

(#322) How we overcame our sca...hington, and Lindsey Schwartz)

Mon, Sep 16, 2024 9:53PM 48:04

SUMMARY KEYWORDS

money, people, podcast, manifestation, scarcity, live, literally, share, growing, mindset, powerhouse, belief, feel, women, part, mom, left, learning, listening, thinking

SPEAKERS

Lori Harder, Kathrin Zenkina, Lindsay Schwartz, Patrice Washington



Lindsay Schwartz 00:00

I truly believe it to be an abundant, replenishable, neutral resource that is simply a tool that, when put in the right hands, does incredible things.



00:17

Hello, my beautiful babes, and welcome back to another episode of the manifestation babe podcast. I am back. I am back from vacation officially, yay. I'm back to our regularly scheduled programming on the podcast. I hope you enjoyed all of the Q&A episodes that I threw at you from my previous rounds of my program, the manifestation babe Academy, I've been hearing nothing but the best feedback, though, so I take it that you love them as much as I love doing them for my students. So yay to that. Maybe I'll throw in a couple more in the next few weeks, especially with the upcoming launch of the manifestation babe Academy in October, which I'm super excited about. If you're interested in joining that round, I will drop the deets in the show notes for you, so you can click, get on the waitlist, and then be the first to get inside this next round, especially since I haven't done a round of MBA in like 18 months now it's crazy. It's been so so long. So for today's episode, let me give you a little backstory. So before I left on my trip to South Africa, I got to attend an amazing live event called powerhouse women, hosted by my friend Lindsay Schwartz. She does it every single year here in Scottsdale, Arizona. I happen to live in Scottsdale, Arizona, just worked out so perfectly, and not only was this event an incredible event to attend as an attendee and watch some of the other speakers speak, you know, so much life and inspiration and motivation into such an open minded group of 700 plus women, but I also got an opportunity to speak at it, and today you get to benefit from that, even if you didn't attend the event, because today you're going to get to take a seat at the event and join the panel that we did together on money. So Lindsay invited Lori Harder, Patrice Washington, and I to come and sit on a live podcast recording panel where we got to talk about, you know, one of my favorite topics, money. Money mindset. How do you go from scarcity to abundance? We all decided to air the episode on our respective podcast, because it's just too good not to share. So on this panel, we dive into all of our experiences in shifting

our limited, you know, money mindsets, into the abundant mindsets that we have today, and news flash, just to be clear, none of us came for money. So it's possible for everyone. We dove into exactly how to overcome a scarcity mindset, step by step, what becomes possible for us when we admit to wanting and having more, what the actual definition of wealth is, which was so cool to hear from Patrice herself. I can't wait for you to hear that some of the coolest things we've been able to do through the support of having more money, like, for example, I just took my family to South Africa, and that was amazing, and so much more. If you have any interest in attending this event, the next time Lindsay hosts it in Arizona, I'm going to, of course, drop a link for you in the show notes. I believe it's just going to be a wait list page so you can put your name down. You can check it out. You can receive future updates of you know when those next dates are. Who knows? Maybe I'll get an invite back for next year, you never know. Might see you next year there, and without further ado, let's dive into the powerhouse women live money panel.

L

Lindsay Schwartz 04:03

we are coming to you live from the 2024, powerhouse Women event. Can we hear you? And I'm so excited to host this podcast conversation about a topic that I know we are all really, really passionate about, and that is women earning more money. Okay, there's a few who really want to hear that, so I want to have each of you introduce yourself, tell us about your podcast. Tell us just a little bit about you, and then we're going to dive into some questions. I'll throw it to the end with Kathrin. All right, I'm Kathrin zenkina. My podcast is, thank you. My podcast is the manifestation babe podcast. It's all about on money mindset, manifestation, just really elevating your self image, manifesting your dream life. It's been my passion since I was 16 years old. I live and breathe manifestation and I just help women manifest their dream lives in all different ways, no matter what their vision looks like, I help them get there.

P

Patrice Washington 05:09

Hey guys, I'm Patrice Washington. I'm the host of the redefining wealth podcast, and the redefining wealth podcast was really birthed out of me first being known as America's money Maven. So I did several years on nationally syndicated radio answering people's personal finance questions on the Steve Harvey morning show, Steve Harvey TV show, and I got to the point where I was frustrated because I wanted to help people, but what they didn't understand was the original definition of wealth, which would keep them from actually implementing and integrating the advice, and the original definition of wealth is the condition of well being and happiness. So when I found it, I know you thought it was just money, didn't you see? And so when I found it, redefining wealth, my mission was to help people understand that there are other parts of your life that are impacting your finances, even when you're not consciously thinking of it, and if you don't focus on those other parts of your life and heal your relationship with those parts, you will always struggle with finances. You can make a lot of money, but what we want you to do is keep it, so that's the redefining wealth podcast.

L

Lori Harder 06:23

hi guys. I'm Lori harder, I am. Go on. Earn your happy podcast, and can we say it? Can we say the founder of gloci that's actually a powerhouse. Oh So, oh yeah, let's talk about this. So earn your happy was developed basically out of my own need of really wanting to overcome my own

excuses, and it was a huge way for me to start showing up like there is no better way to start showing up, you guys, than confronting yourself in a room with a microphone, with no one there, and trying to be like, do I have anything to say to the world? And it is the biggest personal development outside of business, and that's how earn your happy started, and it truly was like you guys were all just listening in on my therapy sessions, and sometimes you still do okay, you still do but if anybody has that in their heart to do one, I do think it's one of the best things that you can do for yourself and then for your community.

L

Lindsay Schwartz 07:27

Agreed, yeah, we've already met, but I'm Lindsay Schwartz, the founder of powerhouse women and the powerhouse women community and podcast. I shared this this morning. We're obviously recording this at a live event, but I shared a little bit of what powerhouse women stands for, which I was looking for this space, and I couldn't find it, so I created it, but a space that was so safe for me to be the wildly ambitious version of myself, but it was equally safe to share the really challenging things, and if you don't already listen to the podcast, I always tell people, you know, if you just look at the social media version of my life, I like to go deep, and you can only go so deep in an Instagram caption. So the place where I feel really safe to share the more vulnerable parts of my journey, and what I did to work through them is on the powerhouse women podcast, and it's just been so fun to watch it grow, to watch the community grow around it, and here we are today. So these three have been some of my favorite podcast guests and people who I listen to their podcasts, and every time I tell Lori, I'm like, oh, that episode was so good. She's like, you listen to my podcast? Like, duh, you're so smart. So what I want to open this up with is I know for myself where I started with my mindset around money, my experience around money is very different than how I feel about money today. So if you just want to share, and we'll go in the same order, just so as audio listeners are hearing it, they can know which voice is speaking. What was your view of money growing up? How has it shifted? And anything you can share about how have you shifted your money story to what it is? Now you want to start Kathrin? Wow, It's a very broad question, but I love it. I'm going to try to keep this as succinct as possible, because if you guys know me, I can talk for like an hour, like multiple hours on this topic. So I grew up, well, I immigrated to the United States with my family at a super young age, when I was a baby, and my family really struggled growing up. I recently wrote in the opening chapter of my book, like, if my childhood had a soundtrack, it would sound like we can't afford that, and I hate you because my parents were constantly fighting over money. I would constantly hear my mom just, you know the answer to every single question that I would ask, we can't afford that. We can't afford. We're not like those rich people. We're not there yet, and in order for us to get there, we have to work incredibly hard, like almost to the point of suffering, level of hard. My mom got the idea that the key to the American dream was through becoming a nurse or a doctor. So she went to nursing school, and then my whole life, she pushed me into the idea that one day I would grow up and I would become a doctor. So that was, like, my whole idea of, like, that's going to be my ticket to success. I'm going to get my family out of this really rough place through medical school. Well, lo and behold, going into my degree in biology, I was miserable every single day, and I was like, this ain't it, and I started an online business, and in the midst of my online business, I was once doing finances, because I was like, Oh, I have expenses now. They were like, literally \$30 a month, my expenses. I wish I had those expenses today, and looking at my income, looking at the debt that I was in, because I made a couple investments up until that point, and I needed to just see where I was at, because this is when I started to dive into money mindset was, you know, it went hand in hand. You start a business, you get into personal development, because

you realize your mindset is the key to success, and I'll never forget this one particular day where I opened up all my bank accounts and decided that I was going to really sit with money and really sit with my relationship with money, and I had an absolute panic attack, and I remember I just fell to the floor. I couldn't breathe, and something within me, thank God, I had this awareness where it was, like, this isn't normal, like you're not you're not supposed to be having panic attacks looking at a bank account, and I heard this voice. I had this like urge to go to this random dock on Fox Island, Washington, if anyone's familiar with that area, next to Gig Harbor, and I drove myself, and I opened up this notebook, and I just started writing all my biggest fears. Like, what are my fears? Because I realized that I spent so much of my life stuffing down my emotions, it wasn't cool to like, feel feelings growing up, and I just started unleashing my biggest fears, and I was like, wow, I have so much negative self talk. I have so many limiting beliefs about myself. It's almost to the degree of like self loathing, and through this process, it essentially turned into like a channeling of some sort, and I literally wrote down work harder on your money mindset than anything else, and you will manifest your dream life, and so then I just dove into every single at the time, again, didn't have many resources, so I dove into every single YouTube video I can find. I'm pretty sure I watched like all of Bob Proctor's seminars and just the OGS of personal development. Obviously, Tony Robbins bought as many books as I could at the time and started listening to podcasts. Podcasts were really early in the game. I'm so glad they're so popular now, because there's so many podcast topics that I love, and I'm just like, Thank God all these people exist out here with all this knowledge like this is amazing, and so I just dove deep, and I went all in on this thing that I love to talk about, which is manifestation, and I had this like moment where I realized that this voice, all these limiting beliefs, they actually weren't mine. They were passed down from generations before me, and I just got really good at questioning, hold on a second. Whose are these really right? Like, according to whom, who actually believes this? Did some deity. Did God come and incarnate out of the sky and say, Kathrin zenkina, like this is how much money you're worthy of. No, it's all made up in my head. So I just went all in, and through the process of going all in, I decided to start another business, manifestation babe, from my passion of just sharing what I was learning on Instagram, and it just started blowing up, and people could just, I could see myself transforming. People could see me transforming, and they were just asking, like, Kathrin, what are you doing? Do you have courses? Do you have coaching? Do you have this? And it's been really cool, because the business that I've built today, it's a result of me, like living and breathing this work like I know this work works. Because if it didn't, I wouldn't be here, and so where my money story is now is like, I truly believe it to be an abundant, replenishable, neutral resource that is simply a tool that, when put in the right hands, does incredible things. Yeah, amen to that.

P

Patrice Washington 14:41

So my money story began when bill collectors used to call the house and my mom would say, tell them I'm not here, and I would get back on the phone, six, seven year old, and I'd say, my mom said she's not here, and that's when I learned that you charge up credit cards and you didn't ignore the people, right? So no, but honestly, so I also come I'm a first generation American, so my mom came to this country, didn't quite know how it all worked, and got herself into credit card debt pretty easily, trying to take care of everyone back home, and I just watched her go to the store and swipe cards. So when I got to the campus of the University of Southern California, and I had recently learned my social security number, you know, a good 18 year old with a new with a social they're like, Oh, you want this visor and this water bottle and this t shirt, and I was like, yes, yes, yes, run it up. There are football games to go to. Okay, and so I left USC on the Dean's List, Honor Roll, all the things very smart kid with \$18,000 of credit

card debt, because that's what was modeled. That's what adulthood was. That was just a part of it, and at 19 years old, though I actually had gotten a real estate license, and so I started in real estate at 19, became a licensed real estate and mortgage broker at 21 during my senior year in college, and it was when I started to talk to other people, right, to help other people. I was like, these people are 40 years old, and they don't know what is going on, right? And I'm like, I gotta help them, also realizing I needed to help myself. So kind of like you I was like, reading everything I could. I was going to all the free seminars that they will offer at 3 am you know, the ones, am I aging myself? You know, the ones they used to be like, come on down to the Holiday Inn, and I'd be like, Okay, going by myself. Teach me something, right? And so I started to just learn everything that I could, and I adopted what my first grade teacher, Ms Boynton, taught me, which was, when you know something, you have a responsibility to share it with your friends. Yeah, when you know something, you have a responsibility to share it with your friends, and so I started to share it with my clients, and I started to see people, including myself, like just a mass money and pay off debt and all this stuff. So that business grew to a seven figure business by the time I was 25 years old, and most of it was because I was out with my Miss Boynton anointing, teaching everyone in Southern California who would listen about all of these basic personal finance principles, and that would have been wonderful if I could have rode off into the sunset with that seven figure business. But somebody say but but, say it like you mean it, but, but, but, the recession hit in 2007 and when it began, I was in the hospital on bed rest because I took a fall down the stairs at 20 weeks pregnant, and when I got to the hospital, they said, This baby's coming any minute now, and what was supposed to be, you know, coming any minute now turned into me being there for 10 weeks, having my daughter prematurely. She stayed in the NICU for three and a half weeks when I left, I left with a healthy baby, but I left with \$400,000 worth of medical debt, and also the banks have been closing down left and right, so no deals were going through 16 loan officers and real estate agents crumbling left and right, and my whole world was upside down. My home foreclosed. Eventually, about a year later, 6000 square foot home in Southern California foreclosed, and then I ended up moving and living in a 600 square foot box of an apartment in Metairie, Louisiana, and that's where I had my come to Jesus moment. Anybody ever have a come to Jesus moment? Let me yes that good ball and snot and crying, that ugly face. Oh, you laughing, so you must not know what I'm talking. I'm talking that ugly cry. I had an ugly cry that literally took me to my knees in the bathroom one day because I had just chased the Power Man Down and begged them to turn the lights back on and I didn't have the money. My daughter's milk was spoiled if they didn't, and I found the Scripture, Proverbs, 17:16, and it said, What good is money in the hands of a fool if they had no desire to seek wisdom, what good is money? I'm trying girl. Proverbs, what good is money in the hands of a fool if they have no desire to seek wisdom, and it's a part of why, you know, I do what I do now. I take everything that I know, everything that I have, and do my best to go out through the redefining wealth, podcast, speaking, coaching, media, television, you know, all the things, but I just don't ever want anyone to feel the way that I felt when I was in that bathroom floor, balling, snotting and crying and saying, God, I've been a good person. I did all the right things. I followed the blueprint, go to school, get good grades, you should be fine. How did I get here? That moment changed everything and why my name is seek wisdom. Still. On Instagram is because my money mindset now is just there's nothing that's unavailable to me. I just have to be willing to ask for help instead of suffering silence, and many of us have been shamed and guilted and made to feel embarrassed by our experience or where we are today. But I just want to encourage you that there's always someone watching you who has the power to bless you with the right information and the right wisdom. So seek wisdom always, and you can have whatever you desire.



Lori Harder 20:35

I grew up in a religious family in a small town in Upper Michigan, and I didn't really even, I didn't really see rich people, and for me, with money, it was money is evil? Does anybody have that? Anybody come from a more religious background? And in my family, it was an unspoken and in the religion as well. It was kind of an unspoken thing that the more you struggled and the more poor you were, it was like the more righteous you were, and so for me, it always felt like, well, if it's hard and if we struggle, and this must just be what it is, because we're earning our way into whatever you believed you were earning your way into and so growing up, the funny thing is, as good as that was, and as much as we were struggling and as poor as we were, it was also like we wanted money at the same time. Do you know what I'm talking about? When the mom is like, Yeah, but we want to get this thing, and it just becomes a massive fight in the household. So a lot like these stories, which it's just we all have somewhat of a similar story. It really is just that fight back and forth, of the desire to want money, but also the belief that we have stuck in our head, and I think that that is what I always saw growing up, was this challenge with money is evil, but we really need it, right? Money so evil, but dang it, we really need it, and so that was the belief that I had growing up, and we all seem to trade the same \$100 bill. When I moved out, I was like, 18 years old, and I remember my mom calling and asking me for the 100 bucks, and then two weeks later, I'd call and ask for the 100 bucks back, and then my sister would call and we'd all be trading this \$100 bill to try to pay for whatever it is that was late, and I remember thinking that this wasn't weird, like, I just remember thinking, this is the cycle, and I do remember wanting to be out of it, but also just feeling like, oh my god, am I going to be in this forever, and so as a teenager as well, my parents went bankrupt, and I didn't really know what that meant at the time. It just to me, it was like a tumultuous thing that, you know, they lost their business, and we were going to get through it, that God was going to provide. But that was really, really hard. He didn't provide right away, just all of these things that were going on, and then when I got older, and my husband and I got married, he didn't necessarily have those money beliefs, which, by the way, I got married at a really young age, so it felt like it was kind of like from home, and that mindset into a bit of a different mindset. But he came from a family that made money, but they also spent the money. Anybody come from that family. So together, we have a poor money mindset, and then a different type of poor money mindset meeting, and then 2008 happened in my husband was in mortgage and finance, and when 2008 hit, he lost his job, we lost our house, we lost our cars, we were in debt. We borrowed his parents retirement fund, all of it, so so in order for us to get back on our feet, they literally gave us all their money, and we moved into a small condo, and this is when everything changed for us, when my husband came home and we realized that we were, he let me know that we were losing everything, something in me just snapped like something changed, not in a bad way. It was. I looked at him and I said, this will never happen to us again. Now, I did not graduate high school, I did not have my GED. I also thought that if you were going to make money, that you had to be smart. Does anybody have that belief like, Oh, you have to be sorry. Let me. Let me clear that up. You have to be formally educated. That was such a past belief for me, and because I had tried to go and get my GED multiple times, little did I know. I just didn't really know how to take tests. I kept failing. So to me, that idea of me providing for our family, ever being able to help him in a time of need, because up till this point, he was the breadwinner. That felt like it wasn't an option for me, and I remember feeling so helpless, but it was too late, because that thing that had snapped in me that had come through like a lightning bolt from heaven. Do you know what I'm talking about? Your. Probably getting it here, or you've gotten it, you can't be the same after that, it was like, I don't know how I'm going to do this. I have no idea how this is never going to happen again, but it's never going to happen again. So that was the moment that, all of a sudden, things that I wasn't open to became open, meaning I was like, give me all the help, anything I'll read the books, the

things that I thought were stupid before, tell me all about them, the people who I used to make fun of and be like, You're so crazy. Open it up like the floodgates open, and I was like, there's no going back. Just tell me clearly this way is not working anymore. So I have to go and look at what these other people are doing, and my husband and I fully immersed ourselves in all the books, like we read T Harv, ekers Secrets of the Millionaire Mind. Everybody up here knows it, and we did all the things I remember laying in bed and we're like, we're if we're gonna do this, like, if we're gonna dive fully in to this different mindset and learn from these people who have money. Like, let's stop learning from broke people, right? Like, let's stop listening to that, and let's go all in on this, and we would be in bed, and we'd read a paragraph, and T Harv Becker would be like, okay, repeat after me. I have a Millionaire Mind, and we're letting in Bend. We're like, I have a Millionaire Mind, and in the beginning we thought it was pretty corny, but all of a sudden it was like, Okay, this is how you're rewiring your brain. We were learning all about this, and you guys, every single day, we wake up and we pitch ourselves a lie. Either way, you're either saying that you're not good enough and it's not for you and you can't have money, and that's the family you're from, or you're lying to yourself in a reality that's not yet there yet, that you can do it, that if someone else has dug their way out, you can too, that if you know you've seen one person do it, or you're in this room of 800 women and multiple people have done it, that it's yours as well. So every day, we're a salesperson in our head, pitching ourselves, and that was the moment for me of I can either pitch myself the lie that I can't right, or I can pitch myself the lie that I can, and one only has the opportunity for a powerful result, and so Chris and I just went all in on it, and we did all the books. We started like putting ourselves in positions with people who had money, like when we went into the condo. One of the biggest things that we did is, you know, even though we were broke, as a joke around \$300,000 in debt, and at the time, and in the Midwest, that's like 3 million now. So I remember the crazy thing that we did was we said to each other, hey, we really should be moving into like a little ice shanty on the lake. But what we're going to do is we're going to try to get all the money we can to move into the smallest condo, in a condo building with rich people, and we wanted to be around it so bad that that is what we did, and I will tell you that the people on the seventh floor, which was the top floor, they were all millionaires, and they would park there, you know, nice Porsches next to us, and we would just be in this like, around all of it like, this is possibility. This is what's possible. Don't ever think it's not possible. Let's get to know these people. Let's hear their story. Where did they come from? Instead of going into apartment building, where, what like, it's hard, everyone around you is going to tell you why you should give up, why the economy's bad, why you can't do it, and you're going to commiserate. So one of the biggest things we did was always getting around people, and that's what we've done ever since.

L

Lindsay Schwartz 28:22

It's right. That's so real. I relate to so much of what you all shared, and for whatever reason this is right now, it's coming to my mind to add to the conversation. So I had the most beautiful childhood and upbringing, and we didn't have a lot, and I never knew it, because I was so loved. My mom is here, and just like to get to share this with her and say like you believed in me, so I just never knew that I wasn't capable. Now, I found other limiting beliefs along the way. You know, just added to my collection, but where I really started to bump into my mindset around money. Was once I started to step into these big dreams and realize, like I just have always felt like there's just, the way I would describe it is, there's just more for me, I know I'm supposed to do more, I'm supposed to achieve more, serve more, and then to realize that it was going to require more money in order to do that. You know, a day like this costs a lot of money to host, and I want to go bigger than this. So it was such an opportunity to confront what did I believe about money that I kept bumping up against? Because for a long time, I

would feel like I would hit these ceilings, and then I would have a money mindset shift, and I would break through, and then I would go but then I would hit the next ceiling for it felt like years, and what I really had to start to look at is number one, this belief that if I achieved, it meant it was taking something away from someone else, which isn't true. Money isn't a finite resource. It's really not so. So me achieving more doesn't take anything away from these women. You achieving more doesn't take anything away from us, and so I said, had to start to look at where did I have these self imposed blocks on how much I could impact people? And then the second one really was just the fact that I didn't have a lot of examples of women who, I guess, made money in the way that I could relate to, like I could feel their hearts, I could feel, and that mattered to me. It just mattered that you know, you can make money a lot of different ways. I had to seek out, just like so many of these beautiful women have been saying, these women who've been expanders, for me, seek out examples to show my subconscious mind what was possible, because if you can see it, you really can be it, and I think that's the power of putting yourself in rooms like this, because you get to see examples of what's possible for you, and there's definitely going to be people throughout the this weekend that have resonated with you for a specific reason. Lean into that, start listening to their podcast, get into their world, hear how they think, because that's ultimately what starts to open us up to new actions that we could take, new connections we could make. So I want to kind of stay on this topic of scarcity, because I think my money mindset journey was one of learning, like, Where does scarcity show up meaning like the feeling that there's not enough, or sometimes that I'm not enough, and how do you actually shift that from a mindset of scarcity, seeing lack, to one of abundance, anything you want to share around that either your personal experience or what you teach others. Do you want to start us off Kathrin?

K

Kathrin Zenkina 31:43

So I see scarcity, we have a survival brain, and the sole role of this part of our brain, also known as a subconscious mind, is literally just to keep us alive. It's the part of us that makes our heart beat and our lungs expand when we breathe and digest our food and detox within our bodies, like, Thank God we don't have to actually consciously think about that, because imagine at like, three in the morning, you're like, Okay, heartbeat, now, okay, now, breathe, now digest. It would drive you insane. So thank God we have that part of our mind, but that part of our mind is really driven to look out for threats. So it's constantly looking for what's wrong in the world, what's missing, what can come out of a bush and eat you. So I see so many people fighting this part of themselves, and it's such a part of humanity, you know, to think that you would get yourself to a place one day where you would never have thoughts of scarcity, or you would never have that voice of doubting yourself, or never have limiting beliefs. I mean, that's just a part of humanity, and you as a soul, literally chose to incarnate here to have that experience. It's almost like the most limitless part of you decided to come into this more finite human body to experience what it's like to then break out of it, okay, and so I see that, instead of fighting that, just knowing that and honoring that, and like realizing that that voice is just looking for some sort of acknowledgement, and instead of fighting it, I really became my ego's like best friend. So whenever it acts up, or whenever it tries to keep me from something, or sabotages me, or tells me some crazy stuff in my head, I just go, Hey, ego, hello, my God, so nice to see you. Like I hear you. I understand you. I get you. It just wants to be heard, and you would be so amazed by how much you can quiet that voice just by befriending it, and so just knowing that there's nothing wrong with you that you have thoughts of scarcity, or, you know, beliefs of scarcity. It's so adamant in our culture, in society, like turn on a movie, turn on the TV, talk to any average person out in the world, and that scarcity mindset runs rampant. So that's the first thing. The second thing is, you need to build up your abundance muscle, and how I love to

do that, and how I started to do that, especially when I had a negative bank account, when I was \$25,000 in debt, and literally, like I feel crazy for reading these money manifestation books and listening to these people, like it sounds like they're selling me some sort of fantasy. But, yeah, I'm here for it, and for some reason I believe in it, and I want to believe in it, and so I'm just going to go all in on this, and so when I literally didn't have money. What I did is I looked for other examples of abundance in my life. So do I have an abundance of love in my life? And I like to look at love similarly to money, in the sense that it's a literal limitless resource. Just think about how many people you can love in a lifetime. Think about how much love like I think about the love that I have for my son, and it's literally endless. It's infinite. There's so much more, and the more I love him, it doesn't take anything away from loving my husband. It doesn't take anything away from loving my friends, loving my work. There's so much of this energy available, and so just looking for other examples of abundance in your life, an abundance of food, an abundance of clothing, an abundance of friends, and then expanding once you kind of like, go, Okay, wow, I have so much to be grateful for. There actually is so much abundance in my life. What I like to do is I like to go out in the world, and this is something I teach my students, where I just like to think about, like, how much money is being processed all around me at any given moment. Or, like, how much money exists, like, within this room, like, think about how everyone's outfits in here cost money, right? Everyone's shoes, everyone has credit cards in their wallets. Like, this event costs money, right? There's all kinds of sales being made in the back. Like, there's just so much money just being processed, and it's like, cool to think about, like, I'm in the room of so much fucking money. This is amazing, and then you're like, wow. Like, there's so much, there's infinite amount of it flowing all around me. Like, why can't it just come into my bank account too? And it coming into my bank account isn't taking away from your bank account or your bank account or your bank account or anyone's bank account. So just really growing that muscle, and you'll notice that the stronger that muscle gets, the weaker the other voice gets, and the weaker the voice of scarcity gets, and the weaker that scarcity mindset. You're literally building neural pathways, and the best way to build a neural pathway is through repetition. It's really a boring answer, but you really have to do something and face something and question something and overcome something over and over and over and over again, and eventually you're just going to look back and be like, Wow, I believe that before that's kind of funny. Like, damn, I don't want to recognize that version of myself and just really stepping into, like, thinking about the most abundant version of yourself and really picturing her and really defining her, and like thinking about, what is she focused on, on any given moment? What is she thinking about? What is she believed to be true about money? Who is she surrounding herself with? Who is she friends with? What kind of content is she consuming? There's so many deep levels that we can go down on, and I get obsessive over this. I'm like, All right, what else is she doing? How does she brush her teeth like? details like that, and so the more that you literally act like that version of you, the more you become that version of you. Then you energetically vibrate as that version of you, and a lot of people think that money comes from hard work. Money comes through how much effort you put into something. Money comes through how many degrees you have, and things like that. When money is literally just attracted to, it's magnetic. It's attracted to a specific frequency, and your frequency is through your beliefs, your thoughts and your emotions, and it comes your way through the value that you add in the world, through your creativity, how many lives you impact, and honestly, just believing that you're worthy of it is incredibly magnetic, and that's like a whole other level to this, where you realize that you add value to the world simply by existing, and that's enough for you to make more money. That's power, right there. So all of this is to build that muscle, and the more consistent you are with it, the more committed you are to it. You're just going to notice that little by little, every single day you're going to grow into this version of you, and one day you're going to look at yourself, you're going to look at

your life, you're going to look at your bank account, you're going to look at your business, and it's going to feel like it happens so slowly, but at the same time it just happens like this, like it really is so cool.

L

Lindsay Schwartz 38:58

Yeah, it's such a reflection of who are being right? You want to add anything to that. That was so, so good. I was like, no notes. Every question that I had, she hit it, and then I was like, Okay, on to the next one. Okay. yeah, I think, you know, and there's so many more questions I bet we all want to ask, and the reason we talk about this so much on our podcast is because this is a topic we've all had deep personal transformations with. So we had everyone submit questions. I we're not going to get to those questions today, but I'm going to share them with all the speakers. So thank you all for inspiring our future podcast content. I know I'll be answering them on the powerhouse women podcast, but I would love to hear all of your answers to them too. So we'll share those. We'll make sure everyone who sent in questions, I'll share them with the speakers so you never know you could inspire four podcast episodes, and we're so grateful for the inspo. But I actually want to end with a question that is an expander moment for everyone in the audience, and that is just what is one of the coolest things that money has allowed you to do or allowed you to experience, first thing that comes to mind, and whoever wants to answer first.

K

Kathrin Zenkina 40:10

I'll go first, because it's literally tomorrow I'm taking my whole family on an African Safari, and that feels really cool to do, like just seeing their faces is priceless.

L

Lindsay Schwartz 40:27

I mean, just imagine that who has a dream of taking their family on a vacation, or maybe your friends, those can count too. Yeah, I love that. Patrice, what about for you? Coolest thing money has allowed you to do?

P

Patrice Washington 40:37

In 2017, in preparation for my mom's retirement, I bought a house for her, and she had lived in apartments her entire life, never had a laundry room, never had a second bathroom. Yeah, I did it in hopes that she would retire, and then she said, No, I'm not retiring. But then in covid, she ended up being forced into retirement, but it was a blessing for her not to have to worry about a mortgage or rent or utilities or anything. So I'm watching my mom, which is what I wanted when I was in college, and first time I did everything, I was like, I'm going to get rich and take care of my mom so to be able now, for the last seven years, to have my mom live rent free and enjoy you know this season of her life has been a blessing.

L

Lindsay Schwartz 41:29

What about for you?

L Lori Harder 41:35

I would say, the ability to create experiences for people that I love from the most epic, dreamy ski cabins for Christmas, where we bring the whole family up for a week to learn how to snowboard or ski, or just create like such magic, like memories that you have forever to getting a lake house where we have a wake surf boat, where I've taught over 30 people how to wake surf, like my favorite people on earth. But absolutely the like the mind blowing experiences that you get to curate for the people that you love the most as like treasured memories that they will remember forever, and that is, that's priceless, and that's always, it's always, I already have, like, all of our future planned out. So it's gonna cost a lot of money, though.

L Lindsay Schwartz 42:33

we're getting, we're getting to it, just getting right down to it, and you really are. You're that person that, like, is so intentional with creating those experiences, and I know how much you and Chris, who was here somewhere, and to be able to do it, you guys have been such expanders for me. But as I was sitting here, it's funny, because I wrote these questions for all of you, and then I remember, this is a podcast, so maybe I should throw in a thought or two. It was in 2020 when you shared the vision for light pink, which became gloci, and to be able to say, like, I want to be a part of that dream, and to write the biggest check I'd ever written for something other than personal development, and now to have your company represented here is the coolest moment. Now I can't wait till we sell it and we can celebrate on the Amalfi coast.

L Lori Harder 43:29

So drink up.

L Lindsay Schwartz 43:31

So drink up, everybody. I would really love for each of you to just answer this really quick question as we wrap up, it's something I unintentionally have been asking the rest of the speakers here today, which is just a question of like you, you pour into me daily. I know you pour into so many other people in this room. What is one thing we all can do to support each of you right now in this season, do you want to start Lori or Patrice?

P Patrice Washington 43:59

I will go first, I have mine. If you are in Atlanta in October, come to redefining wealth, live too or tell your friends, and tell a friend to bring a friend.

L Lindsay Schwartz 44:12

Tell us when it is and where to find it?

tell us when it is and where to find it.

P

Patrice Washington 44:14

It's October, 6 through 8, and it's redefiningwealthLive.com, and we have amazing community, just like Lindsay, and Lindsay is my friend in real life. So the same type of energy and love and just the same type of community, it's, it's the same just in the southeast. Okay?

L

Lindsay Schwartz 44:32

A reunion. Okay, we're all in? Okay, great.

L

Lori Harder 44:35

Okay, well, there's this little spot in the back corner on the left side, and truly gloci is is, you know, I describe it as all of my experiences and all of the hard things that I've been through. The whole reason for everything was now because of what it is, and it's not only something that you know helps you feel better, look better, but also it comes with an epic community, and I think it's the proof, like back there, is the proof that you can pivot, that you can do anything, that you cannot graduate, that you can raise \$2 million that you can launch a company through covid, that you can it's just proof, and I want it to be proof for all of you, that you can literally create whatever you want, and I want you to be a part of that absolute mission. So it's actually 25% off with code powerhouse, and if you sign up today, you get a free sweatshirt. So that would be, that would be the most supportive thing for us.

L

Lindsay Schwartz 45:35

And for the podcast listeners, it's getgloci.com

L

Lori Harder 45:38

getgloci.com so all you do is you can go sign up and then just show us the screenshot of you signed up using code powerhouse, and then we give you a sweatshirt in the back.

L

Lindsay Schwartz 45:48


Sorry, podcast listeners, that doesn't apply to you, but please still go to get glossy.com

K

Kathrin Zenkina 45:53

I just want to say I love gloci so much. I'm pretty sure I have like, four active subscriptions at one time on accident, I just got all these boxes, and I'm just like, so good. Honestly, you know, as I think about this question, one of my love languages is words of affirmation. So just listening

to my podcast, and if anything impacts you ever, just sending me like a kind DM or a review or something, it truly goes so far in inspiring me to continue like, there's so many moments in my business that I've wanted to give up. Moments where people tried to cancel me, throw haterade at me, and there were moments where it got to me and I was like, I don't know. Does anyone even care about what I share on my podcast or anything? But thank you, but, and I know, I know that I'm put here for a reason, my soul feels really guided to my work, so just sending me some words of affirmation mean a lot to me, and that's how you can support me.

 Lindsay Schwartz 46:53

I love that, and for all of us, I always say, I mean, the biggest thing you can do to support your favorite podcaster, as if you take 30 seconds and leave a review that actually means so so much so. Can we please give it up for these beautiful podcast hosts, beautiful powerhouses.

 Kathrin Zenkina 47:15

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