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**How To Overcome Under-Earning
And Find Your Worth:**

An Interview With Barbara Stanny



Michael Senoff's

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Expert Interviews On Mind Body & Spirit

Dear Student,

I'm Michael Senoff, founder and CEO of HardToFindSeminars.com.

For the last five years, I've interviewed the world's best business and marketing minds.

And along the way, I've created a successful home-based publishing business all from my two-car garage.

When my first child was born, he was very sick, and it was then that I knew I had to have a business that I could operate from home.

Now, my challenge is to build the world's largest free resource for online, downloadable audio business and health related interviews.

I knew that I needed a site that contained strategies, solutions, and inside information to help you operate more efficiently.

I've learned a lot in the last five years, and today I'm going to show you the skills that you need to survive.

It is my mission, to assist those that are very busy with their careers.

And to really make my site different from every other audio content site on the web, I have decided to give you access to this information in a downloadable format.

Now, let's get going.

Michael Senoff

Michael Senoff

Founder & CEO: www.hardtofindseminars.com

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How To Overcome Under-Earning And Find Your Worth:

An Interview With Barbara Stanny

Barbara Stanny's dad is the "R" in H&R Block. Still, she was never given any advice about money when she was growing up because making and managing money was a "man's job." So, she married a lawyer and lived a nice life, went to the ATM one day and was stunned to see "Insufficient Funds" come across the screen. Her husband had gambled away everything, leaving the country – and her with more than a million in debt. Worse, her dad wouldn't help.

Thankfully, Barbara was working as a writer at the time and was asked to interview successful women in business. That assignment changed her life by guiding her to financial success, and now she's helping other women discover that path too. And in this audio, you'll hear her amazing journey back from devastation, and all the financial steps she took to get there.

You'll Also Hear...

- The biggest way most women sabotage their success – and how to stop yourself from doing it
- Exactly what an "under-earner" is (believe it or not, it has nothing to do with how much you make) and the 5 steps you can take to overcome it
- A three-second exercise that will help you pinpoint the psychological root of your money issues
- How to shut up that little voice inside your head that says things like "I can't do this" or "I'm not worth it" and the one thing all successful women have in common that sparked their self-confidence
- Why it's so important for women to surround themselves with support instead of naysayers – and how to start training yourself to do that
- The four critical rules to respecting and appreciating money and why that's so important to the process of success
- The paradox women in business usually struggle with and how to integrate what Barbara calls a "profit motive mindset" into your life for powerful results

Barbara says there are three levels of financial success – survival, stability, and affluence. But in order to move up the levels, women need to stop sabotaging and devaluing themselves. Under-earners play the game “not to lose” while higher earners play the game to win. And in this audio, you’ll hear how to start training yourself to win.

Kris: Hi this is Kris Costello and I've team up with Michael Senoff to bring you the world's best health related interview. So, if you know anyone struggling with their weight, with cancer, diabetes, ADHD, autism, heart disease or other health issues, send them over to Michael Senoff's www.HardToFindSeminars.com.

Today, we're talking with Barbara Stanny. Barbara, great to have you with us today.

Barbara: I am really happy to be here. Thank you.

Kris: You are a woman on a mission. First, your history is so interesting, the daughter of H&R Block, a psychologist, an author on women who make six-figure incomes. You're a woman on a mission to inspire women to become financially empowered.

Barbara: It's so funny. If anyone had told me 20 years ago that I would empowering women financially, I would have told them they were crazy because, for the first 40-some years of my life, I did not understand money. My eyes would glaze over, my brain would fog up and I just didn't want anything to do with money. I just wanted to spend it.

Kris: Wait, I got to stop you. How does that work, the daughter of the H&R Block guy, right?

Barbara: That's right, Richard, the "R".

Kris: How does that work? You'd think you'd be doing the money thing in the playpen.

Barbara: The only advice my father ever gave me about money was "Don't worry" because, under that was the unspoken assumption there'll always be a man to take care of you. He was very clear, making and managing money is a man's job. I am to stay home

and raise the kids. I thought that was great and I married a man who was a lawyer and then, he went to work for H&R Block and then he became a financial advisor, a stock broker and even got his real estate license. What I found out very early in our marriage is he was a compulsive gambler. I find out every year, a couple times a year that he had gambled my inheritance and you want to hear something crazy? I continued to let him manage the money because, that's how intimidated I was, terrified by anything to do with finances.

Kris: That makes sense though, you'd been told that, "Don't worry about it."

Barbara: Right and a lot of women are in the shoes I was in but, I have this theory and many of your listeners will understand what I'm saying. If you don't deal with your money, your money will deal with you. What happened, one day after 15 years of marriage, I went to the ATM to get out something like \$60 and that's when the little screen said, "Sorry no money." It didn't say, "Sorry no money." It said, "Insufficient funds" but, I much preferred "Sorry no money." That was the moment I came out of denial. That was the moment. It was like someone threw ice water on me, that I knew I had a problem. So, there was only one thing to do, get rid of the problem.

So, I got divorced but I still did not want to deal with money. Then, I started getting tax bills for over a million dollars for back taxes my ex didn't pay, for illegal deals he got us in. Of course my signature was on everything. I had to go with him to sign. My ex had left the country. I did not have a million dollars, not even close and my father wouldn't lend me money. That was the moment; I knew I had to get smart about money. I didn't know how I was going to do it. I didn't know what I was going to do but, I really believe that when you make a down-to-your-toe commitment, the universe resolves to help you reach your goal.

At that moment, I was a journalist and I was writing for the San Francisco Business Times. Somebody hired me to do freelance project, interviewing women who were smart about money. I want to tell you, those interviews changed my life forever because no one explained to me, the process of going from

ignorant to smart about money. No one ever explained to me. I had no role models. Suddenly, these women were telling me how they did it and I did it too and I not only did it but I wrote a book about it, *Prince Charming Isn't Coming: How Women Get Smart About Money*. That book, which came out 12 years ago, was just revised and updated for its 10-year anniversary. It was just an amazing feat for me.

Kris: That was interesting. I heard something about when you were first approached to write *Secrets of Six-Figure Women*, you didn't want to do it.

Barbara: That's the second book. The first book was *Prince Charming Isn't Coming*. That's when I interviewed women who were smart with money and I learned the process, how you go from being uneducated, ignorant to understanding money. It a process that involves, that I didn't realize until that moment, not only the outer work, which is understanding the difference between a stock and a bond and funding your retirement, blah, blah, blah. It's also a process of doing the inner work, dealing with your attitudes, beliefs and decisions you've made about yourself and money.

I changed significantly. I suddenly was smart about money. I understood it. I started teaching it, traveling the country, selling my book but, I couldn't make money. I figured, "I'm a writer. Writers don't make money." That's when my agent suggested that there are more women making more money than ever before, why don't I write a book about that. That's when I hated the idea because, I imagined these successful women as designer-dressed snobs on steroids. That's when I did this little out-of-body thing and I said, "Barbara, if that's how you feel about successful women, how are you let yourself become one?" I ended up interviewing 154 women who made anywhere from \$100,000 to \$7 million and I started making six-figures, double what I ever made before I even finished writing the book.

Kris: Just from following their advice, their insights?

Barbara: Just from doing the outer work and the inner work that I learned from them. I didn't change anything I did but, I started making

more money. I was still doing the same work. Then, I wanted to see if I could teach others. So, I started giving *Overcoming Under-Earning* workshops. A few years ago, I went back and interviewed every woman who went through that workshop. Plus, a lot of them had given the workbook to their friends and to their boyfriends and their husbands so; I interviewed men for that one too. My latest book was *Overcoming Under-Earning* and it has been a remarkable ride.

Kris: That's an amazing story. One of the things I want to ask about Barbara, where do our beliefs about money come from? We had the most fascinating interview recently with *Rich Dad* Robert Kiyosaki and his sister who is a Buddhist nun. To listen to the two different understandings about money from each of those people, even though they grew up in the same family was fascinating. What do you think?

Barbara: What a great interview that must have been!

Kris: It's incredible. I'm just curious, from your research, where are our earliest understandings about money?

Barbara: Of course, research has shown us that our behavior with money very much comes from our family of origin, our parents but also the culture, our teachers, our religions, they all play a part. It's like we come into this world as this little un-programmed computer and we become programmed by all the messages that come in. What happens is we get these messages and we convert them to beliefs. From these beliefs, we make a decision and those decisions are mostly unconscious, very irrational. They have nothing to do with reality and they were normally made when we were very young but, we are operating on these decisions as if they are law, as if they are solid truth. That is how we are making our choices today, based on those unconscious decisions.

The work that I do is to help people become aware of their unconscious attitudes, beliefs and decisions they made about themselves and money. Many of them work but many of them don't. I'll give you an example and then, I can give you an exercise for your listeners to do. Would you like that?

Kris: Sure that'd be great.

Barbara: For me, I found myself when I was writing my book, *Prince Charming Isn't Coming*, "Oh man, I started understanding money! I started really getting it!" I was so excited and then, I saw myself falling back into old behaviors where I forget to write down my checks that I wrote, I forget to make the call to my financial advisor, I just started resisting. I remember going to my therapist and I said, "I really want to get smart about money. I really do." He said, "Talk to me like I'm a voice in your head." I said, "Okay, I really do. I really do." He responded as the voice in my head, "No you don't." I felt like the air came out of my balloon. I realized there's a part of me that didn't want to become smart. As I went deeper and deeper into that part of me, I realized that I was afraid that if I became smart about money, a man wouldn't love me. That has been programmed in my head. Once I saw that, that I could make different choices, everything changed.

You want an exercise for you and listeners?

Kris: Yes.

Barbara: It's a very quick exercise. Imagine, go back (if you can't get it right now, do it later) and see if you can remember your very first memory around money. Maybe when you were 3 or 4 or 5 years old or maybe when you're 8 or 9, your first memory about money. Then, you take that memory and you freeze it like a snapshot. In that snapshot is loaded with information about a belief and a decision that you made about money in that moment. I'll give you an example.

My earliest memory is when I was standing on this little step-stool brushing my teeth so; I probably was something like 4 or 5 years old, maybe 3. I don't know. My mother was standing next to me and I was brushing my teeth and I looked over at her and I asked her how much allowance she got. She gave me this look like that was a horrible question to ask, just the look. When I dissected that memory, I realized I made a decision, "You do not talk about money." When I was going through all my craziness

with my expectations-husband, I never told anyone what I was going through. No one. I was in therapy three times a week and I never even talked to my therapist about it.

Kris: For more interviews on health, mind, body and spirit, go to Michael Senoff's www.HardtoFindSeminars.com.

You couldn't worry about money and you couldn't talk about it. That pretty much covers it.

Barbara: I know. I set myself up. That's the kind of things we want to get to. If you're struggling with money, either making more or managing it wisely, the key is not only to look at the outer-work but, to look at the inner-work.

Kris: It sounds like the foundation is the inner-work; you've got to do that first, right?

Barbara: If people are struggling to really get a handle on their money, the inner-work is usually what's missing. Something recently occurred for me. When, I decided a couple years ago that my new was that I wanted to make millions, help millions and give millions. I had the six-figures down but I was having trouble. I was making six-figures but I couldn't get it up there, even close to the million-mark. I started interviewing women who make millions and I had a real jolt that there are three levels of financial development. There's survival, stability and affluence. I had been spending my life work taking people from survival to stability and get them really entrenched in stability but taking women from stability to affluence, taking myself was a whole different set of principles, especially for women. That is what I have come to call that these women were playing a different game than the world was telling me (in other words men were playing). I come to call this game *Sacred Success*. That's the book I'm working on now.

I only write about what I need to learn. Whenever I gave *Overcoming Under-Earning* workshops, I always told everyone, "Look, I'm here because I need to learn this but, as soon as I learn it, I'm out of here." I've now trained others to lead

Overcoming Under-Earning workshops but, I'm no longer teaching them. I'm now doing *Sacred Success* retreats.

Kris: That is fascinating in itself too but, before you're way too far ahead of a lot of us, let's talk a little bit about a lot of people don't even know what we're talking about "What's an Under-Earner?" What are the hallmarks of that? What are the characteristics? How do you know if you are one and what do you do to get out of it?

Barbara: I define an under-earner as anyone who makes less than she needs or desires despite her efforts to do otherwise. It has nothing to do with an amount you make. You can make six-figures and still be an under-earning and you can make far less and not be. I always use my middle daughter as an example. She's a nursery-school teacher. She does not make a lot of money but she's doing what she loves because it feeds her soul and she makes enough to meet her needs and she's not in debt. She is not an under-earner. She's a mindful low-earner. Under-earning is never a conscious choice and it never feeds our soul. It is always a condition or deprivation and not just of money but of time, of joy, of choice, of freedom and most of all, self-esteem.

Kris: Working really hard and not seeing results that you need? That kind of thing?

Barbara: It's interesting. One of the things for me when I thought about becoming a six-figure woman, my first reaction was, "I don't want to work that hard." The interesting thing I found is that no one works longer hours than under-earners. They're working long, hard and often more than one job. High earners have figured out how to work less and make more. One thing I noticed is because high-earners are very focused. One of the ways that we intelligent capable women sabotage ourselves (all under-earners are self-sabotagers), is by being very scattered and very unfocused. Under-earners are probably the most talented people that you meet because they have so many interests, so many skills, so many things they can do and they fail to focus in on one thing.

Kris: I see that a lot even in the folks that we interview, frankly. I'll get so excited about their project and then when we talk to them four months later, they're doing something else and it's a big disappointment.

Barbara: Or else, they've added things to the mix. They don't give it up, they add things to it.

Kris: They've changed the subject!

Barbara: Especially for women, there's a huge ambivalence or dislike around money. AARP did a study a couple years ago and they asked 2300 adults, "Would you like to be rich?" 20% of the men and 40 some percent of the women said no. They didn't want to be rich because they thought money was bad and the people who had it were insensitive and felt superior and greedy. If that's what you think of successful people (just like I thought of successful women as designer-dressed snobs), you'll never let yourself become one. Part of overcoming under-earning, which goes against some many of our Christian religious traditional, is learning to love money, to appreciate money, to really enjoy taking care of it, for what it can do for you and how it can change the world.

Here's where we come to the higher work of wealth. I believe that we were all put on this planet for a reason, that God or whatever you want to call this greater force has given us a purpose. It's nearly impossible to focus on our purpose if we're struggling to make ends meet, if we're drowning in debt. When women come to me and say, "I don't want to make a lot of money." I say, "Make a lot of money and then, give it away." I really believe when enough women get smart about money and become financially successful, we will have the resources, the vision, the values and the sensitivity to heal this planet and heal this world. I think it is our responsibility, it is a privilege, it is an honor to make the most money we can make, managing it wisely. In order to do that, we have to become more of who we are. That's the power.

I always ask women "Are you doing what you're doing for the money?" 99% of them say, "No, I'm not doing it for the money."

I'm doing it for the passion, for the recognition, for the challenge." At the same time virtually every one of them said to me, "But, I damned well want to be well compensated because I know I'm worth it."

Kris: They're very sure about their purpose.

Barbara: They're sure about their purpose but even more, they really understand their worth and this is their self-worth. The thing that keeps us women from making more money is we devalue ourselves. We will give our time, our knowledge, our skills away for free or bargain prices because we don't believe we're worth more. It's this little voice in our head that says, "Who do you think you are?" Mine used to say, "You don't have what it takes." We believe those voices!

Part of what happened that I learned from my interviews of women who went to my *Overcoming Under-Earning* workshop was that for those that became high earners, at some point whether it was during the workshop or after, they all had what I call "the click". "The Click" goes like this: They told me something suddenly clicked inside them that they realized they deserved to earn more than for no other reason than they're worth it. When you get that click, that sense of self-worth, there's strong correlation between your self-worth and your net worth.

Kris: What are some of the other things that under-earners have to do to fix that?

Barbara: I have five steps. I can go through those real quick and they're very, very powerful and it's not at all what I expected before I began my research. The first step is the most critical. You have to tell the truth about what's not working without shame, blame or judgment because; every problem that comes in our path has a purpose. It is there to take us higher but, we have to look it square in the face. What I noticed from my interviews with high-earners is that every financial achievement was preceded by a financial challenge. What most of us want to do is sweep it under the rug. "Oh, I don't want to look at how much debt I'm in. No, I don't want to have to deal with this." The problem can be

anything as subtle as, "I'm not happy," to "Oh my God; I can't pay the rent again this month." That's the first step. In my book, I also have exercises to look at the problems out there but, you're attitudes, beliefs and decisions you made early on about money. Those are also holding you back. Just tell the truth. That's the first step.

The second step is to make a decision. I noticed in every woman's story that was a high-earner there was some moment when she said with total commitment, "It's time to make more money." This was not just a desire. This was a committed decision. Because of our ambivalence about money so many women is that we haven't made the decision to make money. We haven't adopted a profit-motive. That's what every woman had a profit-motive. They like money. They love money. They wanted to earn money. It was important for them because there are only two games to play. There's the high-earner game and the under-earner game. The under-earner game is called "Not to Lose," and the way you play is by looking good, by staying safe, by being comfortable and not losing. That is driven by a comfort-motive. High-earner women's game was playing to win. "You go as far as you can with all that you got and when you fall down, you get right back up and you keep going?" That's what a profit-motive look like. The number one requirement for going to the next level in earnings is to be willing to do what's not comfortable to do.

Which brings me to the third step and that's what I call, "The Stretch". Every single high-earner came to a point, not only once but many times, where she said, "Oh no. I can't do this. No way no how," and she did it anyway. She didn't always succeed but she always got back up and kept going. This is "The Stretch". This is leaving what feels comfortable to what seems impossible. I don't care anything whether you're losing weight or making more money, success always lies just outside your comfort zone. One of the things I learned from these high-earners is that these women, they struggled with fear. They struggled with self-doubt. They struggled with the "imposter syndrome," feeling like a fraud and afraid others would find out. Me too but the difference between me and them, they didn't let it stop them. They looked for opportunities to stretch. I felt a motto called the high-earner

motto, whenever an opportunity came, if it sounded legal and moral, you just say yes.

The fourth step is you need to surround yourself with support because we women are so relationship-orientated. Under-earners tend to operate in isolation or they tend to surround themselves with other under-earners, with negative people, with worry-warts, with naysayer. I saw in interviewing under-earners that became high-earners that it was crucial that they started hanging around with people who were playing the game they wanted to play because we become who we're with. It's critical we start shifting and we start drawing in support where once there were naysayers.

The final step is you have to respect and appreciate money by taking care of it. There are four rules for respecting and appreciating money because, just because you have money, does mean you'll keep it. That's what I learned from high-earners. Many of them were not wealthy, many more than I expected. If you have money doesn't mean you'll keep it but the ones that had the highest net worth, were the ones that followed the four rules of money. In this order, they spent less, saved more, invested wisely and gave generously. It had to be in that order because we women, we got the giving generously part down pat but giving generously without spending less, saving more and investing wisely is always an act of self-sabotage. Not only do we jeopardize our own future security but we diminish the impact that we can make with our money. That is the reason that we want to be smart and financially successful with money. That's the reason. It's not just having money. It's what we can do with our money to make a difference in the world.

Kris: You're listening to an interview on Michael Senoff's www.HardtoFindSeminars.com.

It's pretty straight-forward. Those steps are pretty clear.

Barbara: They're five steps, they're very clear, they're very simple and they're very challenging. Telling the truth is scary. Making a commitment is scary. Stretching, doing what you don't want to do, I'm here to tell you, I do it every day. I always look for ways

to scare myself. It's scary but I've learned to see, when I get scared, my first reaction is panic. Then my second reaction is to say, "Oh goodie, that means I'm going to the next level!" For many women, it's scary to get support. If I had to leave you with one secret, with one mandate for overcoming under-earning is the willingness to do what you don't want to do, to do what scares you.

Kris: A lot of that is practice, right?

Barbara: Yes, it is a practice and it's a consciousness because most of us, when we get scared, we feel like our brain says, "Stop, don't do this!" We think we shouldn't because it's dangerous but, our brain is not our friend. Our brain whole purpose is to keep us safe. This is good when we were a kid but, successful people don't play it safe. They play it big. Successful people aren't afraid to fall down. They just pull themselves up and get back up and that's what's required. When you have support, it's a whole lot easier and a whole lot more fun. We do practice but it's also a mind-training maneuver. It's consciousness awareness that those inner voices that are telling you to stop are not the truth.

I had a woman in one of my workshops, when I had people go around and say what their goals were; she raised her hand and said, "Mine is to make Blanche shut up." I said, "Blanche?" She said, "Yes, that's the voice in my head that tells me how stupid I am." This woman in the back of her raises her hand and says, "Mine is Sister Mary Margaret. That was the nun who told me I would never amount to anything." I said to them, "We all have voices in our head that tell us how stupid we are. Mine would tell me, 'You don't have what it takes.' You just say, 'Thank you for sharing' and you do it anyway. Eventually those voices will quiet down but they may never disappear."

Kris: What were some of the secrets of six-figure women that you found out?

Barbara: I always said, "I'm a writer and writers don't make money." When I started interviewing six-figure women, of the first 15 women I interviewed, 3 of them were writers. I said, "Oh my gosh, there goes my excuse." What I found is that it didn't make

any difference what field they were in, what job they had, what industry or what the economy was doing. That had nothing to do with high-earnings. I interviewed a woman in radio, lots of writers, a psychic, a match-maker; I don't even remember all of the ones, the head of a non-profit. These women were all making six-figures. That's when I saw and I realized the inner-work was as important as the outer-work.

Another thing I learned that is a secret is these women had the guts, the chutzpah to speak up and to ask for what they want and to say no to what they didn't. This was a crucial secret. The things they would ask for would be ridiculously unreasonable and these women were totally unreasonable. They maybe didn't get everything they wanted but they got a lot closer than if they hadn't.

Kris: Barbara, your new venture is *Sacred Success*, how to create affluence that is meaningful and beneficial to others by doing what you were put on this earth to do. It's your personal journey it sounds like from going from six-figures to millions.

Barbara: I have never had such a windfall of money coming to me in my life as I had this year from so many sources. I just keep saying to people, "This stuff works. It works." Now, do you want to talk a little bit about *Sacred Success*?

Kris: I do.

Barbara: The important thing is, in order to play this game I call *Sacred Success*, you must have a few tricks strongly in place. One is you have to have a profit-motive. In order to overcome under-earning, you have to really build up a profit-motive muscle. You have to have a profit-motive firmly in place. Second, you really have to have an understanding of your value even if it comes and goes. You have to have glimpsed, you have gotten that sense that you have something to value the world. You have to be willing to be uncomfortable. You have to really understand that that's how the game is played. That's a is given, that being scared is good thing.

What I realized there was a paradox of *Sacred Success* that these women who were making millions had a strong profit-motive but then, they had to give up the profit-motive because profit is not the motive of *Sacred Success*. It is an expected by-product but the goal is achieving greatness which is what you were put on this planet to do and helping others do the same. Men are very motivated by profits, perks, prestige. You tell a man, "You'll get more money," that'll get them going by and large. Women, once we reach financial stability, we're not motivated by money, not at all. What motivates us is the opportunity to help others. That's what *Sacred Success* is all about.

Kris: With that first one for *Sacred Success*, you talk about building a strong profit-motive?

Barbara: You have to start the game with a profit-motive firmly integrated into your thinking. "Yes, I'm not giving my time and skills away unless I decide to do something pro-bono."

Kris: Are you talking business plan there?

Barbara: I'm talking about a mind-set. You're talking to an under-earner about charging what their worth or raising their prices, they'll freak out. You talk to a high-earner; they keep raising their prices until people stop paying. Then, when they get comfortable with that, they raise their prices more because it comes from a sense of valuing themselves, not out of greed, not out of materialism necessarily. It's a sense of your value. A woman who is ready to play *Sacred Success* will not undermine herself because she values herself. That's why the work of *Overcoming Under-Earning* is so important.

Kris: You're talking about much more than a business plan here.

Barbara: Whatever is going on with money is going on with other areas of your life too. I guarantee it because you can't slice up your life like a pizza and say, "Yes, I'm going to work on money here." Whatever is going on with money is going to show up in other areas of your life. I feel like money is a doorway to your power because that's what this is about. This is not about money. It is

about owning your power. What trips women up, it's not money; it's not making or managing it. They're perfectly capable. It's their fear of owning their power. There are several doorways you can walk through to really claim and step into your power. Money is one. Health is one. Relationships is one. Career is one. All kinds of ways and demand you to lift heavier weights to become more of who are, to become a powerful woman in this world.

Kris: Barbara this is just fantastic information about money. Where can people find out more about you and what you're up to?

Barbara: My website is www.BarbaraStanny.com. I really appreciate this. It has been fun talking to you.

Kris: That's the end of our interview and I hope you've enjoyed it. For more great health-related interviews, go to Michael Senoff's www.HardtoFindSeminars.com.