

## Ep #63: The Hard Truth About Investing



### Full Episode Transcript

With Your Host

**Stacey Boehman**

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## Ep #63: The Hard Truth About Investing

Welcome to the *Make Money as a Life Coach*® podcast where sales expert and master coach Stacey Boehman teaches you how to make your first 2K, 20K, and 200K using her proven formula.

Hey, coaches. Welcome to episode 63. I always tell my clients that every podcast, every email, every training sells whatever you're selling. That's its purpose, to sell your one-on-one coaching, to sell your program. Your content needs to always be contained to what you teach and your offers.

Today, this podcast feels more like an investment of my time into the mindset of our industry. I could totally not talk about it at all, but I just think it's so important, but it's going to be a little bit of a smack down podcast. Some of you all love these and have asked for more, which I always find funny. I'm like, "So, what you're saying is you want me to yell at you more?" Sometimes the shocking, the yelling, gets through. That's what you all say you want more of, so you got it. Here you go for those of you who want it.

Now, I'm going to bring up possibly a really triggering unpopular topic. So, if you're in a gentle place in your mind, if you're already on the edge, and something I say today has the power to push you over, maybe skip past this one for now. This one is not going to be for the faint of heart. It's like the hard truth that if I don't say it, it's possible no one else ever will, and it's a big problem I'm seeing all over. It's like an epidemic.

I'm just going to talk to you today, and for many of you, this won't even apply. Good for you. For those of you that it does, this could also be the podcast you never forget. I like to say buckle up buttercup. We're going to talk about the hard core truth about investing. I'm going to give you maybe a little reality check because here's the mindset I see most of you all having around investing.

It's like, "I can't, I won't, I shouldn't need to," and lots of different versions of this. I want to just say that to be clear. Most of you are telling me you can't, you won't, or that you shouldn't need to. It's like I can read it. It's like the subtext of the stuff you do say. It's questions we get in from Ask A Coach. I don't check Facebook anymore, but oh, my gosh, for the last two years, I

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feel like I've had so many conversations with my good coach friends about the conversations I see on Facebook. It's always the sub context of what I see, and it really masks itself very well.

I'm going to give lots of examples, but I find the biggest one it masks itself with is coaches putting down certification programs and talking about big, fancy business coaches or spending lots of money on coaching and certifications, and how much people charge. It comes off in those types of conversations. It comes off in the types of coaching that you might ask for.

I just want to be clear. I think it's important for you to understand where my mindset is about this. I'm not even talking about my programs. This topic didn't get set off because no one is buying 2K. I'm not butthurt because I'm getting lots of objections or rejection. I'm seeing this from people already paying me. I'm seeing it on Instagram. I'm seeing, again, we get questions all the time in Ask A Coach. I'm seeing it a lot on my Facebook ads, like the comments on the Facebook ads, and again, I see it scrolling.

We get a little bit of, "I'm saving up for 2K." I don't think most of you all reach out to me to tell me that you just can't buy 2K and complain to me about it. I don't really get a lot of that. It's mostly once you're in working with me, I see your mindset around investing, and I just hear about it. I hear about it with coach training. I hear about it with one-on-one coaching. I'm sure some of you all think about it with 200K.

Here's what you think, "It's expensive. I can't afford it, and it's not fair." I'm going to give you a specific example. We had a student write in to Ask A Coach and ask if it was possible to make 100K with just the 2K for 2K program, or if you have to get certified with LCS, and we will get to certifications in a minute, but listen to me. Listen to me. I haven't actually answered this question in Ask A Coach. I saw it later on, but this is my thought on this.

You started a business. You have to invest in that business. You have to put a lot of money into that business. You are not entitled to making 100K from a \$2,000 investment. No, you're not entitled to it. Now, does it mean

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that you can't? No, of course not. I've had people do it. I've had people do it certified and not certified. I've had people not certified make \$70K in four months in 2K. Half, let me repeat, half of my students in 200K making 100K or more have never been certified with any school like The Life Coach School or any other program.

But think about where this thinking is coming from. The question I have is why wouldn't you want to put a lot of money in your business? Now, not throw around a lot of money. I'm not talking about throwing money at problems, but strategically investing in the growth of your mind, your business, your coaching ability. You learning how to sell, whatever it is. Why wouldn't you want to do that?

You wouldn't want to do that because you're in scarcity thinking about investing and about money. Here is how I know it's coming from scarcity or entitlement. Some of you all I think it's just pure entitlement of not wanting to pony up the cash. You think you should just get to make a lot of money from a small amount. Some of that is just from miseducation in the industry, from seeing other people's marketing. Your interpretation may be even of my marketing. There's a bunch of different reasons for it.

But here's how I know that it's coming from that place. Even when I was broke, this was not the way I was talking about investments in my business. I was saying, "I can't wait to make enough money to work with this person or that person." I had a whole dream team. I poured almost every dollar back into my business in the beginning. To this day, I have invested over \$100,000 in just coaching for myself, and my business, and my brain.

When you try and get clients from a place of, "I don't want to spend any money, or I only want to spend a little money," you're going to get clients who also think, "I don't want to spend any money." Let me say that again. When you try and get clients from the place of, "I don't want to spend any money," no one hires you because you attract people who are also thinking, "I don't want to spend any money." You can't overcome their

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objections. You can't figure out how to get them to invest in themselves if you even get them on a call.

For me I also see coaching, and I have always seen it, as a craft. So, I don't understand those of you who are purposely trying not to go to a coach training, or get certified, or purposely not trying to hire a coach and trying to get around spending money on yourself and on your business. I'm not talking to those of you who haven't gotten certified and are making money and just aren't inspired to do that. Or for those of you who definitely know that you want to one day.

If you definitely know you want to or you definitely know you don't want to, or for those of you who have never even thought about it. The number one comment I get on all my Facebook ads. This is mostly where it's coming from, comments on my Facebook ads. It's not even about my program. I can't even think about making money because I don't even know anything about coaching. The questions they're asking is like, "Do I have to get certified?"

I just think anytime you're asking, "Do I have to do that?" I want you to get super curious about why you don't want to do that. You guys do this too with like 20 coaching clients a week. You're like, "But do I have to do one-on-one coaching? Do I have to coach 20 people a week for 20 hours?" I'm like, "But why don't you want to?" Seriously, I want you to think about why don't you want the best coach training to be the best at your craft?

You guys hear me talk about Life Coach School because I went there and I love it. I think it's the best school, but no matter what school or certification it is, why don't you want to give your business everything it needs? Why don't you want to hire a one-on-one coach? I find the answers to these questions very interesting for you and also very boring at the same time because the answer is you're trying to save money. You're trying to squeeze a gallon of orange juice out of one orange.

By the way, can I just say, apparently, I say orange wrong. I'm trying to say it right now because I'm thinking about it, but I pronounce it orange. I've

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gotten made fun of by many people, including my fiancé a lot recently. He's always like orange. We had a debate. I thought I was right. He looked it up, and apparently, I'm wrong. It's orange, which I just think is the weirdest word and the weirdest way to say it. I want to over pronounce it. It's fine. Back on track.

So, you're trying to squeeze a gallon of orange juice out of one orange. Listen, I'm all for if you're in 2K, and you're like, "Let's make a really fucking cool success story. Let's make that money, and make it big, and make a ton with that small investment." Do it, but don't try and make 2K the only investment you ever make.

I get a lot of people asking, "Do you teach us to coach too?" I'm sitting here thinking, "For \$2,000, you want to learn how to coach, how to start making money, and how to make \$100K?" This is scarcity mentality, and you might be feeling called out right now and think, "But Stacey, I don't have any of the monies," and you might be right.

Neither did I, but I went to work to sell shit in my house, clothes, furniture, whatever I could come up with, to get more credits on my credit cards. I cashed in my IRA. I worked overtime. I reinvested the money that I made, when I did make, into my business to make that shit happen because I was thinking about number one, coaching being a craft that I want to be the best at. Not mediocre, the best.

I wanted to be a really good coach for my clients. This also why I went back for my master's certification. I was making a lot of money. Did I have to? No, I wanted to. I wanted to be better. I wanted to learn how to manage my mind better. I wanted to manage myself better. I wanted to create more. I wanted to give more.

Then two, because I was and still do think about the long term growth and health of my business. What you feed your business now will determine the business you go on to create. Number three, and this is the thing that I see in all successful coaches, so listen up, I came up with and created the money to invest in my business because I wanted to. I love growing. I love

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learning. I love this industry. I fell head over heels for personal development, and I can't get enough. I could just go sit in seminars all day. I don't actually recommend that, but I could. I love it. I love investing in myself.

How it feels to put money in me, it is the best feeling. It will grow your beliefs and your self-worth so much. It creates so much commitment inside of yourself. We're taught to just not give to ourselves, and every time I care for myself in this way by investing in myself, I always up-level all results in my life. Investing in yourself can feel fun, and desirable, and exciting.

Most of you aren't thinking of investments this way for yourself and spending money this way on yourself. So, of course, you're not selling it this way. Then, of course, your clients aren't buying because they need to feel the fun, and the desire, and the excitement in order to say yes,. It can't be this difficult decision. Well, when I think about it, I'm never going to make it. You attract who you are in life, in your own business.

So, that's how I think about it. I think about it as a craft I'm perfecting. I think about it as an investment for my future business, and I think about it being fun. You can think about it like that. You can think about coach certification, hiring a one-on-one coach, investing in some business coaching, investing in a program.

You can think about it like that, or you can think about it like, "I have to, I can't, I don't want to," and the entire coaching experience will be terrible for you. Not just because you aren't going to get to live in the constant benefits of growth, and this is the honest truth, but also because you will just have such a hard time getting and coaching your clients and getting them results because you're not being a product of your product.

So, just notice if this is you. You don't need to have a shame party, or a pity party, or a Stacey is judging me party because seriously, this message comes from so much love. It's like that I want to shake you when you're thinking like this because I want you to have an amazing experience and



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be super successful, and because I love you. I'm not judging you, but just get curious.

If you don't want to invest in your business, if you don't want to go to coach training, which I just think is so fascinating. If you don't want to put money into business coaching or learning how to sell. If you don't want to hire a one-on-one coach. If you think you shouldn't have to or you have thoughts like, "Only people who spend a ton of money get really successful," like fuck yeah, that's true, and that's not a problem.

A Tom & Chee franchise cost \$200,000. You can make doughnut grilled cheeses for \$200K, or you could have a life coaching business for much less, but businesses have startup costs. Watch Shark Tank. You're going to see it all day long. How much money people have put in their businesses for one that sometimes is not even guaranteed for a return.

You can also go work for someone else as a coach or not as a coach. Entrepreneurship is your choice, but you have chosen something that will require lots of money over the years to be very successful. That is the hard truth. I'm not here to sugarcoat it. I sell 2K, and I'm here to tell you 2K ain't going to make you a multiple six figure coach and make you millions of dollars over a lifetime. You're going to need to invest more than that, and that's not a problem.

I don't need my program to be a one size fits all. It's not a problem. I find it fascinating when you guys want that. You want to go to a coach training, and I also hear this where you're like, "But I spend so much money on this coach training." So, spend some more. It's not a problem. Seriously, I could literally just vent about this all day, but no, you're not entitled to one investment and one and done.

Whether it's a cheap one or an expensive one, you're going to have to keep investing, and growing your mindset, and growing your business. That is just the way it works. The most successful people, if you talk to all of them, they've spent a fuck ton of money on their business to get where they are.



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That's the way it works. It's the hard truth. I know you all aren't going to like it, but it's true.

Some of your clients are going to be like, "Well, what if I don't get results?" "Then you're going to need to spend some more money. You're going to need to work with me again." That's the truth. You don't need to convince them that they're going to get results in six months no matter what. Some of you guys freak out when they're like, "But can you guarantee me?" "No, you might need to spend money with me again. You might need to work with me for six months, and then another six months. You might need to work with me for two years. Who knows?"

How are you going to show up? Anyways, I find it so fascinating. I really want to just drive it home for you guys. When you become an entrepreneur, you are stepping into a field where investments are required. Lots of them. For a lot of money. You know what? It's also why this industry is one of the highest paying industries in the world. You will make more money as an entrepreneur than working for someone else always.

I just want you to love the experience of being a coach because it is genuinely so amazing and fulfilling, and it impacts more than just you. It ripples to everyone in your client's life. It's not even just about you have to invest in yourself. It's like what do you get from that? You get to make more money and have more happiness than you ever thought possible.

Okay. So, now that I've yelled at you a little or a lot, and I've gotten all the venting off my chest, I want to give you a few things to think about. I'm going to tell you my first five investments just to give you an idea of what I invested in, how much money I spent, and how it went. Not to recommend that these are the five that you need to invest in. Then I'm going to give you a way to see what type of investing personality that you are so you could just pay attention and see. When I break them down, you'll know exactly who you are.

My first five investments were number one, a life coach for me. This was my first investment because I entered the coaching world as a client for me.

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That's how I know people will buy coaching from you, by the way. I spent \$5,000 my first year. We worked every week for an hour and never ran out of topics to coach on.

Number two, I invested in coach training. I found *The Life Coach School Podcast* at episode 11 and was hooked, and it was the best life advice anyone had ever given me, and it did so much for my emotional health in 11 episodes, that the first time I heard Brooke offer her coach training on the podcast, I was literally driving to Walmart with slicers in my trunk and called my best friend and was like, "We have to go."

So, we applied together. It's actually when Jody Moore was still doing the entry sales calls, and so we did our call together, I think, and then we decided to go, even though it was more money than I had ever paid for anything on my own like this ever. I'm not counting my college education.

I had help from my parents, and actually, this week, I was cleaning out my office, and I found my coach certificate, and then my master coach certificate, and I told my fiancé that these certificates meant more to me than two degrees that I got from Indiana University. I didn't even have those. I don't even know where that is, but these, I'm like, "They're going up on the bookshelf when I get it."

The third investment was for a VIP day with my coach. It was \$8,000. I started having my clients ask me for them, and I had no idea how to do one. So, I figured I better buy one from my coach and see what it was all about. I had \$2,000 in my account, and it was \$8,000, and I had to pay in full before I did it, and we set the date two weeks from when I said yes.

So, I had to come up with the money fast. Instead of wondering if I could do it or hoping I could do it, I committed to doing it. I actually had a consult right after I talked to my coach about it. She had offered me like three different packages, and I took the top one. Because I said yes to myself and I was in that energy of commitment, I sold a \$15,000 coaching package, and I thought smart about solving my problem and offer 10% off to pay in full, and bam, I had \$13,000 in my account the next day.

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What's so interesting about this investment was I ended up paying like \$800 to be a top sponsor for this networking event that was supposed to be this huge turnout. So, I ended up using the VIP to work on the speech that I thought I was going to make, and to work on branding products to take, and it ended up not creating the result I had hoped. I ended up not getting to give the speech after all, not getting to sell my coaching, and not signing any clients from the event.

So, at this point, I had invested like, I don't even know, almost \$9,000 in this network sponsorship, this networking event, that didn't pan out, but who I became in the process was a coach that went on to make \$100,000 cash over the next five months. I really take that and credit that back to what shifted when I stretched myself to make an investment in me that I was excited about, and then committed to creating that money no matter what and created it.

Number four. The fourth investment I made came at the same time as the second and third, and I just think that's important to talk about. My life coaching contracts came up with my coach, and she had shifted into business coaching, and I had decided to become a life coach. So, I was going to coach training. I had done that VIP day, and I was also doing, in the middle of those two, I think is when this one happened, is I resigned for another year. It came with business coaching and then a bonus business mastermind for \$12,000.

So, I did this at the same time as coach training, and then at some point, I did that immersion day. I was literally pouring everything I could just right back into my business knowing the goal is to become a \$100K earner and break even until I did. It was all about make money, put it back into the business, make money, put it back into the business.

If you're wondering how I did that, how I poured money back into the business, is I didn't live off of my business. I worked full time until \$100K. I took coaching calls at nights, in the mornings, on the weekends, on my lunch hour. I just got it done because I was committed to it.

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Then the fifth investment I made was for a retreat in Barcelona. It was on my vision board. It was back then when I did vision boards. It was on there to go to Barcelona. I also had on my vision board I wanted to work with Susan Hyatt, and she offered a retreat in Barcelona, and it was \$10,000, and I said yes again before I even had the money, and I figured out how to get it, and I did.

So, I spent \$5,000 before I even started a business. Then \$36,000 my first like 12 months in business, and I made right around that my first 12 months. I've gone on to invest \$130,000 in five years just in my own coaching for business, and mindset, and other results I wanted to create. As a result of that, I have made a little over \$4 million in five years.

For those of you that are thinking, "I shouldn't have to, and I don't want to, and I don't want to put that kind of money in. I shouldn't have to spend so much on coaching, training, and on business coaching." \$130,000 over five years for \$4 million over five years. I think it worked in my favor. I think it will work in yours too. So, I just can't let you all get away with it. The have to's, and I don't want to's, and shouldn't have to's, and it's all so expensive, and I can't, and all the things.

If you're thinking of the impact of your investments, you will want to invest. So, no, you don't have to go to The Life Coach School or any other coach training. You don't have to do that and 2K or that and 2K and 200K to make \$100K. You don't have to, but why don't you want to? It's such an interesting place to take your brain that maybe you've never thought of before.

I have had multiple six figure coaches in my 200K Mastermind make a ton of money, and then go back for their first coaching certifications. Not because they had to, to make money, just because wanted to. They wanted to be the best coaches they could be. I've had people making six figures joined 2K just because they wanted to get better at sales.

The main reason my clients told me they joined 200K this round after me tripling my price was because they wanted to, because they love it, and

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they love how much money they make in return. I just had a coach tell me she was coming to selling expensive things, \$15,000, because she wanted to. I just want you to try on the idea of spending money because you want to on yourself and your business. You don't have to, of course, but thinking that the only way to be successful is to get certified, and join 2K, and spend a lot of money, and you think that's a bad thing, does not serve you.

I want to thank the coach who asked that question, if you happen to listen to the podcast. I wasn't the one to answer it, but I saw it, and I just felt like it was the physical representation of what so many coaches think about, and it shows up in the way they ask for coaching, and the things they talk about, and how they show up. I knew I just had to talk about it. So, thank you for putting it out there and prompting me to do this podcast.

I see so many coaches villainizing certifications or expensive masterminds, but only because you're thinking of your business in this bottom line kind of way, and that it's not available to you, or that somehow it's wrong to spend this kind of money on yourself or your business, or that one program should just give you everything. I just know this won't serve you as a business owner and as a coach selling coaching.

You might have to spend that kind of money. You might need to spend \$40,000 to start a coaching business. Maybe not all at once. You don't have to do it all at once, but you might have to add it up in that way. But why is it a problem? That question will uncover so much for you.

Let's finish with this. How to really know what kind of investor you are. There are three. There's the investor. So, if you're an investor, you make decisions for what you need as the business owner and for the business, for the long term health and growth of your business. You make strategic investments very intentionally.

You show up, you do the work, you get the results you came for, you take responsibility for maximizing your return, and then you invest again. You see this as the natural flow of money and growth, and you're happy to

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invest, and you feel empowered to do so. If that's you, congratulations, you're the investor. You will have a very successful business.

Then there's the over investor. This happens a lot, especially in the beginning. If you're an over investor, you kind of throw money at your problems. You don't kind of, you do. I was being nice. You do throw money at your problems. This is how you'll know if this is you, is you have programs, and courses, and coaching that you've paid for that you're not utilizing to their full capacity or at all. You buy multiple things at once, and you half ass all of them, if you're being honest about it.

Now, I just want to note that the investor might also buy multiple things at once. That's just the action. They might do a coach training, they might have a coach, they might get business coaching at the same time. The three investments that we talked about earlier in the podcast in the investing series, but they go through with all of them. They use them all to the max capacity. I do this. I did master coach training. I also did LCS's 100K training, and I did Million Dollar Mentoring all at the same time, and I came to all of them with 100% full commitment.

How you know you are over investing or just getting it done is whether you are showing up and getting it done. Super easy. If you're an over investor, you will pay out a lot of money in your mind. It will be a lot, but you'll never take full responsibility for getting your return.

So, you'll be kind of waiting for your coach or the program you bought to do the work for you. It'll present like, "I just need more steps, I need more help, I need more specific information." When that doesn't happen, you'll be tempted to quit and go spend money somewhere else looking for the next miracle how to. That's how that shows up.

The third type is the under investor. The under investor tries to make as little investments as possible. If you're trying to really milk your investments for all they're worth. You'll make a big investment. Say, you'll go to coach training, or you'll do a business coaching or a mastermind, and then you'll feel kind of entitled to that was your investment for the year.

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You'll feel like that one investment should just keep paying off. Like, "I'm going to take this course, and then I'm just going to go out and use that for a while," or, "I'm going to do a mastermind, and then I'm going to apply that for the rest of the year. I'm going to go to coach training, and that's it. I should get everything I need from that coach training."

You won't continually coach. You will invest, and then you'll live off the return of that investment and keep living off of it until the returns of the investment finally start diminishing, and you're forced to invest again. Then, and only then, will you consider investing again. It's always very reactionary. Like, "I'm not liking my results, so now, I need to invest again." It will always kind of feel tight and constricting physically to invest money, and it will be followed by lots of worry and stress.

The under investor will approach investments similarly to the over investor in that they're looking for a big payoff from each investment and hold the program, or coach, or training very responsible for their results, but when you're an under investor, you'll know this because you spend so much time in drama about the money you spent, that you can't learn what you need to learn to create a massive return.

You're subconsciously putting a ton of pressure on the investment to make it count because it's such a big deal for you to make one in the first place, and then you're subconsciously telling yourself you have no idea when you can invest again. So, it's like, got to make it count. It's very tight gripped, and both the under investor and the over investor will always get a less of a return than the investor, which will just prove to yourself how hard investing is and how much money you have to put in for very little. It'll just feed your whole scarcity money story just by how you approach the investments.

So, once you know which one you are of those three, it should be really easy to figure out who you're being in your investments or non-investments. Remember that you know what the answer is. You have to create a different mindset around investing, and I've given you mine in this podcast. You can borrow any of my thoughts.



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You have to practice showing up and being responsible, getting what you came for. I teach you this in 2K specifically because I don't want you to be scared of investing. I want you to feel empowered. The entire conversation when you join 2K in the Facebook community is about making your money back. Everyone celebrates it, no matter how long it takes them. Everyone holds each other accountable, and I teach you step by step really how to be an investor and maximize your results because I think it's so important for the health of your business long term to not have scarcity and fear around investing.

We do this at the 200K Mastermind level as well. Look at that. I did figure out how to bring it right back to 2K and 200K, but really, I think spending so much time and putting so much attention on this is my contribution to the coaching world, and I'm so proud of that because it matters. The more you invest and empower yourself to create a return, the more successful you will be, the bigger life you will lead, the more people you will help.

Just know that those first several investments that you make will feel potentially like you're making a huge gamble, you're taking a huge gamble, and you will feel that heightened sense of possible failure, and like you're doing it wrong, and you're risking, and all of that is normal. You won't know that investing works out until you work it out, and then you do it again and again. I now have a mindset that I could spend anything on anything, and I would show up, and I would get a return from it, and it feels so empowering and so incredible for where my business is going.

Start small. It doesn't even matter where you start. If you listen to the three podcasts I did on the investing series, on investing in your brain and your mind and getting coached, investing in your business, and investing in learning how to coach, those three things, it doesn't matter where you start. It could be a \$2K investment. It could be a \$20K investment. Just get started. It's the most important thing. Okay, I'll talk to you next week.

Hey, if you are ready to make money as a life coach, I want to invite you to join my 2K for 2K program where you're going to make your first \$2,000,

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the hardest part, and then \$200,000 using my proven formula. It's risk-free. You either make your 2K or I give you your 2K back. Just head over to [www.staceyboehman.com/2kfor2k](http://www.staceyboehman.com/2kfor2k). We'll see you inside.