



Money Game Theory

How do I distill my financial philosophy down into an easy-to-understand premise you can walk away with and ponder? How do you make something as complex as money simple and easy to contemplate? First, let's take money down off of the pedestal we have placed it on and shift our definition of personal economics or our financial lives into "The Money Game."

Just like relabeling problems as challenges can belittle them enough to make them manageable, relabeling your relationship with money to that of a game might also bring similar clarity. I personally believe we all naturally like games while we naturally loathe problems. A challenge that arises in a game is vastly different than a complex life problem.

So then, to make this easier for both of us, instead of discussing my financial philosophy why don't we simply talk about game theory? If money were a game, how would you win the game? By having lots of it? That is one theory, but let me contrast that theory with my own.

Before going further, we must define and understand the game we are playing. I believe the money game is the same for everyone whether they have paid conscious attention to it or not. As always, please feel free to disagree with me if you do not like my definition of the money game. I feel the money game can be best summed up in a question. How do I do only what I want to do, when I want to do it, and in the way I want to do it?

When we ask that question internally and then see the power that money has to fulfill those wants it is easy to assume that a vast number of dollars will give us the most ease in doing whatever it is we want to do. This is Accumulation Theory. This is the game theory that almost



every single human has used since the beginning of money itself. More money is always better right?

Now, I cannot tear down current financial theory without contrasting it with my own and thereby giving you a choice in how you would like to proceed playing the game in your own life. If you have been taught how to do something a singular way your entire life and everyone you know is also doing the singular way, do you honestly believe it will be easy to change to a new way of doing things? Only you can answer that question.

To contrast the Accumulation Theory, I propose the Cooperation Theory. Remember that the best game theory for you is how to best handle the question: how do I do only what I want to do, when I want to do it, and the way I want to do it?

What I Want To Do

Have you ever wanted something only because someone else wanted that same thing? Is there something you want for someone else more than you want it for yourself or more than they want it for themselves? Have you taken the time to examine your wants, dreams, goals, and desires to make sure they are yours and not someone else's?

There are three types of wants. Actual wants, childish wants, and insecure wants. Childish wants and insecure wants will stifle your evolution and mobility. For example, if you are insecure and marry the first person you date because you believe no one else will love you and abhor being alone, your ability to evolve is vastly diminished by not finding your true love, twin flame, or soulmate. Your soulmate is the perfect mirror and will force you to evolve greater than anyone else in this life. However, your ego that hates growth will settle and attach to the insecure want in order to stay small.



If you haven't guessed yet the battle to do only what you want to do must be waged against your programming or brainwashing. How would you know you were brainwashed? This is by far my favorite spiritual question. So please do me a favor and take a minute to sincerely ask yourself the question, "How would I know if I was brainwashed?"

The most common answer I hear when asking people this question is, "Well, you wouldn't know if you were brainwashed." To which I typically reply, "That is a very logical answer. However, if you don't have a way to tell that you are brainwashed what is the likelihood that you are?"

There are four major ways to tell that you are brainwashed and six minor ways. For the purposes of this game theory analysis, we are only interested in one of the major ways. I call them major ways because every single time I see this behavior I find brainwashing behind it. (Minor ways are not as simple).

One of the major ways to tell that you are brainwashed is if you are currently in your life doing anything you don't want to do. Because you would have to ask yourself, "What is the part of me that wants to do this thing and what is the part of me that doesn't?"

This question isolates the programming, brainwashing, or ego because wouldn't the very definition of brainwashing be a part of your mind trying to get you to do something you don't want to do? The ego is commonly known as the shadow, parasite, or magician but let's take it down off the pedestal too and relabel it as your opponent in the money game. Or we could relabel the ego even further and call it outdated thinking, no different than outdated software on your computer or cellphone.

What I am attempting to show you is that while I am proposing a new theory on how to win the money game, your opponent or the theory you are currently using will have a vested interest in opposing



everything I am about to tell you. All this means is to pay attention to any resistance you may feel inside when pondering the new theory. Awareness is the key to change. We must be aware of the old programming before we can update it. Also, I'm not asking you to change, simply to ponder the new theory and see if there is any resistance.

So then back to the question, how do you do only what you want to do? With Accumulation Theory the single way to do only what you want to do is to acquire enough money to fulfill all your wants which include your childish and insecure wants. The problem with this solution using the current model is there is never enough money to satisfy childishness or insecurity. You don't have to go far to see multi-millionaires and billionaires constantly going after more money to see that there is never enough. Plus of course, owning more things and storing more money than they will ever utilize.

Let's contrast this with Cooperation Theory. The first thing to understand about Cooperation Theory is that if money is not cooperating with you in some way, then that means you are not cooperating with it. Money is a tool, not something to covet and pedestalize. If a tool is not cooperating, then you must take a step back and discern if it is the tool that is the problem or if it is an operator error.

To cooperate with money and have it cooperate with you, childish and insecure wants must be eliminated leaving actual wants as the only thing that you use money for. Having money cooperate with you forces you to cooperate with it and face your insecurities and the childish wants of the ego. How can you do only what you want to do if you are not one hundred percent sure where your wants come from and what purpose they serve?

When I Want To Do It



Do you feel wealthy when you have no time for yourself? Could you be wealthy with no free time? If you met a millionaire who worked sixty hours a week would you consider them wealthy? What if you met a multi-millionaire who had to be on camera for four hours a day or who had to be on call six days and week and was constantly glued to their phone? Would they be wealthy?

What ninety-nine percent of people who play the money game have done is agree to trade their life energy for money. Typically in the form of working for a certain amount of hours for an employer. However, my point is that most, including myself, trade life force energy for money. The exchange of energy for money is not the problem, it is the valuation of the life force energy versus the valuation of the money. Plus the way in which you are using that energy when you trade it for money.

When you trade time for money then doing whatever you want to do whenever you want to do it or free time gets spaced in between doing what someone else wants you to do for their money. If you have an employer or create and sell products or services then you are already in an exchange. You recognize that you owe them and they owe you. However, who sets the price for your life energy? Them or you?

This is a vitally important question to ask yourself because if you haven't realized it by now there are only so many hours in a day that you can trade for money. Said differently, there is only so much life force energy you can devote to doing what you don't really want to be doing. The more you don't want to do it, the harder it will be to do thus compounding the demand on your life force energy.

The ideal thing to do in my opinion is to trade time doing what you love to do for money. When you do something you love it does not tax or demand so much of your life force energy and therefore when your time is yours again and you are off the clock you will have far more energy for whatever it is you actually want to do. To keep it simple, the



easier, more fun, or the more you love what you do in trade for money the more energy, evolution, and happiness you will have in your free time.

Accumulation Theory, however, abhors free time. It theorizes that there are only a limited number of hours in a lifetime where you are at peak physical and mental capacity and that time should be spent maximizing your bank account, retirement account, and getting out of debt. That way when your body and mind do finally start to break down you will be safe because the money will take care of you when you cannot. That is the time when you finally get to do what you want to do when you want to do it...at the end of your life. Wait, is that when you are supposed to live life, at the end of it? Is that when you want to live your life?

Cooperation Theory does not want you to burn out your body and mind working but rather wants you to evolve by doing what you love so that you have boundless energy. To fully be in cooperation with money you must find and master your heart's calling. When you master what you love to do you can trade vast amounts of money for your mastery while trading very little life force energy, if any.

Did you know that both people who use Accumulation Theory and Cooperation Theory to play the game of money have a top 1%? When you play the money game using Accumulation Theory you are trying to get to the top 1% of people who have the most money. The multi-billionaires and soon trillionaires. That is how you win the game using that theory. But with Cooperation Theory we are interested in a different 1% of the human population. Did you know only 1% of humans do what they love to do every day?

Think about waking up whenever you want to, whenever your body wants to wake up and get out of bed, and doing only what you love to do in order to serve humanity and thus, make money. Plus of course, you would receive a handsome exchange of money in doing so once you



reach mastery. Does that sound more like wealth to you now? That is the definition of victory using the Cooperation Theory.

You see when you trade time for money with someone else you typically have to work on their schedule. Now there are solutions to this problem by shifting away from an hourly work week to a task-orientated system. One where you are in charge of your schedule and have shifted all the things you need to do for your employer into tasks like an independent contractor. But are you doing what you love to do? You can always tell by how much energy you have after you are done working.

When you are on someone else's schedule you can never truly feel free or wealthy. Even when you love what you do there must be a balance in the exchange of energy. Accumulation Theory doesn't care about burning out your body or mind. Cooperation Theory by contrast doesn't want you to do anything you don't want to do so as to preserve as much life energy as possible. It also believes that doing everything in the spirit of play is actually more productive.

Happier people are more productive in whatever they are doing. They are more focused and less afraid of failure. When things are gamified solutions to problems come to minds and out of mouths much easier than when people are 'at work.' When it is a problem at work and your job plus potentially your financial life could be at risk you are much less likely to say something "stupid." A game is a far safer space to fail than at work.

What if money only wanted you to do what you love to do? What if that is why it does not cooperate with you when you do what you don't want to do for it? What if it was just that simple? Do what you hate to do for money and you will never have enough. Do what you love for money and you will have more than you ever need. Would believing this concept make you think differently about going to a job you don't like to accumulate more money? Would it change what victory looks like to you?



The Way I Want To Do It

When was the last time you had complete creative control of a project? Creative control. Such an interesting phrase isn't it? Who is in control of your creations if you are not? When you think of creative control are you contemplating co-creating with others like an employer, coworkers, or those who pay for your services? Or when you hear "creative control" are you thinking of the Universe leading you through inspiration and ideas? Take some time to truly ponder, what is creative control to you, and what limits this control?

Don't worry, I'm not going to shame those who are employed in favor of entrepreneurship here. Quite the opposite. All of us must sell our creations in some way, shape, or form. No, what I'm pointing to here is why don't you have creative control of your life force energy? Asked differently, is your daily life force energy going to the reason you are here on this Earth, or is it going somewhere else? Is some of your energy going to your heart's calling and some of it going to "responsibilities?" Who is the one that decides where your life force energy is directed if it isn't you?

What if you were brainwashed, programmed, or simply raised to be a drone worker bee but your heart wanted to be an artist? In this hypothetical let's say you expressed your desire to be an artist to your parents and they said something like, "You cannot make money as an artist. You will starve to death." So even though it felt horrible to you to agree with them you know your parents only want what is best for you. So you go study a subject and go into a career that you don't love but pays good money. Then what if your heart nagged at you constantly to pursue art? Do you see that if you wanted happiness and fulfillment you would have to completely rewire the subconscious mind that was taught to pedestalize money and devalue your heart's desires? If money stops you from following your heart it is no longer a tool it is a torture device.



When you agree to do things your heart doesn't want to do not only does it strengthen the ego but it chains you to the ground. Obligations are things you have agreed to do but don't really want to do. Tell me, can you feel wealthy if you are drowning in obligations? I am not talking about when you are working. Let me be clear. When you agree to give your time, energy, and attention to someone else's business, like an employer, or someone else's tasks, like you are an entrepreneur or contractor, and you are receiving money for your time and energy, then obviously you are not going to have full creative control. Other than the time you have set aside in the day or week to be of service in order to make money, why do you have any obligations? Why isn't your time truly free when it is your free time?

How much "free time" do you actually have? Meaning how much time is completely devoted to what you actually want to do in the way you actually want to do it? How much free time is devoted to your passions or to following your highest excitement? Just like with the hypothetical of the artist programmed to be a drone worker, what if you have also been brainwashed to over-obligate your free time so that you never pursue your calling? That way you can stay the small story of yourself and the ego can feel safe and secure. Well then, you would have to face your insecurity and need for approval that gets you to agree to do things your heart doesn't actually want to do.

Accumulation Theory pedestalizes money and turns you into a machine whose mission is to get your hands on as much money as possible before your body and mind fall apart. However, those who tout Accumulation Theory as the best way to win the money game try to tell us that "Your money should work for you. You must invest your hard-earned money into other people's companies, ventures, and dreams." If your dreams don't make money right away how likely are you to pursue them? When someone cannot see how they will make money with something that excites them, now or in the future they typically abandon



the dream because it is a waste of time and energy. But how are you supposed to become a master of a new skill if you never devote any time to your passions, dreams, or heart's calling?

By contrast, Cooperation Theory puts your heart's calling and mastery of that calling front and center as the best way to make money. It will be the thing that most excites you. Excitement will be the energy that starts momentum toward mastery. The heart's calling will also be the thing that evolves you the most when it comes to money, time, and energy because it will force you to examine why you are devoting time to things that do not excite you. Cooperation Theory takes money down off the pedestal and brings it back to equality which, therefore, highlights your relationship to it. Cooperation Theory shifts the relationship with money from that of codependency to interdependency by valuing the person who creates the money over the money itself.

Cooperation Theory is based in abundance while Accumulation Theory is based in scarcity. With Cooperation Theory when you are getting paid like a master of your heart's calling there is no need to go after more money. You don't chase opportunities for more money or worry about investing in anything other than yourself. You don't see the need to accumulate more money or more stuff. When you have enough then you naturally shift to helping those you love find their heart's calling and master it. With Accumulation Theory, there is never enough money, so you never stop accumulating. It is not that billionaires are cold or heartless, it is that the Accumulation Theory values money over humanity itself.

Let's go back to creative control and look through the lens of each theory. When it comes to Accumulation Theory you don't really have creative control because you have handed over control to the thing that makes the most money. For instance, let's say you are an entrepreneur and are learning how to market your product or services. Are you going to choose the marketing tactic or content that makes your heart soar, or



are you going to choose whatever makes the most money and gets the most results? When looking at the creative control of a big corporation or a rich and famous CEO, they don't have full creative control because they have these things called shareholders, boards, and a culture within the organization that they are beholden to. Creative control is very often sacrificed for whatever makes the most money using Accumulation Theory.

With Cooperation Theory, you don't care what makes the most money because you know you always have enough. You are not attached to results and therefore are free to create whatever you and your heart want to create. The co-creative experience of following the inspiration coming from your heart is all that matters, not customers, reviews, or any other results. Greed is making any decision based solely on money. With Cooperation Theory, you don't make decisions based on anything other than what you and your heart want to do. Therefore, Cooperation Theory strengthens the relationship with your heart by making you beholden to only it and nothing else. If you are not following your heart, what are you following?

Let's tie this all together. So, how do you do only what you want to do, only when you want to do it, and only the way you want to do it? Most people who have successfully accumulated a lot of money quickly realize that they must do a lot of things they do not want to do in order to manage, maintain, or accumulate more. There is no such thing as fully passive income in my opinion. Meaning that you will have to exchange your energy, time, and focus for money in some way. The only way I have found to only do what I want to do is to love what I do in exchange for the money. I love being a financial shaman. I love being a teacher. I love helping people in this way. I know it is my calling and what I am meant to do. The time and energy spent helping people, writing, teaching a camera or workshop, etc. doesn't feel like work to me at all. I



am excited to help those who are suffering under the weight of money problems.

The best way I have found to balance my time serving humanity and my time having fun, investing in my passions, and following my highest excitement is with a balanced schedule and gamification. My “Anti-Work Week,” as I call it looks like this. I am a financial shaman and a teacher three days a week and I am free to do whatever I want for four days a week. When it is the three days a week that I am a financial shaman, every single task is gamified. I do everything in the spirit of play because play has the energy to sustain itself inherently in it. Said differently, the only way for me to not arrive at burnout is with this schedule and if everything feels like a game to me. Then I am excited when Monday rolls around. Not just because I get to help people but because I get to play a game that helps people.

Accumulation Theory turned me into a workaholic. I have been working hard since I was eleven years old. In thirty years of working, I have reached burnout three times in three different industries. I am grateful for these experiences because they taught me how to properly value my energy. Breaking yourself of workaholism is not something I would label easy. But it is worth it, and the only way I have found to have lasting happiness. There is no such thing as a wealthy workaholic.

How do you do the things you want to do only in the way you want to do them? Unless you are an entrepreneur, you are going to be beholden to those you are exchanging for money. Meaning that when you are at your job, you must consent to give up creative control to some degree. However, what about your time off? What is under threat by following your highest excitement in all the time you have off of work? Yes, you may have responsibilities, families, etc. but how much do you value your free time? How much do you fight to keep space on your calendar for you and your highest excitement alone? What would be under threat if you had more free time for yourself?



Just because the Accumulation Theory has been used for a long time does not mean it is the best theory to use. It could simply be the most used because it was the most well-known and many people didn't have another theory to choose from like they do now. The beauty of these theories is that it is up to each individual to choose how they want to play this game. We do not all need to agree. Just because Cooperation Theory sounds crazy, does that make it crazy? Or does it just sound crazy to your logic that has never really contemplated a different theory before? If you have been taught that the glass is half empty your entire life and lived your life that way, wouldn't it also sound crazy for someone like me to come along and tell you the glass is also half full?

Please do not let anyone, myself included, make this choice for you. It is your money, made by you, and it is your choice of how you want to spend and manage it. It is your choice what to do with your life energy just like it is your choice which theory you are going to use. Many people hand their freedom of choice away by not realizing they have it to begin with. Take the time to sincerely contemplate both theories and see which one fits your life at this time. There is no wrong choice. One theory is not better for the world than another. It is simply your choice, so which theory is better for you?