

Ep #135: Money Insecurity 2.0



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With Your Host

Stacey Boehman

[Make Money as a Life Coach](#)®, a podcast with Stacey Boehman

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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, today we're going to talk about money and security. This is something that I have been thinking about a lot for my students. We do monthly revenue reporting in 200K. And we have reached a point in our Mastermind which is so fun that over 60% of our students are making \$100,000 or more. And I think that number actually might be higher. We don't have all the reporting in. It keeps coming in. So, we have over 50 six figure 100K, 200K, 300K, 400K earners inside our group. And I'm watching them behave.

The Facebook group is a really great behavior tank for me to kind of see what they're asking for coaching on. How they're processing their decisions. What thoughts are fueling their work and their business decisions, and the offers they make, and the money they bring into their business. And how they are as CEOs in the world. And I have been seeing what I think is really common at the six figure level over the past several years now more than ever since I have so many in my group. I am seeing it come up over, and over, and over, money insecurity.

And I have the same thing happen to me at literally every level. From when I became a six figure earner and I'm going to tell you why in just a second. But when I became a six figure earner, when I started making \$860,000, almost a million. Then I went over a million and then at six million. And then it's even come up at the – we're going to do 10 million dollars this year. And it's even come up for me here in a lot of different ways.

I feel like what happens is almost like a thought error in our brain, a belief system that money is insecure. That it's not something we can rely and count on or feel secure with. It's this thought error that I think rides in a lot of us as humans. And it doesn't ever really go away as much as you get better at noticing it in your awareness and not giving into it. And that's what I see with myself a lot is it comes up a lot. And it's still equally as hard as it

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was at the 100K level. I just don't give into it as much. I'm much more prepared to deal with the thoughts that my brain offers me about money and money decisions.

So, I wanted to share with you, I had actually just did a call with my 200K group. And I wrote down several of the things that I was seeing that they were talking about. Whether they were talking about it on purpose or I just could see their thought process in their post. And in their questions or things they were getting coaching on, on our calls. I wrote down some of the main ones that I see how money insecurity presents in business decisions and the way that you run your business. And I want to offer them to you as well like I did them.

And I want to offer what you need to do when you find this coming up for you because I think it's so important. One of the things I think happens and why I see it so often in the 100K earners or the 200K earners is because in the beginning when you have the circumstance of no money coming in, in your business or less than 100K coming in your business. I think it's easier to believe that money will solve the insecurity. You're like, "Oh, but it's really the circumstance. I only have \$25,000 that's ever come into my business. Or I've only had \$5,000 that's ever come into my business."

When you're at a place where you're investing more than you're making, which is really your whole journey up until 100K if you're doing it right. So, it's easy to believe that more money will solve that. And what happens is at the 100 and 200K level what you've spent the last year, or two, or even three years imagining in your head is the solution where you will have arrived and finally feel secure. You get there and it's not any different.

And what happens, I always tell my 200K students this. And we actually cover this in our live event when we talk about determining our goals. And the three main essentials that they're going to work on for the year. We talk about what their three main problems are that are causing them the most amount of stress and anxiousness or they're expending the most energy on. And I always tell them that if they double their revenue before they fix

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those three things, let's just say double. Most people want, if they make 100K, the next year they want to make at least 200K.

Some of you all want to go on to make 300K. And I'm always trying to coach you out of it and for this reason. Because whatever problems currently exist, whether they're thought problems or emotional problems, whatever it is, whatever you struggle with now, you think it will be solved with more money, if you double your money. What actually happens is the problem is exacerbated. Is that the right word, exacerbated, when you double it. So, if you double the money, what you have to know is you're going to double the amount of problems. You're going to magnify it.

So, take the three things that cause you the most strife in your business. And say, "If I want to make double that amount, if I don't fix those three things before I make more money. If I don't solve for those three things, they're not going to be solved with money. In fact, I'm going to two times the difficulty of them." Or if you're trying to go from 200K to 300K, you're going to three times the difficulty of them.

So, if you're mismanaging your money, for example, and you don't really know how much your expenses are. And money feels like it's going in and it's going out, there's never enough. And you think having more money will solve that problem. But what will actually happen is you will stress three times more. I was recently coaching a student and she took it very well. But I had to laugh at her a little bit because she brought such a mirror to how I am sometimes in my own coaching.

So, I wasn't really laughing at her. I was mostly laughing at me and then laughing at her and laughing at us together and how dramatic we both are. But she's made a lot, a lot of money. She has a very similar story to me where we were both extraordinarily broke, had no money and then blew up and had a ton of money. And we both took our money insecure thoughts and our scarcity around money with us to all of that money. So, she's made over \$400,000 in the last year. And she had made this post where she was talking about an unexpected \$10,000 expense.

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And she did exactly what I do when I'm getting coaching from my peers, where when it feels very, very dramatic, you put all of it in caps. And you highlight unexpected expense, non-communicated expense from contractors. And I have laughed a little bit with her and said, "I can tell how dramatic it is for you by the caps." And then I was like, "But listen, you've made \$420,000 in the last year. You can handle \$10,000 unaccounted for. You can afford this. It's going to be okay."

And it was a situation where she really wanted to talk to the contractor and stand her ground for a boundary that she felt was crossed which I totally support. And I've had to do that before. But I was telling her, "You don't have to do it with all the drama." But what was happening is it really is like we think that if I just made \$400,000, I would not have a dramatic reaction to money. And what actually happens is you make \$400,000 and you have a more dramatic reaction to money. A four times greater dramatic reaction even if you can afford it.

I know this doesn't make sense and it's going to be hard for you to believe if you're not there yet. But I want you to just try it on with the level that you're at. And I'm going to give you lots of examples of this, of ways that it shows up for people. And I'm going to give you some detailed ones like this and then some more broad ones. But that is a perfect example of how it comes with you even though circumstantially you have the money. So, it's so important, number one that you clean this stuff up now and you continue to clean it as you grow.

So, it's not like you clean it up once, whatever it is. This applies to really all business issues, not just money insecurity. But for this specific episode we're going to talk about money insecurity. But you have to clean it up first and then you have to continuously clean it. So, it's kind of like you start a business or you buy a house and you bring all your stuff in and then you hire an organizer to come in and make it perfect. When I bought my house, I inherited this amazing closet and I had the great Cherie Gil come in and help me organize it and make it look beautiful, like a boutique.

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But what happened is it's not just like you do it once and then you never have to maintain it. As I buy more clothes I have to keep going in and editing. And before more clothes come in, some clothes have to go out. And I have to create systems. And I do this for seasonal. So, I only have one season of clothes in my closet at the same time. And so, then I have to take them to a different closet. And there's work that has to be done to maintain this perfectly clean closet. The same is true with your feeling, your experience of money and your security around money.

Every so often, just like the seasons, literally every quarter, you need to be cleaning up your feelings of money and your thoughts around money. And really becoming aware of how you're being guided by money and most specifically money insecurity. Where that's showing up for you and you want it before you set a big goal. Once you are at 100K, because we always say, me and my mentor Brooke always say, up until 100K you want to hustle and you just want to make some money. Get that first 100K in. But after 100K you want to start being strategic about the money that you're making.

So, when you go from 100K to 200K, before you make that jump, you want to spend some time cleaning up the things, the problems and the emotional strife that's going to come along with you. And then after you get to 200K, you're going to clean it up again before you go to 400K. And then when you get to 400K, you're going to clean it up again before you try to go to a million. And you're going to continuously do this always, even I'm doing this. Otherwise, it is only going to get bigger. It doesn't matter how much money you have.

I remember thinking at 2.5 million before I went to 6.4, I remember spending an entire quarter just cleaning up. My security around money, how I was managing money. I spent a lot of time working with my CFO to decide how I wanted to manage our money and the decisions I was going to make around our money. I spent lot of time looking at all of our expenses going out. And if I wanted to keep those expenses and where I wanted to

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invest in the future. I spent a considerable amount of time really laying the foundation for further growth and then we were able to grow.

And now I'm doing the same thing again as we are going to do 10 million this year and then going beyond that for next year. So, that's my first little bit is I just want to offer that you have to do this all the time regularly. And you always want to a cleanup of your security around money before you go and make a lot more money.

So, here are the things that I think you should look for that will tell you. It will be a telltale sign that you need to be looking at how you're feeling around money and your thoughts about your level of security with money. These are things that will cause you to make decisions that will be hustly in your business, create a lot of fires for you to put out. And potentially in three to six months you will be paying for them in a way that you won't feel good about. That will prevent you from having the time and energy to do the things you want to do. That's what will end up happening.

If you don't clean up the money insecurity, you will trade your time that you want to spend moving onto new and better things, cleaning up things. That's what will happen. Putting out the fires, raking up the ashes, throwing them out. You'll spend a lot of time on that. It will also leave you feeling like you're constantly running to catch up with your business. That's how hustle feels. So, you will be always chasing a sale, putting out fires, chasing more sales, putting out fires. And it will look different for everyone, but that's kind of the imagery I want to give you.

So here are the ways that it will present itself for you if you're experiencing money insecurity that is influencing your decision making.

Number one, you will sell things to bring money in quick that aren't part of your plan. So now would be a good time to talk about your plan. At 100K, at 200K, if you're in 200K Mastermind we do this for you. We don't do it for you. But you do it in the Mastermind. We do it together. We go through the three year plan. And you know, you decide at the live event, you decide at

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the beginning of the Mastermind what you will be selling for the next six months, the next year and you even kind of map out roughly your three years.

That's not all of the three year plan, there's a lot more intricacies to it and we do a lot more with it. But from the three year plan that will be the basic thing. You will have a plan of knowing what you're going to sell. And you'll know when you're going to sell it. So, I was telling my 200K Mastermind, "You should know, especially if you're at 100 or 200K and you're at the point where you're doing launches, you know when you've planned launches. You know when you've decided to do them. Or you haven't decided to do them."

And I'm going to talk about that in a second, where you're just in constant launch mode. But for the most part if you're in 200K, you have planned out when you're going to be selling things. You have an idea of when that's going to be happening. And so, what will happen is when you're feeling insecure around money, your brain will want to solve that problem by bringing more money in. And normally let's say you're in a launch, you're bringing money in so your brain is a little bit calmer in that specific area. Where it feels like money is coming in, so it may not bug you as much.

But as soon as you're done selling, that's when it's going to start telling you, wait, we've got to keep bringing money in. We've got to bring more money in. We have to bring it in at this level all the time to stay secure. So, if you do \$100,000 launch for example, as soon as you end that launch, your brain is like wait, well, we have to do another one. Got to keep that \$100,000 coming in. If you do \$100,000 a month, your brain's going to be like got to do it again next month, and the month after that, and the month after that.

And this will happen at 20,000, you'll hit a \$20,000 month and your brain will be like, now we have to do it all the time to stay secure. And that really isn't how you build a sustainable, calm business that is able to scale. You can't be selling all the time. You have to be delivering as well, which again

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we talk about in \$200K. So, I don't want to get too much into the weeds of some of those things. I just want to kind of present to you what could be happening with the money insecurity.

So, you start selling things to bring money in quick that isn't part of your plan. It's the first way to identify it.

The second way is you sell things before they are ready or before you are ready to deliver them in a way that isn't part of your plan. I was just talking to one of my million dollar colleagues and we presell things before we deliver them. I sell 200K four months before I deliver 200K but I do that intentionally. I'm not deciding I feel really scarce around money, so I'm going to throw an offer out there. I'm going to launch another class of 200K. That's what I'm talking about.

It's when it's outside of your plan or when you're not really ready to deliver it and you were never planning on selling it and delivering it right away or you weren't planning on selling it early. If it's out of the plan before you're ready, it's likely coming from your brain, trying to bring in some more money to fill the emotional gap of the way that you're feeling around money.

The third way is that you have little, and I mentioned this earlier, but you have little to no time between the end of a launch and the beginning of the next. So, you're in constant sales mode. Again, your brain if it's feeling insecure around money will get addicted to bringing money in, believing it is creating the security. And then when it's not there, it will literally, almost like a hit of drugs, it will require another hit to keep feeling secure to maintain the feeling of security. You just want to be careful.

You can't sustain being in constant launch mode. That's how you feel burnt out. It's how you create the experience of burnt out for yourself. It's how you end up with clients who don't have a great client experience, who aren't getting results. It's how your team gets burnt out and run into the ground and leaves you. It creates a lot of problems in your business. But

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mostly for you, you can't enjoy yourself because you're always in sales mode, takes energy, it really does. If anybody tells you it doesn't, they're lying.

Being in a sales sequence where you're actively selling in a launch, that requires energy. We're not meant to sustain that all of the time especially without systems and processes in place. So, you want to be careful if as soon as you're finished launching, you're so excited about the money that you're going to launch again. That will be a telltale sign that your brain is trying to cover up feeling insecure with almost an addiction to money.

The fourth way is you will have fear of letting money walk away and not taking clients right when they want to pay you. So, I was just coaching a student the other day in 200K. She had recently made a lot of money and filled her coaching practice. And she had one spot left and she posted about having one spot left on social media. And several people took her up on it and two people were ready to pay without a consultation. They were yeses, pay in full, let me give you my money.

And the way that she posed the question it just struck me. I knew where it was coming from. I could feel the energy of it. You could tell that she didn't want to let – there was two people, she didn't want to let one of them walk away. But she said, in the post, "I don't have the space to take two people on. I really can only take one person on." And she was asking about wait lists and all these things.

And what I had told her is, "The question is why wouldn't you just let that person walk away? Why wouldn't you let that person – only offer that one spot and allow that person to either hire someone else or hire you again when you have spots open?" It had an energetic vibe of scooping up the money which is what I told her. It's like just wanting to scoop up all the money. When you have this massive explosion of growth and you're riding the wave of it your brain is like, I've got to scoop it all up because it might go away. It might dry up. It might not be there in the future. This wave will end.

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And a lot of people in the world will try to tell you this. They're going to try to tell you, "Enjoy it while it lasts." No, it lasts as long as you create it to last, but you get to be in charge of it. It's the worst decision to make when it comes to taking other people's money. I consider us charging people being a steward of money that people give you. And to take someone's money from the place of I'm afraid it's going to run out. It's just not the highest service that you can offer someone else. And it's not the highest service for yourself.

Now, it's a good time to tell all of you that are listening that might be having thoughts that this happens. It's okay. Nothing has gone wrong. You do not need to feel shame about this. This happens. It's part of having a human brain and being in sales, and being an entrepreneur, having a business, making money. We just want to become aware of it with compassion so that we cannot make decisions continuously from that place. So, I told her, my coaching for her was to take one person and let the other person go.

It's so interesting, when we do 200K Mastermind enrollment we always get so many more applications than we're going to take. We could take them all. We choose not to take everyone. We have a number that we decide that we're going to take each round and that's the number. And so, we have to say no to a lot of people. But what I was telling my students is that what I don't do is try to micromanage what's going to happen to those students who don't get in.

I'm not sitting there thinking about how can I make them an offer to keep them my client? How can I make sure that I anchor them to the next round of 200K? How can I make sure, ensure that I still get that money? Those are not thoughts I'm having. We just tell them, apply again next round. If you're not in 2K, make sure you join that. The more you participate, the more you're going to stand out, the more serious Stacey is going to know you are and the more likely you'll be to get your application accepted the next time.

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Sometimes we give them a couple of things that they can work on especially if they're at the income level that they could actually be in the Mastermind. But there's some things that need to be cleaned up. I'll tell them, "Hey, apply again if you're willing to get down to one or two offers with where you're at in your income. Or apply next time if you aren't working in another business Mastermind, if you've read the client filters." Usually if they're not in a filter, we'll tell them what it was.

But I'm not sitting there trying to figure, feeling the pain of that money walking away. I'm not even thinking about it. I'm thinking about the money that structurally my team and I, my business, can handle and do well. What's the money that we can receive and guard as if it is very significant and honor it and take really good care of it and the people who presented it to us? How can we care for them at the highest level? How many people can we do that with? And that's the number we go with.

And we just allow the other money to not be, it was never ours. That's one of the things I think about, it was never mine. I didn't have room for it. The universe doesn't give you more than you can handle. So, that was never meant to be mine in that moment, so I'm not thinking about it. So, when I notice that my clients are thinking about it, and worrying about it, and wanting to scoop all the money up, and keep all of the money. It always tells me they're not feeling secure around their money.

Another way, I think this is number five is, actually this one, I wrote this down, is very similar, but it's just a thought so we'll include it with number four. But the thought that you have to strike while the iron's hot is another way to describe it. And a lot of my coaches will tell me, that's the thought they're experiencing or the way it feels to them is I have to strike while the iron's hot.

Okay so, number five is if you are overworking and under-resting. That is a good indicator that you have some money insecurity. If you're not allowing your brain to rest, I'm not talking about taking walks, and taking baths, and reading books. I'm talking about – I'm getting tired. Can you tell? You can

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hear a little Kentucky come in when I get tired. Where you all start coming out and taking the G off words. It's fine.

But you can tell when you're not actually giving your time ample brain space. This is what I mean. Time off means your brain having time away from thinking about your business and trying to solve problems in your business, brain rest. If you are not, because many of you give yourself plenty of bodily rest. You give yourself lots of time to watch TV, scroll on Facebook, watch Netflix, take baths, go on long walks, play with your kids, go on vacation. But you're still running the track of your business in the back of your mind. It's always going on.

That's when you are experiencing money insecurity. It's one of the signs. It could be happening for you for other reasons. But one of the signs is that that is coming up from money insecurity, where you don't allow yourself to let go of the grip that money has on your mind, that making money has on your mind. I have been there, my friends. I know how to look for these things because I have coached on these things in my own journey so many times.

So, I just have to tell you all, I've been there, done that. I get you. So, you don't have to stress about it. You just need to be aware of it. So, make sure that you're giving yourself plenty of time to rest. And if you can't, if it feels like you can't let go, I'm going to tell you the solution. But you've really got to work on your money insecurity.

If you freak out over refunds. Now this is different than you – you guys get to make the decision of whether you offer refunds or not. And your stipulations or boundaries around refunds, what your policies are. You get to decide that. What I am saying is not that you never not offer a refund and you always offer a refund. But when someone requests one, you freak out and you start feeling scarce.

And I want to offer that, especially at the six figure level, many of my coaches will come to me and they will always start the conversation out

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with, “Well, I’m not worried about the money.” But I know they are because they get so worked up about it. So, how you feel about it indicates whether you’re experiencing this. And it will come up for you even if you have very clear boundaries of around your refunds, no matter what they are. If you have money insecurity, that will trigger it. Because it’s literally a client requesting for money back and so money is going out instead of coming in.

And it’s a perfect opportunity for your brain to say, “Oh my God, something has gone wrong.” It’s a perfect opportunity for – this is such a gross example, but the scab to be picked a little bit. But just pay attention, if you have a really strong reaction to someone wanting their money back. Now, if you’re listening to this and you’re a coach who hasn’t made 100K yet and you’ve signed two clients. I coach on this a lot in 2K. And someone says yes and they sign up and they pay and then a couple of days later or a couple of weeks later, they want a refund. A lot of you freak out at that, too.

That’s money insecurity coming up just at that level that you’re at in your business. So, there is always a perfect opportunity whenever it shows up for you to get it under control. It’s okay, people are going to want their money back. People are going to change their mind. You as a business have to be prepared to issue refunds or have policies around it. But either way, that’s part of the gig of being an entrepreneur.

Accepting people not in your niche or who really aren’t a good fit. So, you guys know that I teach to not even have a niche until you’re ready to tell people no and only take people in your niche or after a 100K. Because even if you have a niche, up until 100K if someone asks you to coach, in 2K I will always tell you, “Coach them.” Because your main goal, the main thing that should be in your R line is getting experience, coaching.

But if you’re in 200K Mastermind, your main goal is to learn to be the person who can sell any offer to anyone at any price point. That gives you the most power as a business owner, the most sufficiency in this industry that you could ever have. There’s nothing that would give you more personal power, and sufficiency, and create more calm for you than

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believing you can sell anything to anyone at any price point. Which means you can choose one offer and always hit your goal with that offer, or two offers if you are a bigger business.

So, when you're at the 100K and 200K level if you have a niche and you're at that level and you're still accepting people who are not in your niche, or who are not really a good fit, meaning you have to sell yourself on them. You have a weird feeling about them. You're not sure about them. They don't feel like your best client. Like a hell yes, win, win. This person is going to do really well coaching with me or in my program. If you're doing that, that's always because you're afraid of turning money away. You want to take the money. You want to scoop up the money.

You want to strike while the iron's hot. Get all the people interested in paying you. Get to that next goal. Get to that next income level. Even if you think about hustling to a goal, the only reason why is because of insecurity. You think you'll be more secure when you achieve that goal. So just notice if you're doing that.

And then the final one is you put off and, I made a point to make this very distinctive in my group because I teach them to clean up what we call their backend. Again, if you're in the Mastermind, I'm not going to go too deep into it, but if you're in the Mastermind, we clarify exactly what the backend is and what that means. But often when I teach them about the backend of their business, they will make a laundry list of backend things that they want to do and then use that laundry list of things. I'll give you some examples.

But they'll use that laundry list of things to beat themselves up for not getting them done and to feel stressed about making more money because they're not done. But often that laundry list could be cut by 80%. So, this is the way I presented it to them this week on our call. When you put off backend work continuously, that is creating a net negative result for you and you put that off, continuously in order to keep making money and keep selling.

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So, the backend is like you could have a laundry list. I'll give you some examples. Let's say you really would love to create some modules for your program, and to create a workbook, and to build out a retreat, and make your website prettier, and better branded, and get a photoshoot. None of those things are going to create a net negative result in your business. But something that could create a net negative result in your business is your clients consistently not getting results. And you haven't spent the time to sit down with each one.

Take each of those clients and figure out for yourself why they're not getting results and what you need to teach them to get those results. If you have an assistant and you need to replace them, it's not working. But you keep with them because you don't want to spend the time hiring people. Especially as you get into the two million dollar group. If you're doing jobs that should not be your job anymore, but you're not taking the time to hire people out.

If you know you need to start Facebook Ads. You're at the 100K, 200K, 300K level and you're ready to start ads. But you're not spending the time to create your funnel. If you're not spending time doing things that will replace your time and energy and create a net positive result in your business. If there's a problem you're actively seeing in your business, it's a problem that continuously comes up, that's probably a better way to say it.

Is a problem that continuously comes up in your business that's not sexy and doesn't have to do with selling and making money. And you keep ignoring it in order to keep selling and making money, that, my friend, comes from money insecurity. So, here's what you have to do to work on this. Are you ready? I've given you lots of examples of what could be coming up for you. Now let's talk about what the solution is.

Number one, you have to have a plan. You have to have a sales plan, so you know when you're selling and launching and when you're not. So, it's very clear to your brain. This is when money is coming in and this is when money is not coming in. Or even if you're selling one-on-one coaching. This

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is how many spots are available. These are when the spots will come available. I'm either preselling them now as a decision or I'm selling them later when they come available. There are different reasons to do both. But you have a specific plan, you've made a decision.

So that your brain knows and you know when you're selling and when you're not selling. Then, and the other part of the plan I will say if you come into 200K and even if you're under 100K, you're going to create a simple offer. You're going to decide, we've talked about this on the podcast, but you're going to decide who you're selling to, what you're selling, what your price point is and then you're not going to change it. That's part of your plan. You stick with your plan.

When your brain wants you to deviate, when it wants you to take that client who's not in your niche, when it wants you to sell a one-on-one offer and take on a one-on-one client when you've committed to selling group. That's another great one. Look, we just came up with another one. Okay, I'm going to go on a little rant and then I'll swing back.

But I had another client in my two million dollar group. I gave her a really hard time in jest, from love. Because she was experiencing money insecurity at one point in her business and she was moving into group, into scaling and into programs. But she would get really freaked out about money and go sell these one off offers. And one of the times where she was feeling the most insecure about her money. I think in her mind she was what would be the easiest thing to sell that someone will definitely say yes and pay a lot of money for and will be like winning the lottery for them.

And so, she sold someone a one-on-one package and basically said, "For this price, I'll coach you until you get the result." And then nine months later they still hadn't gotten the result, of course, from that offer. And she was like, "I'm still coaching them every week for an hour." And I'm like, "What are you doing? You know them. They're done. They're not having another session with you. I don't care if you have to refund them. It's done."

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So, what she was doing is she was trying to be this million dollar earner and scale her business. But she was still doing these little one off offers that were sucking her time and her energy and she was telling me that, “So, I keep thinking that this person is, they’re so hard to coach or it’s so difficult for them to get the result, that it’s making me a better teacher.” And I said “Yes, but it’s making you a better teacher to your worst clients.” None of the things they have going on, your best clients have going on. The people who will benefit the most from your work, that’s not this person.

So, none of the things you learned from them are useful for your best people. So, those are the things we do when we’re in money insecurity. So, if you’ve committed to group coaching and you veer off, and you go to sell one-on--one just to bring in some quick money because it’s easier and you’re more confident in selling your one-on-one offer. That’s trying to scoop up the money or take all the money that’s available quickly. And get it all up because in order to try to fill that gap, in order to try to feel more secure.

So, you’re going to stick with your plan, whether it’s your simple offer, your simple offer, and your launch plan, when you’re selling what, you’re going to stick with it. That’s step one.

Then, I know you guys are going to love me when I say this, but you’re going to sit with the urge to deviate. This one, my friends, I’m not going to lie. It’s going to be rough. It’s going to be deeply, deeply uncomfortable. Your brain is going to want to tell you that you’re going to die. But you’re not going to die and here’s what you’re going to do instead of picking up pennies, striking while the iron’s hot, scooping up all the money. Instead of bringing in more money to try to fill the emotional void that money insecurity is creating.

Instead of doing that with the time that you now have, you’re going to coach yourself on your money insecurity. You’re going to coach yourself on the thoughts that you’re having that are creating the insecurity around the current circumstance you have. And you’re going to understand yourself,

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and you're going to understand your brain, and you're going to create what I call deep intimacy which is deep awareness of how your brain is interpreting your circumstances around money.

And what you're thinking on a daily basis that is creating that because you think it's a circumstance. The amount of money that you have that is creating your feeling around money, it is not. Because remember, however you feel now, if you make more money, you have to magnify how you feel now times how much more money you make. So, you will only feel worse most often, not better. So, you're going to coach yourself. You're going to spend time understanding your thoughts in association with the money that you have now.

Then, when you really deeply understand that your thoughts are what are creating the way you feel around your money circumstance, the amount of money you have, that you're bringing in, the amount of money that's going out. You're going to decide how you want to feel about your money. How you imagine you will feel when you have the money you think will cure it. And you're going to go to work to feel that way now. If you cannot feel ever the way that you imagine you will feel when you have this extra money, you will not feel that way with the extra money. I guarantee it.

Hear me on that. If you're unable to feel secure with the money you have now you will be unable to feel secure even when you have more. Here's how I know, because your thoughts create your results. Your thoughts create the way that you feel. So, if you can't change your thoughts now about the money you have, your thoughts will go with you. Your brain goes wherever your pocketbook goes, wherever your bank account goes. You take it with you. So, the bank account goes up, the brain and the drama goes up, too. It goes right along with you. You can't escape it.

Our thoughts are what create our feelings, not the money. So, you get to decide. This is the beautiful thing. You get to decide how you want to feel about the money you have now, about the money you're making, about the money that's coming in, the money that's going out, your future potential for

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money. You get to decide how you feel about it right now. And I want to caution you to not try to go from your unintentional thoughts, the thoughts that lead you feeling insecure around money.

Don't try to go from those to thoughts that make you feel secure too quickly. Here's why. I want you to be able to develop the muscle of sitting with the feeling of insecurity. And not needing to do anything about it. Not needing to escape the feeling of money insecurity. When you are willing to feel insecure around money it just becomes something that's part of the entrepreneurial journey. It's just something that happens. I'm just feeling insecure around money. I don't need to make a big deal of it.

I don't need to make drastic changes to fix it. I don't need to jump into flowery thoughts of my security around money. I don't need to fix it at all. I don't need to do anything about it. It can just be here with me. When you can truly allow money, any kind of insecurity at all, but especially when it comes to money. That feels like just such a huge trigger for my clients and for myself. When I can sit with the insecurity and just be with it, I don't really need to do anything about it most of the time. It just flows out of me.

I get back to the truth of the universe which is always sufficiency and abundance. Truly, I want you to get to the place where I think that this will be the ultimate solution for you is when you can feel the insecurity, you will truly, truly minimize the amount of times you react to the emotion of insecurity. That's what happens when you're hustling and you're doing the things I've mentioned in this episode, is you're just reacting to the discomfort of that emotion. So, when you are willing to sit in it, you will stop reacting to it.

It will just become something you feel that you're capable of feeling. So, you won't need to change it because you're capable of feeling it. It won't throw you off guard, it won't send you into fight or flight. And maybe it will and then you just grow your capacity to be in fight or flight. But I really think for me fight or flight shows up when I'm in resistance to a negative emotion. When I'm allow it, it feels heavy in my body, but not flighty. It doesn't feel

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like I need to fight, or to run, or defend. It's just very calm. Insecurity can feel calm in your body when you're allowing it.

So, the more you allow it, the less often you will try to escape the feeling by taking action and selling something, and bringing more money, and making a decision that will create more harm than good in your business. That will create exhaustion for you. That will have you overworking. That will have you not taking care of the things in your business that aren't as sexy as selling. That will actually prolong your goals instead of bringing them closer to you. So, you're going to stick with your simple offer. You're going to stick with your launch plan. You're going to sit with your urge to deviate.

And in that time that you're sitting with that urge, you're allowing insecurity, the feeling of insecurity. You're getting intimate. You're understanding your brain and what's happening. And then when you're sitting and you're allowing, you can sit there and think about the self-concept you want to have around money. And how you want to think about your money. And develop new beliefs around them. Some of them you will have to practice. You'll have to practice believing there's always enough.

You'll have to practice believing you don't need any more than you have right now. You'll have to practice believing that you always pay off your debt. You'll have to practice believing that clients always come back. Clients always appear. There is plenty of people in the world, you will always get more business. You have to practice believing thoughts that will allow you to feel secure. But just know it's the thought that allows you to feel secure. Now, be careful, because I notice my own brain doing this a lot when I'm feeling insecure and it's a very subtle.

But when I'm trying to get out of it, one of the ways I've noticed my brain likes to try to get out of it and to create security, is by going into the belief of more money coming in, in the future. So, I'll think about well, by the end of the year I'll have made 10 million dollars. Or in a couple of years, I will have made 20 million dollars. And so, you're thinking about the future potential for money, it's a feel good now. But really that's just escaping feeling

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insecure now by thinking about the circumstance changing and you're like, I feel better already.

I believe I'm totally going to make \$300,000 by the end of this year. So, I don't need to worry now. But what's really happening now is you're dependent on that circumstance coming into fruition for you to feel good. For signs of that circumstance coming into fruition for you to feel good. It's still using the circumstance to feel good now. What? It's very subtle. I'm on to myself, you all. I have worked a lot with money insecurity. I came from being very, very poor and my brain likes to go there very often.

And I think that my money philosophy and what I've taught my students has really – I'm so grateful for the money insecurity I've had because it's been the foundation of a lot of my business practices that I pass on to my students that aren't rooted in that because I've had to do so much work around it. And then here's the last thing I told my students and it's so important that I can't emphasize it enough, is you have to keep getting coached by someone who isn't you, it's very subtle.

A lot of these grabs for security that are hustly, you won't even notice them. They will not appear in your awareness. Having a coach to point them out is everything and this is what I told my 200K students and I will tell you, that I am not just saying it to sell 200K or any other program I have and offer, because I'm the living proof of it. I'm a walking product of my product, example of practicing what I preach. I told them as long as you have a business you should have a business coach mastermind program.

Something you're plugging into where you're exposed to other people's thoughts and exposed to your thoughts and exposure so that other people can see them and you're constantly learning, and growing, and enhancing your business mindset and your money mindset. Some of my students will tell me, "Well, I just need a break from whatever coaching. And I'm just going to spend some time working on my business." And I'm like, "Wait, but if you're not going to take a break from your business, you should never take a break from your coaching."

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Truly, if you want to make the highest level business decisions ever, you always want to have some type of coaching that you're plugging into. If it's not business coaching, some kind of coaching that you're plugging into. Where someone has the opportunity to see these thoughts that could potentially show up in your decisions and then show up in your result line for you. This is net negative result prevention. You can't prevent it all. You will fail a lot in your business and make a lot of bad business decisions. I promise that too, that you will not die from.

But coaching helps eliminate so many of those. You'll want to fail because you tried something and you're playing the game. You want to fail because you're willing to make decisions on your own, but you don't want to fail over, and over, and over unnecessarily because you refuse to get help or you don't stay in your help.

Because what I find happens a lot is my students, is the number one thing that happens in 200K. Because I encourage my students to keep going and do 200K for at least three rounds or three years depending on how much time it takes them to make the money they want to make and what their goals are. Some of them might not want to go into Two Million Dollar group and make millions of dollars and some of them, it just might take them a little bit to get their business financially secure to get there.

So, I encourage them to stay in 200K until they get to the Two Million Dollar group if they want or whatever their circumstance. And so, over the years, we've had people who want to continue on but don't because they're experiencing money insecurity. And when they're experiencing, in the height of money insecurity, this always happens, is re-ups happen. We do the open enrollment. And they're in the height of their money insecurity. And what's fascinating is it has nothing to do with income.

We had several multiple six figure earners. Multiple six figure earners in this round have so much money and security that they couldn't coach themselves out of it and they gave up their mentorship. They gave up their coaching and their help. Several of them didn't even ask for coaching. I had

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to bring it up when I was surprised to see them not reapply. And when I asked them and they told me the reason, every single one of them came from money and security.

Every single reason, I had an unexpected tax payment. I had an unexpected bill. I invested in something for myself and didn't think about the implications on my business. They were referring me to circumstances that had happened. But what I knew is that there were C's in their business and in their finances, and then there were thoughts about them. And the way that their brain tried to solve their feeling of insecurity around money was to not invest right now, to take a break, to sit out a round. And that's how they would frame it, "I'm sitting out a round."

But what really happened is they had insecurity and their brain tried to plug that emotional hole by allocating and reallocating money, by changing around the C, instead of changing their thoughts around their circumstance. Instead of getting to security and then making the decision. And from security, for me, I can never understand a reason that you would not feed your business the best food you could feed it. Feed your baby the best food you could feed it.

This is the example I gave to 200K. I'm like, "If you lost your job and you had a baby, you wouldn't say "Well, money stopped coming in, so I'm not going to give the baby any more milk."" You would be like, "I've got to find milk for the baby." That's how I want you all to treat your businesses. Don't fire your employees because there's a drought, right away. Don't try to change the C in order to feel better. Feel better first and then from the feeling better first, then you decide the decision you're going to make for your business and for yourself.

Because what happens, what I see in the case of some of my students is they reallocate money. They stop having money go out. They stop investing in their business in order to plug that hole momentarily. But then what happens is they leave a bunch of money on the table because they're not getting the help they need in their business. They're not getting support.

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They've taken themselves out of the thing that was helping them grow. So, for me, I wanted to share with you guys my thoughts around always getting coaching.

In my business, for my business, in all of the decisions, getting coaching for my own brain, for me. I consider that my ability to have other people coach my brain as one of the highest forms of money coming in. One of the highest – I'm trying to think of the word to say it. But it's one of the biggest reasons money comes in and continues to grow in my business. Yes, I'm amazing at selling. Yes, I'm amazing at...

I was just on the phone with a financial advisor and she asked me what did I think contributed to my success the most. And I had some answers but in the back of my mind I wanted to just simply say, "I never stopped getting coached." I've just never stopped getting coached. I've never stopped investing in my business even when clients quit, even when I went into debt, even when I owed extra taxes that I didn't expect. This year we had a \$600,000 mishap. So, it happens at every level.

So even when major circumstances happen, my solution, I never allow my brain to say, "Where are we going to cut on the most important things we could possibly cut on?" Never. That's when I'm going to double down. That's when I'm going to say my coaching is the most important is when I'm feeling insecure and when I'm feeling lackful around money and my business revenue. If my revenue, and my profit, and my expenses are off, that's the best time to get coaching. Not the time to say, "I can't afford coaching."

So be careful whether it's selling things outside of your plan, constantly staying in sales mode, taking on people who aren't truly your right people, taking on too many clients. Not being willing to let people walk away, going back to selling one-on-one when you're trying to sell group. Freaking out over refunds, not working on the things that you really need to work on in your business and not investing in yourself.

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Make sure that you're onto yourself if your brain presents any of those things as an option, especially at the six figure level. This is where I see it. If it presents that as an option, be very careful, coach yourself instead. Be willing to sit with insecurity, develop your ability to handle that, to emotionally experience it. Work on the thoughts you want to think. Change your story around your money and keep getting coached.

Alright, I hope this was really helpful. I've spent so much time working on it in my own brain that it's such an honor to offer it to you all today. Alright 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, 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. We'll see you inside.