

Segment One

Welcome to Week 3, Segment One, of *The Creative Freedom Guide to Overcoming Underearning*. This week is where our tactical becomes practical, as we start applying new strategies to the awarenesses you've developed, so that we can create new, more empowering habits for yourself when it comes to money, your money stories, etc.

I've been saying "drop the judgement" for a couple of weeks now. Just build awareness. Don't do anything differently - yet, just notice what you notice so that we can circle back to it and actually DO something about it once we've had some practice just being aware of what's going on.

All your homework up to this point has been about awareness - seeing what's there to see, maybe getting a different perspective on things you've always thought about in a certain way. The first two weeks of this program are meant to help you open your eyes so that you can't unsee things.

Once you see things for what they really are - without judgements - you have a different kind of power. A REAL power to choose differently. Remember what we talked about last week - those three pieces of real power - choice and courageous action being big pieces of the pie. I tell my clients that you always have a choice. You may not like your options, but you always have them. And often, the consequences we fear aren't nearly as bad as we think they are.

Take, for example the sentence completion exercise we did in week one. If you did the work, you can see some of the programming that's been at the root of so many of the choices and decisions you've been making over the years. Rightly or wrongly, those patterns of thought are ingrained into you. Now, you have to decide for yourself - as a grown adult - whether or not you're going to continue to operate under the old programming or try something new.

Let's talk about systems programming for a minute. We upgrade our phones, computers and software pretty regularly in order to keep things up to date and running smoothly. I don't know many people still on dial-up here in the States unless they're living in the sticks. If we're so eager to upgrade our external software, what about our internal software? What about the internal programming that's been in place for 20 years?

In computer years, that's some ancient stuff, right there.

So yeah, it's probably time for an internal upgrade of sorts. And before we do an upgrade, what do we need to do? Back up the systems. We need to make sure that if something goes wonky, we can recover. Because - and I'm pretty sure this is where most of you get paralyzed - what if this upgrade doesn't work? What if there are too many bugs and the system crashes? Well, if you've backed up your system, you've got a safety net.

As I write the script for this segment, I'm reminded to auto save. Save early, save often, so that I don't lose my work. That's what you have to do as well. Look at your foundational elements of your income. What has to stay steady? Where do you have room to start making changes? You're not

going to upgrade or change everything all at once. You're going to change one thing at a time. Make sure things are steady. Create your "back up" and then upgrade one thing. One thought or idea. Change one habit. Re-program one old story. Focus on ONE thing and stay focused on that one thing for 30 days. Then, if the system hasn't crashed, look at the next thing.

See, this is a major issue that creative entrepreneurs deal with - the "all or nothing" response. "Oh God! Look at everything that's wrong! All these things need fixing! Calgon, take me away!!" And then you get overwhelmed doing all the things so that nothing gets finished, or you shut down and nothing ever gets started.

Not today.

Today, you're going to take ONE thing. You decide. Which one thought, story, or habit feels like it needs to shift sooner rather than later in order for you to have more confidence around charging more for your work? What one thing would be a boon to your confidence so that you can stand your ground when people challenge even your pricing? What one thing would help you see your own value more clearly - both in the marketplace and as a human being?

Because, remember, I've said before that self-worth is often mired in here somewhere. Not always, but a lot of the time - especially as it relates to shame stuff.

Pick one thing - again, it doesn't have to be the biggest, hardest, toughest thing. Maybe you want an easy win, and you'll pick something that feels really doable. Maybe you need to shift your thinking that you have to be nice to succeed in business. Maybe you think in terms of all or nothing - that you're either nice or you're a ruthless tyrant. You could choose to shift your story so that you can be kind without being ruthless and start practicing boundaries that are kind to you and others without being tyrannical.

Whatever you pick, you're going to commit to focusing on making a shift in that area for 30 days.

We hear that it takes 21 days to form a habit, but the research varies on that number. 30 days. For us is a nice-round number that gives you some support to stick through the commitment for the first few weeks, which acts like training wheels to keep you on track for the remainder of the month. Give yourself a checkmark in your calendar each day that you consciously make that shift. Give the file clerk in your head new evidence to support the new story you're trying to write for yourself. On days when you don't have to actively behave in alignment with your new story, use some verbal positive reinforcement for yourself. Practice telling yourself your new story.

So let's say, the new story you want to tell yourself is that you're worth \$500 an hour. On days when you're not directly being asked to quote your new rate, practice saying "I charge \$500 per hour" or "my new rate is \$500 per hour" or even "I am not charging \$500 per hour". Every time you feel the "yeahbuts" coming on, you've got to acknowledge the inner critic. Otherwise, the file clerk files that judgement right along with the work you've been doing to shift it.

This, to me, is why affirmations by themselves don't work for many people. I can't look at myself in the mirror with a straight face and say "I have millions of dollars in the bank. I am enjoying my millions of dollars. Millions of dollar are now coming to me." That last one feels a little less dishonest, but my brain is also saying "oh yeah? Where are those millions coming from? Yeah right, Lisa. What a load of crap!"

Our brains don't like cognitive dissonance. When two competing ideas come together, we get uncomfortable so we move to reduce the impact of one of the ideas. I want to lose 100 pounds, but I just ate an entire bag of chips. Uh-oh. So now I rationalize or justify. "I'll run an extra mile in my next workout." or "I am bad." it's THAT last line of thinking that creates the disempowering stories.

Until you can drop the unnecessary judgement and own your financial truth, you'll continue to struggle.

So you need to create some proactive evidence for yourself. Things that are true to you. So we're going to reverse-engineer useful evidence for you in the next segment. Before we do, though, please decide which one shift you'll be focusing on for the next 30 days.

Then, once you celebrate taking THAT step, I'll see you in the next segment.

Segment Two

Welcome to Week 3, Segment Two, of ***The Creative Freedom Guide to Overcoming Underearning***. This segment is going to help you reverse-engineer an affirmation that works for you. The instruction here is short, but the work is incredibly important and make need several iterations. Please send your drafts to me and I'll be happy to help you refine them if you need that support.

We're actually using a series of questions modeled after Byron Katie's "The Work." Her questions of inquiry directly connect to a stressful thought - or a disempowering money story for example. While her questions can be helpful for deeper, more therapeutic investigations, we're looking for things that can help us in the short term to bridge a gap. So we're looking from a slightly different perspective.

What's the new story we want to hold?

Why does it feel wonky? Or What would help it feel more true?

Is there a different way to word this story so that it feels like a truer reflection but still empowers me?

What might that look like?

I had a client recently tell me that in their mind, money equals love. By giving their money away it was an expression of love. It was also giving for validation, which I confirmed with my client, so I'm not just making an assumption here. So there are multiple stories layered in here.

The first story says money equals love. That one is pretty obvious. But the giving for validation tells the story that I need to prove my worth by giving something of value, otherwise I'm not worthy. So when you look at those two stories layered together, substitute the word love for money. The deeper story says "I'm not worthy of love unless I give all my love away to validate my worth."

Ouch.

That's a lot of layers. Byron Katie's questions would have us focus on whether or not that's true. And I think it's intellectually obvious that it's not true, but knowing it and feeling it are different things. What we need is to work with what we have. Nope, in my brain, I know that's not true, but I still feel it anyway, so now what?

We reverse-engineer. Now, with multiple stories it would be challenging to shift them all. So We want to extract and shift one.

It feels like it would be hard to change "money is love" in a 30 day window. And that story might still be supporting them if they have money to give away and reasons to do it. So in my client's case, I suggested they allow themselves to hold that one for now, and own it fully. Show *themselves* a little bit of love by retaining some of their money instead of giving it all away so readily. The story we worked on changing is a sort of compromise. "Okay, if money equals love right now, can I be worthy of love, too? Can I save SOME love for myself?" Again, transposing love for money, "Can I save SOME money for myself? Can I show myself some love, too? Some money, too?"

So their new story *could* be "I am worthy of love."

Oooh, but what if that still feels wonky and hard? What if you can't commit to owning that new story for 30 days? What if all the inner critic stuff starts coming up before you can really mount even a small evidence trail? Okay, then we need to modify the words - keeping the core of the new story in tact, but working to make it feel like it rings true for us. Otherwise, you're not going to stick with it.

Like I said, this may take some massaging. You may not hit resonance right out of the gate. So let's work on that for a minute. If you really can't believe you're worthy of love, are there other people in your life that love you? Do THEY think you're worthy? Are there people that already show some form of love to you or love something about you? Okay, that's a step in the right direction. But maybe that still feels hard to accept. Do you believe that humans, in general are worthy of love? Yeah? Okay, we can work with that, because guess what? You're a Human! That means you're worthy of at least SOME love! Yay! We've found an in. We've found a truth that can start to prime the pump.

That's important here. It doesn't have to feel amazing, rainbows and unicorns here. We just want it to feel like it can be true for you, like you can see it applying to your situation at least in some circumstances.

One of the ways I personally got around the wonkiness of affirming money coming my way was by saying "I can see myself having x". Because, in my mind, I COULD see myself having it. I just didn't have it in the moment. So no amount of saying "I now have x" was feeling honest to me. I had to start where it worked for me. "I can see myself with x... I can see myself 100 pounds lighter." Then, as that felt more comfortable, I shifted the verbiage again. "I can NOW see myself with X." It's a slight variation, but the addition of "now" made it feel more immediate.

Again, we've got to work WITH your brain here and be subtle sometimes. If we can be brainwashed by media, advertising, and other stuff, why not use that to our advantage and brainwash ourselves?

So look at the new story you want to shift. Work out some proactive statements of empowerment. These will be your "back-up plan" tools for creating evidence for the file clerk in your head on the days when you don't have an active opportunity to practice your new story.

Here's what I mean. Using the Money is love example, let's say you have a day when no money comes in or out. That would be a day that you could sit and look at yourself in a mirror and say "I believe that all humans are worthy of love, and I am a human, therefore I am worthy of love in some way." Just say it a couple of times. Reinforce your truth. It doesn't have to take hours. You just have to mean it when you say it because our brains hold onto that stuff. The file clerk will file it in whatever way you judge it. And if you really want to create a new, more empowering story, you have to reinforce it with solid evidence.

But on a day where you have someone ask you for money, or you're going to buy something with your money, or you have an opportunity to show love in another way besides using money, then you wouldn't need to actively say your statements of empowerment. You'd just practice acting in accordance with that new statement. So, if I'm practicing a new story that says I'm worthy of love, and my oldest son wants me to spend the last \$5 I have in my wallet to buy him a meal while we're out at karaoke for the evening, I don't just whip out my wallet and hand over my cash. I take a moment to actively consider how and if giving him my last \$5 is allowing me to show love to myself. I can totally show him love by giving him my \$5, since money equals love in this example, but what about me? Do I get to show ME some love, too? After all, my new story says I'm worthy of some love, too. So maybe instead of giving the full \$5, I tell him I can float him \$3, because I need \$2 for myself. Then, as soon as practical, I celebrate my decision to honor my new story.

We'll talk about that celebration in our final segment, because it's important. For now tho, stockpile a few versions of your new story. Ones that empower you and feel true, even if they're a little uncomfortable to say. As long as they feel like they can be true, they're valuable tools to help build new evidence in your mind and re-train your brain to embrace your new money stories.

Oh, and what if you absolutely can't find a story that's believable for you? My first thought is that you're probably trying to get it perfect and to cut yourself some slack, but my second thought is to find a different story to work on. Sometimes they can be mired together and that makes it hard to untangle them. Keep picking up your stories, one at a time, and see which one gives you an intellectual sense of "Well, I know that's not true, but I still feel that way, so now what?" Because you can work with an intellectual truth, so long as you can find a grain of truth that works for you to build your new story.

And I'll let you in on a little secret: This is how fear works. Fear finds that teeny tiny itty bitty grain of truth and builds this huge web of disempowering lies and half-truths around it. And you see the piece that's true and conflate all the other pieces together. "My gosh! IF that's true, then it ALL must be true!"

All we're doing is re-wiring your brain to put those habits to better use - a use that will give you your power back over your money stories.

I'll see you in the final segment.

Segment Three

Welcome to Week 3, Segment Three, of *The Creative Freedom Guide to Overcoming Underearning*. I'm taking a segment I'd planned for later in the program and moving it here, because it feels like it's important to visit this topic now - and that's the importance of celebration.

Depending on your creative type, you may not do much celebrating when you hit a milestone. Heck, you might not even celebrate when you hit your goal. Linears and some Fusions can be like machines, just checking off boxes as they move on to the next goal.

We need to break that habit, particularly when we're dealing with the kind of stretching you're doing here. It doesn't just take time to change a habit and reinforce or re-write a new story. It takes patience and courage and commitment. Sometimes it can feel like you've barely done anything, but in that teeny teeny tiny step, you've made a breakthrough that's HUGE for you.

You need to celebrate.

Celebration reinforces in your brain the positivity of what you've done. It releases the feel-good chemicals in your brain that encourage you to stay the course. So there's a very scientific justification for the occasional "yippee!" or "woohoo!" when you accomplish something that matters to you.

And, if I'm not mistaken, overcoming underearning is something that matters to you.

That's why I encourage you to celebrate at the end of each week's sessions. Because you ACCOMPLISHED something. You showed up for yourself. You reinforced in your mind that this stuff is important and that you're DOING THE WORK! That might feel a little different than you're used to. If we celebrate at all, most of us celebrate when we've done something relatively large. I'm suggesting that you celebrate every action you take that moves you in the direction of your dreams.

Why? Two reasons: first because of the feel-good chemicals that I just mentioned, but also, because you can't control the outcome. You can't possibly know when, or where, or how something will actually happen. I mean, if you can, please call me, because I'd love to borrow your crystal ball!

We can't control the outcome, but we can influence it. We can take actions that help us achieve more of what really matters. We can say no to what doesn't matter, or what doesn't move us in the

direction of our dreams. Those things can be hard. They can feel REALLY out of our comfort zone. And they're incredibly important to do.

In fact, Barbara Stanny - who's now known as [Barbara Huson](#) - wrote the book, [Overcoming Underearning](#), and she acknowledges that one of the most important steps in hitting your stride and getting out of underearning is being willing to stretch beyond your comfort zone to do, say, think, and act in ways that are different than you're used to.

So how do we make it easier for our brains to be willing to get out of our comfort zone? We need to celebrate. We need to flood our bodies with those feel-good chemicals as often as we can so that our brain knows that we ARE safe, and that what we're doing, while it feels scary in the moment, is exactly what we need to be doing to move us in the direction of our dreams.

That's why I want you to celebrate the heck out of every step you take. You watched a video? YAY! Do a little chair dance, pat yourself on the back! You did the exercise? Yahoo! That's awesome! High Five to the Universe! You turned the homework in? Giggety Giggety! You actively worked on your mental programming today? "Boogie wonderla-hand!"

You get the picture? Celebrations don't need to be fancy, and don't require anything more than your willingness to celebrate. It can be all in your head if you feel like it can't be a public display, but I also encourage you to get physical with it. That way your body has a chance to really FEEL you celebrating. Remember, your body is like a smoke detector. Let's give it something energizing and empowering to detect so that it knows the difference in the future.

Barbara identifies three specific kinds of stretches: Doing the unfamiliar, Speaking up for your situation, and letting go of what's holding you back. Anytime you have an awareness that you're going through one of these kinds of stretches, it's another sign that it's time to celebrate. Not the fact that you did it perfectly, but the fact that you had the awareness of doing it, the fact that you saw yourself through it. The fact that you made it through to the other side. Celebrate the results separately from the actions you took and the awarenesses you gained in the process. This does two things:

1. It gives you MORE reasons to celebrate. WOO HOO! WE like celebrating!
2. It reinforces the habit of celebrating the action, not just the result.

Because what happens if you do everything "right" and you still don't get where you wanted to go? Or you do everything right and then you have a moment where you backslide into old patterns and stories? If you've only ever celebrated the result, then you've created a story that says "I'm only as good as the results I achieve, and if I don't achieve them, then I'm not good enough." There's those "Shoulds" again!

So we want to celebrate the actions as well as the results, recognizing that they are not the same thing, and they are not mutually exclusive either. When you achieve something you think is amazing, CELEBRATE the heck out of that, too. Just don't WAIT for something amazing to start celebrating.

We don't look at toddlers who are just learning how to walk and say "Pshhht. Look at that kid. He can't even do a triathlon. What's wrong with him! What a loser!"

No. We hold our hands out and celebrate every step they take. "That's it. You're doing great! Keep coming! Come to Mama! Come to Auntie Lisa! Yeah! Good job! Yay! That's it! Look at you go!"

That's what we're doing here. We're reinforcing you as you take those baby steps towards overcoming underearning.

And I'll be the first to tell you that it can feel kind of weird. Uncomfortable. Especially when you've never celebrated your baby steps before. But it gets easier and more fun as you do it. I tell you, there are days when I'm all "YAY! I have clean socks that match today!" and that is the only thing I can think to find to celebrate. There are always other things, mind you - clean air, a safe home, but I don't always see them. So I challenge you to SEE them and celebrate even what seem like the tiniest things to you. Because the tiniest crack in a dam can start a flood that changes everything.

Your homework for this segment is to build a celebration list - ways you can celebrate or acknowledge yourself for the progress you're making and actions you're taking. Again, they don't need to cost money - and I'd say if you have more than a couple of things on the list that require money, you'll want to look at your stories around what it means to celebrate. If you think money is love, for example, you might want to celebrate with fancy dinners, or going to see a movie, when a simple "atta boy" can be celebration enough. Maybe you want to give yourself 5 minutes of quiet reading time, or listen to a favorite song on repeat, or take a walk, or hug a loved one. It doesn't have to be hard or complicated. Just build a list of a variety of ways you can celebrate. I suggest a variety because you never know when or where you'll be when it's time to celebrate, and if everything on your list is "dance party" and you're riding the subway, it might feel a little weird to stand up and do a dance party on the subway.

But maybe not. Your celebrations are up to you. I only ask that you do them - and do them regularly. In fact, NOW is a good time! Get on up! Let's boogie and celebrate that you've completed this week's segments! WOO HOO!

Yeah! For extra credit, I've put a link to a clip from 28 days in the bonus materials. This pitching scene with Sandra Bullock and Viggo Mortensen is my go-to reminder that we can't control the outcome of anything, but there's a whole lot we can do between when we take the mound and when we release the ball so to speak. You'll notice that most of what we can control is tiny in comparison to the act of throwing the ball. Again, not a requirement, but I find it a helpful reminder when I get stuck or frustrated. I can't control the outcome but I can control my actions.

Same goes for you. So dig in and I'll catch you right back here next week!