

(#292) Raise your money thermostat & stop overspending for good

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money, thermostat, financial thermostat, month, feel, question, financial, put, lattes, overspending, business, fucking, unconsciously, frequency, 300k, deprived, earning, happen, manifest, nervous system

SPEAKERS

Kathrin Zenkina



Kathrin Zenkina 00:14

Welcome to The Manifestation Babe podcast. My name is Kathrin Zenkina, and I'm a manifestation expert, master mindset coach and multiple seven figure entrepreneur, I'm obsessed with helping you achieve everything that you once thought was impossible. If you're looking to massively uplevel your life, your finances, your relationships, your productivity and success, then you have come to the right place. My goal in this podcast is to help you see the infinite potential within yourself to be, do and have anything that your heart desires. Think of this podcast as your weekly dose of mindset development, to help you maximize who you are, and where you're going. Leave it to me to provide you with the tools, the resources, the strategies and teachings that you need to manifest the reality wilder than your wildest dreams. I know we're about to have so much fun together. So thank you so much for pushing play today, and now let's begin. Hello, my beautiful souls and welcome back to another episode of The Manifestation Babe podcast and welcome back to Money season. So today I'll be answering a question submitted from one of you babes, which so far, has been my favorite podcast format, and I hope you're loving it too, and real quick before I dive into today's question into today's question, which has everything to do with raising your money thermostat and what specifically that means and how to overspend how to well, how to stop overspending not overspend, how to stop overspending for good, which is specifically derived from the person who submitted their question. They share that they have an overspending issue. So I was super excited to talk about this, because this is one of my favorite topics, and I've recently developed this process of raising your financial thermostat, and specifically a single question that you can ask yourself before you circulate your money. Before you spend your money. I don't like to use the word spend. I like to use word circulate. It was a question that you can pause, ask yourself and it will make a world of a difference in terms of whether or not you circulate your money. It just gives you this extra little check in with your future self that makes such a fucking difference. Okay, real quick. Before I dive into today's question, I made two free money freebies. Two of them, I worked on them over the holiday season. They are now live and available for you to download. I think every single one of you should be downloading these freebies, I made two you can choose which one you want, I recommend both. One of them is a 20 page ebook called the 14 money, beliefs and principles and practices that have made me a

millionaire, and will make you one too, if that's what you decide, and the other is a money coach in your pocket, where I am giving you 15 Questions 15 of the best questions to ask yourself to raise your financial frequency and manifest more money. So if you're someone who wants to really immerse yourself into more like a workbook, you can also journal on them. But just something where you can actually do something and answer these questions and really take action on the answers that you're getting to these questions to change your financial future. This is the questions to ask yourself, this is the download for you. Now of course, I recommend both. You can download both of them completely free by going to the links in the show notes that I will drop of course. But also you can go to manifestationbabe.com COMM slash money book, very easy slash money book, and manifestationbabe.com slash money questions. So that's money questions and money book that goes after the URL manifestationbabe.com. You can grab each of them from there, and I hope you enjoy them. All right, let's go ahead and roll our question of the day.



04:41

Hi, Kathrin, I have a question for you about money mindset and limiting beliefs around money. I, for example, have a really good salary and get paid fortnightly. I think my salary is going up twice in the last two years, and my rents actually gone down but I find that I will always spend what I I earn. So obviously, I know that I have a limiting self belief there. But how do I work out what my money limiting belief is? and how do I go about trying to solve that? I feel like no matter how much I earn, I will spend all my money. So I'd love to know your thoughts. Thank you.



Kathrin Zenkina 05:19

Hi, babe. Okay, I didn't catch your name in the recording, but I believe it's niam or Neve, forgive me for mispronouncing I'm literally reading it off the submission form, and I didn't hear it in the recording. Okay, I love love, love this question. It sounds to me like you have been raising your financial earning frequency, which is so great, because it sounds like more and more money is flowing in than ever before. But maybe there's a holding pattern or not an increase in your financial holding frequency, your financial keeping frequency, which is where the compulsion to overspend may come in, which is a subconscious thing that happens when you're operating outside of your financial thermostat. So we all have a financial thermostat of just how much we're comfortable. Okay, how much we feel safe and secure and comfortable, how much we're used to how familiar we are with how much we are earning, circulating and keeping. Now again, circulating just means spending, I don't like the word spend, because it implies that the money leaves like it's spent and it's gone forever, and that's not the frequency I want to put out with my money when I go out and buy things, I am circulating it with the expectation that it will come back into my life. Okay. Okay, and this financial thermostat will influence each of our financial behaviors in such a way that keeps us at a certain financial temperature. So think of how a thermostat works. Okay? When you have, okay, you so you have a thermostat, you set it at a certain temperature, I think my favorite time to set mine is like 71 degrees in my house, I feel like that's a great medium feeling temperature, it's not too cold, not too hot, right, and when the temperature of the home goes below 71, the thermostat will kick in the heater to warm up the air, right, and vice versa. When the temperature goes too high, then the thermostat will either stop the air from flowing so that it can cool down or kick in cold air to cool it down. Okay. So the point of a thermostat is to maintain a certain range of a

temperature, and you have this subconsciously with money, you have it with everything. But in this particular instance, we're going to talk about money. So your thermostat is ultimately determined and set by your beliefs. So you're right that there is a belief here, right patterns, the way that you grew up the things that you heard growing up the experiences that you've had growing up. It all determines your beliefs and your beliefs determine your financial reality. So you're right. There's a belief here. However, because we're not on a coaching session, I can't ask you further questions. I don't have the ability to dive into specifically, what your belief is like specifically what has programmed you to be comfortable at a certain level of money. But I will share with you how the thermostat works and how you would go about raising it. That way you know how to raise yours and you can ask yourself the right questions to discover what beliefs have created or current financial reality. If there was an episode that you'd want to listen to several times this would be it if there was an episode where you might want to take notes and write down the steps probably one to do this because this is fucking game changing. I gotta put my phone on Do Not Disturb because I'm getting notifications that are distracting me. Okay, so here's how the thermostat works. If our financial thermostat, let's say it's set at \$10,000 a month in terms of earning, okay, so it's like an earning frequency, and let's say, you know, we're business owners and our incomes are variable or maybe you just got a bonus at work, right? Your boss is like, you know what, you brought an extra \$2,000 worth of value to the company this month. I'm gonna give you 12k Okay, so we we have a thermostat at 10k we earned 12k If we are not intentionally increasing our capacity to hold more money by getting our energy, our identity and our nervous system behind it, we will find a way to make sure that we spend that \$2,000 We do this unconsciously, like literally without even fucking noticing it To get ourselves back to 10k per month, at the same time, this works for our favor as well. Meaning that let's say that something happened, and you only earned 7k that month, and because your thermostat is set to 10k per month, this is where money will actually manifest out of seemingly nowhere to get you back to 10k. So you might attract a new client, or you might attract a refund of some sort that was unexpected. Or bonus, or maybe you won 3k on your scratcher ticket, I don't know, whatever it it comes from somewhere. So this works for earning money, and this also works for how much we are holding how much is sitting in our traditional bank accounts, or how much is sitting in a growth account. Which I can already hear my husband's voice in my head like haven't, you can't keep this much amount of money more than this much in your bank account. Because it's not secure. You want to put it in this account, because it's more whatever, okay, I'm not the person to talk, logistics and 3d money. I'm here for the energetics of money. But that's beside the point. So let's say you subconsciously feel uncomfortable holding like it feels unfamiliar, right? It feels weird. It's like, Oh, my God, my nervous system is out of whack. Holding anything above, let's say \$7,000. In your savings account, which I don't like to call it a savings account. I like to call it an opportunity fund because I want to manifest opportunities, and reasons to have opportunities. I don't want to manifest a life of saving, like I don't want to manifest more reasons to save, do you see what I mean? Like it's the language is so fucking powerful, and determining the frequency of everything. It's insane. So I'm very intentional and careful with how I talk about money, which I shared in the last episode. So you can go in there and get more deets on that. So let's say you feel uncomfortable holding anything above 7k in your bank account or in your savings account, and so when more important and let's say you have a great month, you pour in five, extra k or whatever, you might feel a subconscious discomfort with this larger sum of money, and you might if you're not careful if you're not getting your energy and your nervous system in or identity, and just being in practice of holding and seeing and just being with more money, you will attract or you might attract I don't want to say well because guarantee but you might attract an unexpected bill or maybe a reduction in salary or maybe less clients in your business or some sort of emergency or financial mishap, that forces you to pull out a certain amount of money that brings you right back to 7k in your savings account. So these behaviors can be

something that feels like it's happening to you like oh my god, and unexpected bill like oh my God, I feel like life is so unfair, right? Even though unconsciously, you manifested it again, unconsciously. Or it could be something that you are more conscious of like you're going out and just finding a really good reason a very conveniently good reason to buy that eighth pair of shoes that you don't even want to be buying. But something unconsciously within you feels like it just has to buy it oh my god, it's on sale. There's only one pair left oh my god, I have to buy it right, it sounds so good. Because this is happening unconsciously our unconscious is driving our behavior, and it's making it so deliciously yummy and enticing. So either way, it's all happening unconsciously, and this is why the financial earning frequency and the financial holding or keeping frequency both matter, which can both be raised, and we can also talk about how there's a financial circulating frequency because some people feel they they trapped themselves in the feelings of scarcity and lack and they hold on for dear life and don't buy the things that they really want to buy even if they can't afford it. Even if it makes financial sense in the sense of like, you're not gonna go bankrupt, if you buy it, you're still gonna have plenty of money, right? So there's all these different frequencies that are interacting together to create your ultimate financial frequency. So regardless, all of them can be raised and create a powerful dynamic when being conscious of both earnings and keepings. So together, they all create the financial thermostat. So how do we raise our financial thermostat? Great question. Look into your finances. So like literally do a money date. Look into your finances, set a date and a time and just look at all your financial behaviors just get a feel for what your current temperature is at in terms of money. So open up your bank accounts and see how much is flowing in on average. How much is going out on average? How much are you left with on average? Are you noticing that on average, you're left with 10k 5k \$500.00 out \$0 \$100,000, and I'll tell you like there are millionaires out there, whose financial thermostat, and by millionaire, I just mean how much they're earning and like revenue, not so much profit, right? Because their thermostat could be set at \$0. Or they're constantly attracting more and more reasons to outflow the same amount of money that is in flowing. So you can see why this is so crucial. That sometimes, you know, just depends on what your goals are. But sometimes, you know, we really praise like, oh my gosh, you make seven figures. But what if you're spending seven figures So fucking what right \$0 is nothing to be excited about. So you have to look at all these different variables. So they can also be different if you have a business where you have different thermostats for how much you're receiving and keeping in the business for versus how much are you keeping and receiving and circulating on a personal level, I think anytime you have a business and you have all these different accounts and employees like holy shit, it gets really complex. I'm so grateful that my partner helps me with this, my partner loves managing money, and I feel so grateful for that, because he just helps me understand my numbers, and so does Londa RCL. Oh, she's really good at numbers, and this is her game, and so the three of us, we're constantly improving our ability to get a really good feel for our numbers in terms of our business, because so much is going on, and sometimes if you're not careful, you can get very lax, and like God's whatever, there's money there. But then you look and it's like, oh my god, there's an unexpected expense here, or bla bla bla, bla bla, and it's just making sure that we're always in a positive inflow. At the end of the month, right, making sure we're profitable and having plenty of profits so that we can keep growing our business and keep investing back into our business. So to share my own personal numbers, I'm going to get real vulnerable here and give you an inside scoop, what my current financial thermostat is, and I want to inspire you in the sense of like, I'm taking myself through this process, as we speak, and being very inquisitive around how I got here, so that I can raise it by where I desire to go. So I, my current financial thermostat in my business is around 300k, as my lowest floor like this is the lowest that the thermostat goes, I almost never go below 300k a month, which shows me the lower side of my thermostat, and my ceiling is around \$1.5 million a month. This is the highest I've ever made on the month. I've done it a couple times. But it's not like the consistent thing. The

most consistent thing is in between 300k, and I would say like 700k. But if I ever go below 300k, something happens to bring me right up to 300k. So I'm paying attention to 300k. Because this is a number I will always hit no matter what and the one I would focus on raising this is where my identity is, this is where my nervous system feels most comfortable, most safe and secure, and this is where my identity is right? My energetic frequency really backs up 300k a month, and then the business bank account flows around a lot as I've shared because we have employees to pay and we use the money to fund investment. Same for personal bank accounts, we don't really have money that sits there for too long. Even though I'm recognizing recently that I would like for there to be a bigger amount sitting in there, just in case we ever want to just take some time off. Like let's say, I want to give my whole business not just myself but my whole business, a sabbatical, shut it down for six months still be able to pay our employees still take care of our living outflows and just fuck around and just do whatever and have her life and business keep running. So this is something that we're currently playing with and figuring out and making sure like what is our numbers that we would like to build up our accounts to, and it's seeming like lately, our net worth thermostat has been around \$5 million. Something in the financial market always happens to bring us up and down around there. So we will go over and then lose money, and then we'll go under and receive again to always bring us back to here, and of course there's something within us that kept raising the thermostat because at some point it was just I think for a long time is 300k and then we got to a million and then we got to 3 million and now it seems like it's 5 million. So I just follow the same steps every time I'm like, huh, I want to raise this. So I go through the steps which I will share with you in just a moment. My husband and I are also quite big spenders on wellness and travel and food if you ever see my Instagram account, there's a lot of travel videos we fucking love travel. If you know me follow my stories and see all my crazy kooky wellness things. I'm very into that supplements, you know, currently on a detox journey from black mold and parasites and whatever, which I'm excited to get retested really soon, because I've been on this protocol for three months, and they say about four months before retesting, so hopefully I am clear, and I'm feeling amazing. So all good news. We also like to buy food, we like to eat out a lot. We like nice restaurants. So we put a lot of money here because it is what we value, and we can definitely ever if we need to limit this area, if it's ever a problem for us, right? If it's not a problem, you don't have to limit yourself. Some people limit themselves just because society says so. Right? No, you have to create your finances in a way that serve you. Okay? So sometimes it is a problem. Sometimes it's not a problem, it just depends on our on our financial goals at the season that we're in, and we know how to adjust accordingly as we go. So for me personally, what would I do to raise my financial thermostat so that I can be earning I desire \$1 million month at the bare minimum million dollar month, every single month consistently as my lowest Okay, and then I'm open to whatever the fuck the highest is. But for right now, I'm focusing on that lower range. So, uh, what else? You know, what would I do to raise my financial thermostat to break through the \$5 million in net worth, and bring it up to \$10 million, and, you know, have six months worth of business income and personal income inside the accounts, so that we just always have that, right. So here's where I would start, here are the steps and feel free to write them down. Of course, if you're driving, don't do that. Just listen, and also like, I would just listen for the first time you listen to this episode, and then go back and re listen and take notes if and kind of follow this process. If this is something that you're interested in, which I'm assuming if you're still listening, you're interested in this. So step one, get the raw data, facts, not feelings. What is the current reality? So I would sit down and I would ask myself, What am I currently experiencing? What are my exact numbers, what have been my highest numbers, what have been my lowest numbers, what numbers to my accounts sit on the most. So I'm just gathering data, and putting it in front of you is the first step and getting intimate with your money. So if you want to stop ignoring your money, and start treating it, like an energy that you want to thrive and grow in your life, you want to get intimate

with your money. You want to be friend, your money, you want to understand your money, get to know your money. Also getting it out on paper, or just in front of you are in conversation with your partner or someone you trust or a financial fiduciary or whoever gets you out of ambiguity and into clarity, and if you ever felt disempowered and controlled by money, mentally just writing it all out in front of you can subconsciously put you back in power, because now it's not something that has you. It's something where you can look at this paper in front of you and say, I thought it had me now I have it, which is potent mantra, by the way. I thought it had me now I have it. I have control. I have the power. It's in my hands now, and I get to look for opportunities here. So that's the first step. Step two is to get clear on your desired reality. What the fuck do you want to manifest? So I would ask myself, What do I want to be experiencing? So I want to be experiencing million dollar amounts on a consistent basis, I want this to be the lowest number of my financial thermostat, I want to have a \$10 million net worth based off of all the investments that my husband and I have created, I would love to have at least six months worth of cash flows I've described so that we can literally if we ever wanted to. There's no plans of this. But to shut things down for six months and run around and still have our business and life run and have our baby taken care of. So that's step two, getting that clarity. Step three is to ask deep questions, the right deep questions. This is the Inquisition and then refinement stage. So I would ask myself the kind of questions that would help me get to the root of my belief systems, my ways of thinking, my patterns that aren't serving me, and behaviors that need to change. Laying them out in front of me shows me where I'm not acting as if the version of myself who already has the thermostat higher thermostat range. So there's you currently with the current financial thermostat that you have, there's a version in a view who has that higher one? By laying this all out and asking yourself the right questions, you get the gap in between, and it's in the gap, that the magic happens. It's by embodying the gap, acting like the gap filling in the gap that fills in the gap. So I'd ask questions like, What do I feel like is currently getting in the way of me reaching these financial goals? Why do I feel most comfortable within these ranges? And not more? Like, what am I afraid will happen? If I blow past my current thermostat? Who might get mad at me? Who might judge me? And so on? If they do? Do I have any illusions of responsibility at a higher level of financial wealth? Do I feel obligated to take care of everyone or people will have expectations of me that I don't feel comfortable with at this moment, which is very fucking common? Am I limiting how much I'm earning so that no one knows how much I'm earning? Too, I feel exposed by earning more. Who is this version of me? Who has the desired thermostat range? And how is she maintaining those numbers? Remember, the energy of maintaining is more potent than the energy of achieving? Sometimes we get stuck and trying to achieve something but remember, achieving means you don't yet have it while maintaining coming from the energy of maintaining means you already do. So what are her his her their circulation or spending habits? Is she deciding what to do with her money when she receives the income flow? Or does she wait to see how much is left at the end of the month before putting it where it will most serve her. This one is major, and so many people make the mistake of receiving an income, whether it's a weekly paycheck, bi weekly paycheck, clients paying money coming in from a launch, whatever, and so many people wait until the month is over, or all of their outflows are taken care of, to allocate their resources in ways that resemble the version of you who has the financial future that you already like that you want to have, that you desire to have, and this is backwards thinking because it's like, first I'll let life's circumstances happen to me, and then I'll be the victim of life circumstances, and instead, you determine life circumstances, by acting as if what you want to happen financially is what's going to happen. So if you have an intention of putting this much into savings, this much into investments, by putting this much into this account, or that account or giving this much to an organization that calls to you or investing this much in a dinner date night out with your partner at the end of the week, like do that first. Make those decisions first, and then the month will occur and ways to support that. Because you're building the financial thermostat from the

start not seeing what will happen. What if I get a flat tire right now because then you're expecting yourself to have something happen that takes your money away. So this one's major to think about because the energy in which you do something determines the outcome that comes from that energy. So if you are approaching life like I don't know what's going to happen, this is just in case let's plan for an emergency then guess why you will manifest in emergency. So what is this version of yourself doing to not feel deprived by being financially smart, most people deprive themselves by deciding to be more aligned financially, and this is a huge mistake because sometimes are oftentimes the source of overspending comes from the feeling of deprivation. So an actuality it is spending often on things that are financially in alignment with your financial alignment plan, which I don't see budget, I say financial alignment plan. Spending on things that are financially in alignment with your financial alignment plan will help you feel less deprived and more motivated to take better care of your finances. Because when you feel like you're missing something when you are depriving yourself from going through the drive thru and getting your favorite latte once a week, or you're depriving yourself from eating out that one delicious meal per week or whatever it is like whatever, whatever fits your your financial alignment plan, okay, you're depriving yourself from getting that new outfit for that new speaking engage meant that you just got an opportunity to present a topic you're super passionate about in front of an audience and you're like, depriving yourself from really taking care of yourself and rewarding yourself for that, and investing in being the best version of yourself. As you do that, you're going to deprive yourself, you're going to feel deprived, you're going to feel like what the fuck all I'm doing is work, work, work, work working, and you're going to feel like you're missing something, and then what the mind does is it fixates on that loss, and it takes it to the extremes by unconsciously filling that void with excess stuff, because at one point, you're gonna hit a breaking point, and you're gonna go out there, and you're gonna blow your money. I actually expand on this inside of the free ebook that I wrote, the 14 principles, practices, beliefs about money that have made me a millionaire, and we'll make you one to that freebie that you can download for free. I talk about a story in which I helped the client figure out why she kept putting herself into debt over and over and over again, and it had a lot to do with the energy of deprivation, and feeling so deprived in the process of paying off debt, and then hitting a breaking point getting out of debt, and then over spending so much money, that she put herself right back to where she started, and she could have prevented that by taking care of herself and rewarding herself while she is paying off debt. So it makes a huge difference. Step number four is to make incremental align chips that lead to quantum leaps. So depending on my answers to step three, I would make teeny, tiny baby step adjustments to get myself to act, believe think decide, like the version of me who has that hired thermostat. So the reason why I say teeny, tiny baby step adjustments is because the subconscious mind can get overwhelmed if you're not careful with how you phrase things. So if you say I want to build a successful business, the subconscious mind doesn't know future doesn't know what you mean, in general or future. It also doesn't know the past, it only knows present moment. So when it hears, I'm going to build a successful business, it thinks, oh, I have to do this today. Oh, shit, I have to do this now, and it's not possible to do this today. So therefore I won't like I'm not saying it's not possible. But I don't know many people who woke up at 7am today with a business idea, and by midnight that night, they have a seven figure business, right? They have employees hired, everything built out they have customers, they generated \$1 million in the same day. I'm not saying it's impossible, but firm. You know, it's not commonly heard of let's just put it that way, it can feel very overwhelming. So instead, we have to chunk it down. We have to make it small enough to be able to act on it today. Because the subconscious mind won't find any motivation to doing the things that we know we need to be doing because it feels impossible. Because we're phrasing it as this has to happen today. This has to happen. Now, by making it too big, making it too generic making it too vague making it too ambiguous. So instead of raising your thermostat, 200k months, which sounds amazing,

right? But let's say you're only at 5k months, and according to the ladder of believability, which is something I teach inside of @manifestationbabe Academy, I talked about how it's important to have stepping stones to your big goals. Especially if your belief system doesn't backup the big goal yet you can step stone, your belief systems at smaller increments, until you get to that big goal. So when you're at 5k months, try 6k months first, a few \$100 per week at a time. Something that feels like a stretch, but it's still believable. It's not something like well, I got to figure out how to generate 95k Extra this month like holy fuck the subconscious mind, aka the nervous system is going to fry. Instead of curbing all of your spending. Let's just adjust one little thing, like instead of buying the eight pairs of shoes per month, or this month, can we buy seven? Okay, can we buy six? Can we buy five, these little increments we can get our energy behind faster, and if we can create enough baby steps, enough incremental shifts, we can take those steps fast enough to where then we see oh, I've taken five steps. I can take five more in a shorter amount of time. This is the hack people. This is the hack. So instead of going from eating out seven days a week, can we just have one meal at home this week, can we have to next week and so on? Instead of going cold turkey on the lattes, right? For whatever reason, financial experts out in the world that operate from the 3d they have beef with lattes, I don't get it. I never sacrifice lattes on my path to making millions of dollars, but for whatever reason, they think that's the fucking key to millions of dollars, it is not. But if it doesn't make financial sense for you to buy it every day, can you just go through the drive thru twice this week? Can you maybe invest in luxurious coffee for the home that tastes and feels just as good. But you're able to stretch that money that you would have invested in the 567 lattes per week? You know, it just makes more sense. You can get like 30 lattes for the same price, this luxurious bag of coffee and maybe you invest in a coffeemaker, I don't know, you have to figure out how this works for you, depending on your own personal scenarios. Now, in terms of financial keeping financial holding frequency, instead of growing the bank account by double its size this month, can we just add extra \$100. Like the moment you get paid this month, this week today? If you normally add \$100, or let's say you normally add \$1,000 to your savings account, or your opportunity fund, as I like to call it, can you just add an extra \$100, something that's not going to fry your nervous system, it's not going to blow up the thermostat, it's just increasing it. So instead of the thermostat being a 71 degrees, you're just putting a 71.1, where it's almost unnoticeable, and then the next day, it's 71.2 71.3. Right? It takes some time to get to 72. But if you change it from 71 to 75, right away, that is a shift that is felt so quickly that not always, but very often can fry your nervous system. It's kind of like how do you boil a frog, right? It's the worst fucking example in the world. I hate this example. But it's like, if you want to boil a frog, you just stick it in water and you turn up the temperature a little by little by little until it just doesn't even notice that it's getting boiled, right? It's similar, okay, but let's let's I don't know, we have to come up with a better example. That's the metaphor that comes to mind, and then just get in the practice of adding in an extra \$100 Here and there until it becomes a habit, and then the next time you can do 203 100, and you can imagine it's like 71.2, and then you go 71.4, and then 71.7, and then 72, and it just say, it just becomes more and more of a habit and more comfortable, and then you just get used to higher temperatures, you get used to living in a hot financial climate like it's hot. It's yummy. It's amazing. It's on fire. So your nervous system doesn't fry with baby steps the way that it would fry with some crazy out there huge step, which by all means, sometimes life requires us to take a massive leap. Okay, so sometimes sometimes they will take a massive leap, and when it's time to do that, you better go for it and enjoy the ride and learn how to normalize it quickly which I have episodes on that just search quantum leaps or look back, I think I did one like a couple weeks ago. But for the most part, it's these teeny, tiny, incremental shifts that are the name of the game, and this is what creates longevity with change a regulated nervous system as you act. Now the last step, step five is to maintain the new thermostat until it becomes a setpoint by taking aligned action. So you know how we have a setpoint in our bodies that determines how

much we weigh. So when you know when we've reached a certain weight, if you've ever been on a weight release journey, I don't call it weight loss, I call it weight release, when we've released a certain amount of weight for a long period of time, our bodies just are when we've weighed a certain weight. Sorry, I'll get this correct. Hold on, when we weighed a certain weight for a long period of time, our bodies just kind of stay there, right where we aren't as willing to decrease the weight. If we decide to go on a weight release journey might take some time, it might take some effort for us to release that weight. But we also at the same time, let's say we eat a little more like it's the holiday season that just passed and we ate a bunch of fucking cookies, and I don't know what your traditions are, but we make fun do every Christmas Eve so let's say you had like seven extra bread rolls than you normally would or whatever. With the setpoint you actually won't gain weight as quickly after this holiday period, you'll kind of maintain your setpoint because that's just what your body is used to maintaining. Your body kicks in the metabolism when it's time to kick it in and it slows it down. It's time to slow it down. Now if we've embarked on a weight release journey, you know that if you've only been doing it for a month, it's very easy to climb back up. So let's say your setpoint is 190 pounds, and you want to go to 170. Okay? If it's only been a month, you've lost, let's say, even even if you lost 20 pounds, or you've released 20 pounds in that month at 170. Because it's only been a month, it's very easy for you to pop back up, if you stop those habits, right, that got you there. So we can easily spring back to our setpoint. Let's say you've maintained 170 for a year, two years, three years now, guess what that becomes your new setpoint. So if we've been maintaining those habits that help us stay at a lower weight for a longer period of time, like a year, even if we get derailed for a few months, nothing actually happens, and we get right back to that new lower weight quicker, right. So let's say, Oh, my God, I'm noticing, I'm at 175, after not watching what I eat for four months straight. Well, if you decide to release weight, because your setpoint is at 170, you're just gonna get there faster. So it's kind of the same metaphor that happens here financially, the same thing goes with the financial thermostat, by maintaining the new habits until it becomes a setpoint, you create your new financial thermostat. So you've embodied your financial frequency for long enough that he just stays there. This is where you want to be patient, you guys, and don't think that you're going to change this in a week. Okay, don't even think you're going to change this in the month, I want you to give yourself a full year to shift the thermostat instead of giving yourself a shorter amount of time, like really give it a year, and know that there could be some fluxes, and those fluxes don't mean that you're doing something wrong. A lot of people say the universe will test you I don't like to see the universe as some God in the sky that's going to punish me. I like to see it as the universe will check in with me to see how much do I really want this, and it'll do a check in with me by throwing something my way that is supposedly going to or should have knocked me out of my path off of my path, and instead I go, No, I really want this. I know what you're doing universe. I know what you're doing. God, I know what you're doing source. You're checking in with me, and I'm showing you that I really want this I'm going to continue. So don't look at the fluxes don't look at the temporary derailments as a sign that it's not working, I want you to commit yourself to a year, Make this your one year experiment. Okay, make this your one year experiment, and then whenever you're ready to fine tune it, and you're noticing the results, and you're like, Oh, I think I'm ready for more. Guess what, you repeat the process, you increase it, you play around with it, you just follow the same steps that I gave you. So for me, what came up when I did this was the fact that I was overspending in certain areas of my life. So I could have a far bigger net worth and more money kept in my accounts if I redistributed my money from circulating it into areas like restaurants and travel and wellness and more into my bank accounts, and when it comes to overspending a valuable, valuable tool to help you specifically you who asked this question with overspending. This is my favorite question to ask myself before I make any purchase that has totally changed the game for me, I pause, which is easy to do, because it's before you take the thing to the cash register. Before you put your

credit card information on Amazon or on whatever website you're on. I pause and I asked myself, would I be glad to have bought it a year from now? Would I be glad to have bought it a year from now. This allows me to future pace the impacts of the purchase and really tune into what is his purchase giving giving me is it an unconscious purchase? Or is this something I consciously desire? What would it not give me is it could it potentially take away from something else? Basically, I'm weighing the benefits and the consequences. So this sweater that I'm about to buy myself would I be glad to have bought it a year from now is this something I'm going to reminisce upon as a purchase that I'm glad that I made last year? Would I still enjoy this sweater like can I see myself still enjoying the sweater? Is it a special sweater? Is it going to bring me joy? Or is this something that will only clutter my closet or maybe even get destroyed in the wash? Because it's a cheap quality sweater Right? Like I'd rather buy something that's going to last? Or is it something going that's going to just clutter my closet next to all the other sweaters that I've yet to wear because it's just another sweater or this new Wellness device? I'm a sucker for wellness devices as I'm looking at it a year from now, am I still using it just imagining Am I actually really still using it? Or is this something that just feels like a dopamine hit right now it feels like it's going to be the next latest exciting thing in my life because I'm feeling some sort of void of boredom, like I'm bored with all my other devices that I'm not using, and I think that's something new is going to kick me into the habit of using my wellness devices? Or is it just going to end? And is it just going to collect dust in my office like the rest of them are? Right? So I really look at that, and sometimes my answer is, you know what, like, I really see myself using this a year from now and I purchase it and I still do. But let me tell you nine times out of 10, I'm like, Nope, this is going to be clutter, and Nothing drives me more insane and clutter in my home, and so I'm really like, I used to have so much fucking clutter everywhere, and now it's different clutter. It's baby clutter. It's a Ryan's toys and stuff, which if you're a mom or dad, you fucking get it, you know what I'm talking about. But I have like my own personal clutter everywhere, and I've just really decluttered and really minimized my shit. Because I've processed everything through this question. I promise you future pacing, every decision a year out will drastically reduce outflows of money, and you may ask, well, Kathrin, that makes sense to like things that will still be around for a year. But how does this apply to purchases? Like vacations or trips or courses or experiences that obviously like aren't just sitting around my house are not like tangible things are sitting in my house for a year? This is a great question, and the same thing applies. Is this a trip that I will remember? Is this a trip that I'm going to look back on and reminisce upon with joy? Or is this like an obligatory I? You know, just because my friends invited me I have to go? Is this a course let's say it's investing in a course or certification? Is this a course that I will be glad to have taken? That the version of myself a year from now is living a totally different life and reality because of the investment that she made? Or is this something that I never open? Is this something that will just take up space on my computer, it will take up space on my favorites tab on Chrome, and just sit there slowing down my computer, you know, is this dessert that I'm about to eat? Like obviously food this applies to food, like you're not going to, you know, have that cake sitting around for a year. But it's obviously like a one meal experience is this dessert that I'm about to eat something I'll look back upon as memorable, as is a positive experience in my mind. Is this totally worth it? Is this enjoyable is a special, like the special cookies that I still dream about at the Wynn buffet in Las Vegas. There's these like, I think they're like Heath cookies. I don't know, they're just so warm, so chewy, so delicious. My husband, I still talk about these cookies. So I know the next time I'm at the win, but fucking buffet, I'm eating those cookies because they are memorable. The version of myself a year from now is still reminiscing upon those cookies. Or is this just a grocery store cake that my mom just bought and brought home that I want? That sounds good in the moment. But I won't remember eating, you know, a year from now, and it's only going to negatively impact my fitness goals and just going to like make me feel like shit. I don't know about you. But sugar makes me feel like shit. The next day

I'm like, right? If I'm on vacation, and I know I'm going to be just laying around tomorrow. That's fine, that's different. But if I want to wake up and have clarity and record a podcast episode and work with a client and really just tune in and fine tune my energy, I'm not going to eat the sugar. I'm telling you, this single question has changed the spending game for me, it allowed me to be so much more conscious of where my money is going and asking myself like is it in places that truly feel the most line for me, and this is where I'm currently focusing on in terms of raising my financial thermostat to help me keep more money and grow my net worth, and as for my business financial thermostat, I've noticed that it's now the third year in a row. So 2021 2022 and 2023 have all been \$7 million years like on the dot \$7 million, and I am now diving into the Inquisition, and asking myself the very questions that I shared with you in this episode so that this upcoming year I break through this plateau. I'm realizing I'm at a financial thermostat here right in terms of earning in an annual period. So when I get those answers and when I bust through that plateau, you bet I'm making an episode on that and I will report back on what I found to be true for myself and what I've shifted and share how it transformed for me and make an episode out of that. So that's me holding myself accountable to breaking through and making my first \$10 million year but I've been setting as my goal since 2021. But that's okay because who fucking cares right Time is an illusion. By the end of my life, I will make it happen. Like there is no rush. It's just a game for me like it's a fun game for me to just dissect my mind and figure out what's going on there and raise my financial thermostat. Okay, so I hope this was helpful. Remember my two new money freebies that you can download right now by going to [manifestationbabe.com slash money book](https://manifestationbabe.com/slash/money-book), and [manifestationbabe.com slash money questions](https://manifestationbabe.com/slash/money-questions). I'll also put this in the show notes. These are my guides to help you raise your financial frequency and manifest more money. Did I already say it's gonna be in the show notes? I think I did. So you can click on it there or you can just manually type in [manifestationbabe.com slash money book slash money questions](https://manifestationbabe.com/slash/money-book/slash/money-questions), and I'll also add the option to submit your question for a future episode. You guys have been seeing them flow in every day someone submits a question, which is so exciting because I'm going in there and picking your questions for these episodes. You can find that in the show notes as well. I love you so much, and hope you have a beautiful day. Bye. Thank you so much for tuning into today's episode. If you absolutely loved what you heard today, be sure to share it with me by leaving a review on iTunes so that I can keep the good stuff coming your way. If you aren't already following me on social media. Come soak up extra inspiration on Instagram by following [@manifestationbabe](https://www.instagram.com/manifestationbabe) or visiting my website [@manifestationbabe.com](https://manifestationbabe.com). I love and adore you so much and can't wait to connect with you in the next episode. In the meantime, go out there and manifest the magic.