tipped. Some individuals also stated that tipping was generally for masseuses or hairdressers. Since individuals who practiced spiritual guidance were more likely to charge a sliding scale they would not really know if they were getting a tip for obvious reasons.

This section provided a discussion about how the participants experienced charging for their services and taking money for their services. Now, the discussion will begin with the participants' personal experiences of money. Again, there are tables presented that help the reader to become oriented toward the emerging themes between and among each group.

Personal Money Experiences

Table 30 provides the common themes between the 2 groups on the topic of the relationship between God and money. In Table 31 the divergent themes between the 2 groups are reported. The unique themes specific to each group are provided in Tables 32 and 33.

This section provides a discussion about the participants' personal money experiences. There will be discussions about how often the participants think about money on a daily basis, about their negative and positive money perceptions, and about their inner and outer relationships to money. The participants' experiences of judging the self or others about how much money he or she or the other person has will be discussed. The perceived control over finances will be an area of discussion along with the topic of how the participants perceive what it means to be normal with money. Finally, there will be a brief discussion about why money does not buy happiness.

Table 30

Common Emergent Themes For All Participants: Money Experiences (Pink Group, N=13; Yellow Group, N=12)

Topic area	Common themes
Money experiences	<ol style="list-style-type: none"> 1. Being normal with means to have enough to meet ones needs and to be able to share it. 2. There was a belief that the external life was created because of what was happening in the internal experience. 3. Nonpervasive strong negative feeling states occurred at times throughout life specifically around money, specifically fear was common. 4. There was a sense of having a high degree of control over money or financial situations. 5. Income was limited at the time of the interview in some way.

Table 31

Differences of Money Experience Themes Between the Pink Group (N=13) and the Yellow Group (N=12)

Topic area	Difference between the group themes
Money experiences	<ol style="list-style-type: none"> 1. Money thoughts occurred 1 to 3 times or less per day on average for the Pink group whereas in the Yellow group money thoughts occurred more on days when bills needed to be paid or when clients were seen. 2. The Pink group used the words peaceful, calm, truth, joyful, connected, and heart were often used to define their internal experience whereas the Yellow group described a sense of comfort or some type of ease around money internally. 3. In the Pink group judgments were made toward the self and others in regard to how much money one obtained in life whereas in the Yellow group judgments around money occurred more toward the self; however, it was much less compared to the past.

Table 32

Themes Unique to the Pink Group: Money Experiences (N=13)

Topic area	Unique themes
Money experiences	<ol style="list-style-type: none"> 1. Various strong positive feeling states tended to occur sparingly throughout life. 2. A gratitude practice was common, however it was not specifically directed toward finances or money situation. 3. External experiences of money included observing how other individuals use money in the world and how personal money was spent, such as sharing it or buying something necessary for the home.

Frequency of thoughts about money. Research was not found in regard to how many times the average person thinks about money on a daily basis. This study provides the frequency of thoughts about money that each group member had on a daily basis. Although the Pink group many have contemplated money more on average, they reported thinking much less about money

Table 33

Themes Unique to the Yellow Group: Money Experiences (N=12)

Topic area	Unique themes
Money experiences	<ol style="list-style-type: none"> 1. The internal life experience of money has begun to change, having had more negative emotions, such as struggle around money in the past. 2. Moments of tension or even fear in regard to internal life experiences of money were occurring at the time of the interview.

on a daily basis when compared to the Yellow group. As was reported in Chapter 4, about one half of the individuals in the Pink group said that they thought about money only 1 to 3 times a day. The other half reported they did not think about money everyday, and 1 person reported thinking about money about 5 to 6 times a day. This group on average had very few thoughts about money on a daily basis. On the other hand, the Yellow group reported thinking about money more on average and they also had a wider range in regard to how much and why they thought about money. It appeared that when the Yellow group thought about money it had a view of worry, stress, or fear. Overall, there is also a clear distinction between the 2 groups here. The Pink group tended to think about money much less when compared to the Yellow group. One speculation as to why the Yellow group might have thought about money more was because on average this group self-reported to have either a neutral or negative relationship to money. Engelberg and Sjöberg (2006) determined that emotional stability impacted an individual's relationship to money. One of their findings pointed out that when individuals attached little importance to money, they appeared to have a high degree of life adjustment. In relation to this study, participants were not asked about the topic of life adjustment. It would be interesting to conduct further research in this area of the perceived importance of money and potential degree

of life adjustment, specifically in regard to defining terms. This researcher notices that when word meanings are redefined, such as “attachment,” my own experience of the statement changes. Furthermore, this researcher wonders why the Pink group reported having a positive relationship to money, when they tended to think about money less? This researcher does not have answers to these questions, however, the research data and analysis offers more understanding in regard to the nature of the participants’ perceptions in other areas related to the topic of money such as money perceptions.

Negative money perceptions. Participants were asked to discuss their *strong*, or more memorable or notable negative thoughts, feelings, beliefs, and attitudes about money. Specifically, in regard to how the participants experienced money internally, the themes in the Pink group included having negative feelings at times, such as anxiousness, stress, and fear. Some individuals reported to have felt lack, hopelessness, guilt, or struggle at times in relation to money. The Pink group recognized, as Needleman (1991) suggested, that it was important to notice these feelings in order to heal them; one place of healing mentioned by this group was internally where they connected to source. Several of the Pink group members were in alignment with Needleman’s (1991) suggestion that when an individual looks at their emotions it can be painful, yet the experience of looking will provide “space and light and contact with a higher world” (p. 171). In regard to the Yellow group, participants described that they noticed there were moments of tension or even fear in regard to their internal experiences of money at the time of the interview, which was reflected not only in their words, but also in their presentation, when they spoke about how often they thought about money. When directly asked to describe their internal experience of money, this group did not voluntarily discuss the topic, whereas the Pink group chose to discuss it. This was a glaring difference between the 2 groups. The majority of

the Yellow group remarked that their internal world was changing from struggling in the past to becoming more at ease with money. However, this group did not discuss how these changes were happening. Future research might explore a similar groups' experience of personal money transformation and see if there are common themes among each participant's growth process. To sum up, the Pink group reported actively feeling states of negativity and the need for awareness to heal while the Yellow group seemed to have a more pervasive negative emotional state when talking about their internal negative experiences in regard to money. What does this mean? Based on these finding that the Yellow group had a more consistent internal state of being more neutral or negative when compared to the Pink group. In the next section there is a discussion about the participants' reported strong positive thoughts, feelings, beliefs, and attitudes about money.

Positive money perceptions. As noted in the literature review, Kets de Vries (2007) remarked that "wealth is a state of mind" (p. 231) and what is important is acquiring a wealthy state of mind by having rich thoughts. The Dalai Lama (2005) stressed that internal happiness was essential to deal with situations with calmness and reason. It was interesting that only about one half of the Pink group and one half of the Yellow group reported stronger positive feelings about money. The participants were prompted to discuss stronger feelings, or more memorable feelings. Stronger was determined by each participant, as it is a subjective term. Given that the Pink group rarely thought about money and the Yellow group tended to worry when they thought about money, this researcher wonders how dominant these positive feeling states were for each participant. Some members of the Pink group reported occasional feeling states of lightness, freedom, or fun around money. The Yellow group participants reported ease and at times excitement around money. As I ponder the question, "What are the dominant feeling states of

each participant in this study?” I reflect back to each interview. Upon reflection it is noticed that within each interview there were shifts in energy and feeling states. According to one ITP professor as aforementioned, the whole is in the part. It does, therefore, make sense that participants experienced shifting states of feelings, thoughts, and perceptions during the interview. What I wonder is, What is the dominant feeling state in relation to money on a daily basis? Lucas and Diener (2000) posited that personality traits which are internal and stable greatly contribute to the individuals state of happiness, which again is a major goal in human development, according to Csikszentmihalyi (1993) and James (2008/1902). Future research might explore personality traits in relation to money experiences.

The prior discussion mainly dealt with the internal states of the participants, therefore, it was important for them to define what “internal” meant to them. They were asked to talk about the above prior to defining the internal and external worlds. It would have been interesting to see if the results varied if they were asked to define internal and external worlds prior to discussing their negative and positive states in relation to money.

Defining the internal and external. Many participants were challenged when they were asked to articulate their internal world or experiences; they seemed stumped when asked. This was an area where the participants shared a common perspective, however, as reported in Chapter 4, both groups, the Pink and the Yellow, had a major theme in common—and a majority of the participants agreed that their internal world is reflected in the external world. Their external world existed because of what was going on inside of them as an individual. Additionally, both groups agreed that this internal world was where they experienced their connection to God. This is an area where this researcher wonders how the participants’ answers might have changed if they had a longer period of time to sit and reflect over several days as to

what their internal world actually is. How would their answers be different? Participants might have described a more vivid and rich internal landscape.

In Chapter 2, Buck (1993) is quoted as saying that studying the meaning of the internal life has been challenging for researchers, which is why it has been largely ignored in research in the past. To be able to study a population of individuals, the participants need to be able to understand for themselves that which is being studied. This researcher's expectation was that this population would be more likely to understand their internal world and be able to articulate their experience versus individuals outside of the field of spirituality (or psychology). Veenhoven (2005) suggested that the researcher use interviews, life-review questions, and surveys or questionnaires to gather information about the participants' internal world. These methods were used in the data gathering process and to some degree were successful; however, it would have been necessary to focus solely on the internal experience to get a richer description. This researcher postulates that perhaps monks or other contemplators might be better able to articulate their internal world experiences, as by definition they are more aware of their internal selves than the average person.

Needleman (1991) suggested that individuals spend more time going within to heighten the internal world and make it just as vivid as the external world. If, as was aforementioned, the human goal is happiness (Csikszentmihalyi, 1999; James, 2008/1902), and happiness can be a stable internal state (Kets de Vries, 2007), it is optimal and perhaps essential to choose to spend time enriching the internal personal landscape. Perhaps this could be achieved through psychotherapy, meditation, attending spiritual guidance sessions, Reiki sessions, yoga, mindfulness training, or other activities where one would spend time getting to know the internal self. Upon reflection, it would have been useful to ask the participants if they engaged in specific

activities that allowed them to learn more about and understand their internal worlds to a higher degree.

Additional training in psychology. As presented in the results chapter, 5 participants in the Pink group discussed having additional training in psychology. Participants in this study were not directly asked if they have had training in psychology. These 5 participants in the Pink group volunteered this information at some point during the data gathering process. It was noted that these individuals spoke about their internal world as being complex and rich with many areas to explore. These 5 individuals also articulated to some extent that the internal world or “inner landscape” is deep and wide and vast. Yet, there was not much emphasis on how important it is to explore the multidimensions of the internal world. Needleman (1991), as presented in Chapter 2, pointed out that some individuals would not want to explore their internal world in depth because it could be painful to explore certain truths about the self. The idea of being afraid to learn about certain parts of the self ties in with the idea of how we experience (or chose not to experience) our shadow selves (Storr, 1983). As was discussed in the literature review, often individuals are unaware of shadow material until they are willing to face it, work with it, and release the power of the shadow from blocking their efforts to reach wholeness or happiness.

Judgment. Results were not found to determine how judgment impacted one’s money health. When individuals were asked if they judged themselves or others in regard to the amount of money that one possessed or did not possess, several individuals in each group said yes at 1 time or another they did either judge themselves or others. The Yellow group, however, had the larger number of individuals who were more likely to judge themselves for not having enough money. This made the researcher wonder about differences between introverted and extroverted individuals and whether or not different personality styles would have an impact on judgment. In

the broader picture, would introverted tendencies versus extroverted tendencies have an impact on how individuals view their personal money situation? This researcher also pondered judgment in regard to why individuals make money judgments and how these judgments impact our overall quality of life. Are individuals more likely to judge others when they feel a lack of control over their own finances?

Control of finances. Both groups on the whole reported a high degree of control over their finances. Participants were asked to define control for themselves, and a majority of them interpreted that control had a component of how they managed their money. As seen in Chapter 2, W. Johnson and Krueger (2006) did a study where one of the outcomes was that perceived financial situation and perceived control over life influenced the relationship between financial resources and life satisfaction. Although not exactly corollary to W. Johnson and Krueger's study, it was interesting to find that the Yellow group had a high level of perceived control over their finances even though they reported having a neutral or somewhat negative relationship to money. This current study's participants were not asked about their "control over life" (W. Johnson & Krueger, 2006, p. 680), however, this researcher would hypothesize that this population might also perceive that they have a high level of control in their lives in general. Furthermore, it was interesting that the idea of control did not come up in relation to how this population expressed what it meant for them to be normal with money.

Normal with money. There was no research found to date describing what the average individual experiences as normal in regard to their relationship to money. Needleman (1991) in his book *Money and the Meaning of Life*, asked the question, "What does it mean to be normal with money?" This question inspired me to ask the participants in this research, what does it mean for them, personally, to be normal with money. Several individuals in this group laughed

when I asked this question because, either they said or this researcher said, “What is normal?” This is a major reason why individuals in this study were left to define normal for themselves. It was notable, however, that several participants used what they called the “mainstream” as a contrast to what they felt was normal for themselves. In regard to being normal with money, the Pink group believed that they were normal when they were balanced and responsible, and they had trust and gratitude toward God, and had enough to meet their needs and share it with others. The Yellow group participants reported that to be normal with money they would be at ease and at peace with it. Some Yellow group participants stated that, just like the Pink group, they were normal with money when they had enough money to meet their basic needs and had enough to share it. The Yellow group individuals also stated that they would use the extra money to do things such as travel. Others in the Yellow group added that to be normal with money meant to be free of stress about it. It was interesting to note that participants appeared to give both conventional and spiritual responses to what it meant to them personally to be normal with money. This researcher noticed how vastly different my personal normal with money is compared to the participants. As mentioned in the Cycle 4 lenses, this researcher believes that to be normal with money means that I am both spiritually and monetarily wealthy with “wealthy” possibly meaning something different to me than it would to others (see Chapter 1 to recall the presented definition of wealth.) Oddly enough, happiness was not mentioned in relation to being normal with money. Perhaps there is a reason why?

Money does not buy happiness for this population. Both groups collectively agreed that money does not buy happiness, however, a couple of participants in the Yellow group said yes money can buy happiness, and another 2 individuals stated yes and no in regard to money buying happiness. There were a few individuals that additionally stated that money is necessary to meet

their basic needs and without basic needs there tends to be unhappiness. However, according to some participants, money does not bring true or “deep” happiness. The reader may know where I am headed with this argument. If being normal with money means that there is a sense of ease or trust or peace or gratitude, why can it not bring happiness, the lasting kind of happiness that is the baseline for the everyday emotional state. Here is where my Cycle 4 lenses come into play. If money is from God and God is loving energy and loving energy provides many wonderful feelings including happiness, to this researcher, money can provide happiness to some degree. This is a second person view of the relationship between God and money in Wilber’s integral theory and four quadrant model. The following section will provide a brief, yet not fully inclusive, overview of the research and theoretical literature in the field of positive psychology. This literature is discussed particularly as it relates to the topics of money, happiness, and subjective well-being.

Money, Happiness, and Subjective Well-Being

Positive psychology is the scientific study of normal humans’ strengths and virtues. It has become a science that predominantly studies healing. (Seligman & Csikszentmihalyi, 2000). Mihaly Csikszentmihalyi is a psychologist who has been deemed the world’s leading researcher in the field of positive psychology. Martin Seligman, University of Pennsylvania, is also a renowned researcher within the field. Positive psychology argues that the normal population, as well as gifted individuals, need assistance to live a richer and more fulfilling life. It is a branch of psychology that provides an alternative to the governing psychologies (e.g., clinical psychology) that predominantly pathologizes the human existence. It is a field that,

at the subjective level is about valued subjective experiences: well-being, contentment, and satisfaction (in the past); hope and optimism (for the future); and flow and happiness (in the present). At the individual level, it is about positive individual traits: the capacity for love and vocation, courage, interpersonal skill, aesthetic sensibility, perseverance,

forgiveness, originality, future mindedness, spirituality, high talent, and wisdom. At the group level, it is about the civic virtues and the institutions that move individuals toward better citizenship: responsibility, nurturance, altruism, civility, moderation, tolerance, and work ethic. (Seligman & Csikszentmihalyi, 2000, p. 5)

It has been my desire to not only help others look at their shadow side particularly in relation to money issues, but to also realize that there is also a positive, happy, and prosperous way to live.

Both perspectives need to be explored. The literature that follows will hopefully provide perspectives to assist in the process of exploration.

Ed Diener, a professor of psychology at the University of Illinois and leading researcher on happiness or subjective well-being, and Robert Biswas-Diener, a positive psychology researcher, provide a review of the happiness and money literature. Four main findings have been replicable in regard to the relationship between income and subjective well-being,

1. There are large correlations between the wealth of nations and the mean reports of SWB in them,
2. There are mostly small correlations between income and SWB within nations, although these correlations appear to be larger in poor nations, and the risk of unhappiness is much higher for poor people,
3. Economic growth in the last decades in most economically developed societies has been accompanied by little rise in SWB, and increases in individual income lead to variable outcomes, and
4. People who prize material goals more than other values tend to be substantially less happy, unless they are rich. (Diener & Biswas-Diener, 2002, p. 119)

Specifically related to findings in this study, money has been shown to bring happiness until a certain point (Csikszentmihalyi, 1999). It is necessary to have money to meet one's basic needs, however, once the basic needs are met, having large sums of money has not been shown to directly correlate with happiness (Swift, 2007). George Faller (2001), previously affiliated with Iona College, discussed finances and materialism in a theoretical article:

Long-standing supports such as family, religious organizations, and community groups are eroding. In their place individuals are looking to themselves for answers. Our individualistic culture puts the "I" on a pedestal and relegates the "We" to the floor. This sheds light on why we idolize money. Everybody is looking out for his interests and her share. All our energy is directed towards materialism and the benefits it affords. Unfortunately, our financial advances have not made life any better (some would argue it

is actually worse). For most of us, the promise of money being the secret to life is a lie. Money cannot provide meaning to existence. (p. 11)

The two sentences in particular, “For most of us, the promise of money being the secret to life is a lie” and “Money cannot provide meaning to existence,” were statements that seemed worth investigating in light of this dissertation topic. How each individual relates to money is arguably the secret to life, as well as a means to provide meaning to existence according to Needleman (1991).

Subjective well-being, happiness, and finances: Another perspective. Kent Swift (2007), a professor in the College of Business and Finance at Zayed University, investigated the relationship between empirical psychological studies in regard to happiness and financial success in contrast to normal business practices where financial success was honored. Swift then discussed the psychological studies in relation to philosophical wisdom and religious material addressing money and happiness. A basic premise of Swift’s argument was that the “world of business, personal income and the accumulation of wealth are a central measure of success” (Swift, 2007, p. 191), especially within a capitalistic culture.

A definition and review of the empirical studies relating to *subjective well-being* (SWB) was presented by Swift (2007). First, it was posited that the definition is “complex and controversial” (p. 192). One overall conclusion was that the individual needs to focus on internal well-being as opposed to focusing on “external, fleeting, superficial goals, such as financial success, status, or attractiveness” (p. 192). Furthermore, Swift reminded the reader that, “It is also important to keep in mind that among competent researchers essentially every issue related to SWB and the goal of financial success is controversial” (p. 194). He goes on to posit that SWB is different than well-being, which mostly likely has dimensions that have not yet been considered by researchers. Most information in the research on SWB is obtained through self-

reports, which have been believed to be ultimately fallible (Swift, 2007). Often, the individual is not able to report some of his or her thoughts, beliefs, or values because it is impossible to add them on a specifically focused self-report survey. Swift argued that, “Studies of well-being skirt this issue by expressly focusing on self-reported ‘subjective’ well-being, without addressing the quality of self-reported outcome variables” (p. 104). He goes on to state further that,

If people have difficulty self-reporting superficial measures of well-being, such as happiness, consider the likelihood of successfully self-reporting deeper, and possibly more meaningful, measures of well-being such as “inner peace” or “full functioning.” In fact, the field of psychotherapy is based on the assumption that people need professional counseling combined with intensive work, often over a long period of time, to begin to understand themselves. (p. 194)

According to Swift, there have been hundreds, or possibly even thousands of empirical studies in relation to well-being. Even after such a vast amount of research, we are still not clear in relation to what constitutes a good life. These studies have provided information that allows people to discuss what variables it takes to make them happy. Instead of looking to spiritual and philosophical arguments, Swift argued that people today more often look to science for such knowledge.

It could be potentially concluded or hypothesized rather that the idea, dating back to ancient Greece, that money does not equal happiness is now so embedded in the collective consciousness that the “empirical research” proves this notion that money does not make one happy. However, does this make it a truth? Swift (2007) argued, “Due to widely differing life experiences and unique genetic makeup each person is probably . . . very individual” (p. 197), when it comes to whether or not money equals happiness. It is the Divine and human right of every individual to decide for himself or herself how he or she views money consciousness, in the light of the positive or within the shadows of darkness (Swift, 2007).

Ultimately, Swift (2007) stated, a wide spectrum of philosophical arguments and religious writings suggest that the pursuit of financial success can add to happiness as long as it is for the right reasons. Subjective well-being, happiness, and finances appears to be one area that is somewhat more researched (among the different areas that I explored), however, results of the studies at times contradict each other. Swift also points out as mentioned above that an individual needs to focus on internal well-being as opposed to the external state of money and finances.

A full literature review in regard to money, happiness, and subjective well-being is beyond the scope of this dissertation. Literature was provided to present a brief overview of the research along with relevant theoretical arguments on the topic. The relationship between money, happiness, and subjective well-being remains unclear to me in the light of the research and theoretical information that has been conducted to date. As R. Anderson (2004) stated,

Intuitive researchers must be particularly alert to seeking data likely to contradict their values and assumptions and openly welcome anomalies in the data. Feelings of confusion and bewilderment are usually good signs that intuitive researchers are encountering what they do not know and yet seek to understand. (p. 326)

These topics are for future dissertations and research studies need to be conducted on this topic of happiness and money to further our understanding.

In summary, this section covered a discussion in relation to how participants personally experienced money in their lives. It was interesting to note that the Pink group reported thinking about money only a few times a day whereas the Yellow group tended to think about money more often. A question emerged out of the research results and literature review that I find relevant: What is the dominant feeling state for each participant around money on a daily basis? The participants described their inner world as a reflection in the external world, and to date there is no empirical research that discusses this notion. Additionally, 5 participants in the Pink

group who reported having additional training in psychology noted that the inner landscape is vast and somewhat unexplored. Needleman suggested that for the individual to investigate the inner life in more depth would lead to a higher quality of life experience. Participants disclosed having judged themselves and other people in relation to money issues in the past more often than in the present. They also reported having a high degree of control over their finances, which could possibly mean that they perceive having a higher degree of control in their lives in general—however, more research is needed to determine if there is a correlation between the 2 groups. Participants were able to describe what it meant to them to be normal with money, which included having enough to meet one's basic needs and having positive feelings around money. At the same time, the majority of both groups agreed that money does not buy happiness. A brief literature review was provided on the topic of money, happiness, and subjective well-being. Finally, as was seen in all areas, more research is needed for in-depth knowledge and richer discussion.

Gratitude Practice

Typically, I would end each interview wondering about the participant's gratitude practice, if they did not already bring it up during the interview. The idea of gratitude was an intuitive concept that emerged during the first interview. At that time, it became obvious that such a practice might be important. However, it was not until the writing of Chapter 4 that the full importance was finally realized.

The Pink group reported that they had an ongoing gratitude practice in general, however it was not necessarily directed toward money or their finances. The Yellow group reported a less consistent gratitude practice in general. Gratitude ended up being an important addition to this study during the interview process. When the first participant was interviewed, there was an

intuitive knowing to ask her about a gratitude practice around money. The participant stated that she did not have a regular practice; however, she felt that it might be helpful if she did. From that point forward this researcher listened for the participants to talk about gratitude and then asked further questions in relation to being grateful. If the participant did not bring up gratitude, the question was asked directly at the end of the interview. When writing Chapter 4 results, I took a break to get the mail on the day where the writing was focused on the gratitude section. A copy of the journal *Psychology of Religion and Spirituality* was received. The first article was titled, “Can Prayer Increase Gratitude?” This was a wonderful synchronicity. The authors (Lambert, Fincham, Braithwaite, Graham, & Beach, 2009) reported on four studies. Their main finding was that individuals who prayed every day had higher gratitude scores when compared to the control population. Lambert et al. posited that prayer indeed does increase gratitude.

Why is gratitude so important? Lambert et al. (2009) stated that “The potential positive effects of gratitude on individuals and society are numerous, and researchers are just beginning to explore them” (Lambert et al. 2009, p. 139). Lambert et al. reviewed several studies and summarized that gratitude has been shown to “predict more prosocial behavior, a greater sense of coherence (i.e., perception of one’s life as comprehensible, manageable, and meaningful), greater perceived communal strengths, lower materialism, lower depression, and strengthened social bonds and friendships” (p. 139). The authors defined gratitude in a generalized way, which included being grateful for various gifts in one’s life, not just the type of gratitude that results from receiving something from someone; in other words, an intrinsic gratitude as opposed to a common thank you. I have embraced the concept and sporadic practice of gratitude in my own life over many years, however, the intuitive inquiry process helped me to see that cultivating a gratitude practice around money in particular, in addition to other things in my life, could prove

to increase my overall quality of life. The major reason for having personally conducted this research is to positively increase the overall quality of my life.

Reflections on Using Intuitive Inquiry

Delightful Aspects of Using Intuitive Inquiry

The intuitive inquiry research method was fully defined in Chapter 3; to summarize it is a hermeneutical research method that allows the intuition to be joined with the intellect. This is the very reason why this researcher chose to use this method. I have come to realize that there has been awareness around my intuitive nature compared to the average individual since I was a child. I have often counted on my intuition for decision-making and guidance. At the same time, I have been a highly academic person. One of my biggest challenges in academia has been learning how to engage with other individuals who solely rely on outward behavior and the external world when seeking “truth.” Attending ITP was a wonderful shift in academia for me. I still encountered challenges with others in regard to my own spiritual beliefs; however it was tolerable because at least there was space for discussion. Additionally, it was wonderful to attend a school that had embraced intuitive inquiry method as a viable method to conduct a dissertation research study. The intuitive inquiry method allowed me to be fully present and engaged during the research process. I was able to be open about how working with God or spirit was in my own process, while at the same time embracing the academic side that was necessary to fulfill the doctoral requirements.

Another beautiful aspect of using the intuitive inquiry research method was that synchronicities were not just shoved off as insignificant coincidences. There were too many incidences of synchronicity to recount here; I will just describe a couple of the more profound and memorable experiences for me.

First, back in the beginning stages of this dissertation this researcher kept seeing a Raven. As time went on, I saw them virtually everywhere. I took notice and looked up the meaning in all 3 of my animal totem books. The Raven, just as R. Anderson (2004) mentioned, can be one form of the trickster that “open gateways of awareness and insight” (p. 326) Hermes, the god mentioned in Chapter 2, also plays a very similar role. Both have been prevalent to this research, however between the two, the Raven has been present from the beginning stage up until this very moment that I am writing this paragraph. The Raven in particular, according to R. Anderson, will “steal and turn the stolen goods into something else” (p. 326). The Raven squawks at me almost everywhere I go, which, again, started very early in this dissertation process. Raven will come physically close to me allowing me to see how eerily beautiful it is; it shines such a beautiful deep velvety blue on silky black. I continue to see Raven (and Crow) in movies and on the street; they live in the trees just outside of my apartment and they fly over my head on a daily basis. I see Raven and I am reminded of the reason and need to complete this study. To me, this is a sign from beyond that what I am doing is important even if the details of why it is important have been “stolen” and turned into something unrecognizable at this point in time. This acknowledgment of the relationship to Raven has been a sacred and profound realization of my relationship to God and this dissertation process. It is all intricately connected in precisely the right way. A different kind of synchronicity, no less important, will be presented, however on a different scale.

Several months ago I was writing a piece of this dissertation and felt that some of my ideas were not yet speech ripe. I was asked to watch a movie and take a break from writing. I often have a hard time taking a break and I regularly need to force myself to do so. The moments that I am discussing were no different. I turned off my beloved companion, my MacBook, and

settled down on the couch, with my other beloved companion, my boyfriend, to watch *There Will Be Blood* (P.T. Anderson, 2007). This is a very intense movie, starring Daniel Day-Lewis, which took place at the turn of the century in a boomtown in California. I mention this as a synchronicity because this movie brought to life via images and words some of the beliefs that I had and was trying to articulate in regard to why individuals might be so confused on the issue of Christianity versus capitalism. The topic was not directly explored in this research however I wish it could have been looked at in depth.

The ability to use intuition and the importance of synchronicities were two concepts that this researcher loved about using intuitive inquiry. The focus now shifts to some of the more challenging aspects of using this as a research method.

Challenging Aspects of Using Intuitive Inquiry

Cycles 1 and 2. The biggest challenge this researcher experienced using the intuitive inquiry method was discerning what part of my process to include in Cycles 1 and 2. Almost every day I experienced something related to my topic, yet I needed to refine my experiences to several paragraphs to narrowly communicate such rich and in depth experiences. Additionally, at times during the Cycle 1 and 2 processes, there were many overwhelming moments experienced. There was a sense of “auspicious bewilderment” (R. Anderson, 2004, p. 327) early in the process in relation to (a) who the population of study would be, (b) what exactly do I want to know about this population in relation to their experiences of money, (c) why do I want to know, and (d) how this will contribute to my lives as well as the life of others. I did “stay with the process” (p. 327) as R. Anderson (2004) suggested and have gained clarity in relation to the previously mentioned questions.

Cycles 3, 4, and 5. Cycle 3 was a very long process; the proposal was passed at the end of July 2008. It went through editing and ethics review, and the data gathering process began on October 18, 2008. The data were finally gathered completely in April 2009. Cycle 4 and Cycle 5 had been incubating since April 2009 and the Chapters 4 and 5 have slowly and methodically as possible been written. The length of time has been very challenging. Cycle 4 was the phase of the research process where Cycle 2 lenses were transformed. This process was often confusing and I continually had to read and reread R. Anderson's 2004 article on the intuitive inquiry process. R. Anderson (2004) wrote,

Auspicious bewilderment often signals renewed understanding. Contradictory stories and examples move us deeper into the intricacies of any topic of inquiry. Nuances that do not fit generate new insights. Confusion takes us in an unanticipated direction. Paradox challenges our assumptions and so on. Methodologically, the nature of intuitive inquiry set the stage for new ideas to happen. They often do. The research project will take longer, require more work, and probably cost more money, and it will also be more complete and useful in the end. Weeks, even months, of feeling auspiciously bewildered—a very different experience than depression, by the way—is not unusual for an intuitive researcher. (p. 327)

There were long periods of auspicious bewilderment and almost miraculously insights would emerge. At times I did feel somewhat disorientated and almost depressed. This was painful; however by staying with the process, new understandings did eventually emerge. This process has taken much longer than I had planned and any timeline I did in the past was not possible to adhere to given the intuitive inquiry process. This dissertation did end up costing several thousand dollars more than I had anticipated, because I needed to pay continuation fees to finish up writing Chapters 4 and 5. R. Anderson's statement fully summed up my personal experience in completing especially Cycles 4 and 5 of this dissertation. The next section explores some of the limitations and delimitations of this dissertation study.

Limitations and Delimitations

Limitations of a study are constraints in the process that the researcher cannot avoid. The following are limitations in this research project.

1. There is a significant lack of empirical and theoretical data in the major area of study, which was how individuals who are spiritual guides and who have also been trained as Reiki practitioners experience money.
2. Another limitation of this study was that for many participants, this was the first time they had spent time reflecting upon and exploring their own personal relationship to money. Therefore, their answers were preliminary and less developed than they could have been if they had spent more time in the past pondering their relationship to money.
3. One significant limitation of this research became apparent when the recruitment process began in mid October 2008 and the interviews for this research project began in November 2008, right after the beginning of the economic downturn. The majority of the participants commented that their answers to some of the questions would have probably been different if I had interviewed them prior to that time period.
4. Confounding variables that could not control for using the intuitive inquiry method were income, religious/spiritual orientation, education, and marital status.
5. This researcher was the data gather and analyzer of the data. Therefore, this study was not able to provide coding reliability. This is the nature of the intuitive inquiry method; therefore, R. Anderson (2004) incorporated the use of lenses and their potential for change and refinements to partially provide a solution to this limitation.

Delimitations of this study are those characteristics that limit the scope of the exploration as determined by the conscious exclusions and inclusions of materials, ideas, and concepts that were made throughout the research the process. The following are some delimitations of this study.

1. A delimitation of this study was that a convenience sample was used, as the individuals were asked to participate in this research based on selective criteria.
2. Additionally, instead of recruiting just spiritual guides, I also chose participants who also practiced Reiki. This group was so specific that results cannot be generalized to the general public; however, I do believe that results can be applied to this specific group of people mainly because participants were from across the United States.
3. Participants were predominantly women, Caucasian, and were on average in their 50s. I am unaware of the average age of this population at large. This research was also controlled in regard to personal finances, as each group had differing self-reported relationship to money. One group reported a good relationship to money and the other group reported either a neutral or negative relationship to money.
4. Using the intuitive inquiry method was also in a way a delimitation in that it is not replicable (R. Anderson, 2004). One reason that it is not replicable is because my intuitive process varies from that of anyone else who may attempt to conduct this study; therefore, this study could not be done the same exact way again.
5. Interviews were conducted on the phone as well as in person. Not everyone could be interviewed in person, which was another delimitation. It was noted that some individuals were multitasking while on the phone and this might have impacted the participants' ability to reflect more deeply on the interview questions.

Implications and Applications of Research

Money has great importance in our society. In October 2008, just as the recruitment process began for this study, the United States headed toward a recession. This research study was timely in that money became a major topic of conversation for many individuals. Eventually, it became a major topic of conversation across the globe. Much of the conversation was directed toward the “other” person, in my experience and observation. This research study was designed to ask participants to engage in a personal exploration of what money meant to them. This researcher invited each participant to reflect on his or her own experience and understanding in regard to various facets of money. Therefore, a major implication of this research was that some individuals who participated in this study did report being positively affected in some way from having been a part of this process. Hearing that at least 1 participant had a moment of transformation made this study relevant beyond the positive impact that it has had on me.

As was discussed in Chapter 1, this researcher was called to research this topic of how these participants experienced money, professionally and personally. I had thought about changing topics several times in the beginning stages of this research process; however I was consistently and divinely guided back to working on this topic. I believe that there are many reasons for the choices made at each choice point to continue on with this study. R. Anderson (2004) stated,

Implicit in intuitive inquiry is a sense of hope that researchers are called to explore topics that require attention by the culture at large and that the intuitive researcher’s personal exploration of the topic will see, imagine, or fashion human experience freshly. (p. 330)

One of the major reasons from my understanding was that I felt a strong pull to experience money in new and refreshing way. This research allowed for this to happen. Participants and readers were also invited to have a new experience with money through engaging in this

research. There was 1 article (McKay, 2008) found in *Presence: An International Journal of Spiritual Direction* that discussed how to be a companion to another who is facing a financial crisis. In this article David William McKay, an employment counselor, suggested that spiritual directors explore their inner experiences of money. This study provided a process for 25 spiritual guides who are also trained as Reiki practitioners to do just that. This study also provides written material, such as literature, process, results, and discussion, which will invite others to reflect upon their own relationship to money, professionally and personally.

Perhaps another part of my purpose in working with this topic was to help participants and readers to clarify and define terms or ideas related to money. This research project tended to have an element of providing definitions for concepts that have been minimally discussed in research to date. Perhaps a significant application of this research might be to help others in the field to look at how this population defined and experienced concepts relating to money. This research provides a beginning to discussing these definitions with a certain element of emerging cohesiveness. For those already practicing in the fields of spiritual guidance and Reiki, this research might help them to clarify their beliefs around and understanding of the topic of spirituality and money.

Advancement of Transpersonal Research

This study contributes to the field of transpersonal psychology, which as understood from Chapter 1 is “an approach to psychology that studies phenomena beyond the ego as context for an integrative/holistic psychology; this provides a framework for understanding and cultivating human transformation” (Hartelius, Caplan, & Rardin, 2007, p. 145). This researcher believes that this study helped to bring information to light that addressed a new population, which were spiritual guides who were also trained as Reiki practitioners. Additionally, this research has

brought up the topic of money in direct relationship to a self-identified highly spiritual population. This study on the whole started a dialogue around the various topics of money that affect the individual from the personal as well as the business perspectives. The topic of money is under researched as was revealed in the literature review, therefore, this research adds to a body of academic literature that barely exists at this time. Much more research needs to be conducted and a few suggestions are presented in the following section.

This research may have relevance to anyone who engages in a transpersonal healing practice in which he or she takes money for services. The major areas of exploration could be important for those in private practice whether therapists, spiritual guides, Reiki practitioners, or others within the healing arts field. In the realm of the transpersonal, there tends to be a connection in regard to money between what is usually considered a “survival need” and spirit. This research invites the reader to understand a part of him or her self in a deeper and more meaningful way.

Suggestions for Future Research

Suggestions for further research were also integrated within the results discussion and will be listed again for the ease of the reader. Other suggestions for further research are also presented in a list format for easy reading.

1. It would be insightful to explore the developmental stages that the participants were going through and how they perceived their personal money development.
2. This researcher postulated that perhaps monks or nuns might be better able to articulate their internal experiences they are more aware of their internal selves as compared to the average individual. A study that focuses just on the internal experience would be helpful with the main goal of defining the internal world.

This study would be done on a more general level within the population and other studies could be done that compare the general population to specific populations, such as individuals who are spiritual guides and who have also been trained as Reiki practitioners.

3. More research needs to be done to help clarify the relationship between money and happiness.
4. An exploration of God as all loving energy and the experience of money as all loving energy would be revealing. For example, it might be beneficial to explore how individuals who believe that God and money are all loving energy might perceive their own relationship to money. This study could also be taken one step further in continued research where the researcher also looks at how this view of God and money affects other areas of functioning, such as relationship to self, other, and to the external world.
5. A study that examined the impact of holistic teaching on money would be interesting and fruitful research. This could be a quantitative study where pre and post measures are taken and a more holistic money education system is presented to individuals to see if money education helped to improve the participants' relationship to money, general quality of life, and happiness levels.
6. A study that incorporates some type of process, such as spiritual guidance sessions, that focuses just on exploring the relationship between God and money, would be interesting and useful to individuals who work in healing arts. This seems to be an area—the relationship between God and money—where there is much more to explore.

7. Another interesting study would be along the same lines as the research idea presented in number 6, that is, a quantitative study where participants receive pre and post measures (such as happiness scales). Participants would be asked to increase their amount of positive thought in relation to money on a daily basis. According to Kets de Vries (2007), increasing positive thoughts is likely to increase the amount of experienced wealth. As concluded from this dissertation, individuals in the population selected for this dissertation study either had few daily money thoughts or had several worrisome money thoughts. There were minimal strong positive thoughts in relation to money reported within each group. Participants would be asked to have *rich* thoughts for a certain period of time to see if there were any changes in regard to what is being measured (e.g., happiness).
8. The majority of the Yellow group stated that they noticed that their internal world had been changing from a struggle in the past to becoming more at ease with money. This group did not discuss how these changes were happening. Perhaps this would be a beneficial research project—discussing with this specific group their own individual experiences of this development to see if there were common themes among each participants' growth process.
9. Another interesting study might to explore what it means to be normal with money. This researcher is sure that this could depend on the population being studied as well as other factors—however this would be challenging because defining normal is inherently difficult.

10. A final idea for further research is a study to explore whether or not having more introverted or extroverted tendencies has an impact on an individual's perceived experience of money.

Although this researcher believes that all of these ideas would be exciting to explore, at this point it is unclear as to where my research career is headed. I would like to be involved in future studies and am open to doing so, however at this time no plans have been made to carry out any of the ideas presented above.

Final Statements

The discussion throughout Cycle 5 continually pointed to the need for further research in the various areas covered in this study. In looking at the literature from the perspective of the results of this study it became clear that published literature is sparse on the various topics studied. What I was able to glean from this study was various facets in relation to how this population experienced money, professionally and personally, in relation to some specific topics. Some areas were identified where the 2 groups agreed, disagreed, or experienced unique perspectives on the major topics of interest which were, (a) how this population defined money, (b) how they defined God and how they viewed the relationship between God and money, (c) how they felt about various aspects of their professional experience of money, and (d) how they personally experienced money.

There was one major question that was not explored in this research, which was, Is this population affected by the clash between some Christian views and capitalistic views? There were hints in regard to this question, particularly when participants brought up Bible passages in their answers. This topic was interesting to me as a researcher and my hope is that more theoretical and empirical research will be published on this topic area.

As the researcher in this study, I often felt deeply moved throughout this research process, and flexibility was explored in my thinking, feelings, and thoughts on this topic. Having been able to use the intuitive inquiry method was the overarching support for this positive personal progression. Through using the intuitive inquiry method I was challenged to be truthful about opinions on the topic of God and money. I was further invited to be open and willing to change in response to how individuals who were recruited for this study viewed the topic. Collective change happens first with the individual, and I was open to personal transformation while also assisting in the process of helping others reevaluate their own beliefs on the topic of God and money. My hope is that individuals who participated in this research were able to experience “resonance validity” (R. Anderson, 2004, p. 331) while they read over parts of this study. It was my intention that any reader will experience, during some points or sections, a sense of resonance validity, which is a sympathetic response to what is written that somehow positively affects the reader.

The words *freedom, growth, and joy* and the image of a pink heart with yellow and white silvery wings assisted me throughout this intuitive inquiry journey. As I ponder these words and image, I am reminded of the reasons for my dedication to this research topic. The main reason for my persistence was to improve my own quality of life in relation to the topic of money. The words and image serve as a reminder of specific spiritual principles that are meaningful to me on life’s journey. I have been personally transformed through my participation in this process. It is now my desire that others will benefit from this work as well.

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Appendix A: Participant Informed Consent Form

Participant Informed Consent Form

Dear Participant:

You are invited to participate in a study to explore how individuals who are spiritual guides and who have also been trained as Reiki practitioners experience their relationship to money. For this study, the concept of money will be explored within three different categories, (a) how this population defines money, (b) how this population feels about accepting money for their services, and (c) how group of individuals views the relationship between God (Universe, Source, as defined by you) and money. Interview questions will be oriented around your personal experiences with money.

Through your participation in this research, you are contributing to a possible spiritual awakening of the awareness of how other individuals who are spiritual guides and who have also been trained as Reiki practitioners choose to relate to money. The research will use the intuitive inquiry method. There is a potential for positive transformation through participation in the study, particularly in relation to the topics discussed in this research, such as money, inner verses outer aspects of life in relation to money, and your relationship between God and money. However, there is also no guarantee that you will experience results from such participation.

The following will be requested of you in relation to time and personal participation. Questionnaires will be sent to you, preferably by e-mail, or via USPS (with a stamped and self-addressed envelope). First, you will be asked to read, understand, and agree to the following by signing and returning this Participant Informed Consent Form. After I have received your signed form, you will complete a Prescreening Questionnaire. This will take no more than 30 minutes to complete; you have 1 week to complete and return it. If you meet criteria to participate, you will agree to the following,

- You will be sent two more questionnaires to complete, a demographic information questionnaire, and a Preinterview Questionnaire concerning your current financial situation. These two documents should take no more than 40 minutes to complete. You will have 1 week to complete and return the questionnaires. Be sure to allow at least 2 extra days if you are using USPS.
- Interviews will be scheduled after I have received the demographic information and Preinterview Questionnaire. You will be interviewed for approximately 1 to 1½ hours, at a neutral location, which will either be at the Institute of Transpersonal Psychology or my office space in Palo Alto, which ever is more convenient for you.
- After the interview is analyzed, you will receive a draft of the interview session (along with my written interpretations), which you will be asked to review for accuracy; this should take you 2 to 3 hours. You will be invited to give feedback, which is optional—a process of no more than 30 minutes. You will have 2 weeks to respond to and return the material.

Again, all mailings will be paid for by me, and e-mail will be used when more convenient for you.

For the protection of your privacy, all information received from you will be kept on SurveyMonkey's firewall protected servers; all data transmitted to me, the primary researcher, will be encrypted and password protected. All data analysis will be conducted from an electronic file that does not contain participant identifying information. Information will be kept confidential by assigning a pseudonym (chosen) name that you will choose. In reporting results, all information from you will be kept confidential as to source, and your identity will be protected. All identifying material pertaining to this study will be kept in locked file cabinets at my home and/or in secure, encrypted databases and will be accessed only by me, the primary researcher. In the reporting of information in published material, any information that might identify you will be altered to ensure your anonymity. However, despite SurveyMonkey's industry standard data protection methods, no method of internet data transmission or electronic storage is 100% secure.

A transcriber will be used to convert the recorded audio interviews into Microsoft word documents. The transcriber will not be allowed to work with the data until he or she has signed a Transcriber Confidentiality Agreement (which is attached to this Participant Informed Consent Form). The transcriber agrees to strict confidentiality with all materials, including the use of a locked file cabinet or safe for hard copies, and password protection. The transcriber also agrees to keep your identity on all documents confidential.

During this process you could experience uncomfortable feelings, such as anxiety or stress, due to the sharing of personal information; however this study is designed to minimize potential risks to you. If at any time you have any concerns or questions, I will discuss them with you and inform you of options for resolving your concerns.

If you have any questions or concerns, you may call me collect at 408.674.2161 (cell phone). Or, you may choose to contact the dissertation Chairperson, Genie Palmer, Ph.D. at (650) 493-4430 x233, or Frederic Luskin, Ph.D. Chairperson of the Research Ethics Committee of the Institute of Transpersonal Psychology at (650) 493-4430.

Your participation is entirely voluntary. If you do decide to participate in this research, you may withdraw your consent and discontinue your participation at any time during the conduct of the study and for any reason without penalty or prejudice.

You may request a written summary of the completed group research findings by providing your mailing address with your signature in the space provided below.

I agree that I have read and understood this form and had any questions about this research answered to my satisfaction. My participation in this research is entirely voluntary and no pressure has been applied to encourage participation. My signature indicates my willingness to be a participant in this research.

Participant's Name (please print)

Pseudonym/Chosen Name (please print)

Participant's Signature

Date

Primary Researcher's Signature

Date

Mailing Address (if you want a written summary of the group research findings):

Would you like to be notified by e-mail when this dissertation is published?

- Yes
 No

Primary Researcher's Signature

Date

Freida Hilts

(XXX) XXX-XXXX (cell)

MoneyReikiSpirit@gmail.com

*Transcriber Confidentiality Agreement attached.

Appendix B: Advertising for Participants

Looking for Research Participants

I am a doctoral student at the Institute of Transpersonal Psychology in Palo Alto, CA. My research will explore how individuals who are spiritual guides and who have also been trained as Reiki practitioners experience money. I hope to explore how this group of people relates to money both within themselves and outside of themselves.

I am looking for people who are trained spiritual guides and trained Reiki practitioners who are either satisfied with their overall experience of money or dissatisfied or ambivalent toward their experience of money, and who are willing to discuss their money relationship in depth.

To participate you must be between the ages of 18 and 90, fluent in English, free from any serious mental or psychological impairments that may impede your participation, have had training in spiritual guidance and at least level one Reiki for at least 1 year, practice spiritual guidance and Reiki at least 3 hours a week, and have a willingness to discuss your money situation.

If you may have an interest in participating, please contact me via e-mail or phone.

Thank you!

Freida Hilts

MoneyReikiSpirit@gmail.com

(XXX) XXX-XXXX

Appendix C: Prescreening Questionnaire

Prescreening Questionnaire
Also Posted Online at SurveyMonkey

1. Initial contact information: Name. Phone number. E-mail.

Name:

Phone:

E-mail:

2. Date of birth. _____ / _____ / _____

month/ day / year

3. Do you have any serious mental, psychological, or physical impairments that you feel may potentially impede your participation in this study? (If yes, please explain)

4. On a scale of 1 to 10, 1 being very dissatisfied and 10 being very satisfied, how dissatisfied or satisfied are you currently with your external — physical relationship to money (e.g., the amount you have)?

1 2 3 4 5 6 7 8 9 10

5. On a scale of 1 to 10, 1 being very dissatisfied and 10 being very satisfied, how dissatisfied or satisfied are you currently with your internal thoughts, feelings, emotions about money?

1 2 3 4 5 6 7 8 9 10

6. Taking this (internal and external satisfaction) all together, how dissatisfied or satisfied are you currently with your money as a whole? (1 being very dissatisfied and 10 being very satisfied)

1 2 3 4 5 6 7 8 9 10

7. Please list Reiki lineage AND level of Reiki training.

8. List spiritual guidance (direction) training/certificates AND location of spiritual guidance training.

9. Number of years practicing spiritual guidance (direction) AND Number of years practicing Reiki?

Spiritual Guidance (number of years) _____

Reiki (number of years) _____

10. Do you have a private practice? Please explain where you practice; please provide the number of active clients you currently have and **how many hours** a week you practice.

No

Yes, I practice (location) _____ and have _____ clients a week. I practice on average _____ hours a week.

Appendix D: Demographic Information

Demographic Information
Also Posted Online at SurveyMonkey

1. Basic information:

Name:	
Company:	
Address:	
Address 2:	
City/Town:	
State:	
ZIP/Postal Code:	
Country:	
E-mail Address:	
Phone Number:	

2. Gender (male, female, transgender, other) _____

3. Marital Status _____

4. Level of education _____

5. Ethnicity (optional) _____

6. Please identify current religious and/or spiritual orientation(s):

7. Current income level:

- \$0-\$25,000;
- \$25,001-\$50,000;
- \$50,001-\$75,000;
- \$75,001-\$100,000;
- \$100,001-\$125,000;
- \$125,001-\$150,000;
- \$150,001-\$175,000;
- \$175,001-\$200,000;
- \$200,000 or more
- Other (please specify)

Appendix E: Preinterview Questionnaire

Preinterview Questionnaire
Also Posted Online at SurveyMonkey

1. Are you satisfied with how much you knew about your family's financial situation growing up?
 - yes
 - no
 - (Optional, please explain) _____
 - _____

2. Are you satisfied with the level of financial education you received growing up in specific relation to money?
 - yes
 - no
 - (Optional, please explain) _____
 - _____

3. The degree to which your parent's or early childhood primary caregiver had an impact on how you relate to money today? [1 being it did not impact you and 10 being that it significantly impacted you]

1 2 3 4 5 6 7 8 9 10

4. Do you keep careful accounts of the money you spend?
 - yes
 - no
 - (Optional, please explain) _____
 - _____

5. Do you discuss your money situation with others?
 - yes
 - no
 - (Optional, please explain) _____
 - _____

6. Do you discuss your income with others?
 - yes
 - no
 - (Optional, please explain) _____
 - _____

7. Do you use credit cards?

yes

no

(Optional, please explain) _____

8. Describe how you use credit cards. _____

9. Do you pay your bills on time?

yes

no

(Optional, please explain) _____

10. Do you have good feelings when you pay your bills?

yes

no

(Optional, please explain) _____

Appendix F: Interview Questions

Interview Questions

Semi-structured interview. Approximately 1 to 1½ hours.

Begin the session with centering, a few seconds of silence.

Thank you for your time. Do you have any questions or comments before we begin?

Lead in Questions:

1. What led you to your current career as a spiritual guide and Reiki practitioner?
2. Would you say that there was a *calling* to do this work?

Interaction:

3. How often during the day do you think about money?
4. How much control would you say you have over your finances?
5. Would you say that your income is limited in any way?
6. Do you ever judge yourself or anyone else regarding how much money you have or don't have? If so please tell me about it?
7. Do you ever have any strong negative or unpleasant feelings around money (such as anger, guilt, sadness, disappointment, fear)? If so please tell me about it?
8. Do you ever have any strong positive feelings (happiness, joy) around money? If so, please tell me about it?

Services:

9. Do you accept money for the service you provide? Do you discuss this openly with clients?
10. Can you describe your thoughts, feelings, emotions, behaviors at the time of the exchange – or when you think about the exchange with your client.
11. How do you react to receiving tips for your services?
12. How does money influence your relationships with your clients, in your work as a spiritual guide and Reiki practitioner?

God and Money:

13. How do you define Spirit or God or Source or True Source or Universe or Higher Power?
14. Tell me about how you see the relationship between money and Spirit (or God or Source or True Source or Universe or Higher Power).

I am going to make two statements. After each statement please give me your initial reaction to the statement:

- Money can buy happiness.
- Money is the root of all evil.

Defining:

15. How do you define the “inner world?” Prompt if needed: What happens internally? Further prompt: Which could consist of thoughts, feelings, emotions . .
16. How do you define the “external world?” Prompt if needed: what happens outside of yourself?
17. I invite you to close your eyes, if that feels ok. I want you to tell me whatever you think, feel, and sense when I say the word ‘money’. (Keep eyes open if uncomfortable closing them.)
18. How would you describe your internal experience of money? Prompt: How does money fit within your own personal inner world?
19. How would you describe your experience with money in the outer or external world?
20. How do you define money, in general, overall?

Final Question:

21. What do you think it means to be “normal” with money?

(Gratitude question added at the time of the first interview)

Appendix G: Transcriber Confidentiality Agreement

Transcriber Confidentiality Agreement

As a transcriptionist, I agree to maintain strict confidentiality with regard to all participant information and content contained within the audio recordings that I transcribe. I agree to keep the audio and transcripts in a password protected computer system, locked filing cabinet or safe when they are not in use by me. I will also help to aid the researcher in protecting the identity of all participants to ensure anonymity.

Transcriptionist's signature

Date

Freida Hilts, Researcher
(XXX) XXX-XXXX (cell)
MoneyReikiSpirit@gmail.com

Date

Appendix H: E-mail to Potential Participants

Dear (POTENTIAL PARTICIPANT'S NAME),

I am a Ph.D. student at the Institute of Transpersonal Psychology. (www.itp.edu). I am conducting research for the dissertation part of the doctoral program. I am studying the inner and outer experiences of money among the population of spiritual guides who also are Reiki practitioners. More specifically, I am exploring how this population defines money, how they feel about taking money for their services, and how this group of individuals understands the relationship between God (Universe, Source, et cetera, as defined by you) and money.

If you are interested in participating the first steps will be for me to send you, via e-mail or USPS mail, the Participant Informed Consent Form. This document will explain the process, time required, confidentiality agreements, contact information, and other important information pertaining to this research. The main ways in which you would participate would include filling out three short documents (Participant Informed Consent Form, Demographic Information, and a Preinterview Questionnaire) and then participating in a 1 hour to 1½ hours interview with me. Finally, you would review the transcribed interview for accuracy and read an initial interpretation in which you are invited, yet not required to give feedback. Again, the initial forms and most communication can be done online for your ease and convenience.

I am currently in the process of recruiting participants. If you are interested in participating please contact me at your leisure.

If you have any further questions please feel free to contact me. My e-mail address is MoneyReikiSpirit@gmail.com or you can call me on my cell phone at (XXX) XXX-XXXX.

Thank you for your time!
Freida Hilts
PhD Candidate,
Year 4,
Institute of Transpersonal Psychology

Appendix I: Prescreening Questionnaire: Narrative Results From Questions 4-6

Several participants from each group provided additional responses in regard to questions 4, 5, and 6 on the Prescreening Questionnaire (Appendix C). The narratives allows for the participants' voices to be heard in regard to how they initially disclosed their external, internal, and overall relationship to money. Question 4 was, On a scale of 1 to 10, 1 being very dissatisfied and 10 being very satisfied, how dissatisfied or satisfied are you currently with your external–physical relationship to money (e.g., the amount you have)? Question 5 was, On a scale of 1 to 10, 1 being very dissatisfied and 10 being very satisfied, how dissatisfied or satisfied are you currently with your internal thoughts, feelings, emotions about money? Question 6 was, Taking this (internal and external satisfaction) all together, how dissatisfied or satisfied are you currently with your money as a whole? [1 being very dissatisfied and 10 being very satisfied]

Pink Group:

MetaChaya: Questions 4: I am grateful for the money I have in savings, for my pension, for the income I have through rental property, and for the contributions my husband makes through his social security and pension. Question 5: I feel comfortable with my personal relationship to money. I perceive money as an energy source allowing for physical necessities, charity, and some for theater, travel, courses. Question 6: My husband is now retired and I am no longer working full-time as a special educator as I did for thirty years, so our income is much lower than in the past. However, we have adjusted to the change, I'm feeling content around the money we have. My primary question now is around financial life in retirement.

Dorothy Palmer: Question 4: I have always been helped financially by others. My current income is primarily from my ex-husband's retirement and alimony. I am currently starting a new career, and expect to be able to support myself for the first time. Question 5: I have come to realize that I need a "relationship" with my money. That is, I need to be concerned about keeping as much of it as I can for use in paying bills and giving to others. Along these lines, I am learning to truly seek out the best deals at the lowest price. Question 6: Dorothy Palmer: I want to be able to support myself and not rely on the money from my ex-husband.

AnimalSpirit: Question 4: *I like money and I do spend a lot of it. Do not feel guilty getting paid for services that I give.* Question 5: *I am satisfied with my feelings toward money, just wish I had more.*

PureHeart: Question 4: *There is always room for improvement.* Question 5: *My thoughts about money have been refined over the years and I am happy with how I view it.* Question 6: *I am confident that MY money is connected to my feeling of limitless potential, and will come to me according to those feelings.*

Maford: Question 4: *I view 10 as being Bill Gates, 9 as being independently wealthy, no need to work, no restrictions on how, when or where to spend, 8 as being comfortable. Free to make choices based on what I want to do within certain boundaries.* Question 5: *I think I have a healthy respect for money but I also think I don't understand money on several levels.* Question 6: *I think if I free myself up by learning both about the financial aspects and the energetic aspects I would be happier.*

Elizabeth: Question 4: *I looked up the definitions of "satisfied" to help me with this question. It's defined as "content", "happy" and "freed from worry", in the sense I think you mean here. Several years ago I "got" that the amount of money I have at any one time is not a linear, logical thing—but an energetic expression of my balance in this world and in my life—then my fears and constant worries evaporated.* Question 5: *I'm continuing to learn about my part in the manifestation of money—feel myself as a continuing education student! At those times that I'm not content with my internal thoughts, feelings, and emotions about money, I know it's time to take another look at all the areas of my life.* Question 6: *I believe that my relationship with money is an ongoing educational experience, as are my relationships with all other creative expressions of energy in my life. I expect to have times of content and times of unease; that will lead me to learn my next lessons.*

Lotus Flower: Question 4: *Right now the money coming into our household is enough to pay the bills and begin paying down some debt. It's a good place to be in, considering the financial situation in the US and the rest of the world.* Question 5: *I [am] pretty satisfied that right now I don't think about money too much and don't have any strong feelings or emotions about it. I'm not worried right now. It's not at a 10 because the financial situation of the country and the world has not been stabilized, as of yet.* Question 6: *I have enough right now and I'm not worried about it right now.*

Evelyn: Question 4: *Recent financial chaos has made me less comfortable with the amount of money that I have for retirement and have resulted in less monthly income.* Question 5: *Recent financial chaos has made me less comfortable with my financial security.* Question 6: *I am optimistic that the situation [economy] will self correct; however, it is still a little unnerving to wait for the result.*

Tusya: Question 4: *I have enough money to satisfy my immediate needs but not enough to satisfy my wants:-) Question 5: I am aware that sometimes I have negative thoughts and feeling of guilt when I am to receive money for my work. It seems that the part of me that wants share and give is much stronger than the part that wants to receive.* Question 6: *My*

overall dissatisfaction comes from my misbalance between giving and receiving, and also from the desire to have control over finance instead of just trusting that I will always have enough money for what I need.

Spirit Walker: Question 4: *I continually give thanks for what I have manifested in my life...my external gifts. I feel very blessed and breath my thankfulness out to the world around me.*

Question 5: *I'm always invited to explore my level of trust in the Universe. It often seems one area that I can find myself moving away from trusting that I can live in abundance. So, more than not, I feel authentic with "8" and can also acknowledge my humanism.* Question 6: *I am blessed—I try to live this blessing in all I do (as much as I can humanly do...) and, of course I am reminded when I move away from this attitude so I can then decide to turn back to an attitude of thankfulness.*

Alima: Question 4: No response. Question 5: No response. Question 6: *I am blessed to have abundant financial resources. Last year, before the market fell, we had more. The global changes and uncertainty has affected me both materially and internally.*

Yellow Group:

Red: Question 4: *I am currently making ends meet with what I have but I have mixed feelings about the amount I have. I am thankful sometimes and other times it is difficult for me to refrain from complaining about the 25K loss I took in my income from last year to this year. I claim responsibility for this change however so that helps me to act rather than sit and whine about it.* Question 5: *Currently I am working to have a healthy and positive mindset about money. I have become quite negative in my thinking this past year and fell back into the habit of thinking fear-based scarcity thoughts about money. I know better but kind of slipped a bit. I am getting myself back on track.* Question 6: *I have not had a healthy mindset this past year and cite this as the reason my finances have been challenging.*

Chanamir: Question 4: *I have recently experienced periods of unemployment and significant loss of income.* Question 5: *My beliefs about money are currently changing as a result of my financial situation.* Question 6: No response.

Miriam: Question 4: *I live on a very small fixed income, and must maintain a very tight budget.* Question 5: *Although money has never been the center of my life, it upsets me when I have to give up going out to dinner with friends, because I have a bill to pay or medication to purchase. If I can manage my small income, why can't the leaders and financial professionals in the world to do the same? I'm normally a very up-beat person, but it's very difficult to stay positive when we're all surrounded by the daily news broadcasters and our country's leaders spouting "doom and gloom".* Question 6: No response.

Speaksfreely: Question 4: *I am comfortable in my level of material wealth. I do not want for anything that I am not able to save for or in some way obtain through normal legal means.* Question 5: *I feel that money serves a useful purpose in the exchange of goods and services whether tangible or intangible.* Question 6: *I feel that I have the capabilities to earn as much*

or as little money as I need to earn to be as comfortable as I need to be on any given occasion.

Gloriann Sentelik: Question 4: I am somewhat dissatisfied due to the present economy situation. However, I think holistic methods such as Reiki, Spiritual Direction are not valued as other practices such as massage therapy. Question 5: I am retired and I do Reiki and Spiritual Direction and clients do not consider this a valued gift. I also have my own business working with healing touch, workshops and retreats and I find people do not want to pay for self-care or their spirituality. Question 6: As a whole, I am living well but would like more business.

Champ: Question 4: If I have the money to spend, I spend it. We have enough to live, pay our bills, and a bit extra at the end of the month. My money is tied to the amount of sessions I have per month as this is our only income. Question 5: I am not happy about my emotional reaction to money. I worry about having enough but the most poignant reaction is fear. What could happen if there isn't enough? It has never happened but for some reason I still fear it. Question 6: I think I have a love/hate...flight/fight thing going on with money.

Beloved Daughter of Our Creator: Question 4: I have always struggled with finances. A few years ago I started to slow down for raining and sunshine days moving into my retirement years. Question 5: I've worked through a lot of being resentful regarding money. Since a young child, I defied money. Question 6: Money pieces are starting to fall together.

Velvet: Question 4: I don't have as much money as I really want, though I have, since I last sent this survey to you from the e-mail, realized that I have more than I thought I did... But I really do want more so I can do what I want to do in life. Question 5: I wish I wasn't so worried about money. No...I wish I didn't want it so much. I tend to feel like I can't be spiritual when I want money. . . .What I do with the money and how I get it are the things that might take me out of being spiritual. Question 6: I actually go back and forth between feeling like I get internally messed up due to money then flipping to feeling like I am simply being human and that the Creator understands and doesn't think badly of me for wanting extra money in life.

La Abuelita: Question 4: We currently are going through a down in income; my husband lost his source of income and my work is down. I am grateful to have some savings! Question 5: I am fighting to pull myself into a positive mode but slip back into the negative pattern. Question 6: Moving upward with faith and hope!

Diana: Question 4: I am not quite making enough to pay my bills and mortgage. I do take draws from my [business] to supplement my income. Question 5: I am pretty good at keeping my thoughts positive. I say affirmations and meditate on drawing abundance to myself and my [business]. Question 6: I would love to have more to study other healing modalities. I also love to travel and explore new places and energies, which also cost money.

Light Song: Question 4: I'm in financial transition. My half time position as youth minister ends December 31 and I'm going full time into spiritual direction and contemplative ministry.

During this time there is a waiting as my private practice continues to build. Question 5: I feel fairly confident that I will be able to create the money necessary to meet my financial needs in the coming year once the transition in my employment is finished. I'm putting in a lot of hours wrapping things up and moving into a new office space. Question 6: There is some discomfort in the transition, as the money has not yet begun to flow freely into my checkbook.

Judy Judson: Question 4: *I am satisfied that I currently have sufficient money to live life fully.* Question 5: *I do not like having to be concerned about money.* Question 6: No response.

Appendix J: Participants Discussion of a Calling

Pink Group:

Alima: A calling is such an interesting word. Because most people think of it is this external thing, you know, like God's going to call me, and they're like, I don't ever want to listen. God's God, he's going to call me, some external authority, or he's going to call me to do something I don't want to do. To me, a calling, a vocation, you can use that term. It is listening to that stirring inside and for me, I was so clear, I mean, I can remember when I first heard what and I met two spiritual directors in 1 day, in the bathroom [at a] café on my way to a retreat. I mean, it was so like opening the door. It's like, oh my gosh. You know, it's like, this is me. You know. In the mirror. For the first time. And so, to me, a calling or a, it's responding to this passion, this life force that gets, that says, yeah, this is who you are. This is what you are here to give birth to. And, follow that, for yourself and for others. Ultimately. But usually, I get distracted, thinking I have to be like someone else. So, that just is a side. So, is it internal responsiveness.

AnimalSpirit: I guess it would depend on how you feel a calling. Once I actually started really listening to spirit telling me to do it. And actually, starting to follow the path, life became a lot easier. So, I guess, in that sense, it was a calling, more of just a gut feeling knowing that this was what I was supposed to do. And when I started doing it, life was easier.

Dorothy Palmer: I always think I have a calling to do whatever work I decide to do. So, yeah, I think so. It wasn't just a decision to do it.

PureHeart: That's a layman's expression and it's connected to contracts, spiritual contracts. You're actually contracted to do it, by your guides and your angels. There is a contract that you sign when you come in here, that this would be a good idea. You know, you are a spiritual teacher, you need to do this work, and that's for me, that makes more sense to me than a calling, because, you know, it's, people don't listen to callings, but you know, when it's about contracts, they do have to be fulfilled and some people get really scared if they don't, that they'll have to go back and do it again. And that's where I am with it. I look it as more of a spiritual contract that I'm fulfilling.

Elizabeth: I think it's one of the things that I could do. I don't think it was like. I don't believe that there's only one thing people will do, you know, in that respect. So, as far as a calling is determined, I think that there are many paths that are available to us, and some perhaps not, you know, because of our inclinations and our talents and all the rest of it. And I think this was one of them. And, to that extent, it was a calling. It was one of some callings, possible for me.

Milwaukee Reiki Guy: You know. I would say no. I don't. Because I think calling has a certain religious element to it, and I think anyone could do this work.

Lotus Flower: Yeah. I would say so. I would say. I feel that it is my ministry.

Yellow Group:

Diana: *Absolutely. I felt like that, when I had that nervous breakdown, it was a wake up call, like change your life, or, you're going to be sick the rest of your life. And so, I, yeah, it was very, very strong.*

Red: *I was trying to figure out like, you know, determining what it means to be called to do something, and I guess, if I were to define being called to do something, then I would define that as meaning, like you're naturally led towards it, you were good at doing it. It just seems right and just came naturally. And if that's the case, and that's how you define calling, then yes.*

Champ: *I do feel a call to do it, but I also perceive a great need. People started coming to me with those kinds of issues, and so, and I have that background. I have the background in theology, in scripture, and in ministry. So, it's easy then to take Reiki and move it into that area.*

Velvet: *Yeah. I think it was. I think you could look at it and say it was a calling. I may not have understood it but they [spirit guides] did and they wanted me to do it. And now, I'm just starting to co-teach actual classes. . . So yeah. I can say it is a calling even though I didn't know what I was getting into. They obviously wanted me in it. So yeah. Definitely. I have always had the calling to service. . .*

Gloriann Sentelik: *Yes I did. I mean it was a definite calling. The reason I know it was a calling as far as spiritual direction. It was at this retreat where I really felt, in my spiritual journey, that sometimes you feel stuck and you feel that there's more but you don't know what the more is. And I realized when I was asked to attend the training, it just opened my eyes to a deeper level of prayer and also opened my eyes to God's healing work in my life.*

Chanamir: *I would say definitely with spiritual direction, I would categorize it as a calling. The Reiki, I don't know. I mean, I see Reiki and spiritual direction as being very similar practices, but I probably would feel, I don't know how to say this exactly. The Reiki, I mean the spiritual direction feels more like a calling to me and the Reiki just feels like, in some ways, a subset of that. So, I would feel really bereft if I wasn't doing spiritual direction but if I didn't do Reiki, you know, it wouldn't be a huge disaster.*

La Abuelita: *Oh definitely. Definitely. I mean, from the time that I was a child, you know, people tell me about me as a small child, and I have always been very attracted to the spiritual side of mankind and my father was an M.D. So, there was this kind of a combination of trying to be a little Florence Nightingale and get dressed up as a nurse, as a child, and go with my father on his rounds, and at the same time, I was always looking spiritually for my place. You know, going to different churches, and different Sunday schools. And never really finding my place, actually.*