



Unveiling the Past: Understanding Your Financial Genetic Code

Workshop 1 of the Seven-Stage Generational
Wealth Model™ Series

Presented by: Dr. Joaquin E. Wallace, CRPC™,
ABFP®

Welcome & Workshop Goals

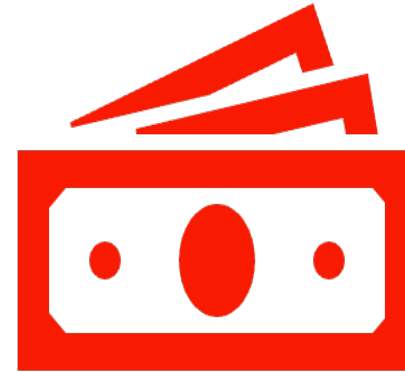
- Introduce session objectives
- Overview of the Seven-Stage Generational Wealth Model™
- Icebreaker Poll: 'What's one money belief you inherited from family?'



Financial Expert |
Author | Business
Strategist | Wealth
Educator




Meet Your Facilitator: Dr. Joaquin E. Wallace

Who is Dr. Joaquin E. Wallace?



- - Financial Expert & Business Strategist with extensive experience in financial literacy, wealth-building, and behavioral finance.
- - Author of 'The Seven Stages of Financial Empowerment and A Legacy of Prosperity' – providing a roadmap for financial success.
- - Adjunct Professor at Chabot College & Golden Gate University, teaching public policy, marketing, and financial planning
- - Host of 'The New Wealth Wave Podcast,' dedicated to helping individuals and business owners overcome financial trauma and build generational wealth.
- - Award-Winning Thought Leader recognized for empowering communities with financial education and business acumen.

Why This Session Matters

- - My Mission: To empower business owners with financial tools that promote sustainability and long-term success.
- - What You Will Gain Today:
 -  Greater financial awareness and confidence
 -  Tools to identify and overcome financial blind spots
 -  Strategies to align financial Edification with business success
- - Interactive & Engaging Approach – Get ready to share, reflect, and take actionable steps!



THE NEW WEALTH WAVE PODCAST

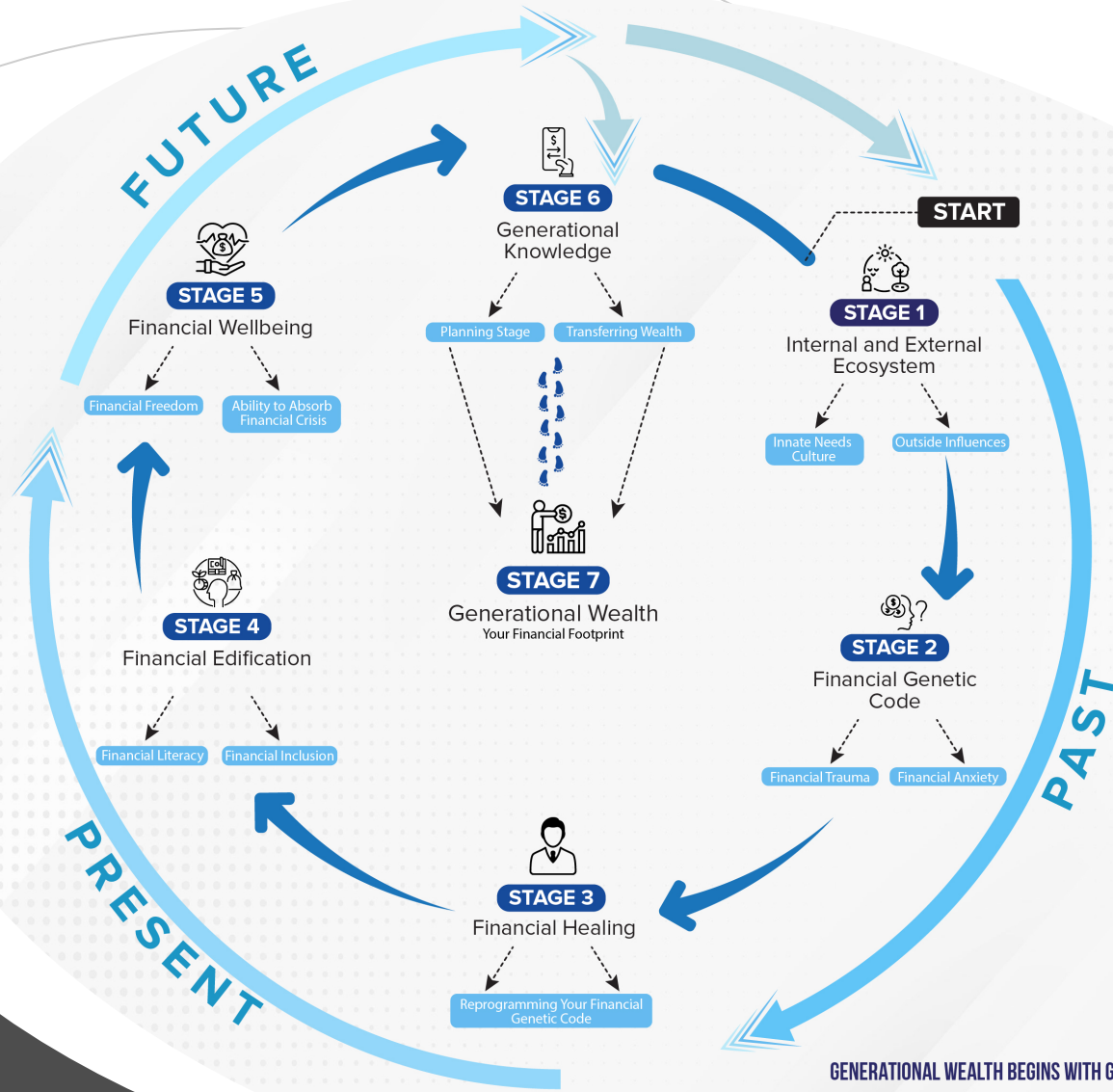
WITH DR. JOAQUIN WALLACE

**GENERATIONAL WEALTH BEGINS WITH
GENERATIONAL KNOWLEDGE®**

WWW.DRJWALLACE.COM

Workshop Agenda

- Workshop 1: Understanding Your Financial Genetic Code™
 - Welcome & Introduction
 - Ground rules and participant expectations
 - Overview of the Seven-Stage Generational Wealth Model™
 - Framing the Conversation
 - What is a Financial Genetic Code™?
 - Why it matters: Breaking financial cycles
 - Exploring Early Financial Influences
 - Family systems, environment, and cultural norms
 - Small group discussion: 'My First Money Memory'
 - Money Scripts and Financial Trauma
 - Core + Book-identified scripts (Hustle, Legacy Avoidance, Martyrdom, etc.)
 - Behavioral Finance Meets Lived Experience
 - Fight, flight, freeze responses in financial behavior
 - Exercise: Personal Financial Flashpoint Mapping
 - Rewriting the Code
 - Tools for reflection, awareness, and reprogramming
 - Financial Healing Journal worksheet
 - Wrap-Up & Call to Action
 - Share insights, commitments
 - Preview of Workshop 2: 'Reprogramming the Present'

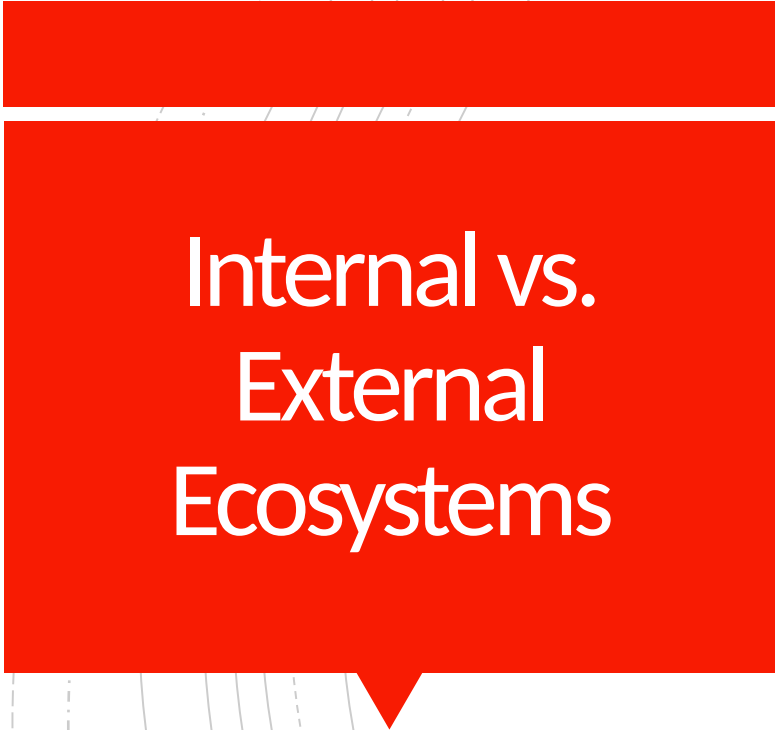


Seven-Stage Generational Wealth Model ©



The Seven-Stage Generational Wealth Model™ Overview

- • Stage 1: Understanding Your Financial Ecosystem
- • Stage 2: Decoding Your Financial Genetic Code

A red speech bubble graphic with a tail pointing downwards, containing the text 'Internal vs. External Ecosystems'.

Internal vs. External Ecosystems

- **Walls In: Internal beliefs, trauma, self-sabotage, learned helplessness**

- **Walls Out: Systemic racism, financial exclusion, biased legal systems, redlining, unequal education access**

Historical & Social Influences


- Wage gaps and employment discrimination

- Redlining and housing segregation

- Discriminatory lending practices

- GI Bill inequities


Stage 1 – Understanding Your Financial Ecosystem: Reclaiming Power Through Perspective

- - Your financial decisions didn't begin with you—they were influenced by culture, family, education, and systemic access.
- - For many lawyers from marginalized communities, student debt, economic disparity, and the pressure to support extended families define the starting point.
- - Understanding these external and internal factors is not about assigning blame—it's about awareness and empowerment.
-  Behavioral Insight:
- Your money habits are often reactions to survival systems—not wealth systems. This is where transformation begins.

Self-Sabotage & Learned Helplessness

- • Definition and examples of learned helplessness in financial behavior
- • Reflection Prompt: 'Have I ever limited myself financially because of fear, shame, or family history?'

Walls In & Walls Out: Mapping Your Financial World

- - Walls In: Financial anxiety, imposter syndrome, guilt about earning more than your family, internalized scarcity
- - Walls Out: Unequal access to capital, wage gaps in the legal field, student loan systems, first-gen pressures
- - The legal field can perpetuate burnout culture—knowing your financial triggers helps protect your energy and money.
-  Behavioral Finance Lens:
- Financial wellness begins with financial self-awareness. Map your ecosystem to move from reactive to intentional.

- • Story of transformation shaped by internal and external ecosystems
- • Illustration of financial healing and change

Case Study: Breaking Financial Patterns



Mapping Your Financial Genetic Code

- • Chart family's financial history
- • Identify recurring money themes and scripts



Systemic Barriers to Financial Access

- • Banking discrimination
- • Educational debt disparities
- • Criminal justice financial traps
- • Impact on personal confidence and growth



Group Discussion Prompt

- • 'What was the first message you received about money, and where did it come from?'
- • Breakout group and share insights

**Reflection
Exercise:
Rewriting Your
Money Story**

- What emotion is attached to your earliest money memory?
- How has that message shaped your money habits or mindset today?
- What new message would you want to replace it with?



Rewriting the Narrative

- • Introduce Financial Reprogramming
- • Acknowledge inheritance, design the future
- • Tease Financial Reflection Scale (Stage 3)



Key Takeaways & Reflection

- • Internal vs. External Ecosystems
- • Financial trauma and money scripts
- • Historical and systemic financial oppression
- • Prompt: 'What is one money belief I'm ready to challenge moving forward?'

- • Preview Workshop 2: Healing & Empowering Your Financial Present
- • Encourage journaling and worksheet completion
- • Share contact info and podcast link

What's
Next?

- • Generational Wealth Begins with Generational Knowledge®
- • www.drjwallace.com | Social Media | Podcast QR Code

Thank You