

Segment One

Welcome to Week 1, Segment One, of *The Creative Freedom Guide to Overcoming Underearning*. This week's segments unpack the fundamentals of Underearning - the definitions and common language you'll need to navigate our time together over the next few weeks. You'll also get your first assignment - in fact, I'll give it to you right now, so that you can get started right this minute. You're going to need a place to record your money stories. I want you actively developing an awareness around the stories, thoughts, and habits you find yourself using when it comes to money stuff. So whether you grab a journal to write stuff down, or you use video or audio recording - heck, if you make a collage, I don't care how you do it, just that you start developing and reinforcing your awareness around the thoughts and habits running through that body of yours.

It's hard to change anything without an awareness. Remember the smoke detector analogy? Yeah. If the smoke alarm was going off in your joint in the middle of the night, you wouldn't be all "hmm... is that the smoke alarm? Well, I'm sleepy, so I'm going back to bed!"

Nope, you'd be alert, and your self-preservation response would kick in. You'd get up, see what's going on, and make a determination about how to best keep you and your loved ones safe.

This is what our brains do best. We're wired to stay safe. But that can also backfire when we want to step into things beyond our current comfort zone. Remember the first time you tried to do something that you're now a pro at. Riding a bike, swimming, cooking, even. They all come with a bit of danger and risk - falling down, drowning, burning yourself or setting your place on fire. That's why we don't typically try to tackle those skills on our own. Someone gives us training wheels, a life vest, or supervises our kitchen work, to help us build our confidence in this new arena.

Think of this course as your bicycle, boat, or recipe box. Think of me as that set of training wheels, that safety vest, or your kitchen supervisor. You've got someone here who's been there, done that with this whole underearning thing. You are NOT on your own here. The sooner you can embrace that, the easier it will be for you to complete this program.

Because somewhere along the lines in our genetic history, our brain wires got crossed. We developed coping mechanisms, habits, and patterns of thought that kept us safe in whatever situations led us to this cycle of underearning. For me, it started when I was really little. My mom sat down every month and made a side-by-side list of all the money coming in and all the bills that needed to be paid. Very often, there was more going out than coming in, so mom had to decide what didn't get paid. If I asked mom to go see a movie, or go to the mall, very often the answer was no. Then, she'd show me the list and point to every item and ask me "What should I cut so that you can go to the movies? Are you going to pay me for gas money to take you there?"

I didn't get my driver's license until I was 18 and out of the house, because Mom couldn't afford to have me on her car insurance. That's how poor my mom and dad were. I used to say that's how poor we were, but I realized that their story doesn't have to be mine. It took time to get to that point, but I can say it now because I didn't have a mindset of lack when I was young. Most of us don't.

Every day is like the Toys R Us Christmas Catalog. We walked around imagining what our life would be like having this thing or that experience. We'd see a commercial or ad for something and our first impulse was "Oooh! I want THAT!" It's only after a secondary reflection - the thoughts we've trained ourselves to think - that we then come up with all the reasons or excuses as to why it'll never happen.

Here's an example from my own childhood excavation. I clearly remember our back-to-school ritual. Every year, mom would take us to the store to buy replacement clothes for the new school year. Socks, underwear, and if we were lucky, a new pair of jeans or something nicer. Pens, pencils, the basics every school kid needs. One year, when I was about 9 or 10, she gave each of us something like \$20 or \$50 and told us to do our own shopping. It was the first time she'd ever let us go into the store by ourselves and do our own shopping. That's a lot of responsibility for a child, and it was impressed upon us that whatever we bought was what we got. Our goal, in my mom's mind was to get as much for as little as possible and she wanted to see how well we did.

I got all the regular stuff I needed for school, but then I saw something that really caught my eye. It was a stationary set featuring my favorite TV character at the time. I think it was 5 or 10 bucks. But I wanted it SO bad. I did the math, and it was about the same price as a pair of new jeans. I didn't need new jeans because I didn't wear mine out like my sister did. I wasn't an outdoor tomboy. My old jeans still had a lot of wear in them. So instead of buying new jeans, I bought that stationary set, because I couldn't get both. I made a decision that I thought was pretty clever, and I knew it meant not having new jeans and I was okay with that.

My brother and sister teased me all the way to the car. My mom wasn't as mean, but she made it clear that my choice wasn't a very smart one. For years, my family would bring up that shopping trip and the decision I made to choose stationary over pants. To them it wasn't practical and it didn't make sense. To this day, my sister STILL brings up that school shopping trip as a reminder of what a "silly" girl I was.

The unconscious lesson I learned - the story I had programmed into my head by the people I loved most - was that I wasn't capable of making good decisions with my money. "Good" meaning "practical" or "responsible". You'll learn quickly in this program that "good" is often a generic shorthand for some other more specific feeling or adjective. When you find yourself saying "good" check yourself. Is there a more accurate, more descriptive word you could be using? Use that instead. Why? Because then you reclaim your truth and the power of that truth.

Words have meaning.

So I wasn't capable of being responsible with my money. My whole family poked fun at me over and over about my money decisions for years because I didn't choose to use my money the same ways they did. I can look back now and see how much I valued experiences over things, but back then, THINGS were what mattered to my family. Things were a tangible representation of the money you spent. But I wanted to invest my money - hear that word difference? It matters - I wanted to invest my money in experiences that may only happen once in my lifetime. That stationery set was collectible at the time, and I knew it. It also had a coolness factor that I couldn't get from a pair of last

year's jeans. I wanted the experience of being cool in the eyes of my peers. That was more valuable to me than new pants.

Take a minute and think about how you choose to spend or invest your money. Remember, there's no judgement here, only awareness. When you look at your checkbook, your bank statements, your credit card bills if you have them, where does your money go? Why is it going there instead of other places? Is it going where you want it to go? If not, why? Are you listening to the "shoulds" in your head that were planted there years ago by someone else?

This isn't necessarily a time to make changes, because knee-jerk reactions aren't any better than "shoulding" on yourself. Instead, just document what's coming up for you. What are you learning here? Release the judgement and give yourself permission to explore where you're currently putting the value you create in the world.

Because that's what money is - the value you've been creating in the world. Or more specifically, the value you've allowed yourself to accept from what you've created in the world.

As I said, my parents lived well below the poverty line. We were a welfare family. Government cheese, canned pork and beef. Mom made magic happen with that stuff, but it was still a symbol of our poverty, our lack, and how we never had any of the extras that the other kids I knew had. Our version of extras were like getting last year's extras on clearance this year. We were happy to get them, but I always felt one step behind all the other kids at my school.

As a result, I developed two stories to cope with how poor we were and how limited my life seemed. One was that I didn't want or need them anyway. I was able to get by and do just as well, if not better than most of my classmates with less than they had. I started to see this as some sort of badge of honor. "Look at me! I can do almost all the same awesome stuff you can do and we're poor! Sucker! I don't need to go to SpaceCamp, we're going up north! I don't need to go to Disney! I am going to the beach! We're going camping!"

As a child, these stories - these coping mechanisms were incredibly helpful and beneficial to me. These stories gave me a peace of mind that said I was okay and didn't need to be like the other kids to survive. I focused on school and doing well in my classes - something that didn't need money or friends for me to find success. That helped me do very well in school academically. I won scholarships to college. I was at or near the top of my class every year. "Take that, rich kids!"

As an adult, that story served me for a little while - I was able to get blood from a turnip. I could stretch a dollar like nobody's business! So I felt like I didn't need to make more money. I could get by just fine on the tiny income I was making - about \$20,000 a year, which was more than double my mom's income when I was a kid. I felt like a King in Patagonia for a while... until the reality of student loans and debt started knocking on my door. That's when I realized that I couldn't really get by on that income - and that I never wanted to just "get by" anyway. I wanted to thrive. But I had no idea how to make the shift. What's worse, because I had been trying to do everything myself - a common trap for Fusion creatives like me - I didn't even know who to ask for help! I hadn't built a network of connections to reach out and get the support I needed.

So I kept struggling for years. No fun.

The other, more subconscious story I developed said I wasn't worthy of having nice things. This, more than anything else, kept thwarting my financial progress. If there was a line for nice things, I would let other people go ahead of me until there was nothing left but scraps. Because going first was selfish. I could feel better about myself for "being nice" when everyone else was "being selfish". Well, that's a sure-fire way to always get nothing but the leftovers... and that's not nice! This also created a co-dependent existence, where I put everyone else's needs ahead of my own.

As a child, this helped me have allies. Not friends, mind you, though I thought they were friends. They weren't friends. They didn't care about me, they only wanted my cookie at lunch, or my big body for Red Rover on the playground. But because they could count on that, I had allies who would protect me enough to keep getting my cookie or my help during Red Rover. The net result for me was a feeling like having friends - a feeling of not being alone or completely ostracized from the other kids in my school group. I had a few people who would sit next to me on the bus during field trips. I didn't have to sit alone or with the stinky kid. I was, at least, not as bad off as the stinky kid.

I wasn't losing. Hooray!

As a kid, that was beneficial. As an adult, not so much. Playing to not lose isn't going to get you to the point of thriving. It keeps you in a place of barely getting by. So that was me. I'd do "just enough" to pay the bills and then I'd slack off. I'd even stop working all together and coast for a while. Or I'd do a lot of free work, which would fill up my calendar so that I couldn't do more paid work.

As an adult, however, I still struggled to make friends - partly because of my Fusion nature of doing everything myself, but also because I had this mistaken impression that I had to buy the affection or approval of others. So when my money wasn't flush, I couldn't spend money on people, and I didn't go out. No friends - or at least, no allies. But also, I was getting by, so it wasn't like I needed them.

See how this vicious cycle perpetuates itself? I wasn't losing, but I wasn't winning, either.

That doesn't mean you have to "play to win" either - unless "winning" means you've achieved your definition of success. That, to me, is real winning. The other, traditionally capitalist idea - where you take all the marbles and nobody else has any, isn't winning to me. So I don't talk much about playing to win as much as I talk about doing your very best. Striving for your Enoughness number - that number that gives you spaciousness and ease in your life and work, to show up the way you most want to on a daily basis. When you hit your Enoughness Number, that's winning.

This week, I'm sharing one of my favorite movie clips with you from Facing The Giants. You may not be a football fan, and even if you are, try to put that aside. Because that's not what the clip is about. This clip is about a kid named Brock with a chip on his shoulder. A kid who is supposed to be the leader of the team. He sets the tone and the attitude for all the other kids. And he's already limited himself and the team before they even take the field. His coach tries to help him see things differently.

Now, he's a football coach, so there's a lot of yelling. Try to see past that to the less obvious lessons - like how all it takes is the right kind of motivation to outperform even your wildest dreams. Or how it's hard to see past your own limitations on your own. It helps to have someone or something outside yourself to hold you to a higher standard. There are other lessons. What will you find?

Okay, that's it for this segment. Check out that video clip and do the homework from this segment. Our next segment talks about the 5 core symptoms of Underearning - some of which I've already illustrated for you with my childhood stories. I'll see you there.

Segment Two

Welcome to Week 1, Segment Two, of *The Creative Freedom Guide to Overcoming Underearning*. This week we're unpacking the fundamentals of Underearning - the definitions and common language you'll need to navigate our time together over the next few weeks. This segment is specifically about the 5 Core Symptoms of Underearning, some of which I've already illustrated for you in the previous segment.

These symptoms, by themselves, on an occasional basis, are not an indicator of Underearning. Instead, we're looking for patterns. Recurring themes. Habits. That's why awareness is so important.

So let's dig in and see what you see.

#1: Indifference to the Chaos (in your life or money)

Indifference typically has one of two flavors: "eh. I see it, but I can't be bothered or don't care to deal with it right now." OR "I see it, I know it's a problem, but I can't solve it, so I guess I'll have to live with it, or that's just the way I am. I can't change."

Right now, I've got a chaos problem in my studio. You can't see it, but just outside the camera field of view, I have piles. All over the place. Now, part of that is due to the fact that I recently rearranged everything and moved my office from one room to another to make space for the greenscreen. When I moved, I had to consolidate and relocate things like shelving, desks and tables, and I haven't quite found a home for everything in the new space. If this were an isolated incident, I wouldn't be too worried about it.

But remember, I've already told you that I'm a recovering underearner, so this is a warning sign to me. Flat space syndrome hits me hard and I have to stay vigilant. If I let this go, not only do I have a mess, it's feeding my old stories, my old habits of neglect and indifference. It's the old story of "I'm not worthy of having nice things." In this specific case, I'm not worthy of having a clean, clutter-free experience in my studio. The work comes first. My clients come first, and I get the leftovers."

The solution is to do something - anything - that will build momentum in the right direction. So for me, that means picking a pile and dealing with it... which I will do when this module is complete. That's my commitment to you and to myself.

Movement is motivation. And Barbara Stanny says that Money is a potent tool for living life on your own terms. So when you limit your income, you limit your power. Move. Make something happen in your environment to remind you that, regardless of what your money situation is today, you have the power potential inside you to make positive change happen.

Take a look at your environment - your home, your workspace - your financial environment. Where do you have clutter and piles that need attention? Are you regularly balancing your financials or are you sticking your head in the sand and waiting until the 11th hour to deal with them? Take a moment right now and identify one thing you could do to be less indifferent and more intentional about having a healthy environment for yourself and your money.

It may sound a little anal retentive, but I know people who organize their currency so that all the faces are right side up, in the same direction, in ascending numerical order. 1, 5, 10, 20, and so on. That's something they needed to do to show a new level of respect to their relationship with money. There's no judgement here. What's one thing YOU can do that feels right for you? If you start developing a laundry list of things you could do, that's cool, just pick ONE thing for today. It doesn't matter, you can't do this wrong. Just pick one thing you'll commit to doing differently for the rest of our time together. Build a new habit that reinforces a positive relationship with your. Flex your muscle and reinforce your power in this moment.

I know it feels overwhelming sometimes. Just remember, focus on RIGHT NOW. That's all we've got anyway.

And if you don't have an indifference issue, YAY! Let's look at Symptom #2.

Symptom #2: Refusing to receive (ideas, gifts, compliments, and yes, money!)

If people are trying to offer you help or support in some way and you keep pushing them off, that could be a sign you're underearning.

There's a difference between having and truly receiving something. I can give you a gift, you can up wrap it and stick it on a shelf and never look at it again. Did you receive the gift? Technically, I suppose. I mean, you HAVE it in your possession, but did you ever take the time to receive and accept the gift that was given to you?

The example I often share is the day I was given 32 million dollars - and I didn't even realize it. I didn't know what I was holding onto until I took the time to count it. I was in a room with my coach and several of her clients. We were practicing receiving. Well, I was practicing. They were each walking up to me, one at a time, and handing me a sum of money. Whatever they felt called to give me. My job was to receive the money.

I thought that was easy enough. As people came up and started handing me cash, I took it, added it to the pile, said thanks, and eagerly watched for the next person to come up and hand me their money. After a few minutes, my coach stopped and asked me how much money I had.

I had no idea. I wasn't counting. I was just "receiving".

Um no. Actually, I was just taking. Having. Receiving comes from a word related to reception. Which could be a welcoming party or it could mean to get a clear signal. Either way, I wasn't receiving. I wasn't warmly welcoming this money. I didn't have clarity around what I even had! So my coach asked me to start counting the money. And take a breath in between each bill, so that I actually took the time to receive and appreciate the money that was given to me.

One million. Breath. Two million. Breath. Three million. Four million. Five million. I stopped. I couldn't - literally could not count any higher. I was frozen. I'd never held that kind of money in my hands before. There's an old story. "That kind of money" Ever had that one come up for you? For me it's that old "I am not responsible enough" story. And there it was, plain as day, stopping me from counting all the rest of the money that was already in my hand!

I could NOT count it! I started crying, taking deep breaths. Finally, I moved around a little and was able to start counting again. Six. Seven. Eight. Nine million dollars. Ten million. Eventually, I got to the end. The last bill. With a hard swallow, I said, "Thirty two million dollars." And yes, tears were still streaming down my face.

I had finally received that money. I accepted it. It was mine. But I couldn't really "Have" it until I accepted and received it.

Where are you turning away gifts that are being offered to you? Where are you saying "No, thanks, I can do it myself."? Where are you rejecting the support of others even in seemingly small ways because you think it's "not enough" or "trivial" or "too much to ask" or you'll "be a burden"? That road runs both ways. Help comes in big and small packages. Are you turning either or both away? What about compliments? Do you deflect with "What? This old thing?" Compliments were a hold-out for me. My current love interest tells me he thinks I'm beautiful. I couldn't hear it. I couldn't receive it from him. I kept deflecting, complimenting him instead. Or finding some other reason to reject his compliment. "I got a great deal on this dress!"

Finally, I had to come clean and ask for a Mulligan. "Hey sweetie. One of the things I still struggle with is receiving compliments. Can I have a do-over?" Then, he'd tell me he thinks I'm beautiful, and I'd grit my teeth and say "Thank you." or "Thanks. That means a lot to me."

The first hundred or so times it was awkward, painful, and hard to hear and accept. I would accept it and in my mind say "Yeah, well, you HAVE to say that." Which is crap, but that's how deep the old programming goes. It takes work to root it out and re-program. I didn't make it his responsibility to police me, either, because that would put a real crink in the relationship. It was up to me to develop my own awareness. Now, when he tells me he loves me, or he thinks I'm wonderful, I thank him, and genuinely receive the compliment - most of the time without any awkwardness on my part anymore!

So think about the last few times you were offered assistance, an idea, a gift, or even money that you turned away. Again, no judgement. Just awareness of what happened, how you handled it, and now, with a new awareness, how you might handle it in the future. Document your ideas in your journal.

Symptom #3: Giving for validation.

If you're sharing your gifts out of a sense of guilt, duty, or a need to please others, you're giving for the wrong reasons. This includes working for free. There's a time and a place for free, but chronic behavior like this is a cue that you're likely an underearner.

Remember the \$32Million? What if I told you that at the end of that exercise I gave all that money away? Yep. I sure did! I went around the room and gave money back to everyone who asked for it, in whatever amount they asked for. I held nothing back for myself - and I ended up with nothing for myself.

This is where having and receiving show back up. You can have and not receive. You can receive and not keep, therefore, you do not have anymore. I gave all the money away because, subconsciously, I believed, again, that their needs were more important than mine. That THEY were more important than me, and that they needed the money more than I did. But on a deeper level, I wanted those people to like me. So, of COURSE, I gave them whatever they asked for that I was able to give. With no consideration for my own needs or desires. Hey! I had \$32 million, I could easily afford to give a good portion of it away. So I did. And by the time I got half way around the room, more than half the money was gone. I had basically given everyone what they wanted up to that point. And what would the other half of the room think of me if I started limiting what I was giving people? I couldn't do that! So I just kept giving until I had nothing left.

My coach was a smart cookie. She had everyone give all the money back to me so that I could not only practice receiving again, but also practice mindful, intentional giving. Not giving to please others, but giving because it made sense. Not even giving because it was the right thing to do but doing the right thing for MYSELF as well as the recipient. So I decided in advance that I was holding on to 12 million for myself. That left \$20 million to distribute to the others in the room. As people asked for money, sometimes I gave it to them, other times I negotiated. At the end, I still had \$15 Million. I got to do good AND take care of me. That was a novel concept for me at the time.

So often, underearners are scraping by, and when a meaningful opportunity comes by and they want to help, it means sacrificing something in order to provide that help. When you charge more, you can afford to be more generous. As long as we run businesses inside the current capitalist structure, we owe it to ourselves to understand how the structure works and put it to our best service. Let your business be a model for others by being successful - as you define it. Which brings me to Symptom #4.

Symptom #4: Neglecting yourself or your business.

If you're working to the bone and then collapsing in a heap, if you're developing illnesses every time you're about to level up, or if you're constantly behaving in a co-dependent manner (putting the

needs of others first), you're probably a poster child for underearning. Again, there's a time and a place to put the needs of others ahead of yours, but if this is a chronic, ongoing thing, it's time to examine that behavior and find out what's at the root of it. Do you take days off? Do you give yourself a vacation that's not a working vacation? Linears will say "It's more cost-effective if I work. It saves the company money." Which might be true in the short term, but won't do you any favors if you get sick and are FORCED to take time off to deal with your illness.

Fusions will say "No one is as fast as I am. I can't slow down to train someone else." Chaotics are usually pretty good about taking time off, but can get caught in the "no one else is as good as I am" trap, where they do everything themselves because of their exacting levels of perfection.

Inspiration strikes in the "in-between" spaces. When we're in the shower, driving, or letting our minds do something completely unrelated to our work. Creatives NEED that space. IF you're on the hamster wheel all the time, you're selling yourself and your work short. IF you're always putting the needs of everyone else first, then you'll never hear your own truth and honor it. You have to strike the balance between taking care of your needs and serving the needs of others - whether that's clients, family, friends, or team members. And yes, sometimes that means making the tough call to cut ties with someone that can't or won't honor your healthy boundaries. Again, I'll repeat: do what you have to do to take care of you.

Symptom #5: You let fear drive the bus. Safety and stability are important, yet being a business owner comes with a degree of risk. If most of the financial decisions you are making are based on not losing what you've got, and you're in a constant state of fear-driven anxiety over your money decisions, you're quite likely an underearning creative entrepreneur.

Fear can be a healthy "warning" for your physical smoke detector. Pay attention to it, certainly, but remember that YOU have the keys to the bus. You drive the bus. Not fear. You hand the keys to your shiny new car to a 10 year old kid and say "have fun! Don't stay out too late!"? Heck no! But very often, that's what happens when we let fear drive the bus.

Many of those deep-seated fears are triggered from events way back when we were kids. Childhood memories or traumas. Like one guy I know whose father cleaned out his bank account when he was about 10. Never asked his permission, never explained why, and never paid him back. Then, as a young adult, a sibling borrowed money from him and paid him back with a bounced check. Never apologized, never made it right. More than 30 years later, that scared little 10-year old kid drives his money bus. He kept his money separate from his wife. She had to beg him for money to buy new shoes when hers were worn out. His thinking was *"I earned it. It's MY money, and no one else can touch it. If I think that what you want my money for is worthy, I'll think about maybe giving it to you, but otherwise, HANDS OFF MY MONEY!"*

As a single guy, this story served him well and kept him from losing his hard-earned cash. But as a married man, with children, and a stay-home mom with no source of personal income, this story was not helpful to his situation. Fear was driving the bus, and in the end, found himself divorced and estranged from some of his family.

How are these symptoms showing up in your life and work currently? In what ways are you letting fear drive the bus? Again, this is less about making changes and more about developing your awareness. Though, once you've seen it, you can't unsee it. In our final segment for this week's lesson, we're going to look at those voices of fear and under earning more closely, so you can identify where they're coming from and learn how to re-train your brain to be more helpful on your journey to overcome underearning. See you there!

Segment Three

Welcome to Week 1, Segment Three, of *The Creative Freedom Guide to Overcoming Underearning*. This week's segments unpack the fundamentals of Underearning - the definitions and common language you'll need to navigate our time together over the next few weeks. In this segment, we're looking at the Voices of Underearning - there are 4 of them - so that you can identify "who's talking" when you hear these money stories in your head.

The Voice of Fear (Not Enough)

In our last segment, I talked about letting Fear drive the bus as one of the 5 core symptoms of underearning. Fear is really the root of much of our underearning, this lack of confidence - or doubt, that's an important word to consider, (remember, words have meaning).

Doubt in who and what we are keeps us from taking action. Sometimes it keeps us from even trying. Or it pushes us in the opposite direction – to try even harder, to do even MORE, as we'll see when I get to the voice of Shame or Anger.

Fear and doubt go hand in hand. Fear generally appears when we think that what we're DOING isn't enough. Isn't good enough. Left too long, it ultimately undermines our own belief in ourselves, leading us to the story that says who we are BEING is not enough. That's Shame, and we'll get there in a minute. First, let's look at Fear.

The voice of Fear loves to remind us that there's always someone else better off than we are. We're not skinny enough, rich enough, popular enough, or whatever. Fear compares us to some external standard that may or may not be reasonable or even real. Barbie is a great example of an impossible standard. Until the recently redesigned dolls were released, if you tried to construct a human being with Barbie's proportions, she wouldn't be able to walk like a normal person, she'd have to crawl on her hands and knees!

"Not Enough" often comes out of comparisonitis – comparing your day-to-day to someone else's highlight reel. You see their snazzy photos or their video with high production values and think you have to compare your everything to their BEST days. Nope.

Fear is triggered by the thought of pain. Not ACTUAL pain, but the perceived threat of pain. This is so interesting to me, because nothing has happened yet - yet being the key word - and we're already freaked out, comparing ourselves in this moment to some perceived painful outcome that, most likely, won't even materialize! But it COULD happen, and our brain is so fixated on that

possibility that it can't see beyond it to the other potential painless options that we'd actually LIKE to experience.

There is good news, though. Fear is easier to combat than shame because it's still in the "doubt" phase of existence. The doubt of fear hasn't yet turned into the shame that comes with belief. If you have the right evidence, you can adjust your threshold of belief and re-program yourself to see the truth of the highlight reel versus the reality.

The Voice of Shame (the 'Shoulds')

Now, you already know that in the past, I struggled to receive a compliment. This is an example of how doubt became a belief for me... and how I was able to raise my threshold of belief and re-program my brain. It really can be as simple as finding supporting evidence that you trust and leaning on that data as you re-frame your money stories.

And if you haven't figured it out yet, our stories of self-worth often connect directly to our stories of financial worth. So let me open a vein here and get really personal with you, and share what I've been doing to combat this straggling element of underearning for myself.

As a child, everything of value hinged on results in my family. If you weren't bringing in good grades, if you weren't winning, you had little value. On one hand, it's understandable, because good grades meant a scholarship out of poverty and to a better life - something my parents couldn't do for me. On the other hand, that relentless focus on great results had me tie my worth to my results. If I wasn't the winner, I was a loser. And in the looks department, I was not a winner. I was consistently the wrong shape and size every year. I grew up too fast, and then I grew OUT to make up for it. I was not the girl getting asked to the dances. I was not the girl guys wanted to date.

I was not winning.

This fed a string of disempowering choices in relationships as an adult, and a marriage to a nice, but mostly emotionally unavailable guy. Being told I was beautiful just wasn't on the radar. He just wasn't paying attention to that kind of thing, so I didn't hear it, not because he was being a jerk, but because that's just not something that mattered to him. For more than 15 years, with rare exceptions, the only time I was told I looked nice was when I asked for feedback. Verbal communication was minimal and mostly non-existent, regardless of how badly I wanted it.

So I had to basically train myself to not expect it, and that I was "fishing" for it when I asked. My brain kept me safe in my relationship by telling me to not worry about hearing it, that it was just who he was, and that he wasn't going to change.

And secretly, subconsciously, I started believing that his lack of attention confirmed I wasn't winning - that old story from childhood where all my value was attached. I wasn't getting what I wanted - communication, validation - so I wasn't winning. My self-doubt turned into a bona fide belief that I wasn't worthy of attention or affection except in certain circumstances - typically, when he felt amorous.

Now, I love and deeply care for my ex, so this is not me taking pot-shots at him. This is me, dropping the judgement and seeing what was really going on to which I was blind for years.

Let me paint this a different way: When a homeless person, who hasn't eaten a real meal in 15 years is, all of a sudden, warmly welcomed into a home and offered a delicious meal, one of two things will happen: they will either gorge themselves, gratefully devouring everything that's offered, or they'll wonder what the heck is up, and in their suspicion, they'll reject what's being offered.

Now, I didn't know I was starving for affection. Again, my brain was keeping me safe by telling me stories that didn't get my hopes up and dashed all the time. So after my divorce, when a guy shows up on my doorstep offering me genuine compliments, praise, and love - it's foreign to me. Terribly foreign!

My brain says "Whoa there, Lisa. This could be a trap! Let's wait and see. Let's test this guy and see if he's legit. And if he IS legit, let's see if you're really worthy of a dude like that."

I kept hearing this voice in my head saying that he deserved better. I wasn't worthy of that kind of attention. I should be better. I "should" be more attractive. I "should" have nicer things. I "should", I "Should", I "SHOULD".

That, my friend, is the voice of shame. Shame is one of the deepest, most insidious triggers for under-earning. It's a special kind of fear, which is why I've given it a voice of its own. "Should" is synonymous with shame, because it tells us that we're wrong. Whatever we're doing or however we're being right now is somehow wrong.

Wrongness - making a mistake - is no big deal. We can do a "wrong" thing, think a wrong thought, make a wrong move, correct our mistakes and move on. But the shame-coated fear of "The Shoulds" has us believing that WE are wrong – not that we made a wrong decision, or a mistake, but that we, ourselves, are somehow inherently wrong and do not belong. And on the surface, there's no changing that. We're stuck because we believe we're just wrong. We can't separate ourselves from ourselves and move on like we can with a mistake. We can't change ourselves and make ourselves un-wrong.

The voice of shame appears is when doubt has transformed into belief. That's letting fear drive the bus. If I'd let fear drive, I never would have been able to accept his compliments and we would have both been frustrated. Instead, I had an awareness of what was happening. I wanted to change the belief that said I wasn't worthy of that kind of affection. I couldn't do it myself. At least not very easily. Remember our Facing the Giants clip. I maybe could have gone to the 10 yard line. No WAY I'd have believed I could get to the 50, let alone the end zone.

So how do I get the evidence I need that says I'm worthy? I had to get vulnerable and ask for help - my Mulligan.

I told him my issue, and I clearly showed him how he could help me practice - help me flex my muscle. He just kept being himself and let me practice when I caught myself falling into old patterns

of belief. He didn't have to help me. He could have validated my shame and told me I was making a big deal out of nothing. That I needed to get over it. But he didn't do that. He was patient with me. He just kept providing his truth. Eventually, I stopped doubting and just practiced accepting the evidence. The first few times, I couldn't hear it. Then, I'd hear it and blow it off. Then, I heard it, owned it for a second, then blew it off.

In your bonus materials this week, you'll find a link to a post I wrote about the file clerk in your head. The file clerk doesn't judge. The file clerk just follows orders. YOU do the judging. That's why two people can have the identical experience and see it completely differently - because they are judging it differently. If I go to my file clerk and say, here's a piece of evidence from my husband that proves I'm ugly, please put this in the "ugly" file. The clerk says "okay" and does what it's told. If I go to my file clerk and say "here's evidence that says I'm pretty, please file it in the pretty folder." The clerk says "okeydoke" and files it away.

You are the one doing the judging. Which is why I encourage you to drop the judgement so that you can choose the story you really want to tell for yourself. So what happened for me was that he kept feeding me enough evidence that when I went to the file clerk and said "Show me the ugly and pretty files," the clerk rolled them out and the ugly file wasn't so much thicker than the pretty file anymore. And then it was about the same size. And then it was smaller. That's when it became easier for me to hear and receive his compliments - or the compliments of anyone, for that matter.

One of the reasons I created A-Club was to provide a safe space for people to practice owning and sharing their truth so that they could eventually share it with their world in whatever way they needed to. For some people, it was practicing working up the nerve to raise their rates, or have a difficult conversation. For others it was just owning what they really wanted out of their business or life - and knowing that their truth wouldn't be judged in that group. And it's as much a safe space for me as it is for any of my clients. Being there helps me practice being true to myself and what really matters to me.

What are some of the beliefs and doubts you have about yourself and your Great Work right now? Are any of them NOT empowering you to move closer to your dreams? If so, document those doubts and beliefs so that you can begin to look for evidence to the contrary. Our brain can't hold two competing ideas at the same time. Cognitive dissonance can do a number on your brain. So you can say "I want to make more money." But if your brain has programmed you to believe that you're not worthy, you'll stay in want, and have a very hard time receiving.

Shame is such a nuanced voice, that we're going to spend the entire week next week gently peeling back the layers on that. For now, just know that the best way to begin to combat it is to drop judgement as best as you're able, look for evidence that supports the new story you want to tell, and keep reinforcing the new story with as much evidence as you can find.

The Voices of Reason & Anger

There are two other voices – the voice of reason and the voice of anger. These are the pendulum swinging, extremes of action – from inaction on one end to fierce, even violent reaction on the other.

With the voice of reason, the pendulum appears to swing in the opposite direction of fear, but it's really another voice of fear in disguise. This is the voice that ignores red flags, that tells you everything is fine when it probably isn't. It's the voice that has you stick your head in the sand to avoid the perceived pain of what might be happening if those red flags are legit.

Like when your paycheck bounces and you trust that your boss is going to make everything right. The first time... okay. Benefit of the doubt. But the second time?

When it happened to me - yes. It happened to me - when it happened to me the second time, I should have seen it coming, but I wanted to believe my boss was a good guy and was going to take care of his employees.

The bounced check fees from all the bills that didn't get paid amounted to more than the original paycheck that bounced in the first place.

So I swung from Reason to Anger pretty quickly. I stormed out of the office. I was like Jesus in the temple - nearly turning over tables on my way out the door. I was bad-mouthing this guy every chance I could get. I saw him at a night club later in the week - buying rounds for all the cute girls on the dance floor, and I naturally presumed that it was my paycheck he was buying those drinks with!

I was not the least bit classy in wanting to punch him in the face!

That's the voice of Anger. "I'll show you! I'll make you PAY for what you've done!"

In the end, however, the only one that suffers is you. Because they don't care. Those pain in the butt clients who make your life miserable. Those high-maintenance buyers who want to nickel and dime you to death over every detail, they just want what they want. They're just playing the game they know how to play. And you've bought into it at least for a while. So you getting mad only makes YOU upset. It does nothing for them. My old boss was still dancing with the pretty ladies on the dance floor while I was stewing in my booth across the room. He was completely oblivious and could care less about what was going on with me.

Anger causes us to cut off our nose to spite our face. I see this a lot with people that rage against high income earners. They think there's some nobility in being poor - kind of like I did as a kid. "Take that rich kids! I don't need your Space Camp! I'm going camping! Woo hoo!" And the whole time I'm upset that they get to go to Space Camp and I don't.

It's hard to have what you hate. It's hard to keep money if you hate money. It's hard to be a high income earner if you resent high income earners. Remember cognitive dissonance? The brain can't hold two competing ideas at the same time. So you need to look for a new story to tell.

Look, I'm not saying there aren't mean, evil, jerks who make a metric ton of cash on the backs of poor people. Those people are out there. But if you put all your energy into worrying about NOT being like one of them, you'll never have to worry about having the chance to experience that level of financial abundance in the first place.

Because there are plenty of wealthy people doing good work in the world and taking care of themselves in the process. Most creatives don't plan to be a gajillionaire anyway. So stay in your lane and do the work on yourself. When you hear the voice of Anger, check in to see what stories are driving that Anger. It's almost always some "out there" person or construct that you have little direct influence over. Whereas the voice of reason is the opposite. You almost always have some control that you're not exercising - again, out of fear. It's easier, more comfortable to stick your head in the sand than it is to take action. It's easier, more comfortable to be mad at the world than to turn that energy back to yourself and change your own story so that you can move forward on what really matters.

Your Assignment

In addition to the ongoing documenting you're doing, and the questions you've been answering inside each of this week's segments, we're going to do some specific excavating this week. This is the assignment I want you to forward to me for review, if you feel comfortable doing so. Remember, I can't read your mind, so I can't begin to know how to help without your input. These weekly assignments are part of how you keep me in the loop. Now that you have these definitions, let's do some sentence completion. Don't think too hard. Just go with your first response. There are 9 sentences. I'll start a sentence. You write down the first thing that comes to mind. If nothing comes. Just sit patiently. Don't rush. Trust that an answer will appear. Again, drop the judgement. Let yourself be surprised at what comes up. Stop the video if you need to in order to document your answers as we go. Identify not only what you're feeling, but what voice of underearning fear might be speaking

1. My biggest fear about money is ...
2. My parental figures taught me that money was ...
3. My earliest money memory is ...
4. Money equals ...
5. I'm afraid if I had more money, I would ...
6. In order to have more money, I'd need to ...
7. When I have money, I usually ...
8. People with money are ...
9. I would love to have more money, but...

Take a moment to review your answers. What came up for you? Did anything surprise you? Are you able to look at these answers and drop the judgement? What are you feeling right now? Which voices are speaking through these stories?

Again, record your responses. This is your baseline. Your current "set point" for this program. Document any awarenesses, ah-has, or thoughts and feelings coming up for you right now. We'll come back to look at some of these answers next week.

In the mean time, CELEBRATE! You've done a LOT of preliminary digging this week. I'm proud of and proud FOR you for seeing yourself through week one. You've got a few assignments here, so check in with me as you make your decisions, or if you're feeling stuck or just need some extra

encouragement. That's what I'm here for and I'm happy to help. Take this work at the pace that works for you.

Congratulations. I'll see you next week!