

HOW WE EVOLVE OUT OF UNDERCHARGING

FROM INSIGHT → TO STRATEGY
→ TO EMBODIED ACTION



SELF INVESTED

LAST WEEK: KEY TAKEAWAYS & THEMES

1. Income patterns are not random; they are relational and internal.
2. Everyone has a “capacity to receive” (the container).
3. Feeling stuck is information, not failure.
4. Earning more often threatens safety, belonging, or identity.
5. Women are conditioned to equate goodness with accommodation.
6. Under-earning can be a form of loyalty, not lack.
7. Different disciplines describe the same phenomenon (set points, identity protection, safety, the vessel).
8. The “Wealth is...” exercise revealed unconscious money rules.
9. Charging was reframed as participation in value, not greed.

ONE:

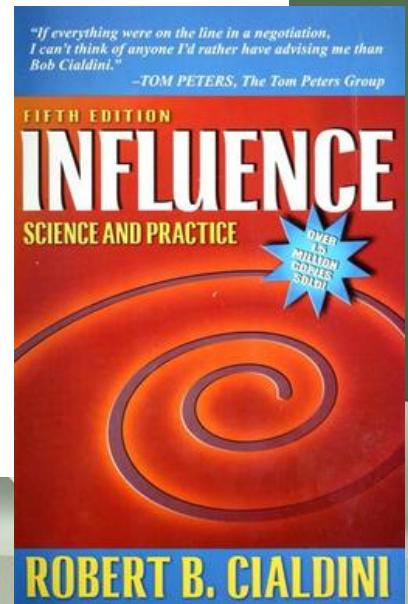
LETTING GO *of the* NEED *for* APPROVAL



The moment you need approval, you lose leverage. It's not because people are cruel, but because need collapses authority.

Behavioural research backs this up:

- People trust authority, not **appeasement**
- Confidence increases perceived value
- Over-explaining **reduces trust** (called the Presenter's Paradox in communication research)





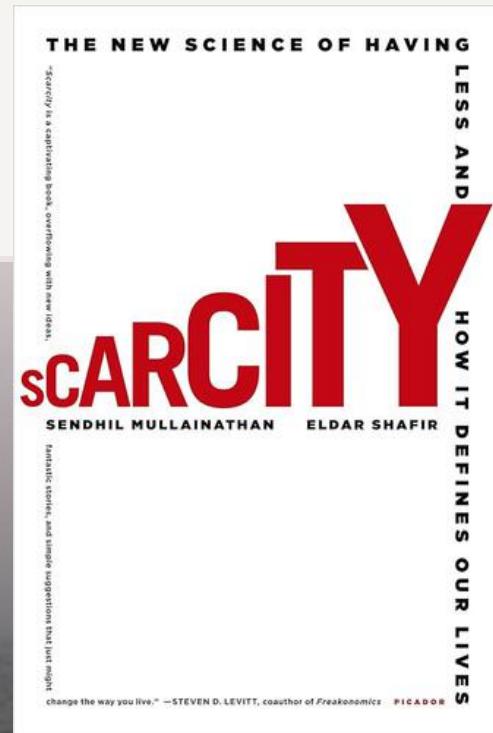
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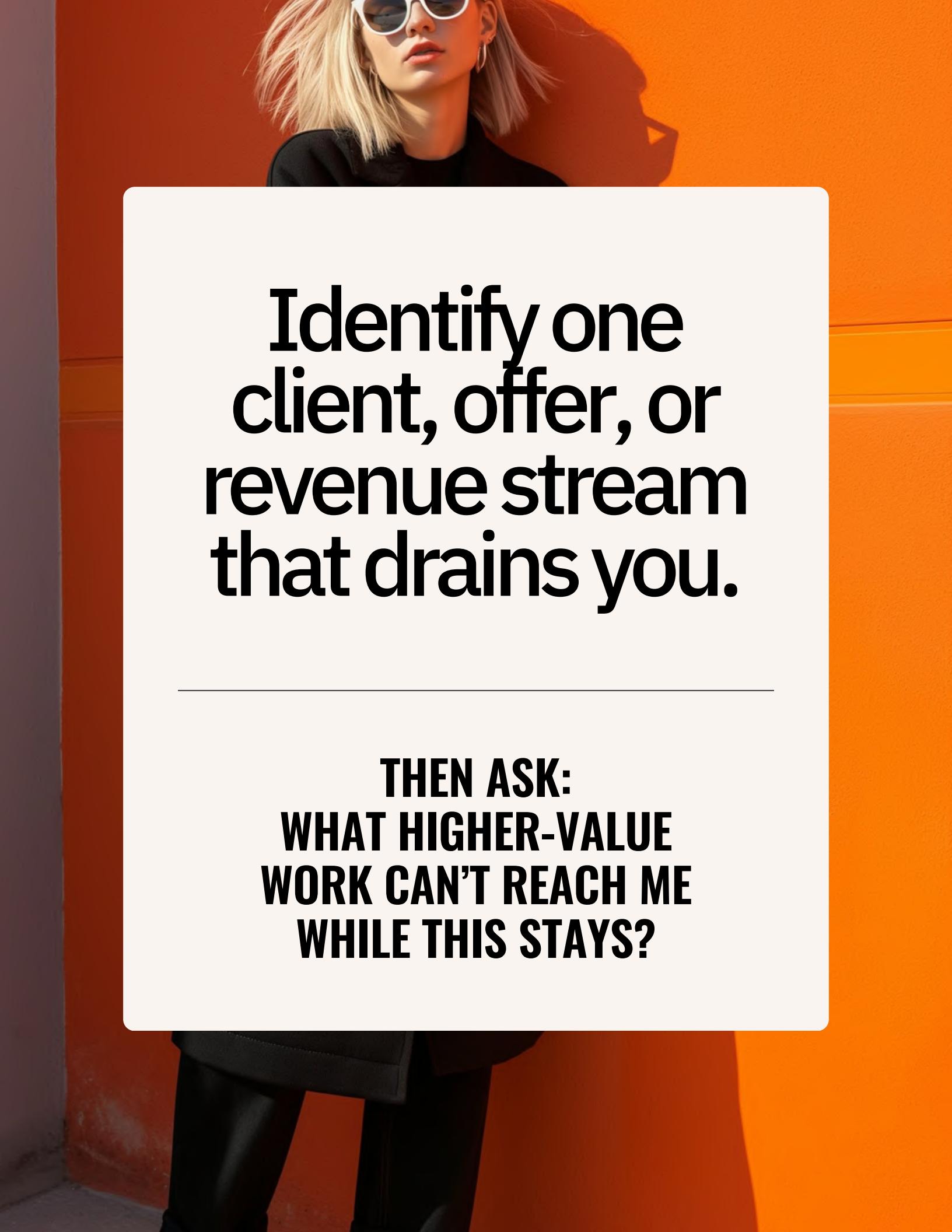
*“I’m SO GLAD I Lost
This CLIENT”*

Every misaligned client:

- 1 Consumes **emotional bandwidth**.
- 2 Reinforces **underpricing**.
- 3 **Blocks** aligned opportunities.

When your emotional bandwidth is tied up managing the wrong client, you literally cannot see or respond to better opportunities.





**Identify one
client, offer, or
revenue stream
that drains you.**

**THEN ASK:
WHAT HIGHER-VALUE
WORK CAN'T REACH ME
WHILE THIS STAYS?**



THREE:

The SHIFT Is HIDDEN in What You're AVOIDING

WHY THE THING YOU AVOID HOLDS THE MOST LEVERAGE



IT HAS AN ASYMMETRIC PAYOFF

An asymmetric payoff is when:

- the action itself is relatively small
- but the consequence of doing it ripples widely across the system

This is why the nervous system **pays attention** to it.



IT THREATENS IDENTITY OR EMOTIONAL EQUILIBRIUM

Most productivity advice fails because it assumes resistance is about: effort, motivation, discipline.

In reality, resistance shows up when a task threatens: identity, belonging, morality, emotional balance



IT CREATES IMMEDIATE FEEDBACK

Behavioural finance shows that people avoid situations that create: loss salience, self-evaluation, identity threat
Immediate feedback does all three.

So the system delays: “I’ll look later”, “Now’s not the right time”, “I already know what it says”

This keeps the emotional field stable...temporarily.

HIGH-LEVERAGE THINGS PEOPLE COMMONLY AVOID

Money & Reality

1. Looking at total monthly or annual revenue
2. Looking at profit (not just money coming in)
3. Reviewing unpaid invoices
4. Following up on money that is owed
5. Comparing hours worked to income earned

Sales & Asking (Core Avoidance Zone)

1. Making a clear invitation
2. Talking about price without softening or apologizing
3. Letting a potential client sit with the price without rescuing them
4. Hearing “no” without over-explaining or negotiating
5. Following up after a sales conversation

Pricing & Value

1. Raising prices for existing clients
2. Saying “this is the price” without justification
3. Removing discounts, sliding scales, or exceptions
4. Packaging work instead of charging hourly
5. Simplifying offers instead of adding more

Visibility, Boundaries & Identity

1. Naming themselves as an expert
2. Speaking about outcomes and results.
3. Saying no to misaligned clients
4. Letting go of being “the affordable one”

Truth

1. Naming the one decision they already know they need to make

Some EXAMPLES

RAISING PRICES

Why it's avoided:

This triggers:

- fear of disappointing people
- fear of being seen as greedy
- fear of changing the relationship

This is where approval-seeking hides.

TALKING ABOUT PRICE WITHOUT APOLOGIZING

Why it's avoided:

Silence feels unsafe.

Letting someone sit with a price feels like pressure, even when it's not.

LOOKING AT TOTAL REVENUE

Why it's avoided:

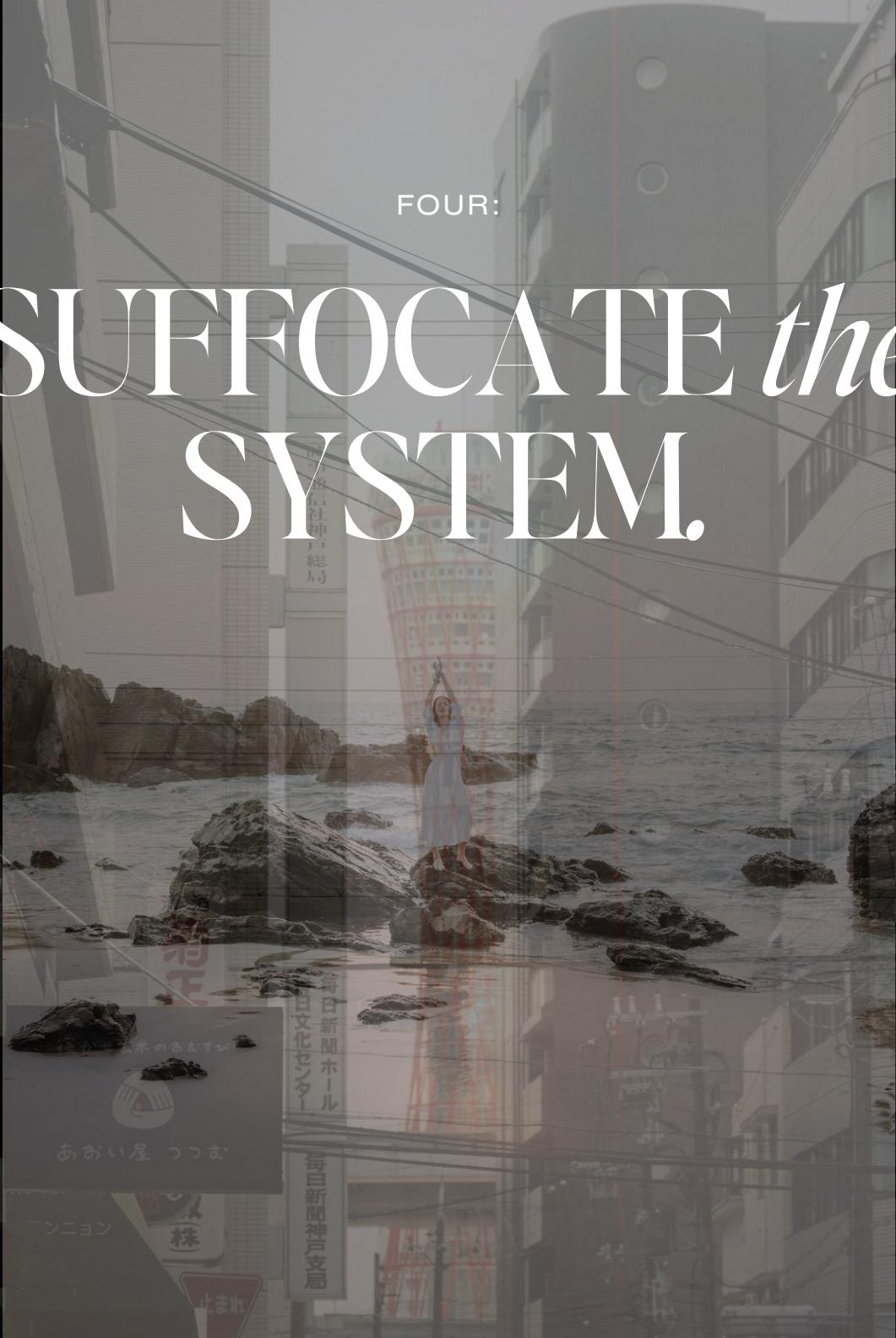
Revenue creates self-evaluation. It asks: Is my generosity sustainable? For underchargers, focusing on service instead of revenue preserves the identity of “helpful” without confronting misalignment.



The thing
you're
avoiding isn't
blocking your
growth. It's
pointing to it.

FOUR:

SUFFOCATE *the* SYSTEM.



Effort Creates the Conditions. Outcomes Arrive Indirectly.

Apply so much aligned effort toward a desired outcome that the system has no choice but to reorganize in your favor.

You are not controlling how the result arrives.

You are controlling whether the conditions exist for it to arrive.

YOU MIGHT BE DOING EVERYTHING TO LAND A SPEAKING OPPORTUNITY:

- GOING TO TOASTMASTERS
- NETWORKING
- APPLYING TO CONFERENCES
- REFINING YOUR TALK
- PRACTICING DELIVERY

And then one night, you go out socially. You meet someone new. They're in a bind. Their speaker cancels last minute. They need someone now.

It feels unrelated. But it isn't. That opportunity exists **because**:

- your skills are ready
- your confidence is embodied
- your identity has shifted
- your nervous system can now hold the opportunity

FIVE

WHEN A WOMAN
invests in herself,
EVERYTHING
changes.



HOW DO WE INVEST IN OURSELVES?

SKILL MASTERY

Mastery reduces internal negotiation.

SUPPORT

Support expands your internal sense of capacity.

TIME, REST, SPACE

You don't charge for time. You charge for the state you bring into the room.

BEING WITH PEOPLE WHO CHARGE MORE

Research shows people calibrate “what’s possible” based on their reference group.

CLARITY

Undercharging thrives in ambiguity.

PRACTICE RECEIVING

You cannot sustainably receive money if receiving itself feels unsafe.

INVESTING IN YOUR OWN TRANSFORMATION

People who invest in themselves stop apologizing for asking others to do the same.

FINANCIAL CLEANUP

You’re telling your system: “There is a place for this now.”

CLEAR DECISIONS

Undercharging thrives in open loops. Decisive systems feel safe; to you and to clients.



CREATE ONE
IRRESISTIBLE, CLEAR
OFFER

TAKE A COURSE OR
JOIN A COACHING
CONTAINER

CLEAN UP OPEN
MONEY LOOPS

SEPARATE BUSINESS &
PERSONAL BANK ACCOUNTS

PRACTICE RECEIVING
COMPLIMENTS WITHOUT
DEFLECTION

One way I could
invest in myself that
would make charging
feel more natural, not
forced is...

PAY FOR SUPPORT
INSTEAD OF DOING
EVERYTHING YOURSELF

STOP OVER-GIVING
BEFORE PAYMENT

MAKE ONE BOLD,
LOVING
DECISION

SPEND TIME IN ROOMS
WHERE CHARGING MORE IS
NORMAL

BUILD WHITE SPACE INTO
YOUR CALENDAR



SIX

FIND *the* FIVE



SUCCESS LEAVES CLUES

Undercharging thrives in three conditions:

- **isolation**
- **distorted reference points**
- **moral storytelling (“I’m different from those people”)**

We need to replace: “*People like me don’t do that*” with: “*People like me are doing that, and here’s how.*”



Social Learning Theory

People learn what's possible by observing others; especially those they identify with. When you don't have visible examples:

When you don't have visible examples:

- your nervous system treats success as risky
- pricing feels inflated, even if it isn't



REFERENCE GROUP THEORY

People unconsciously calibrate “normal” based on who they’re surrounded by.

If everyone around you: undercharges, overworks, normalizes depletion, your system reads that as the ceiling.

Finding the Five **resets the reference group**.

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 EBSCO Knowledge Advantage™

Reference Groups and Role Models

Reference groups and role models are essential concepts in the sociology of social interaction, impacting individual behavior and societal norms. Reference groups are social entities that individuals look to when making decisions, offering a comparison point based on shared characteristics like status or ethnicity. These groups can be classified into three main types: normative groups, which provide guidelines for behavior; comparison groups, which help assess personal situations; and audience groups, from which individuals derive values and characteristics they aspire to emulate. Role models, a specific subset of reference groups, exemplify behaviors or social roles that individuals may aspire to imitate.

Your Five should be people whose work you respect, not people you resent or secretly dismiss.

They should feel: slightly ahead of you, relatable enough to study, aligned with your values



- ▶ What are they charging? (Without judgment.)
- ▶ Who are they serving? (Be specific.)
- ▶ What are they not doing? (This is where the gold is.)
- ▶ What boundaries are they protecting? (fewer offers, fewer hours, less accessibility, clearer rules, less emotional labor)

SEVEN

FIND *the* NICHE



NICHE DOESN'T MEAN
FEWER PEOPLE. IT
MEANS FEWER
MISUNDERSTANDINGS.

WHY UNDERCHARGERS OVER-GENERALIZE

Trying to help everyone often comes from:

- **fear of rejection**
- **fear of being judged as selfish**
- **fear of choosing wrong**
- **fear of visibility**

So the offer becomes:

- **broad**
- **vague**
- **emotionally safe**



CONFUSION FOR
THE CLIENT

WHY NICHE REDUCES RESISTANCE (FOR BOTH SIDES)

When an offer is precise:

1. Clients feel seen.
2. Clients self-select.
3. Clients stop asking for justification.

And for you:

1. You stop over-explaining.
2. You stop convincing.
3. You stop negotiating your worth.

* Step 1: Who Is My Work Especially For?

“My work is especially for people who are _____ and want _____.”

Be specific:

- stage of life or career
- problem they’re tired of
- identity they’re stepping into

* Step 2: Who Is It Not For?

“My work is not for people who _____.”

Examples:

- want the cheapest option
- aren’t ready to engage
- want unlimited access
- want results without participation

A collage of images featuring a building with balconies and railings, and a close-up of pink cherry blossoms.

EIGHT

MASTERY over MEDIOCRITY

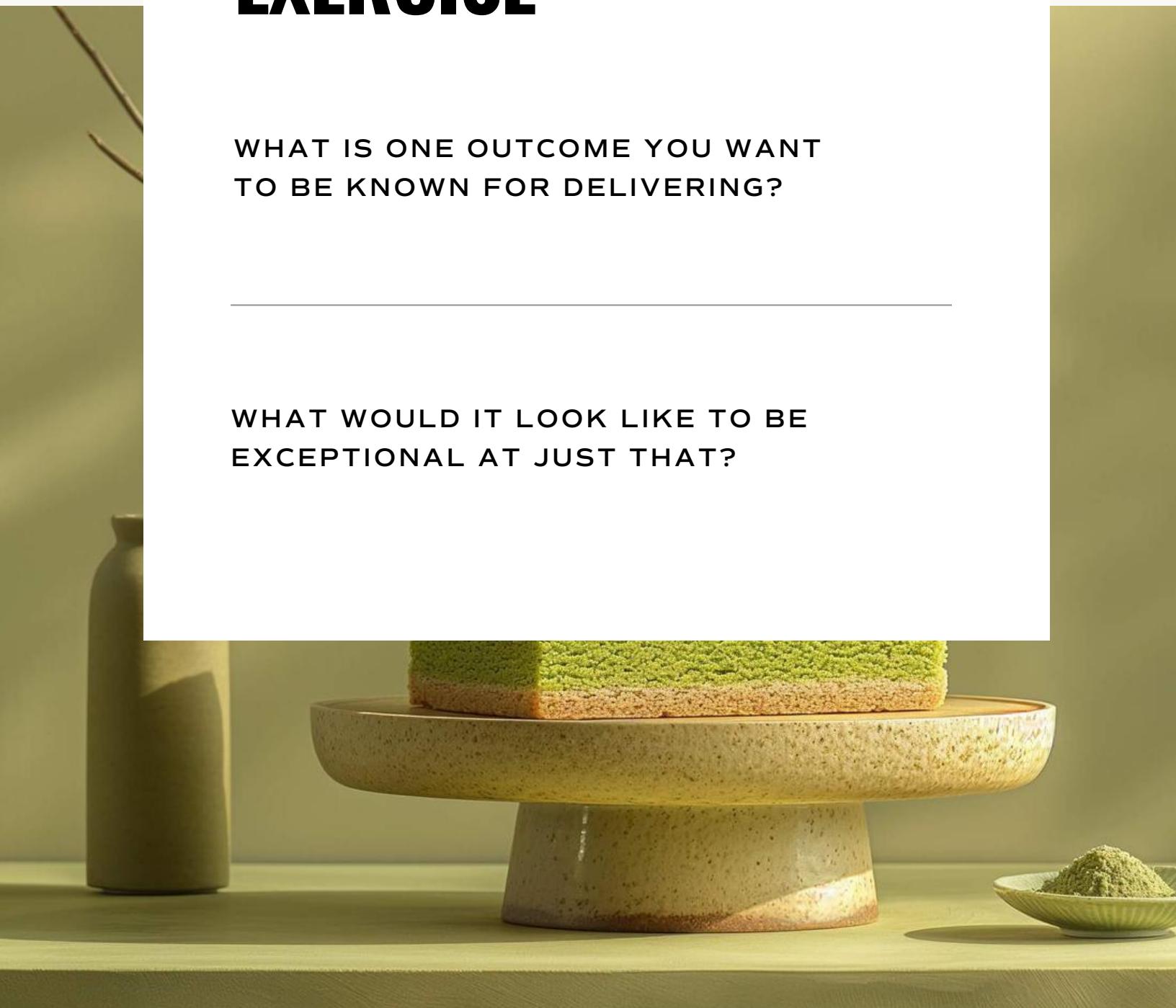
THIS IS WHERE UNDERCHARGING FINALLY BREAKS.

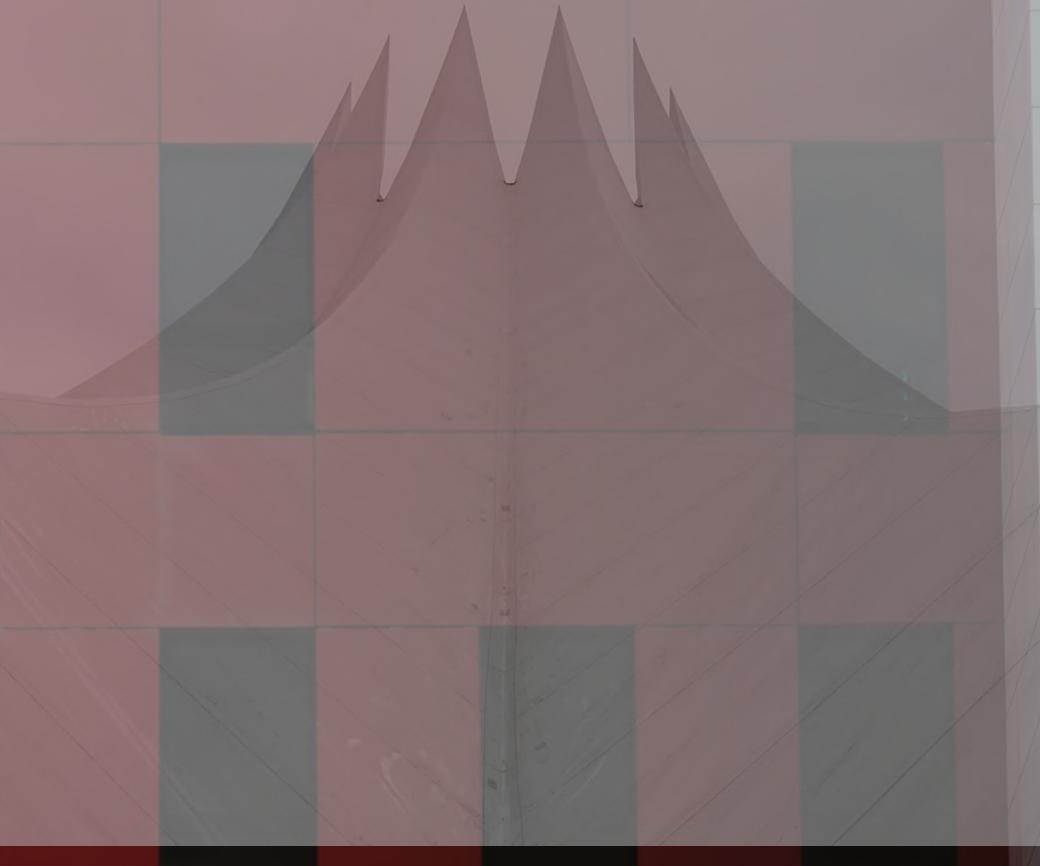
Massive value comes from depth, not breadth.

EXERCISE

**WHAT IS ONE OUTCOME YOU WANT
TO BE KNOWN FOR DELIVERING?**

**WHAT WOULD IT LOOK LIKE TO BE
EXCEPTIONAL AT JUST THAT?**





NINE

REMOVE *customer* RESISTANCE

COGNITIVE LOAD REDUCES BUYING CONFIDENCE

The more effort a decision requires, the less confident people feel

People interpret their own confusion as risk.

When confidence drops, people: delay, negotiate, ask more questions, choose cheaper options, say “I’ll think about it”

When something feels clunky, the subconscious thought is: “If this is hard now, it may be hard later.”

REFLECTIONS:

ONE INSIGHT

ONE AVOIDED ACTION

ONE ALIGNED EFFORT TO SATURATE
THE SYSTEM

IF EVERYTHING YOU LEARNED
TODAY WERE DISTILLED INTO ONE
DECISION, WHAT WOULD IT BE?