

# EXPLORE YOUR ENTHUSIASM

## EPISODE 173: HOW TO FIX YOUR RELATIONSHIP WITH MONEY

After my episode about healing MY relationship with money, I got so many replies saying, I REALLY NEED TO DO THIS: HOW?! Today, we'll dive into the how of healing your own relationship with money.

Welcome to Explore Your Enthusiasm episode 173, with me Tara Swiger. Your relationship with money has SO MUCH to do with the health of your business. In [episode 161](#), I shared a bit of my own story with money and what I uncovered and how I started to work on it. I shared a few questions you could ask yourself to figure out what your relationship with money was like and how it might be hurting your business. I got so many replies to that episode, and most of them said "ME TOO. OMG! But what do I DO?!"

And I realized: I talked all about how to identify your money story and how it was holding you back, but not a lot about what the next steps were, once you recognize how your money stories, misunderstandings and fears have been shaping your life. So today we'll get into ways to work on your own relationship with money.

And if you, like Tara-of-2006, think you can just skip this, and focus on working on your business... let's set you straight. Your relationship with money and your self-worth impacts every area of your business: your pricing, how comfortable you are sharing your products, what shows you get into, how you talk to customers, and if you sabotage yourself or your biz.

I like the way Geneen Roth puts it in her book, [Lost and Found](#). She says, "since both food and money - nourishment and worth - are inextricably woven into the fabric of love and lack of love, they trigger feelings of deprivation, abundance, sufficiency, giving, receiving, entitlement, needs, wants, pleasure, suffering, and survival itself."

In other words, a lot of how we operate is wrapped in our feelings about our worth, and our actions stem from those beliefs and feelings.

If your money story (which we talk more about identifying in [episode 161](#)) tells you that you're not good enough... that's going to play out in the decisions you make in your business. If you believe money is evil... that's going to affect how you feel about making money from your passion, or time.

The thing you need to accept, before you can work on those feelings of worth, is that this is going to come up, again and again. It's not just your business, but also your partnership, your friendships, your shopping habits, the roles you play in your house. You'll see this reflected in your bank balance, in your sales numbers, and even if you didn't run your own business - in the jobs you take and the salaries you accept.

In episode 161, we talked about your stories around money, your fears, and how you could shift some of them by translating money into what you're really buying and tracking your numbers. But many of you wrote to say: Ok, I realized I have some complex feelings about money, who in my family makes it, charging for my work... now what?

I'll be honest, I wasn't sure about an answer. I'm still not! But I've been thinking about it for the last 9 weeks and here's what I came up with: We can handle this like we work on any belief or fear that's holding us back. Everyone is going to have a different method that works for them, but I can share some basics and what works for others and you can try different things until you find something that works for you!

The first thing is that the answer is pretty simple: *Recognize your stories and fears when they come up... and work on them over and over.* You might recognize this as a feeling of panic (if you're me), or in habits or behaviors that aren't moving you towards your goal. Just keep identifying and naming it and you'll start to recognize that it is not YOU, it's just a belief. And you can change your beliefs.

After you identify a story or a fear or a place you're stuck, write it down or talk it out. In other words, get it out of just swirling around your head, so you can really approach it. You might not be able to do it in the moment, so I find it's helpful to make a note in my journal or even on the Notes app on my phone. But I jot it down to say: hey, I see you, and I see that you're not serving me right now.

Then, when you have the time, either journal it out - write how you feel, what you're thinking about, what you know you're wrong about, what you would LIKE to feel, what you'd like to release or be done with. Or talk it out - sit down with a friend or your partner - someone who you know wants the best for you - and tell them what you want from them (please listen, or

please give me ideas, or please help me see where I'm wrong!) and how you're feeling and what your beliefs are and how you'd LIKE to feel.

Keep in mind that it's not your loved one's jobs to heal YOUR stuff - so if you tell your husband you feel panicky whenever you spend "extra" money, you can't expect he's going to stop buying stuff... but you can ask him to listen to you, show you compassion, and understand. You can always ask them to provide you with some accountability (hey, are you playing your money story now), IF you feel safe and loved when they do it. Your loved ones (and your partner especially) probably trigger a bunch of your stuff around money, and just because you are identifying your stories, doesn't mean they're ready to, or that your stuff will be resolved if they change. (You are responsible for your own stuff, they for theirs).

### **If you are having conversations with your partner, I find it helpful to:**

1. Bring up your money stories when you aren't in the middle of talking about shared finances. Like, bring it up tonight, because you listened to this podcast. They will be much more understanding when you start with "Hey, I listened to this podcast and it made me realize I wanna work on my OWN STUFF. Can I talk to you about what I want to change about myself?"

2. When you are in the middle of talking about joint finances, refer back to earlier convos about your stuff, but don't use it as an excuse. Something like, "oh hey, I just realized that my belief that "there's never enough" is part of the reason I flipped out. I'm sorry. I think it will help if...{solution}."

3. When they talk to you about their money issues, ask them how you can help. Do they want to be gently notified when their story is at work? Can you set up certain structures that will serve you both?

Obviously, therapy is really good way to work on these issues of self-worth, particularly if you find yourself avoiding dealing with it or if talking about it with loved ones will trigger THEIR stuff. The more intertwined your money stuff is with your loved ones, the more therapy will be the better place to work with it. Also, remember that money is about self-worth, so it can really help to work on your own beliefs about your own worthiness with a licensed therapist.

So after you're identifying your habits, your stories, and you're journaling about it and talking about it... what else can you do?

## TRACK YOUR PERSONAL MONEY.

- ★ If you've never done it before (or it's been more than a year or two), write down ALL of your expenses, for your whole family. Write down every bill, what you spend on groceries, vet bills, clothing, everything. If you realize you don't know what you spend, you can look at your bank statement (don't put this off until it comes in the mail, go to your bank's website and log in). Don't make excuses how this month is different; unless it's December, I promise that this month is really average.
- ★ The goal isn't to freak you out, it's to give you a clear view of where the money in your life goes. You can then make decisions - it's not about spending less, for most of us it's about recognizing what you really truly need and that you've had enough every month.
- ★ Many of you who wrote to me said that you feel guilty because your husband makes all the money - so for you, I'm really going to encourage you to NOT skip this step. Even if your husband makes more than enough and you don't need a budget, you do need to know where your money goes each month. Even if this makes you really uncomfortable or freaks you out or makes you feel guilty - that's what you need to identify and work through. THAT is where the work needs to happen. If you skip this step, you're not going to take full responsibility for your relationship with money.
- ★ If you had no idea, I can't recommend tracking enough. You can track both income and expenses, with an app like [YouNeedaBudget](#). It'll help you stop avoiding looking at it.
- ★ Once you're clear on expenses, one of the things I've been doing that's really helped my business is to write down everything you make, especially if your fear is that there's never enough. Show yourself how much you're really working with. You may be surprised!

Now, the above was for your personal finances, because you can't \*just\* work on one without the other. But for your business, you need to look at your numbers every month!

- ★ What numbers? Your expenses, your sales, your fees, your profit margins and your break even point. I use Godaddy bookkeeping to track the income and expenses very simply.
- ★ If you have no idea how to find your individual profit margin or break even point, I teach you how to do that (and then what to do with that information) in the class Pay Yourself. It's open right now and for those of you who join before September 10th, you'll also get access to a Q +A in mid-September, where you can ask me all your questions live. If you really want to get clear on your numbers and figure out how many items you need to sell to break even and make money, this is the class that will teach you how.

After you've journaled and talked and you started tracking (which will give you a lot more realization about stuff to journal and talk about!), how do you let it go and move through it?

I asked my listeners and got a bunch of replies, I'm going to share them all and you can pick the one that works for you. Most of these involve creating a ritual where you let it go (and don't pick it back up).

- ★ Prayer (turning it over to God and putting it in God's hands)
- ★ Affirmations (check out my conversation with Joeli about affirmations in episode 155)
- ★ Tapping, EFT (I like Brad Yates's YouTube channel, for some non-wacky tapping)
- ★ Burn your journal pages
- ★ Paint it out
- ★ Create an intention in yoga and then let it go

You can use essential oils in any of these rituals. I recommend:

- ★ Wild Orange - the oil of abundance (especially good if you're feeling tight and afraid)
- ★ Bergamot - the oil of self-acceptance (great if you're mad at yourself for... anything)
- ★ White fir - to help you heal family, generational issues
- ★ Ginger - the oil of empowerment (if you're feeling powerless or unwilling to take responsibility)
- ★ Rosemary - helps you through transitions, especially when you feel like you can't figure money stuff out.

Once you've let go of what you want to let go of, the next step is to move forward. Sometimes, it's a matter of just creating a little ritual (if you're afraid of spending money, maybe remind yourself to take a breath every time you take your card out of your wallet). Or maybe you need to create a structure (like, each month we'll put \$X in savings, or give to a charity) - when I asked Jay what he does to work through money issues, this was his answer: create a structure (since my issues tend to be impulsivity and then guilt), having a structure for the amount of money he's going to spend (like, having it in cash) can help him self-regulate. Or maybe you need to take some outside action, like get a job, ask for a raise, raise your prices, stop giving stuff away for free. Whatever money story was hassling you will inform what the next right action is.

I'd love to hear how you have changed your money story. Share it on Instagram with the hashtag #exploreyourenthusiasm. Thanks, and have an enthusiastic day!