



THE NEW KID ON THE BLOCK

IFS Informed Financial Therapy™

Rick Kahler, MS, CFP®, CFT-I™, CeFT®

Financial Planning 3.0

We are, indeed, practicing in the most important profession of the 21st century. Financial Planning 2.0 cannot take us where we must go. We Boomers will likely watch our successors build something amazing. Financial Planning 3.0 will give rise to the most important profession of the 21st century."

Dick Wagner, Financial Planning 3.0

IFS Informed Financial Therapy™ | 2022



Internal Family SystemsSM Therapy



- Evidence-Based Therapeutic (EBT) tool
- Embraces the multiplicity of the mind (a part of me....)
- Some Parts of us are traumatized in our formative years and forced into extreme roles (ego states, complexes)
- All Parts have good intentions, there are no bad Parts
- Everyone has a Self, which can and should lead
- Process is continuously consensual
- Facilitator is a "Hope Merchant"



Exiles and Protectors

Exiles: are often young parts that hold the difficult emotions and pain of past trauma.

Protectors: shield and isolate these wounded parts from feeling these difficult emotions ever again.

- Managers: Keep Exiles safe from anything that might trigger the emotions by controlling, evaluating, caretaking, organizing, criticizing, analyzing, etc.
- Firefighters: Step in when the Managers fail with more extreme strategies to put out the fire (pain), like alcohol, drugs, food, isolation, binge spending, workaholism, etc.

Self

- Self is not a part
- Self energy is in everybody and cannot be damaged
- When parts blend with Self they mistakenly believe they are the Self
- Unblending from parts releases Self-energy
- The world is different viewed from Self, rather than a 3 year old part



Self-led Characteristics

- Signs of Self energy important for healing:
 - Curiosity,
 - Calm,
 - Compassion
 - Confidence,
 - Courage,
 - Creativity,
 - Clarity,
 - Connectedness





Self-to-Part Relationship

- IFS facilitates a Self-to-Part relationship with parts
- Protectors want their good intentions seen and heard
- Exiles want their stories to be seen and understood
- Unblending: sets up a dialogue between Self and Parts
- Goal: find out the dynamics that forced parts into roles and inform and remove the burdens (extreme beliefs)
- All Protectors must give permission to go to an Exile



Burdens

- Trauma can result in Parts developing extreme beliefs
- The Burden is not the Part's core belief, but a distorted belief
- IFS calls these Burdens
- Burdens can be passed down generationally
- Both Exiles and Protectors have Burdens
- Financial Therapy calls these Burdens "Money Scripts", IFS
- Informed Financial Therapy calls them Money Burdens.

Trauma

- Greek term for “wound”
- Any experience that is overwhelming and where a person lacks a supportive response
- Trauma can be major acute events or chronic minor events
- Series of small chronic traumas can equal an acute, intense trauma
- Trauma is the geneses of burdens and Money Scripts





Working With The System

- Burdened parts overwhelm the system and blend with Self
- Protectors job is to keep difficult emotions exiled
- Help parts unblend from Self and unburden extreme beliefs
- This leads to making healthier decisions
- These wounded parts are young, "OMG! Is no one in here concerned? We have a 12-year-old running the business!"

The IFS Cycle of Problematic Financial Behaviors

- Illogical behaviors make sense when we understand the underlying (financial) trauma
- The key is understanding (not controlling) Protectors and the role they play in addictive financial behaviors
- Exiles often carry a burden of primary shame
- Manager tries to manage the Exile's shame by nagging, criticizing, shoulding, oughting
- Firefighter steps in when the Exile's shame breaks out
- It tries to soothe the system with the hurtful behavior
- This increases the shame, the manager criticizes, and the cycle repeats

How IFS Informed Financial Therapy™ Is Different

- Unlike traditional IFS, there is an agenda
- Financial data is explored, and knowledge can be imparted
- Trailheads arise from Financial Therapy exercises, evaluations, or the financial discussion
 - Money scripts
 - Resistance
 - Conflicts
 - Polarizations
 - Difficult emotions
 - Apathy
- Trailheads are followed through a traditional IFS session



Results



"Doing IFS Informed Financial Therapy™ was life changing. It blends deep inner work with wise and tangible financial next steps that can allow you to see results both internally and externally. As a therapist myself, I have parts that don't love looking at money and that just want to be of service to my clients. IFS Informed Financial Therapy™ helped me shift and be with all these parts, allowing me to be more financially abundant which in turn allows me to show up more fully for my clients. I would recommend ANY wellbeing professional do this work."

Results



"IFS Informed Financial Therapy™ is a powerful mechanism for change. I have been amazed by the progress I've made in managing my finances since doing IFS Informed Financial Therapy™. I was quite avoidant, overspending in some ways, never looking realistically at my finances, nor planning clearly for the future. I'm now handling my money much better. I have a vision for the future and a plan to get there. I've cast off some of the money habits and unhelpful mindsets I have had since childhood. This was a huge step forward for me in freeing myself to build wealth and wellbeing for the future."



IFS Certification

- Two categories:
- IFSSM Certified Therapist
- IFSSM Certified Practitioner
- Requirements:
- Level 1 Training
- Level 2 Training
- IFS Therapy experience with clients
- Demonstration of your skills
- Supervision
- 350 hours
- \$10,000 to \$20,000

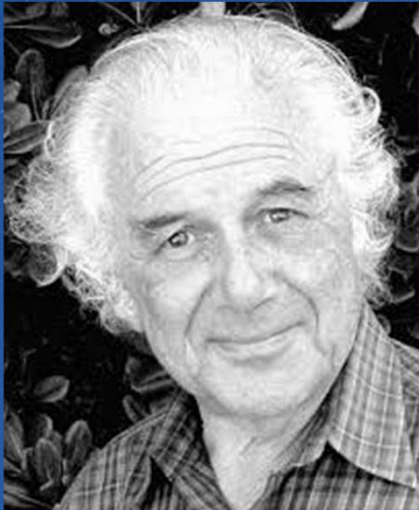
THE SILVER BULLET TO MASTERING IFS



DO YOUR OWN IFS THERAPY.

IFS Informed Financial Therapy™ | 2022

Conclusion



"Without consciousness of the part of ourselves that is involved with money...we run the risk of dreaming our ethics and our spirituality."

-Jacob Needleman



IFS Informed Financial Therapy™

"It's one small step for man, one giant leap for mankind."

-Neil Armstrong

The Financial Therapy Podcast



Financial Therapy **THE PODCAST**

It's not just about the money

IFS Informed Financial Therapy™ | 2021