

## The Emotion Behind Money: Building Wealth From the Inside Out

**Julie Murphy Casserly**

**AGW Idea Group, Illustrator**

Beyond Your Wildest Dreams (July 2008)

Hardcover \$24.95 (208pp)

978-0-9801133-8-9

"Wealth doesn't come from managing your money. Wealth comes from managing the emotions behind your money," Julie Murphy Casserly writes. *The Emotion Behind Money* takes an approach to managing money that's different from many other books on the subject. The words "emotion" and "money" are not typically associated with each other, but Casserly makes a good case that one's motivations for saving or spending money closely parallel one's personality and upbringing.

The author shares many personal examples of how growing up Irish Catholic in a large family influenced her financial behaviors years later. The tone of the book is disarmingly open and conversational, and the personal examples are meant to encourage readers to openly and honestly examine their own financial behaviors and the drivers behind them. Casserly is a Certified Financial Planner who started her own firm in 1995 to help both large and small clients achieve their financial goals. The ideas in the book are based on her personal and professional observations.

Casserly advocates financial healing "from the inside out" by focusing on one's life's passions and deriving abundance from one's quality of life rather than quantity of money or possessions. She tells readers that by focusing on their life's purpose, defining what they want their life to be, and taking practical action, the money will follow. She shares the Life Navigation Wheel she developed to help her clients prioritize their lives and develop a plan to shift from a money-centric attitude to a life guided by their core values. Examples and exercises throughout the book encourage readers to examine and pursue their own goals for inner wealth.

The author shares her beliefs and personal family experiences to illustrate her point that a person's upbringing has a direct impact on how they manage their finances. She also shares examples based on client interactions that portray various styles of managing money. The examples show how she worked with clients to identify their specific financial goals and to create action plans to achieve those goals. One example that may resonate with readers is that of a couple who developed a financial plan to reduce expenses and increase savings so that after a period of three years the wife could afford to stop working and stay home with their three young children. Another example showed how a family saved up for a dream home that they were able to afford by redirecting their cash flow to support that goal.

The book contains references to Eastern philosophy, the work of Dr. Deepak Chopra, and the notion of human energy zones called chakras. The author shares her belief in the connection between happiness and health, and creating good karma in one's life.

This book should not take the place of a personal financial advisor, but it could help readers understand they why's behind their spending patterns, and it could be enlightening for people looking for the money to fund their dreams.

(September 22, 2009)

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