

## What's Important About Money to You?

### Managing Your Money

LYNN MacNEIL



We often hear “Money is important,” as though that statement alone is self-explanatory. But what kind of importance are we really talking about - practical, emotional, or something in between? We all feel its pull but rarely stop to ask why it matters, or what it quietly symbolizes beneath the surface. The truth is, we each carry a private definition of what money represents, and most of us never stop to examine it.

*“Think of money as a mirror. It reflects your fears, your hopes, your identity, your stories.”*

If I asked, “What’s important about money to you?” you might hesitate. You could mention bills, saving for retirement, paying for things you love, or avoiding stress. But those are surface answers. Underneath lie deeper values - psychological drivers you might not even realize are at work.

Why does that matter? Because knowing the *why* behind your financial motives gives you clarity, peace, and power. It helps you see where you might be leaning into values that hurt more than help. And it gives you choice; you can evolve your money mindset over time. If you have trouble saving your money - or spending it - the reason why might lie within.

Think of money as a mirror. It reflects your fears, your hopes, your identity, your stories. Two people could earn the same salary and live in the same neighborhood yet experience money completely differently. One might track every dollar, equating control with safety. The other might trust their financial flow, confident they can always make more. Same numbers, totally different nervous systems.

Money also reflects your beliefs about what makes life meaningful. One person spends to be seen: the new car, the perfect outfit, the feeling of accomplishment. Another spends for comfort and peace: a cozy home, good coffee, time with loved ones. Both are “successful,” but their inner worlds are miles apart.

And money reflects the stories you’ve inherited. One person can have plenty and still feel there’s never enough, haunted by scarcity. Another, with modest means, feels grateful and content. Their outer

circumstances have little to do with their inner sense of sufficiency.

In the end, money isn’t just about numbers on a page, it’s about the meanings we attach to them. The same dollar can feel like security, freedom, proof, or peace, depending on the story we’re living inside. Money is never neutral; it tells your story back to you. The question is whether that story still fits, or whether it’s time to write a new one.

Over time, our money psychology shifts. What you valued in your twenties (maybe freedom, adventure) might give way in your forties to stability, family, or legacy. Crises, relationships, and success all recalibrate your internal compass. Values aren’t “wrong.” The question is: are they serving you, or quietly steering you toward stress?

Below are some of the most common money values — see which ones you identify with.

- **Security & Safety** – Money ensures food, shelter, and healthcare. It calms anxiety about the future and protects against uncertainty. For some it can equal freedom from vulnerability.
  - **Autonomy & Freedom** – It allows people to make choices and symbolizes independence. The deeper value here is self-determination—being able to shape your own life.
  - **Status & Recognition** – It can signal achievement, success, social standing, and feed the need for validation, respect or belonging. “I’ve made it” or “I belong.”
  - **Control & Power** – Money provides influence over circumstances, people, and opportunities. It creates a buffer against feeling helpless and offers the ability to affect outcomes.
  - **Connection & Belonging** – It supports generosity, love, and shared experiences. It can be tied to a sense of responsibility and care and can fulfill the need for bonding and reciprocity.
  - **Identity & Self-Worth** – How we earn, save, and spend often reflect who we believe we are and our self-image. It can affirm intelligence or worthiness, as well as shame or inadequacy.
  - **Legacy & Meaning** – Beyond its use, it represents what people leave behind—impact, family security, or philanthropy. It can project influence beyond one’s lifetime, to feel life mattered and left a mark.
- Once you’ve identified your money values, the next step is to see how well they align with your core life values. Are your financial choices reinforcing what truly matters, or pulling you away from it? The questions below can help reveal whether your money habits and your deeper priorities are in harmony.
- Is this value helping me or hurting me? Does it bring calm and meaning, or stress and pressure?

Like and Follow our Facebook Page for more tips and valuable content!



- Does this value support the kind of life I actually want to live? For instance, does prioritizing security still allow for joy and spontaneity?
- Would my future self thank me for this value guiding my decisions? Does it reflect short-term comfort or long-term fulfillment?
- Do my spending and saving habits reflect what matters most to me? Does how I use my time and money align with what I claim is important?
- Is this value mine, or did I inherit it from family, culture, or fear?

The goal isn’t to judge your money values, but to become aware of them. When your financial choices echo your deeper principles, money stops being a source of tension and starts becoming a tool for integrity and ease.

*“If you never stop to ask, ‘What’s important about money to me?’ you’ll drift through someone else’s money story — one defined by fear, comparison, or obligation.”*

If you never stop to ask, “What’s important about money to me?” you’ll drift through someone else’s money story — one defined by fear, comparison, or obligation. But when you take the time to explore your own values, you start making choices that feel right, hold you steady, and move you toward more fulfillment.

Money won’t solve everything. But used consciously — aligned with your inner landscape — it can support a life that feels meaningful, connected, and true.

**Note:** For more tips and insights on managing your wealth, follow me on my Facebook page **MVE Wealth**.

Lynn MacNeil, F.P.L., CIM®, is a Senior Wealth Advisor and Portfolio Manager with Richardson Wealth Limited in Montreal, with 30 years of experience working with professionals and pre-retirees. For a second opinion, private financial consultation, or more information on this topic or on any other investment or financial matter, please contact Lynn MacNeil at 514.981.5796 or Lynn.MacNeil@RichardsonWealth.com. Or visit our website at [www.MVEWealth.com](http://www.MVEWealth.com)

The opinions expressed in this report are the opinions of the author and readers should not assume they reflect the opinions or recommendations of Richardson Wealth Limited or its affiliates. Assumptions, opinions and estimates constitute the author’s judgment as of the date of this material and are subject to change without notice. We do not warrant the completeness or accuracy of this material, and it should not be relied upon as such. Before acting on any recommendation, you should consider whether it is suitable for your particular circumstances and, if necessary, seek professional advice. Past performance is not indicative of future results. Richardson Wealth Limited is a member of Canadian Investor Protection Fund. Richardson Wealth is a trademark of James Richardson & Sons, Limited used under license.