



JANUARY 2018 MINDSET CALL: RAISING YOUR MONEY THERMOSTAT

Recording Transcript

My goal this year is to share with you as much as I possibly can around improving and enhancing your relationship with money. It's something that comes up time and time again and I felt this year if we're not explicit in what's really going on in terms of money and growing our business, then you're not going to get as far advanced as you can be. That doesn't serve any of us. In full transparency here – and I kind of think this gives me a great edge in terms of teaching you and I'm going to toot my own horn here – I come into this whole conversation around money as somebody that had a dysfunctional relationship with it. There's a lot of people perhaps teaching money. Let's start to raise our hands. Who feels like their relationship with money needs an upgrade? A tune-up? It always does frankly. It's never perfect and if you're not earning the kind of money that you want, you haven't got the kind of savings that you want, something's missing.

I would describe my relationship as dysfunctional as in head in the sand, ostrich, not for me, let me do everything else and let me just not look at that piece until such time as I was very, very close to having to declare bankruptcy. I've shared this before. Robert and I had a massive debt – like a quarter of a million to a third of a million debt. Not a \$20,000 debt. I think massive debt starts to get into the things that have got a lot of zeroes on them. We know – I know what that feels like. I remember the panic, the terror, the struggling and everything. It was me having the courage to really look at this key element that frankly nobody had ever taught me or talked to me about. I suspect that a lot of you are the same; we don't have money conversations. For most people, if I said to them, "What would you prefer: to get naked or to show me your bank balance and what's in your accounts?" most people would opt for getting naked. Seriously. That's the truth. I've tested this in live rooms. In fact, I've reminded myself I'm going to test it this weekend again because we've got a live event coming up. I see that the whole time if I ask people about that: the terror that comes up on their faces.

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This is a conversation that we as a business are really committed to changing. It affects women particularly. Women have a different relationship with money than men do with money. I believe it's surface level – that a part of that has to do with that men have been programmed and brought up by society for hundreds and thousands of years. Men have been programmed to be the providers whether they were having to go out and hunt and kill a buffalo or whatever it was to survive and later the buffalo translated into, "I've got to go get a paycheck and bring money into the home to provide." That is what society expects of men. Men grow up being groomed to provide in that way and men have very different conversations around money. Men don't have the same hang-ups that we as women can have. I'm going to speak from my personal experience and you will all have a different experience of this. Many of us – certainly in my generation and above – we grew up expecting that somebody else was going to provide for us. The old adage of making sure you marry well. What did that really mean? It didn't always mean make sure that you marry a guy that's going to make you happy. It meant make sure you get a guy that's going to pay the bills and give you the lifestyle that you want to have. That was definitely a part of the programming that I grew up with. Women were there to provide supplementary income so if there was a conversation around being a provider, certainly my experience of that was I'm there to provide supplementary income for the other things that were happening.

That was my experience. Women didn't earn the type of money that we aspire now to earning in business for ourselves, the sort of money that you're probably aspiring to generate. That wasn't my experience of women earning money in my family. As result of it, it meant that it was something that was very mysterious to me. This year I really want to take you on a journey of discovery first and foremost. We've got to start with a discovery process around where your relationship with money is at and ultimately, I want to take you on a journey of transformation because the name of the game here is to transform what's not working into something that's healthier, that's more balanced and more grounded in a super practical way. The only way I was able to get my head and hands around this important and meaty subject was to be able to approach it from a very pragmatic way. That's my promise to you.

We are now a million-dollar brand. When all of this was happening for me, I was basically bouncing around my first six figures. This is where it all came to a head

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for me. I got beyond that first six figures. I was probably somewhere around \$150,000. I'd have to back through my tax returns now and give exact numbers. The fact that I can't tell you the exact numbers is symptomatic of back then. I wasn't tracking those; they weren't important. It was around \$150,000 to \$160,000. For me, that's when it all came to a head. Moving on was really to be able to address this in a very pragmatic way. I want us to remember: why are we in business? This is where I had to have my wake-up call as to why we are in business. We're in business of course to impact lives – to solve problems and provide real solutions and to add value. That's how we add value. We solve real problems for people and give them real solutions; that's how we add value. The by-product of that and being in business is that while you're adding value to people, you're going to generate income. We're in business. We need people to pay us for those services. We are not running non-profits with gifts and donations. Different business model – and even non-profits which we know from our nonprofit goals in ACCELERATE – they need money to function. We all need money.

We live in a world where for absolutely everything that we need for basic survival, we need money. You've got to get clear and you've got to be grounded on that one. If you want to try to argue with me on that one, you're not going to win. You can argue it – but you need money in this world. You try breaking your leg in the street and telling the hospital you're going to pay them with love. You try being starving and you're going to feed yourself just with passion. You tell your apartment that you live in that you're going to pay your rent this month with kindness. You try putting gas in your car with love, with passion or with good feeling. It doesn't work. We live in a world where this is what we need to operate. The amount that we have is going to dictate whether we live a life of getting our needs met – just out basic needs met. This goes back to Maslow's hierarchy of human needs. We need shelter. We need clothing. We need protection. We need food. Those are basic survival mechanisms that as human beings we all need. Animals need that. They need shelter. They need protection. They need food. It's all the same stuff – but once that's taken care of and we've got our needs met, now can we start to get some of those bigger wants met? We don't need them for survival but now we're talking of quality of life. When we talk about that in the business sense, we're really looking at the income that we generate as getting us out of survival mode and get us into that thriving mode. That's the ultimate goal

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so that we can have help, have support and have a team – not be working every single hour that God sends and never having anything left over.

Underpinning all of that – everything I’ve said there – is your own relationship and approach to money: whether you believe that you can generate it and even if you can generate it, whether you can keep it. If you can generate it, can you invest it wisely? Can you save the amount that you want? Can you actually enjoy it and have fun with it? Money is a tool and we should be able to really enjoy what it brings us. Money gives us choices and I believe that choices give us freedom. It’s basically that decision: “Is it ramen noodles again tonight or can I actually go out tonight and have the filet steak?” That’s a choice and it gives a sense of freedom.

In my own journey headed to bankruptcy – and this is the tool I really want to share with you today – I had to come face-to-face with my own relationship with money. It’s something I had never, ever stopped to think about. It was so out of my awareness. Initially, it was something that was just a struggle but I’d never even thought in terms of, “Oh my gosh – I’ve got a relationship with money. Now I need to look at that. It’s dysfunctional. Now I need heal and improve my relationship with money so that I can grow this business in a way that’s going to be fun, joyful and enriching and in a way that I can also create opportunities for other people around me.” Had I not gone through these steps, there is no way that we would be the business we are today. There is no way that we would be providing salaries for other people in our business – something I’m massively proud of. I had to go through this journey.

This is an and-and conversation. It is mistakenly believed that if we could just work out how to get more sales in the business, that all of our problems would be solved. If I can just generate the income and if I can improve that top line, all of my problems will be solved. No – because if you keep the same unhealthy relationship with you, all you will do is create much bigger problems with much bigger zeroes attached to them and then we’re really into stress. I know people who have done that. They’ve done the top line. They’ve taken their business to multi-millions and then they’ve still declared bankruptcy and pretty much lost everything – and it’s because of this missing link. So, this is an and-and conversation. This is why we put it in the program concurrently with everything else you’re going to be doing to grow your business. Money is a measure of

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health in your business; it shows you how many clients you're working and how healthy your business is. We're working with a lot of business owners in the ramp-up stage and we don't expect everything to be healthy at the stage we're in now. Of course not. That's the nature of where everybody's at right now. The point is to change this and to change it early-on so you've got a strong foundation so that as you're ramping up, you're doing it in a very conscious and healthy way.

The caveat to this is be prepared to feel uncomfortable. It's okay because if there's discomfort coming up in this conversation, it's the signal that it's really the place for you to move into. My promise is to keep it super practical.

The money thermostat – and why I chose to start here today is this is the concept that really got me thinking. I'm going to give you my process for how I unraveled this for myself. This is not Vanessa's pure teaching; this is a concept that a lot of people teach when we're teaching about money. I teach about upper limits which is inspired by Gay Hendricks and *The Big Leap*. If any of you want to read that, it's an amazing work. Amazing man. The truth is we all have a thermostat that is set within us as to the amount we are willing and able to receive in our lives: whether it's joy, success, money, love, etc. We've all got this level of programming and it's like a thermostat that when it gets to a certain level, it's almost as if it gets too hot in our little room inside of us and then we unconsciously – you will not be aware of this – do things also known as sabotage to bring that temperature back down again. We bring it back down to a level that we personally are comfortable at. It's the same metaphor as raising the temperature in a room. Here in Arizona we don't open windows. We might at this time of year but we turn on the AC and we bring that temperature down the minute we start to feel uncomfortable. The same thing happens if it gets too cold in the room. That thermostat gets too cold. What do we do? We turn it off. We start to warm up that temperature.

What we find is we find ourselves operating inside of a range of temperatures in a room. If it gets too cold, we do something: we put on the heat or we put on a sweater. Me, in Arizona, I put on my Ugg's because it hasn't even been cold this time of year and I'm simply not getting to where them. Monetize those Ugg's – there's only a certain amount of times I get to wear those in Arizona! They get kicked off really quickly because then the temperature goes up and it's like, "It's getting too hot. Let's turn that fire off. Let's get rid of that blanket. Let's take those

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Ugg's back off. We're going to need the air conditioning back on soon." So, there's that range. With money, it is exactly the same. We all have a set point in money like a thermostat where we are happy receiving it. When I say receiving it, I mean in your household. Some of you are married, you're in partnerships or you're living with somebody, your life partner so you've got to start to look at this on a bigger level. However, money is coming into your world, whether it's through donations, investment, inheritance, through a partner who is also bringing money into your world and your household, that now starts to dictate where your set point is around money. We do have to look at it at all levels.

This was the big a-ha that I got because I couldn't work out for myself – and blindingly obvious now. Awareness is such a gift. When you don't have it, it sucks. Back then I couldn't work out: why was I earning money with very little to show for it? I was already over that six figures. Most people – that's where they're aspiring to be. I'm already there but something's just not adding up here. What I discovered was that my set point was at our household level. We did all the calculations of what's coming in. This is when Robert was working. He's salaried and all the other things that are coming. I had basically bought into – unconsciously as this was happening - a belief that that's as far as it's going to go. We'll talk about this later – those beliefs that keep these things in place. In my case, it was people like us don't make money like that. Anything that went above and beyond that set point I was unconsciously making sure it left us. What are the mechanisms? Super transparent here today. In my particular case, it was that I had a deeper belief that I didn't know about numbers. I couldn't work that out, so I wasn't looking at the numbers in my business. That's like driving a car without knowing how fast you're going. Spending money where it didn't need to be spent unconsciously and frankly even creating scenarios where it became a mess. It wasn't even spending. It was all very unconscious that I would attract certain things into my life that would mean I would sabotage what was happening in business. We can find things that just happen: a car that breaks down, a boiler that breaks down. There would be a series of things that would mean I would never get ahead. Life does happen and there's always going to be some challenges but when I started to really see this pattern, I could see that I had set up my whole relationship with money and the way I was acting around it to really support the belief that I was never going to get ahead.

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So, what was the starting point with that? I love this quote by Julia Cameron. You have Robert to thank for this one. I think it is really meaningful and it's a real reminder for us as we're on this journey. "What we really want to do is what we are really meant to do." Right? The work we just really feel in our hearts we are meant to do. "When we do what we're meant to do, money comes to us, doors open for us. We feel useful and the work we do feels like play to us." I never shy away from hard work and getting the work done and I don't want you to either. I think it's great work ethic. Let's remember the context for this. This is about stepping into your brilliance, your gifts, the work that you feel like you should be doing at this time in your life. When you feel that it's in alignment with what is truly in your heart, it makes the flow of money so much easier to come to you as well. So, you want to have those two pieces coming together. I never, ever would be an advocate for doing something just for the money. That's not what we stand for. I can certainly be practical like get a part-time job sometimes to bridge a gap to get us to a longer-term strategy – but just to be in business for money? Absolutely not. It's about aligning that heart with the work that you feel you are meant to do so that money can flow more easily to you just because you are simply in alignment with yourself.

Here we talk about your thermostat and where it's currently set because in order to change it, you've got to know where it's set at right now. Are you at 65 degrees? Are you at 41? Are you beneath freezing? Is it a lot higher? We've got to find out where it's at. Some of the big mistakes that people make when they start to do this work is they look at their highest month ever or they look at their highest year ever and it may be an anomaly. What do I mean by that? We all have high months in business but if we start to think our thermostat is set to that highest month, I can guarantee you're going to struggle to get back there because you won't know what you did to get there in the first place and it becomes very difficult to replicate.

The way that I've created this for you is I want you to first and foremost work out a range. It's a little bit like our good, better, best goals. Instead of just one precise number, we're going to create a range here that becomes your comfort zone currently that you're comfortable operating inside of. You can do two numbers here by the way. Because you're in business for yourself, there's going to be a business number and I want you to measure for those of you that are in a household and other people are contributing in, I want you to look at that bigger

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contextual number as well. So, you'd end up with two numbers. Your highest month in business is basically by taking the recent past – not something that happened eight years ago. Let's go with something that's current. Take over the last 12 months your five highest months, add them up and divide by five. That's going to give you a high average; it's not going to give you your highest month – because I want you working on very conservative, real numbers here and an average is a much better mark to work with.

Then you're going to do exactly the same. You're going to calculate your five lowest months, add them up and divide by five so that you get your lowest average. So, this is going to give you two numbers. Just for the sake of it, I just do this with super easy numbers right now just to make my math easy and you're understanding it hopefully even easier. Let's imagine that your highest average was \$10,000 a month. Then you look at your lowest average and you see that it's \$3,000. What that means is that you have a range of operating your comfort zone around receiving money on a monthly basis set between \$3,000 and \$10,000. What that also means is that you are comfortable getting back down to \$3,000 on a monthly basis and you probably don't take too much action until you start to head down to \$3,000 and then your thermostat is going to start to kick in and go, "Whoa. It's getting way too cold in here. Now I need to get into action." That is how that will look in practice.

On the higher level, what that can look like is once you start to get to those higher levels, you might start to say, "Well, I'm done. This is good enough." You might have a whole internal dialogue that starts to say, "I'm getting tired now - I've been working really hard" or "This is the best I can do." You might find that once you start to hit those high numbers if you are tracking the numbers that there are things within your environment that actually happen. I really do mean this – because we talk about the breakdown before the breakthrough. It is true. You will see things break down in your environment. Your car will break down. Your heating will break down. Your dishwasher will break down. Your printer will no longer keep working. Victoria knows what it's like because she's been going through it recently and she kept losing documents. Smart woman – she's a smart cookie and yet all of the sudden documents are just disappearing. That's part of a breakdown; it's like, "How does this keep happening?" You might find that there's breakdowns in relationships. That's a classic one. We put the distraction

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somewhere else and all of the sudden we've got a family drama. We're fighting with our spouse or our kids and there's breakdowns in relationships.

By the way, breaking through that higher level can also feel like an emotional breakdown. I think that's where a lot of us women experience it a lot. We might experience that in that doubt: the undervaluing of ourselves, the fear, doubt and worry. Do I really know what I'm doing here? All of the sudden we can find ourselves trying to go for the wrong clients. That's how that can show up.

It's those two different things that keep that comfort zone in play. Most people never shift that. That's how they operate. This is the reality of how this all works. If you don't believe me, test it on something else. Test it on your weight on the scales. Same thing. Most of us operate our weight within a certain range. Get too thin for some of us and start to go, "I need to get a little meat on my bones. Now I don't like this anymore." Get too heavy the other way and all of the sudden, "I don't like this anymore." What do we do? We either bring it up or we bring it down and the minute we're back in that comfort zone, we stop because that's where we're programmed to operate. We get into that "good enough." The first thing is to find out where your thermostat is set. Set one for your business and then have one for your household.

Every time we teach money I'm going to say this to you: Love yourself through the process. Please be kind to yourself. I want you to acknowledge yourselves: even just doing the work and getting the awareness. Money can be the most emotional subject that you will ever dive into. If you start to shame yourselves, blame yourselves or blame other people it's not going to help you. Just acknowledge: "I'm taking these steps. I'm going to trust the process and I'm going to acknowledge myself for doing this piece of the work because most people don't even get this far." Just notice and be kind to yourself about what does come up in the process.

By the way, where your thermostat is set – it doesn't matter. Some people's thermostats are set really, really high. I have a friend who is a brilliant example of this. Once in a while I have to go, "Give me your numbers. Let me have a look at them. Let's get real." His thermostat is set so high as to what he's accustomed to that his relationship with money is so dysfunctional that it still creates massive stress. That's why I said it's not even just the number. The number could be

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really high. For some people, it could be like, “If I don’t bring in \$100,000 every single month, I’m completely freaking out and judging myself and the world’s going to end.” You’re all going, “I just wish that was happening in a year!” All that matters is where your is set; not where somebody else’s is because we’ve got to work on this for you.

Of course, once you know that baseline the next thing is to start to look at setting new goals for yourself. This was the missing link that I was never taught and I had to work out for myself. It took me quite a few years to work this one out for myself. I’m going to give it to you in five minutes and I think it’s the massive gift in all of this. What people then do is they set the new money goal for themselves. Let’s imagine that we’ve said \$10,000 is the average month and that’s where I want to have my new goal set. I want to go consistently. That would be reasonable – to consistently do it for six months. That could be a good goal. What they don’t look at is that lower number: that lower number that you tolerate going to. What happens now is if we just raise the bar on the higher one and we still keep in place the lower number, all we do is create is create a massive gap between the two which translates into bigger stress. Then most people start to make decisions on those higher numbers not accounting for the fact that the lower number is still in place. This is what creates these massive ups and downs.

When you’re setting your goals here, there’s a couple of things to bear in mind. You want to set your new high money goal in a place that’s a stretch for you but that still feels believable based on your highest average month that you’ve had so far. I’ll give you an example of this. If all of the sudden, you were to come to me and you’re at \$10,000 and you say, “I want to go to \$50,000,” I might pick myself up off the floor first and firstly I’m going to go, “Ok. What’s the plan to get there and why?” What’s the plan to get there? Because most people just grab arbitrary numbers out of the air, set that as a goal and then wonder why they’re not going to get there. To five times income over a few months – these are rare cases. Does it happen? Yes, it does. We have examples in our own business – but are they the more typical and the more grounded? No, they are not. I want you to get a system that’s going to work for you and then we accelerate it up from there.

Your new high money goal should be a stretch based on your average to date and still believable. If that meant that it was anywhere between one and half

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times to maximum three times, that could be doable with a plan that supports it. If all of the sudden you said, “\$10,000 has been my average. I’m going to set my new one at \$15,000,” that sounds good. Even if it’s \$10,000 and you want to go to \$20,000 – as long as we’ve got the plan in place so we can see how that works. At the same time, you must raise that lower level as well. This is how we started to turn our previous yearly income into some months’ income. It’s not twelve months yet but previously that had been one of my goals. We used to generate six figures in a year and the game became: How do we generate six figures in a month? That’s been a goal of mine. Last year we broke through six figure months multiple times. This is the woman that’s sitting in front of you that before was nearly heading to bankruptcy. I’m not sharing that to brag; I want to give you some real numbers as to what I’ve gone through to get to this point.

How we did that was setting a new low money goal. What we started to do in our case was we looked at the average high month number. I communicated to my team this is what we’re up to here and that high average needs to become our new low number that we are no longer going beneath. So, we reversed it. You see how that works? That wasn’t an overnight thing; that was probably somewhere in the region of about four to six months to really get that going. That’s the low month. We cannot get beneath that and then we work on growth on top of that. That’s what enables us to make those lowest months our highest months. That’s what I mean by that. We reversed it.

For you right now, that might be too big a step. I want to give you a more fundamental way that you can approach it. To reverse it is a big, bold step. Alternatively, you just stretch that new low money goal into something where you say, “I would feel really pleased if I was no longer going beneath this level in my business.” It might be that your low months are \$3,000. You might say, “I’m no longer going beneath \$5,000.” At least that will start to close the gap and will get your mind thinking.

The next piece of that is setting goals in isolation doesn’t work. We need the clarity around this. Money needs clarity to come into your life. This is something I have seen in over a decade in business now. Absolutely, it’s the truth. It works every time. If I’m vague as to why I want that money to come into my life, it’s like looking for a new partner in life, lover, spouse or whatever that might be. If I’m vague about that, they’re not going to show up but if I get really clear about it all

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of the sudden the opportunities show up. Money is exactly the same. Money needs to know why it is coming into your life. That's what money clarity is about. If you are generating more money, what's it going to do for you? Why do you want it? Those reasons are your reasons. You own them. I don't care what you do with it. If you say, "I want to take my partner away on the weekend. We haven't had a weekend away. We need to invest in our relationship," that's a really good reason. It might be that you want money in your accounts for your children or your grandchildren and education accounts. In business it can be because perhaps you want to employ people. I don't necessarily mean as in employees but outsource things. Give other people opportunities. That's a good reason for extra money to come to you. Savings – whatever it is – building that cushion for yourself. You must get really clear about what you want that money to do for you. Not just so you've got it and then you'll think about it. The minute you start to think about allocating it and making those commitments, now we start to get really grounded and there's a reason for this all to work.

That's your money clarity or your money "why" at a very specific, personal level to you. As you go through that, I want you to filter your own thoughts: Am I writing this down because I think it sounds good and people will think I'm a nice person or am I really writing down the reason that I want this? For you. Own it. Remember: my first money clarity was around handbags so that gives you an idea of where that was.

Then money actions. This is the next thing. You've been on that call with Kathy Harley in terms of the sale. I recommend you go through that again. You've got to be looking at, "In order for money to come into my life, what is it that I am proactively going to start to do to generate more?" Some of your money actions need to be working out these numbers as your baseline. There's going to be income-generating activities. How many people are you speaking to? How many events are you attending? How many events are you hosting? How many times are you picking up the phone? How many times are you making offers to people to help them? Those are the money actions that make all of this happen. We want this alignment between what you say you want as a goal and your actions need to add up. Full permission- for those of you that want to visualize, meditate, get on a yoga mat – absolutely, do that to support. If that is the only thing you are doing in your business to grow, you will go out of business. You're not going to just sit and think about it. We can have some actions that support it – but you

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have to take proactive action. I want you to think about what those actions are that you are now willing to take.

By the way, those actions need to be aligned with how uncomfortable setting that higher monthly goal feels for you. I remember there was time when – I still have the books because it almost makes me cry to read them to be able to see how far I've come – I was around that 10K a month because it was six figures. I had this number in my head that was \$25,000. Based on where I was, you could do a ratio like two and a half times; it was actually realistic. To go from \$10,000 to \$25,000 was realistic. I had no idea of how I was going to get there. You could have said a million. That's really how that felt. I had no idea; it was like a mystery. I noticed I felt uncomfortable even setting that and saying I wanted it made me feel like I wanted to be sick. What it meant was that I needed to feel that stretched in the actions I was taking. That's when I first designed a high-end program. I knew that I wasn't going to get there without that high-end program. The thought back then of charging anything in excess of \$20,000 a year made me want to throw up. It was like there's no way on this earth. My first high-end program was \$25,000. So, I set the goal. I also started to set some bold actions that made me feel super uncomfortable. That was around the time when I started to think I'm going to run my own workshops. I'm going to do this. I'm going to launch them in a place where I didn't know anybody. One of my first live events was over here in the States; that's a bold action to take.

I want you to be checking in with those actions. If they feel way too easy and way too comfortable, they're probably not going to get you to the goal because it's that stretching of the actions that will get you to your money goal.

The last piece of this some of you have been doing already. I cannot emphasize this enough. It's a fabulous exercise to do: The Money Tracker. If you want to get really grounded, we've put this together as a month - no dates - and you can plug in your own months. It's to look at what months you are bringing money into your business. How many days a month is money coming into your business? I want you to think about this again. That was my own honest conversation in my own head: If I had a brick and mortar business like my bakery and I have got days where I have my lovely, juicy donuts all hot and piping and delicious and nobody's walking through my door to buy them, I'm in massive trouble - but somehow in a service-based business and when we

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work from home, we think that's okay and it's not. I started to measure the days of the month when money was coming into my business. I've probably still got my Money Trackers. They're probably in a safe somewhere. I would take them out and write them down. I would put a big fat zero on the days when nothing came in. When I'm remembering back to that now, I'm thinking that there were probably five days a month that money came into my business. Go figure. Five out of thirty-one. Five out of twenty-eight if you want to do it in February. Five days. You don't get to multi-six figures or a million-dollar business with money coming in five days; that's so risky.

I love this tool. This is about tracking every single day the money that comes in. When you're paid something, see how many days. You can play your own games here. You might say, "It's five" or "It's less." It doesn't matter what your starting point is. The only thing that matters is that it goes up. It would be interesting for us to do this again. We still track money on a daily basis; it still comes into our systems and in through credit cards. We have different systems set up now because we have payments and automation and everything but those days now that there's a zero coming through, that for me is such an "ouch." How did that happen? It's very rare in our business that we don't have it coming through at some level. Again, we've completely reversed the ratios on money coming into our business and that was through starting off with this tracker.

There's three parts to this. You must do this work. I'm not asking you nicely. I'm not inviting you to it. If you don't do this work, you don't get the transformation. You choose. You cannot skip this step. it's fundamental. The first thing is to find out where is your money thermostat set. Have those numbers so that you know where they are. The next part of that is to set your next bold money goal so it's stretching. It's okay if you're not going to be reaching it. It took me a while to reach my next goal, but I never, ever lost sight of that goal. I chose at that time that I wasn't going to lower the goal; I was going to keep it. I did do a jump from \$10,000 to \$25,000 because I decided that instead of lowering the goal, what I was going to do was figure out how I was going to get there and I wasn't going to stop until I did. Then I did. Set that goal that's meaningful for you. Set why it's important. That's money clarity. What are the actions that you need to take?

As the CEOs of our business, I will always give you reasonable resources if you're stuck at what should I be doing? I get that. An action might be, "I need to

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ask Vanessa. I need to tag her on Facebook. I need to admit that I'm stuck with this." That can be an action. That's still a really good action. Then start to track money. As a business owner, you are the CEO responsible for the financial health of your business. It doesn't matter what the numbers are. You need to know.

What's coming up for you around this subject?

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