

A woman with blonde hair pulled back, wearing a dark grey turtleneck sweater and large hoop earrings. She is shown in profile from the chest up, looking towards the left with a thoughtful expression. Her hands are clasped together in front of her. The background is a plain, light color.

GOOD with MONEY

Day Two

April 14, 2026
TRANSCRIPT

Welcome to day two as you come in drop me a hello in the chat. Can you hear me? Am I sounding good? Hi Catherine. We have, we are listening to my 8 year old daughter's playlist. This is her choice of songs so that's what we're going to listen to as we go through everything. Take some throwbacks, you can drop in, meet some folks that are in your area.

Keep it down from the Costa. Is that Costa Mesa? Is that just any type of coast that exists out in the world? It is Alex Price. Sorry you can't see my whole head. I gotta don't want to mess the height of Kate's desk cuz if I stand up off okay it's like this tall. I'll just squat. South Bay, Portland, Maine. Bev, what's up? Portland, Maine, Mountains of North Carolina.

We got Phoenix, Arizona, Indianapolis, in the house, Bangkok, you know, shout out to all those folks waking up early in the morning, staying up late, the other side of the world. I mean I know there was somebody last week that was like I'm here at 2am Washington state, I get the whole state. Lori has introduced the. Oh she's saying hello to everyone. Not the whole state, Vancouver, we got Los Angeles.

Well we're coming into day two. You know get your notebooks, there will be a recording that comes out from this. We also going to cut down this class, you know for those of you there will be a replay that's there. Where is it coming in? So we got from South America surname. What is it 30 nom. Kate is telling me from the bathroom. Just love seeing everybody from around the world.

And we have Kent, the garden of England. Oh wow, it's so fascinating. Argentina, my world cup pick. Just going to say that's where I'm at on there. So Vancouver, Sweden we have Minnesota, Idaho, tri state area. Phoenix, Arizona, mountains of North Carolina. I already said that. We're already Salt Lake City, Canada. Welcome everybody. So as we have five minutes before Kate comes on for day two, put in your recap.

You have a big takeaway from day one. You can put that in the chat as well. Something that really stuck out. Something fun that happened between day one and day two. Coming in we're going to go to what used to be her favorite. Whoop. Nope, just hit. Where did I just go there? Oh, I told me I'm on shuffle. This used to be Ruby's favorite song of all time.

Wyoming, my birth state. Here in the United States we have Croatia, a place I have not been. But I really want to go visit St. Louis requesting prayers for my kiddo who's in surgery at this very moment. It's a good one. We're excited to get the hardware out of his leg. Well, Dr. Kate, we are sending prayers. As someone who had hardware taken out of his leg right here about a year.

A little bit over a year ago, it feels really nice. So sending lots of prayers out to all the folks who need them right now. And any. Anybody else that's here can send those as well, because I'm sure there's other people on the call that would also like prayers from the community that something else is going on in their life. So we'll just take a moment, send it out to the energy, out to the world.

So as we come in, we're coming up to the top of the hour to get everything started. Just get your notebooks out if you want to take notes. There will be replays of this once again. And just checking in with the team. Team, There is no admit button. You can just log on. So that's it. And then. Okay, we'll have day two, and then we have. Don't forget about day three on Thursday at same time, same place, same location.

That's here and where. Give me some takeaways. I'm sitting in front of the log fire in the rainy lakes having a night of opulence. Opalin. What? Opulence. So my

grammar checker is live over here. Corrects me on any language that I pronounce along with Ruby and her playlist because she also says that and finish the sentence, which is classic. My favorite hotel ready to invite. So much love and abundance in.

I'm a nurse and I've heard many talks on the goal on goal making, and Kate's talk was by far the best I've had. Jan, way to go. If we're sending prayers and positive vibes. Yes, please. All the things are going on in my life. Dr. D needs some prayers and vibes. Send the love out, folks. We just open the heart. Stand there, open it, let it flow. It's unlimited.

There's no limits. We're moving, so I'm packing boxes in my kitchen. We will be moving in a month. I am right there with you. How to stop the chat. Pop up. Yes. That's great. Whoop. The music. Did you change the music, Kate? Oh, it just automatically changed by itself. All right, we'll just go with this one. Bounce me up, buttercup. Yes. So for those of you the chat, there is a Little arrow right above the chat that says chat settings.

And it'll say stop the chat preview. So for those of you that do not want this bouncing around like, hello, Elena. You can see her face. And that was Elena customer service inbox. That's there. And did not know she was on camera. That is her least favorite place to be. And she just did it. That's amazing. Okay, so there is a chat setting. You can turn off the chat preview.

So if you don't want the little thing popping up, that's what I would recommend to do. And then you can just sit and enjoy and you don't have to worry about it. And everyone in the chat will be able to help you. We got the link. All cool. So, yeah. Any other logistical items? That is mainly. It's mainly just the chat that's there. Hello from Missouri. Jeez. Annie says to Elena, you're beautiful.

Hi, Elena. I think that's what it was a response to. I can't make Thursday. I can still get. I can still. Complete with the replay. Yes, the replays are available of all day one, day two and day three. They're all going to be on the same page. katenorthrup.com/replay for all of your correct information is there so. And hello from sunny Santa Monica. All right, we are going to get started.

We are at the top of the hour. We're gonna bring your host for the evening, afternoon, afternoon, evening or morning, depending on where you are calling in from. But this is the woman. Oh, okay. Kate is ready. Kate is born ready. She says. The woman I don't see or talk to until she goes outside and gets her morning lights and then preps her coffee in the morning, gets that first drink of sweet, sweet black gold.

And then she's like, hello, Mike, how was your day? Bringing on the host, Kate Northrup for Gore, day two of Midwest money. She is here and in person, the sweet nectar of God. Liz, you said it way better than me. How do you like this song? Or do you want something else? Come on in. Low hello. It is a great song. You can't not be happy when you're listening to that song.

I guess I don't think we need to do that. Yeah, I don't think so either. Okay, you're good. Thanks, babe. See you later. Hello. Welcome to day three. We are recording. We are ready. We are here. We're accounted for. I'm so excited to be back with you all. And we have a lot to get into today. So I'm actually going to get right to it. So let me pull up my slides.

Welcome back everyone. If you were here with us last time, I'm so happy to have you back. And if joining us for the first time, welcome. You can catch up on the replay of day one later. No need to worry, just double checking. Can everyone see my slides? Okay. Are we good? Great. Hey, I'm going to hide the chat and we are

getting into it. Day 2 Good with money.

Let's go. Here's what we did on day one. We learned why now is the moment for women and conscious humans to have more money in our hands. We discovered why nervous system, safety and the body are the key to financial transformation. Let me know in the chat or let others know in the chat. Which one of these things blew your mind the most? Or which one of these things was your biggest breakthrough?

We also revealed the state that your hidden money ecosystem is in. So we did that hidden money ecosystem quiz and we mapped your NOW point. So, so many of you, I saw you doing the homework, asking great questions, getting in there, doing it, even if it made you a little uncomfortable. And that was huge. So a note on impatience, overwhelm, judgment, and boredom. If any of these things come up for you during this workshop, I want to remind you that any of these signs are a sign that your nervous system is up against the edge of expansion.

And it's trying to make sure that you don't expand into that which is unfamiliar. So it throws out impatience, which is actually a low grade flight response, Overwhelm, judgment, which is a low grade fight response, or boredom, which is a low grade freeze response. So all of those are your nervous system saying, hey, I'm getting uncomfortable here. This is new. And all you need to do is be with the edge.

You don't need to suffer through it. You don't even need to fix it. Just notice, oh, I'm at an edge and then keep it moving. Notice if you're in a place, especially having done your now point numbers for the homework. If you're in a place where you're feeling like something outside of me needs to be different in order for me to be okay when we're operating that way, if you need your numbers to be different, if you need the economy to be different, if you need the government to be different, if you need your spouse to be different or your kids to be different in order for you to feel okay, you are giving your power away to the external, you're giving your power away to money.

If you need money to be different in order for you to be okay. So today we're flip. We're flipping that on its head. And the really cool thing is when we learn to be okay now without anything needing to change, everything changes. It is really the magical formula. So a couple housekeeping things. You can turn off the chat, you can turn off chat previews if it's distracting for you.

Use your breakthrough emoji today and remember that everything you may need, any link I say, any follow up you need will all be at katenorthrup.com/replay so the workbook is there, the replays will be there, the homework will be there. Anything you need is at katenorthrup.com/replay. Remember, we're doing a podcast review giveaway. So for those who go to the show Plenty on Apple Podcasts or Spotify and rate and review and then submit it at katenorthrup.com/review you're being entered to get a wellness bag of our favorite wellness products and also signed copies of my books. And today we had a new podcast episode drop on Plenty about financial codependency. So if you suspect that you may have some financial codependency going on in your life, go and listen, rate and review. Submit it. All of that info is also on the replay page. Homework I'm so excited to announce our giveaway winner from day one homework.

She is getting the Cleo Light LED mask and her name is Belinda Brown. So Belinda Brown, congratulations. You are our Day one homework winner today. Later I'll give you the homework for day two to be entered to win an aura ring and we will get into that later. So congratulations Belinda. We will email you and we will get your red light mask over to you. Okay? We are also having an amazing time in the premium community.

So if you want specifically the Expanded Meditation identity, the Expanded Identity Meditation private audio memos from me delivered in between sessions with advanced insights and extra material and exercises that are not being given in the main workshop shop. And you also want the Keep More formula which is a paint by percentages template to let you know how to allocate your cash flow so that you can feel rich now and build wealth for later.

We've seen a ton of people in our Premium Circle community already using it already having their mind blown. Then you can go over to katenorthrup.com/premium and you can upgrade your good with Money experience for only \$47. So head over there and check that out. Okay, so who did the homework? Let me know in the chat if you did the homework. Yes I see a lot of you.

Fantastic. So a reminder that the win of doing the homework is doing the homework. So the win is the clarity that you get, not what the numbers say. Why is that? Because in order to get where we're going, we have to know where we are. So the win is knowing where you are because money loves clarity. Money will not show up and will not stay and will not make you feel any better unless you have clarity.

Money loves clarity. Clarity is magnetic. So if you did the homework, congratulations. It is also not too late to do it. So we had a few questions come up that I want to address. Number one is what do you have? What if you have inconsistent income? How do you do the homework? So the homework was your now point. And so what you want to do if you have, if you have income that varies.

And by the way, if you're a business owner or you're a freelancer or you're a contractor, this is going to be your reality. We have inconsistent income. So it's not a problem. It's just that you haven't been taught what to do with it before. And today we're actually going to math your cash flow engineering together so that you know what to do about this. But in terms of your now point, all you need to do is take your income, your monthly income from the last year and divide by 12 and then just put that in as your now point income.

What if you share finances with someone else? So what if somebody else's income is covering your utilities, your mortgage, your whatever you want to do, Your household income? The idea of the now point numbers in the homework is not for you to so much get clarity on only what you bring to the table. It's more to get clarity on your entire financial ecosystem. So what does it cost for you to live?

And then today we're going to do the piece around mapping what flows into what and where are the gaps? Gaps and where are the leaks? What if you don't have clear income or expense numbers? All you need to do is pull up the last 12 months of credit card statements and pull up the last 12 months of checking account statements, total up the expenses and divide by 12.

That's it. Super easy. And if you have co mingled your business finances with your personal finances is that's not the move. So you want to pull out your business expenses and do the now point only for your personal. You could also do a separate one for your business, but you don't want to put them together if you're a business owner so those were the most common questions that came up.

Here's some of the takeaways from day one. We have. Delane says you're the first I've ever heard that. That bodies are the first key to this. And it makes so much sense. And then my friend Patrice Washington, shout out to Patrice, said, we all have leaks. I have a degree in financial psychology, and none of it taught me about nervous system safety. I will tell you folks, this is the only place on earth that I know of where we start with body first, then bank account.

So we did body first last time, and today we're really getting into the engineering, the practical side of things. So get ready for that. We are the only place on earth that teaches body first and then layers in the engineering and then also gets into your behavior and your actions around money. The full circuit. My friends, I've been doing this work for 20 years. We've had over 20,000 paying students that we have served so far.

And I promise you, this method works. So I'm curious what came up for you during the homework? Because what came up for you is not a problem. What came up for you is great information because it will help you to see what kind of money leaks and blocks you're working with. And I want to remind you, no matter what came up, you are not alone. Because of the career that chose me, I have people whisper financial secrets to me all the time.

And I can promise you this. Whatever financial scenario you have going on, whether you are in a lawsuit over it, whether there are secrets you've been keeping from your spouse, whether you went through bankruptcy or you lost \$500,000 and you don't really know how to account for it or any other number of things. I just want you to know you're not alone. And some of the most successful people you look up to have had these very same things in their financial lives.

And the work we're doing is what we do to move forward from those places. So it's not a problem. And any kind of shame you feel about it. I just want you to know you are not alone. And people have skeletons in their money closet, and it's okay. And the more we do the nervous system healing work, the less and less that shame can exist. So also, if you felt resistance during doing the homework, I just want to remind you that that's just evidence that the solution is already underway.

Resistance is not a problem. Resistance is actually a sign that you're already working on the solution. Otherwise, the resistance wouldn't come up. So Resistance is actually incredibly good news. If that's helpful for you, put a 1 in the chat. If you knowing that your resistance is good news is helpful, put a 1 in the chat. I see you. I also saw come up a little bit people talking about, oh, I just need to get it together with willpower and discipline.

Here's what I want to tell you. Willpower and discipline are non renewable resources. This is why most financial work fails, because it depends on willpower and discipline. I did a quick search this morning to look at the top money books, best selling of all time. And they all had two things in common. One of them was they were all written by men. And the other one was that they all talk about one of two things or both.

And the first one is discipline and willpower. So just do better. It's like they're very much based on just do better or mindset. So oh, you just need to think in a new way. And while that has a place, it is not the entire story. So I want to you to know that the work we're doing in this workshop in this good with money ecosystem does not depend on willpower and discipline.

Because as you re pattern yourself, your nervous system, which rules your unconscious, then feels safe with the results that you desire. It feels safe to actually experience and therefore act in such a way, and therefore think in such a way that would get you the results you're after. So you don't have to use willpower and discipline. Your body automatically runs the show. Your body and your brain begin to work together and you start to do the things that are good for you without you having to quote, unquote, try.

It's a real miracle. Remember too, that emotions come first and then your thoughts and beliefs. So that's why we deal with the landscape of the nervous system and

then our emotional landscape first, because those who are trying to deal with results alone, or behavior alone, or even at the level of thoughts and beliefs, are like people standing at the mouth of a polluted river as it goes into the ocean with a Dixie cup, trying to scoop out the pollution as fast as they can before the river, the toxic river, dumps into the ocean.

What we do here is we go all the way upriver to the site of the toxic waste dump and we stop the dumping at the level of the nervous system so that the river runs clean as it goes into the ocean. Also, regulated does not necessarily mean calm. A lot of people think that if you're regulated, you will be calm all the time. And for someone like me, that honestly sounds really boring.

Boring. Regulated means feeling resonant, being able to meet life with presence and responsiveness without being taken out. That's all regulated means. Regulated means having our full capacity to be here for the moment and show up as our best, wisest, most intelligent, most aware, most alive selves. So if that was new for you, type A1 in the chat. If, if it's new for you to hear that regulated doesn't mean calm necessarily.

It can, but sometimes calm is actually a functional free state, which we're not going to get into today. But also approval, compassion and celebration and gratitude are all expanders for nervous system health, which is why it's so important that we focus on the gain, not the gap, meaning how far you've come as opposed to how far you have to go. Because when we approve of ourselves, when we have compassion for ourselves, when we celebrate what is happening now, and when we have gratitude, it actually softens our nervous system and it.

It lets our bodies know that it is safe to expand. So all of those practices are really important. Here's what I have in store for you. Today we're going to do another practice to signal safety to your body. It's a fan favorite inside our Relax Money program. We're going to go and look under the hood and take a look to figure out which of the 10 most common money leaks are running under underneath your results so that we can start to plug them up.

And you'll get. By the end of today, you're going to have completed a map of your current money engineering so you can finally see the full picture. I did this as a practice yesterday and it made me feel like a million bucks. So I'm really excited to pass that along to you. And then you'll have identified by the end of today the exact route to your North Star.

So we did our now point. Now today we're talking about our North Star. Where are we headed? And you're going to get an exact route. There's actually only four ways to get to your North Star and today you're going to identify which one is the most practical for you. So let's get into it. Are we ready to get into our money leaks? This is on page 31, so turn to your workbook, page 31 every.

The workbook is at katenorthrup.com/workbook. It's also linked on katenorthrup.com/replay. So we're going to identify your money leaks. Now these are not a judgment of you, but they show up and they're not visible. So they're affecting your visible money life, but they're, they're invisible. So sometimes it's an income ceiling or the persistent feeling that no matter how much you earn, something is still escaping.

Has anyone ever said I don't know where it all went or I don't know where it all goes. This is for you if you are that person or if you do know where it all goes, but it still feels tight, Right? So as we walk through them, your job is super simple. You're just going to mark everyone that you recognize. It is not a test, this is a map.

First one, this is foundational and can run across any income level. I see it for people who have zero income and I see it for people who are making 300 million a year. I swear to you, you. This is the scarcity paradigm. So just mark this one if you have it, it's at the top. It says it is a deep underlying belief that there is fundamentally not enough or that you are fundamentally not enough.

And it runs under every financial decision regardless of your income. So if you identify that one, you can just give it a little check mark in your workbook or you can identify it in some other way. Moving on. Leak number one, the competency bias. This is when you avoid the financial learning that you know you need because the gap feels too large or too embarrassing to address now.

So if you have that competence, bypass mark down this week and feel free to put it in the chat if you want to Leak two, money avoidance. Who here is a money avoider? Not looking at the full picture consistently. Now I really want to congratulate you. We're doing the gain now. If you did your homework or if you're committed to doing your homework, you already are overcoming this leak because you started to pull together your numbers or you're committed to pulling together your numbers.

This is like if you know your income but not your net worth, or you know your income or not your expenses. But when you treat your financial review and getting cozy with your numbers as something to get to later or something that somebody else will hopefully fix for you, that's Leak 2. Leak 3 is having no containment architecture. So this is when money arrives without a pre decided destination.

There's no set that plan, it just shows up and you're making all your decisions reactively. In my household growing up, every time money came in, it was oh, that money has already been spent. So there was no containment architecture in terms of pre deciding. It was always catching up after the fact if there's no allocation system and if cash flow is driven by mood or urgency rather than intention, then this leak applies to you.

And remember, these are not judgments, we're just identifying. So think of us right now like the guy or the girl or the person who comes in there and they're just taking a look at your roof. So they're not judging you. They're not being like, ugh, this is a terrible roof. What's wrong with you? They're just saying, okay, ma'am, or sir, the leak is over here. That's all we're doing here.

Leak four, the evaporation pattern. And this is when an income that arrives and it disappears without a clear accounting of where it went. So it's sort of like the money was there, but I just don't know where it all goes. So that's the evaporation pattern. This is very common. There's been so many studies on this. When people win the lottery and they're broke within a couple of years, again, this is the evaporation pattern.

It is very easy to spend and let fall through your fingers huge amounts of money or small amounts of money when there's no containment architecture, which we're going to fix today. So no worries. Week five is the status infrastructure creep, otherwise known as lifestyle creep. So this is lifestyle expenses that expand with income, and now they require that income level to maintain. So anybody ever notice the income goes up, the expenses go up.

There's no breathing room. Now you have to keep making the money to keep covering the expenses. And then at that next level of income, then the expenses go up and you're still on this hamster wheel. So I'm seeing a lot of yeses on that one. I hope everyone's noticing that the leaks, they have other people have too. You, it's you. This is not a judgment call.

This is just because people didn't get the right education. So it's not your fault, but it is your responsibility to do something about it. And congratulations, you're already here. So you're already doing something about it. Leak six, earning as the only answer. So this is when there's financial pressure, the answer is always, it's okay, I'll just make more. I'll take on a side hustle. I'll add more clients.

Clients. I'll go, I'll do overtime. I'll add more shifts. I will launch another offer. I'll do another launch. I'll just work harder. So this is what, this is a structural problem that never gets addressed because earning temporarily masks it. So when you have a structural leak, but you're always pouring more water into the leaky bucket, you never actually can identify exactly where the leak is. Is. So for a minute we have to pause the earning as the only answer so that we can identify where things are leaking out.

That was leak six. Leak seven Financial codependency. As I said, I just dropped an episode on Plenty today about this particular pattern. It's way subtle because it masquerades as generosity, it masquerades as taking care of people. But what I want to say is it's actually coming from a place of lack because codependency is I don't feel okay unless you feel okay, and therefore my well being is conditional on you, and therefore I'm giving my power away to you.

You. And people do this when they're the highest income earner in a family or in a friend group, or in their partnership. And it shows up in all kinds of ways, which I get into in the podcast episode, but it's essentially carrying someone else's financial weight in a way that sabotages your own goals and also prevents that other person from discovering their own resourcefulness illness. So I'm not saying that it's not okay to support people financially.

This is a much more subtle pattern. And if you suspect that you have it, go listen to that Plenty podcast episode because it's really going to help you. Okay, so I'm seeing for a few people this one hits hard. And I'm also seeing for a few people that they're the receiver of this leak in full transparency. I have been on both sides of this leak as well, and I have seen it for generations in my family in a variety of ways on both sides.

And it's pretty toxic, especially if it's left for decades without tending to. So don't ignore this one. Leak 8 is the invisible tax drag. Overpaying taxes under using deductions or underpaying taxes and having to play catch up at the end. In the United states, tomorrow is April 15th. It's tax day. So this might feel really timely for folks. So leak eight is invisible tax drag, and then leak nine is financial secrecy.

What lives in the dark cannot be stewarded. Sometimes we have secrets that we're keeping from ourselves, from a partner, from family members. So it's numbers that you know but you're not looking at directly, or it's stuff that you're keeping shielded from a partner. It is a massive leak in your financial Structure. So those are the leaks. Circle the ones that you recognize or check them off in your workbook.

So just take a, take a minute and look at your workbook list and everyone where you felt recognition in your body. Maybe you had one, maybe you had all 10. And most ecosystems that I've of people I've worked with have at least two or more and the combination of them matters as much as the individual leaks themselves. And I want to give you a little teaser tomorrow at the end of.

Not tomorrow, sorry. Thursday at the end of day three. So whether you're listening live or on the replay, day three, we are going to reveal a brand new never seen before tool that we've been working on for months with some of the best developers in the world. And it is a custom 90 day relaxed money roadmap. You're

going to walk away with a personal custom 90 day relaxed taxed money roadmap.

A hundred percent bespoke. A hundred percent customized to your situation and your numbers and your ecosystem and your money leaks. So that's where all of this, how it all plays together starts to come into play. And you will receive a report on you and how to move forward specifically which I'm really excited about. Who's excited about that type of one in the chat if you're so excited about that.

And that tool is completely free to you from on, on Thursday, which is people would, people would pay thousands for it. Okay. Know that these money leaks are asking for your full attention and once you plug them, everything changes. And one plugged leak really supports another plugged leak. So this is non linear. There's a, there's a phrase polish over here, shine over there. So you really do get a whole bunch of benefits it from every amount of action that you take.

And we got to do this now, not later because every single day money is leaking out of your ecosystem. So I don't want to cause anxiety, but I do want, I am lighting a fire under your ass to say this matters. Handle it now. Because if you get your money ecosystem fully engaged and fully strengthened, everything in your life gets easier. So handle it now. Remember, these leaks are not evidence that you're bad with money.

They're not character flaws. They're not proof that you're behind. They're really not anything other than taking a look at a pattern, making it visible. And I want you to celebrate yourself. Let's all just take a minute to celebrate how far you've already come since day one of this workshop up. You know, your hidden money ecosystem State, now you know your money leaks, and that alone is more than most people will ever do.

This is a map. And every map is always also a way out. So, like it was for Allison, she engaged in doing this work. She did all of this identification, figured out where she was and where she wanted to go, and she went down from \$42,008.05 in credit card debt to \$600 that she already, at the time of this recording, has paid off. She called her financial advisor.

Also to increase her IRA contribution. She maxed it out for 2026, and she's increased her mutual fund contribution. These leaks, when you plug them up, they result in real money. Like real money kept and grown and gained. Now, if you're wondering, I'm dysregulated and I want to update my nervous system, my money thermostat. How do I do that? Well, let's get into it. When we make a conscious choice to lean into updating our money nervous system thermostat, which, by the way, the nervous system work needs to happen in tandem with this practical financial work, it doesn't happen in a vacuum.

So a lot of the money leaks we just identified are actually symptoms of nervous system patterns that are simply your body's way of saying, I don't feel safe with money, so I'm gonna leak it out to make sure we don't get more or make sure we don't keep more or make sure we don't get too powerful or too visible. Because if I get too powerful or too wealthy or too visible, someone's going to come after me or I'm going to end up alone or whatever.

So know that this is always happening in tandem. When we do our money nervous system thermostat updating and we use the tools, we update our wiring, our identity and our beliefs and our thoughts change automatically. And then we have the capacity to learn and practice new skills, which you're doing during this workshop. And then feeling good becomes more available, and then we experience new results. So that's the sequencing.

We work on our nervous system, and then we have the capacity to learn and practice new skills, which means doing new behaviors, and then we feel better. So it's this beautiful upward cycle, and then we experience new results in our financial life. Type 1 in the chat, if that feels hopeful and helpful. Is that a yellow brick road that you can follow, Great, because the sequencing matters. Most people have it wrong.

And like I said, the top financial experts do not bring in the nervous system piece. And the people who do bring in the nervous system piece around money are not teaching you what to actually do with the money once it comes. And so if you have leaky containment, which we're fixing today, it also won't help. So everyone is teaching a piece of the puzzle. No one is teaching it all in one place except for here.

So the sequencing is you identify a gap between where you are and where you want to go. And of course, you focus on the gain, right? We celebrate how far we've come. And so the three S's are stop, you know, oh, I'm feeling contracted, worried, overwhelmed, desperate, whatever, so you want to stop. Then you signal safety to your nervous system. We do the washing machine or a tool I'm about to teach you, that's a new one.

And then you solve. 99.9% of people are making the following mistake. They are looking at their financial picture and they are getting into action. And as a result, they're only recreating the same state that they're taking that action step from. If you're taking action from a state of scarcity, you are going to get scarcity as a result of that action, because the come from matter. As my granddad, Wilbur Northrup used to say, how you do it is what you get.

When we do the nervous system work and we stop, then signal safety, then solve, we get a different result because we've changed how we're doing it. We've changed who we're being as we're doing it. And that changes everything. New tool alert. New tool alert. So I'm gonna have you. You can do this seated, you can do this standing. All you do is cross your arms over your shoulders.

This is called the butterfly hug. I love this one. It's great for your kids as well and young people in your life. So all you're going to do is you're going to tap opposite shoulders. The bilateral stimulation of your nervous system. Left hemisphere of your brain, right hemisphere of your brain. Bilateral stimulation of your limbs changes your wiring. It interrupts the old pattern and it makes new wiring available.

Notice if your breath changes. Notice if your peripheral vision widens. Notice if you become more aware of the space around you. Perhaps the colors in front of you got more vibrant. Feels good, doesn't it? Yeah. Add that one to your toolbox. Now, a reminder that safety compounds just like money. When you invest your energy and your time in doing nervous system healing, yesterday's ceiling that you're up against trying to drill through becomes today's floor.

And now you're in a Whole new landscape. So just like money compounds when we invest it. And the money you invested yesterday grew. And so today you are getting a higher return on more money because of what you put in yesterday. Your safety signaling in your nervous system does the same thing. You don't have to clear the slate every day. It's not like brushing your teeth, where you just have to brush your teeth the same amount of times every day until you die.

Nervous system safety is different. You invest and you have a higher baseline of safety tomorrow. So today's ceiling becomes tomorrow's floor. Okay, we're moving into the next framework. So we just did a butterfly hug. We reset our systems and we're going to identify where you are on the wealth stewardship pyramid. This is on

page 34. So page 34 in your workbook is the wealth stewardship pyramid. We're getting coordinates.

So we got your healthy, your, your hidden health, we got your hidden money ecosystem state. That was one coordinate. We got your money leaks. That was another coordinate. And now we're putting in your wealth stewardship pyramid stage. Which, which one of these spots on the pyramid are you on? And that is the next coordinate. So I'm going to walk you through. And this one, you're simply going to use your best insight based on my descriptions.

So you are in the found financial grounding phase or stage of this pyramid. If you're moving towards your income being greater than your expenses, you're moving towards greater visibility with your money, more safety in numbers with your numbers, and you are stabilizing the floor. So if, if you're working on getting your income higher than your expenses and getting clear about your numbers, you're in the financial grounding stage.

So you want, that's where your starting point is. So you just want to circle that and put it down under your current level. The next one is the cushion and breathing room stage. So this is when you're building your cushion savings, you're building a stability buffer and you're already experiencing a reduction in financial stress. And by the way, the nervous system healing work is happening all along the side of the pyramid the entire time.

So it's not a one and done. You keep doing it because every time you have a new level, there are new opportunities for expansion, expanding your capacity and your sense of safety. So the cushion and breathing room stage is next. After that you're moving into structural stewardship. So you're building allocation systems, you are building out your strategy for your, in your dissolving of your invoices for blessings already received in this work, in our ecosystem, we call debt invoices for blessings already received.

It is neutral, it is not a judgment. And the sooner we neutralize our relationship and even find some gratitude around the what we've been able to receive before paying the invoice, we change the entire game. And then while you're in structural stewardship, you're also beginning to build financial leadership and some investing practices. So if you're in structural stewardship, circle that stage of the pyramid. Now next up is sufficiency and lifestyle alignment.

So this is really where you also start to refine your values based spending plan. Where you are spending and investing money in a way that aligns truly with your values. And there's by the way, a difference between espoused values and enacted values. Espoused values are what you say matters to you. Enacted values is what you're actually doing. And so for some people there's a gap and that gap can be identified and recalibrated.

This is also when you are being consistent with your investing. So every single week or every single month on a rhythm and you're moving towards ever increasing optionality, meaning you have more choices about what you do and don't do with your time because of your financial stability and buffer. Doesn't that sound great? I got a wonderful email from my friend Ruthie Lindsay today. She's one of our students.

The Relax Money program helped her to double her income within six months. She and her fiancé now both have over three months of living expenses saved up. They've become investors. And she wrote an email today about saying no to four clients just in the last month. And previously she said she wouldn't have been able

to do that because she was operating in so much scarcity that she didn't think that she could say no to a paying client.

But now because of her increased optionality and because she rewired her nervous system around money, she is able to see that money taken from a misaligned client is not money that she wants. And, and those spots, I guarantee it those, those spots will now be filled with aligned clients who are a pleasure to work with and who provide even more abundance for her and who will get even better results.

So that's increased optionality in motion. So if you're working on these aspects, circle this one. Next up is being in a state of healthy financial overflow where you are building actively towards your freedom number, meaning you really are building that work optional trajectory. You may not be completely work optional yet, but you're doing it like it's happening. I really want to celebrate. I have to celebrate with you.

This is such a big deal for us. Mike and I just listed our first short term rental last night. So we bought this beautiful Cape Cod cottage from the 1950s. Last fall, we did a full gut renovation. Really? Mike ran the whole thing. We did absolutely everything, redesigned it. It is so stunning. It is so adorable. It's in the most charming neighborhood you can walk to, the little village of Yarmouth, Maine.

And this is part of our work optional trajectory. I don't ever want to stop what I what I do, but I want to be more optional. So we are building that as well. And that's part of our wealth plan. This is where wealth begins to compound. When we sat with our financial advisor for our year end meeting last year, she told us how much money we had made without even getting out of bed.

And it was more than double my previous annual income. And we had earned that money because our wealth was compounding and we could have done nada and it would have come in anyway. And this is really where time and energy become more available to you. It's a wonderful, wonderful place to be and everyone has what it takes to get here. It is not complicated. It's just that nobody gave you the roadmap before, but on Thursday, day three, you're going to get the roadmap.

Does healthy financial overflow feel exciting to you? Is that. Yeah, I see. I want this so bad. Yeah, yeah, yeah, totally. Yes. Armchair checks. I love that. And then finally, stewardship and impact. Because, yes, of course, having abundance for ourselves and our families is wonderful. However, as we talked about in day one, directing resources to where your deepest gladness meets the world's deepest need is actually the game that we get to start playing after we have fully built our financial grounding and moved our way up these different stages of the pyramid so that we become an absolute force of nature and so that we install a different level of good with money, which is doing good with money.

So we need to be with, be good with money, we need to feel good with money, and then we get to do good with money. So this peak of the pyramid is about stewardship and impact. And I, for one, am headed there. Who's headed there with me? Anyone? Amazing. Yes. I see you, Annette, on your rocket ship. Now, your position on the pyramid doesn't start at the top.

It starts where you are and then it builds in sequence. So reminder, we're just gathering data in time. This is a snapshot not a judgment. And you can't get where you're going until you know where you are. So for some people, naming where they are makes them realize they're actually better off than they thought. But either way, clarity equals power. So who here has more clarity than they did when they came into this workshop?

Yeah, look at that gain. Look at the gain already. And we've been at this for less than a week. Imagine what you could accomplish in an entire season if you've come this far in a week. It's incredible. Now, one of the things that happens inside our world is we gather in person. Because as you can see from the chat blowing up right now, and as you can feel from the energy, whether you're here with us live or you're listening to the replay, the community creates acceleration and co regulation in community actually is an accelerant and a fertilizer for nervous system healing.

So nervous system healing happens faster and more effectively in groups, which is why we do a live event every year. And our next event is coming up in October. So it's going to be here in Nashville. It's going to be the second half of October. It's going to be two days fully immersive in person in the gorgeous fall of Nashville, Tennessee. And more details will be to follow.

When we gather in person like we did with Victoria, who flew in all the way from New Zealand for relaxed Money Live, we accelerate our results. So Victoria is a health coach and she had an increase in 202.8% in cash flow in four and a half months. And she also had a 17.8% increase in her investments. And she says the more she does in relaxed money work, the more she expands her capacity to live in abundance.

And Victoria is just such a gorgeous example of how this work creates meaningful growth, growth in your financial expression in the external world. Now, the bonus of the homework last night, which was on page 30 of your workbook, was asking you where will you be 12 months from now if you maintain your current money thermostat setting? And I'm just curious if a couple of people want to share in the chat what they put down.

Where will you be if you keep in 12 months? Now, if you can be more specific than so. So one person said, I'll be in the same exact place, same as here, okay. Bankrupt, in a high state of anxiety. Okay. Struggling and hoping and wondering why things haven't changed yet. Okay. I would be looping same. So next we're going to move into where would you be in 12 months from now if you were to update your money thermostat setting and implement what we've been talking about.

And be specific, because the more specific you are, the more you activate your emotional resonance. And your emotional resonance actually has a frequency that's measurable. And when you increase your emotional resonance, it actually sends an energetic signal to your nervous system to say, this result is safe. I can have that. And you expand your capacity. So I would, I would be automating investment for retirement. But I want to see what the specifics would be.

Okay, great. Susan says I will be Dan, debt free, making \$10,000 a month, homeschooling my son while traveling the world. I love that, Katie. I'm relaxed and prepared for having another baby and I'm investing in retirement and generating passive income. I love that. So notice how it feels when you say where you will be in the present tense sense and focus on the positive. A lot of times what people will do is they'll define their where they're going by what they won't be experiencing.

So they'll say, I won't be having anxiety anymore. I won't be wondering where it all went. But our subconscious, which is all intertwined with our nervous system, does not know the difference between whether you say I won't be or whether you say I will be. It just focuses on the things. So you always want to put these intentions and these specific. Like if I, if I change my money nervous system, thermostat and I do something differently, I, I start to be different and I act different as a result.

This is what I will create. And say it in the positive present tense. I'm relaxed and enjoying generating passive income and loving the career I have and helping my kids and sharing possibilities with them. I love that. This. So that's a great example. So try these on. If anything comes up around this. Here are four powerful questions. The quality of our life is determined by the quality of our questions.

Mark these down, take a screenshot, put them on a sticky note. So instead of saying, well, I don't know how, or you know, that's for somebody else, or what would I need to do? Instead, try on how could I, how could I do this? And what would need to be true to make this possible for me? What would need to make to be true to make this possible for me?

What would it feel like for this to happen? What would it feel like for this to happen? And not what do I need to do, but who do I need to be? Who do I need to be in order for this to become real. Write that down. Write that down for yourself on page 30 or wherever in your notes. These are really, really important questions that most people do not take the time to answer.

They don't even take the time to ask them. So just so you know, you are on the cutting edge, my friend. Now, are you ready for a brand new exercise that I have been working on behind the scenes? I'm very excited about it. Let me know with a 1 in the chat that if you are ready for something grounding and visual. All my creatives in the house, all my visual learners in the house, all my kinesthetic learners in the house.

I've got you. This is an exercise for you. This is where engineering meets right brained. No. Yes. This is where engineering meets being right brained. And by the way, if you're left brain, this is great for you too. It also works for analytical people. Okay, so what I'm going to do is I need you to bring out a blank piece of paper. So a blank piece of paper in your journal.

You could just flip over your workbook, whatever you want to do. A blank piece of paper. And we are now going to map your current money engineering. So. So I'm going to stop sharing my screen and I'm going to pull up my whiteboard and I'm going to show you how this looks. Stand by. Okay. Yes, Mike, because we didn't have me logged in to zoom, it is not pulling up my saved whiteboard.

So let me just see if I can fix that. Everyone else just get out a piece of paper. Do you want me to log in? Yeah, do you want to log in and then you can share the whiteboard from yesterday? Well, I can come down and log in on your computer real fast. Okay, that'd be great. Great. Okay, just thanks everyone. Tell them what they're supposed to do.

So here's what you're going to do. I'm going to walk you through it and then we're going to show you a visual in a minute. What I want you to do is start with your piece of paper and just look down on it and I'll move to the side so Mike can do what he needs to do. But just listen to my voice at the top. I want you to make a circle or a square for every one of your income sources.

So your income sources would be things like your salary, if you have a job, or your business, if you have a business or your. I don't either. So should I just. Okay. Bummer. There it is. Look, there it is. Go. Go that direction. It's all over there. There. Oh, no, it's not. Adjust your. It's because we're in an external meeting. We need to adjust the account settings. I'll just do a new one.

Okay. Okay, so here's what you're going to do. Follow along with me, folks. Can people see this? Great. You see the whiteboard? Great. Okay, so what we're going

to do here is we are going to do this, live together, which is actually really fun. So this is your income sources at the top, and you could put your business here, or it could be your salary and then other income sources that you might have.

I'm going to do this for. For our life. You're going to get to your, I'm taking you behind the scenes, folks. You get to see what's going on in our life. Our other income sources are from our investments. So these are our two income sources. Mike and I have money that comes from our business, and we have money that comes from our investments. Now, then it goes into our personal life.

So I'm going to invite you to put your personal life in whatever icon you want to put it in. I'm putting it in a heart, and all you're going to do is you're then going to draw arrows from where the income comes from into your personal life. So for me, I have an arrow. Oh, I want. I don't want it curved. I want a straight arrow. Thank you.

My money comes in a straight line. So our business income heads towards our personal life, but on the way there, there's an automatic deduction that happens. And that is the money that goes into our 401k and then the money. Oh, Lacey, I can see your pointer in there. So I don't know what's going on, but. And then I just put another little line that after the 401k deduction happens, Mike and I both get a paycheck, and that comes into our personal life.

We also have money that goes into. From our investments and that also goes into our personal life. So I drew a little arrow there. Now, at home, I want you to be doing this at home. A 401k is an investment account. Here in the United States, a DTI can see your pointer as well. So just team members. Okay. Now, once we come into our personal life, we have a variety of other little buckets that the money goes into, and I'm going to identify them now.

So we have a bucket, which is our work. Work optional, Bucket. So every month when money comes into our personal life, we put money towards our work optional life. And I will go a little bit more into detail in that in a minute. But first I'm just going to do all the places the money flows to once it comes into our personal ecosystem. And by personal life, I just mean it comes from a business checking account and it goes into a personal checking account.

Account is like real simple. Then we also have our needs. So our needs get paid for from the, the personal money once it comes in. And then we also have our wants. So we separate needs and wants. And then we have also another little bucket over here. And this is our cushion fund. Our cushion fund is what other people call an emergency fund. I like to call it a cushion fund because if you're saving up for an emergency, you're going to get an emergency.

But if you're saving up a cushion of ideally a minimum of two months living expenses and then growing from there, you have a nice soft place to land. So that's the cushion fund. And we keep ours in what's called here in the United States a high yield savings account. Because it earns us more interest than that money just sitting in the bank. I'm going to make that a little bit bigger.

Okay, great. We're going to make these things bigger. So I'm going to show you now with arrows how this all flows together. And hopefully at home you're doing yours. So our money comes into our personal account and then we transfer it into various things for becoming work optional. I'll talk about that in a minute. If we have money coming to our personal account and we transfer it into our needs.

And our needs are things like health insurance, groceries, our mortgage, things that we've identified as like fundamental needs for our, you know, for our life. And then

we transfer money in for our wants. So we, our wants get paid. And then also our cushion fund. Now we don't put new money into our cushion fund every single month because our cushion fund is already funded. But if we needed to take out money from our cushion fund to pay for something then, which we might do if for example, one of our cars needed repairing or somebody got into an accident, you know, years ago when Mike got hit by a car, we needed to go into the cushion fund.

That was expensive on a lot of levels. And so if we have depleted our cushion fund, we put the money back in there. So now I'm going to talk a little bit about what we do for work optionality. So the one bucket over Here is, and I'm going to, I'm going to put this in a star because this transfer happens automatically. So anything for me that happens automatically, I'm marking it with a star.

Are that just helps, helps, helps for me. So one of the buckets is our life insurance policy, which this is a whole other conversation that I am not going to get into right now. But we do something called infinite banking and we sometimes use our life insurance policy as is a place to take a loan and then we pay ourselves back. So that happens over there automatically. And then we also have other things over here and other things over here that we're building towards being work optional are real estate like the short term rental we just invested in.

And we also have crypto and we also have stocks and bonds. So I'll just put all that over here. Okay. So when money comes in, we have allocations that money goes into these different things. And then of course, as the money grows in these things, we also can reinvest it. So then we can bring cash flow back up here to investment. So as the real estate grows, we might reinvest some of that growth over here.

And same with the crypto, if we were to have growth and sell some, we might put it back over here so you can see how it becomes a cycle where money comes in and then it gets stewarded out in ways that is pre decided. And then you start to build a system that feeds each other. So for us, some of our transfers are automated and some of them are manual.

And I'm not going to get into all of that right now. But I want you to map what is true for you right now. Not what is ideal, but what is true for you right now. So I'm going to stop presenting and I'm going to ask you some questions about your scenario now. So I'm going to go back to share my screen and we're going to come over here.

Now. Know that everybody's scenario is going to be different. So this is not about having yours look like mine, this is about yours looking like yours, if that makes sense. And like everything we've been doing today, what we're after here is clarity. We're not after a certain result, we're after clarity on where we are now so we can continue to improve it over time. So where does your money come in?

Make sure all these things are covered and you can keep doing this after the workshop you might have fun getting out a big piece of poster board or one of those, you know, flip charts and really Mapping it out. Where does your money come in? Where does it go first? What are the accounts that actually exist? How do they connect with each other? What moves automatically? What requires a decision every time?

So what moves manually? Where might money be disappearing to and where might the leaks be? So there's really no right answer here. There's just what's true do and if I had had a map like this early days, everything would have changed for me so dramatically because I need to viscerally understand how everything moves together. So is anybody finding that this map is helpful for them in terms of grounding?

And if it's super simple right now, so you have an income and it goes into your personal life and then your personal life goes into paying for your life, that's great. I'm celebrating exactly what you have right now. The only reason I showed you our whole map is just to show you what might be possible as you continue to go through the wealth stewardship pyramid. And for a lot of people it's new information that there is ways to make money that don't require them trading hours for dollars and having a job.

And so I'm letting you know that that's available to you as well. Well, okay, great. So now we're going to get into what does the money move intentionally or reactively? So these are just questions for you to answer. Is with your flow, is it moving intentionally or reactively? Meaning have you decided ahead of time how you're going to allocate things or not? If you need help with knowing where to allocate and what percentages to allocate based on what phase of financial growth you're at that I really recommend joining Premium to get the Keep More formula because that's exactly the question that it answers.

Next up, gaps. Where does money arrive without a destination? Money loves to have a job, so you want to give it a job ahead of time before it comes in. Not meaning oh, the money is already spent, but simply meaning I have decided ahead of time based on my goals, my values, where I want money to go and therefore it has a job. So when it lands, everyone is clear.

Just like in a company, everyone needs a clear role and responsibility. That's what money wants too. And then leaks. Can you see where the 10 money leaks? Whichever ones you had might actually be living in your system. And I would love if anybody wants to take a photo of the map that they are drawing and put it in the Facebook group because I'm so interested to see how you're visually displaying this and you don't have to be an artist to do this, but if you are also great.

So have fun with it. Let it be your own. And again, this is about identifying where we are. This is another coordinate so that we can get where we're going. And I hope you found it as grounding as. As I did, because you can't steward what you can't see. So all of this workshop, so much of it, is bringing the invisible into the visible so we can begin to steward what we weren't previously seeing.

Now we're moving into the next piece, which is your North Star. So your North Star, this part is on page. We're going to have to come back to that. I think I have it written down in a minute. Now, the only way you're going to get to your Northstar number is if you give your relaxed money map what it needs by being the person it needs you to be.

So I hope we're really understanding that in order to have what we want, it's not as much about what we do. It has to start with who we are being. And your relaxed money map will become what it needs to be by you being the person who would have that relaxed money map. And the relaxed money map is your. Is your now point going to your North Star.

So be, do have. Most of the world is starting with have, and then they're going to do, but we know better. We start with B. When you give yourself permission to feel the way you want to feel now, you'll actually get to your North Star faster. But it has to start inside us first. And if you're waiting for your financial circumstances to change before you give yourself permission to feel the way you want to feel, you're giving your power away to money.

Anytime we give our power away to something outside of us, we are letting it have power over us. So who here is ready to stop giving their power away to money? Let

me know in the chat. Put a one. Yeah. Yeah. Amazing. And it takes practice, it takes reps. But as you continue to practice, it becomes automatic. So your North Star is on page 20 in your workbook.

And so what I'm going to ask you to do is. Pick an amount. So my North Star is a specific amount of money in annual income, savings, total or net worth. And then you're also going to put an amount of time that you'd like to have that happen in. So I have a North Star, that's an amount I'd like to have in net worth, and I plan to be building it up over the next 10 years.

But for the purposes of this workshop, I think it would be the most powerful, powerful to have a number that you'd like to get to within the next year. So your North Star number is either going to be an annual income, a savings total or a net worth total that you'd like to get to this year, ideally. So you're going to fill that out on page 20 of your workbook and folks are going to of course ask, am I supposed to just do a fantasy or something that feels attainable?

And what I'm going to say is I would like you to put down something that feels like a stretch for you but that feels also available. So dream big. And also don't blow out your nervous system. Because if you put something that's like if I'm making a hundred thousand dollars a year right now, and I say, well in a year from now I'd like my annual income to be 10 million, that's going to blow out my circuits.

And for me that creates a dissonance in belief because it doesn't yet feel safe to my nervous system or familiar to make \$10 million if I'm making a hundred thousand for me personally. So, but, but the way I like to play with this is through titration, so stretching a little bit. So put something a little bigger but not so far out there that it sends you into contraction.

Okay, so that's what you're going to put on page 20. And so I want to ask you now, what does that North Star get you? Meaning what does it make possible for you that really moves you on a heart level? And for those of you who were on with me, with either my friend James Wedmore or my friend Brad Biz Jack, I walked them through a live coaching example of this in terms of having larger sums of income or larger sums of wealth.

And what was so cool is I walked them through imagining having that amount and by the way, I'm going to do this with you on day three, so come back for it. It. And I walk them through a specific process for bringing that sensation forward in their body, that emotional feeling. And they visually both changed, their faces went flush, their whole energy changed and I could feel it across the Internet.

That's the power of, of emotional resonance. That's the power of getting into the emotional state now because nothing in your external life needs to change in order for you to feel any kind of way you want to feel. And then the next question I would ask you is how does what you want that North Star number connect to the greater fabric of humanity and the world. The truth is that none of us wants money for money.

And as soon as I was talking to my friend James Wedmore about this, he went into immediately, yeah, if I have more money, I get to hire more people, I get to give bigger bonuses, I get to make more Airbnbs available for travelers in Sedona. I get to xyz. Because after our needs are met in our own homes and in our own families, money actually isn't a good motivator anymore.

Being of service and a greater vision becomes a much bigger motivator. So when you connect your North Star to something that's greater for everyone, it also can

help overcome that low level leak of financial scarcity. So if you have this feeling that if you have more, someone else will have less, or that there's not enough to go around, connecting your North Star number to humanity can really help.

Then there are four possible routes and you're going to check off one of these. There's only four ways to get there, believe it or not. So you either are going to increase your income to increase your money cushion. And the money cushion is the difference between your income and your expenses. So what's left over is your money cushion. And that's option one, focusing on increasing your income to increase your money cushion.

Option two is decreasing your expenses to increase your money cushion. Now, last year I took our brand new Relax Money students through something called the Expense Edit. It was inspired by the Home Edit. And for those of you who are a fan of the Home edit, we're huge fans of the Home Edit in our house. And we did the expense at it. Because even people who are high earners, even people who are high achievers, it still doesn't make sense to be spending money on things that don't make sense for you that are just leaks and a lot of people go unconscious and are leaking money.

And so we started right away with the expense edit. And on average in our community we found a way to save each of us over \$387 a year. I'm sorry, a month. Which when you add that together over the course of the year, that's basically over \$4,000 a year. And if you were to invest that over time, that really grows. So decreasing expenses can be an absolutely amazing way to increase your money cushion without decreasing your lifestyle enjoyment.

So the focus of the Home Edit, which is where we start in relaxed money, is on finding ways to reclaim expenses without in any way decreasing Your quality of life isn't that fun. Okay, next up, you can decrease your liabilities like pay off credit card debt, AKA invoices for blessings already received. And then number four is to increase your assets. Assets meaning things like cash in the bank, stocks and bonds, real estate, crypto, These are assets.

So you can increase your assets by using your increased monthly money cushion, the difference between your income and your expenses to invest in vehicles that make your money grow. And by the way, investing in yourself is always going to give you the highest rate of return. Investing in your own education, investing in your own healing, it is always going to give you the highest rate of return. And I have that on good authority from many financial advisors.

So right now, pick a route. Which route are you going to go with? Let us know in the chat. Is it route number one, increasing income to increase your monthly cushion. Route two, two, decreasing expenses. Route three, decreasing liabilities, AKA invoices for blessings already received. So that by the way, when you decrease your liabilities, you have money left over that was going to paying those things to increasing your monthly cushion.

And then that monthly cushion can then get reinvested in assets that make your money grow. Okay, great. I love that. And, and by the way, yes, you can be doing several of these at the same time. It doesn't have to be only one choice. Joy is an amazing relaxed money student of ours. She is such a bright light. She is the living embodiment of Joy. And because she did the tools that she learned in relaxed money, she was able to receive a hundred and fifty thousand dollars in cash through renegotiated asset terms.

So she took these four routes. She took them seriously. And she turned route

number three, which is decreasing your invoices for blessings already received, into clearing out \$78,000 in debt and building up her own high interest savings account of covering three months of expenses and put a whole bunch of remaining money from the 158k into long term investing. So that's joy. That is the sort of thing that happens when you use these tools.

So should we talk about the first route which is making more money? Is there anybody here who would be interested in making more money? Yeah. Okay, cool. I've never really met anyone who is not interested in making more money. And so let's talk about it. It money is exchanged because of the perceived value of the thing that someone else is getting from you. Whether that's your employer, whether that is someone booking your Airbnb.

Right. I've been working on the descriptions for our Airbnb We've been working on the pictures, we've been working on the decor in order to increase the perceived value that someone will receive from staying there because then we get more bookings and of course we can charge more. So it's based on mutual trust and value, also energetic trust and also emotional trust. That's where money comes from. And money is just a stand in for what we value as human beings.

So if you want to increase your income, all you need to do is increase the value you are providing. And by the way, that has nothing to do with your inherent worth as a human being. One of the most important things that the healthiest, wealthiest, happiest people do is they separate their inherent worth from how much they make. They separate their worth from their net worth. Their numbers don't mean anything about who they are, but they also understand that economically certain things have value and certain things don't.

Some of that has to do with cultural conditioning. I wish it would change. However, that's the game. So if you value yourself more, meaning beginning to understand how you can offer value, not about like, am I worthy? Am I deserving? But actually saying like, yeah, yeah, I actually have some amazing skills, I have some amazing expertise, I have some amazing wisdom and I can figure out ways to deliver that to the right people at the right time in a way that will get them to value it more so I can make more money.

And I have some architecture for you for that today. Would you be interested in that architecture? Let me know in the chat. Great. Great. Let's do it. So what I'd like for you to do right now is make a list of the ways that you can add more value in your current business, in your current job, or in some other way entirely. Some other way entirely. And I'll give you some examples where you might want to start.

What do people already thank you for? What do people already thank you for? What do people already ask you for advice about? What do people come to you for? What problems do you see in the world that really drive you crazy or break your heart? What problems have you already solved for yourself that you know other people have? My entire career is based on a problem I solved for myself that I know other people have and I get paid really well to do it because it's a high value problem.

And then what transformation have you already undergone that you could teach someone else how to experience? And by the way, this completely applies to business settings. Completely applies to business settings. So I'm sorry, to job settings. So if you work inside a company. These same questions absolutely apply. I have an example. I have this friend in here in Nashville and she runs an incredible structural healing company.

It's so far beyond chiropractic, but her doctors are trained as chiropractic. They are the most integrated place I've ever experienced in terms of full body, structural healing and alignment. She charges the most I have ever met anybody charge for chiropractic. It is incredible because she figured out that she could go to people's homes as a concierge style practice, offer them a level of care and service that is so luxurious they don't have to leave their house.

She brings and leaves a massage table. The level of gifts and awareness she offers, like the experience is so top notch. It is a completely different Blue ocean model in terms of her business. So she serves professional athletes and country music stars. I work with one of the doctors at her practice, right. So I don't, I don't go to, I don't go to her. But she serves these people because she's solving a higher level problem for a customer who is very willing to pay for it.

So there are levers that you can use to increase the value you provide while decreasing the time it takes to create that value. Value. So you can solve a higher level problem, you can solve a more specific or specialized problem, or you can solve a problem for a different kind of person that values that solution even more. So in this example, my friend's name is Audra and the practice is called Lumara Concierge.

I helped them name it. And it. If you are a country music star or an NFL player and your body is out of whack, your ability to make money has gone out the window. And so because she, she's now solving a higher level problem because someone who uses their body to make their money has a higher level problem than someone who just has their back out. And then she also solves it for the kind of person who values that solution even more.

So hopefully that example makes sense for you and you can figure out ways to figure that out for yourself. And on page 41 in your workbook, you can go ahead and check off the lever to increase the value you provide. Okay? And if people want to brainstorm this in the Facebook group with each other, please do. But I want to offer a warning. This is a warning. This is a warning.

I see it all the time. The most valuable thing you contribute will very likely be something that feels effortless and therefore you will discount it. The fact that something feels Easy to you makes it no less valuable for other people. Does that resonate with anyone? Go ahead and put a one in the chat that if you have felt that way. I have an amazing coach and therapist. She and I have worked together since 2017.

I've known her since I was 22 years old. She has a way of speaking that is just who she is. Her level of depth, her word choice voice, her experience, the way she's lived. She's a PhD depth in depth psychology. She is used to run a think tank of like 250 people. And while of course I pay her for her expertise, the reason that I have been an ongoing client of hers for now nine years is mostly because of the way she talks.

I just like the way she reflects my life back to me. So I tell her stuff and then she says it back to me in the way that is so poetic and so wise. It is so deeply valuable to me. She very likely would have years ago discounted that because it's just who she is. And yet it's the reason I pay her and have paid her, I don't know, probably over a hundred thousand dollars at this point.

Okay, that's called your free space. It's the thing that comes easily to you, that is also of most value to the world. So I want to start to invite you to start seeing the possibilities around you that could provide value as opposed to you needing to only

make money through trading hours for dollars. And if this was a breakthrough for anyone, go ahead and put it in the chat.

There are ways that you can earn income that have nothing to do with you. Trading hours for dollars. For example, when we renovated this Airbnb. Yes, of course. Has Mike worked so many hours to put in to get that up and running? For sure. But once it happens, that work only had to happen one time and then we're going to be able to have income from that for as long as we hold that property.

And my ability to go in there and pick the right faucet and choose a tile that I liked and go in and add decor and stuff, that's just who I am. And that's my sensibility. That's not trading hours for dollars, that's adding value through something that's inherent to me, which I have a pretty good out high. So that's another example. Leverage is getting paid multiple times for the same amount of work.

So a short term rental is an example. Me getting paid for my books over and over and over again. My first book, *Money A Love Story*, was one of the first money healing books ever, and it came out in 2013. We make royalty checks from that book twice a year. I get checks still twice a year, 13 years later. That's a great example of leverage. You do the work once, you get paid over and over for it.

I want to remind you that people are not paying you for how long it takes you to solve their problem or for how long it takes to provide the solution. They're paying you for how much they value the solution. And when you speak to what people already want, this becomes easier. You see this in the way we message this workshop. I know what people want. I've been doing this for 20 years.

We've had hundreds and hundreds of thousands of people come through our workshops and our programs. So when I speak to you about what you already want, which is to make more money, which is to dissolve financial anxiety, which is to feel secure, which is to feel free, when I know that already. So when I talk to you in that language, it makes it so much easier for you to then come do this workshop, which is really good for you.

Here's an example. A couple of years ago, I got back to our apartment in Miami in the summer. It was August, and the air conditioning was broken. And that was a major bummer, because in the summer in Miami, it's like in the 90s. And we got an air conditioning guy on the phone, and he got there the next morning, thank goodness, and it took him about 15 minutes to fix the issue.

I don't remember how much it cost, but it was around a thousand dollars. I did not care how long it took him to fix the issue. In fact, the faster he got my air conditioning working, the more valuable that service was to me. So that's an example of I wasn't paying him for how long it took him. I was paying him for how fast and how effective the solution was.

So begin to look at the world through that paradigm. How can I provide a more valuable solution more quickly? Not how can someone pay me for the hours that I'm putting in here? Does that make sense? Okay, I see. Farah says it's. I'm so grateful to have this new perspective. Okay, great. I. I'm so. Yvonne says, thank God I found you. Hallelujah. I'm so glad we're all here together now.

When you relate from the level of your power to the level of people's power, you then can get out of their pockets and purses and let them have the dignity of making their own purchasing decision. The air conditioning man was not like, oh, ma', am, here's my price. But if you can't afford it. And ah, I don't know. And he wasn't walking into my apartment thinking to himself like, I don't know if she can

afford this.

Ah. But no, he was just like, I am fixing the air conditioning. This woman and her children want to be cooled off. The end. He let me make the decision about whether or not I was saying yes, yes, he got out of my pocket and purses. He that has nothing to do with you. And you do not want to project your own money stuff onto people who would be potentially paying you, whether they're your boss, your clients, potentially people you're going to be a contractor for or a consultant for.

If you don't clean up your money stuff, people will not be able to pay you because you will project your own scarcity and your own mishigos on them. And it breaks down the transaction every time. So if you want to make more money in your job from your clients, in your business, you have to do this money cleanup first at the level of the nervous system, then at the level of the emotions, then at the level of thoughts and beliefs beliefs, and then at the level of behavior and engineering.

And when you do, you'll have cleaned up the frequency so much that you'll be amazed by how much money people want to pay you. Is there anyone who suspects that they may be projecting their own money stuff onto people who possibly would be paying them? Is anyone committed to doing what it takes to re pattern that that so that they get out of people's pocketbooks and give other people the dignity of making their own money decisions?

Yeah. Okay, great. So what do you do next? What I want you to do is go through your list of possible ways to add value and choose one and flesh it out. And then just take the first next step. Send the email, make the post, schedule the meeting, write the text. We never ever, ever will know the entire path. You know when you're driving at night and all you can see on the road ahead of you is the 20ft that your headlights are illuminating, but you know the rest of the road is there.

You just keep driving. And as you keep driving, that 20ft continues to be illuminated, but it's the next 20ft. This is what I am telling you. You, in order to get results, all you need to know is the next right thing. That's it. Just do the next right thing. And then after that, the next right thing will become available. And when you are focusing on body first, bank account second.

And you are practicing being the person who has what you want. You will know what the next right step is because you will be acting as him, her or them already and it will be obvious. And again tomorrow we will do an experience to help you with that. What would the happiest, most relaxed, wealthiest version of me do? Just ask that question. What would the happiest, most relaxed, wealthiest version of me do?

And then go and do that. So write it down. Write it down in your workbook and then also share in the Facebook group. I would love to read what action steps you're taking to increase your income. Do you want to know the three things that the happiest, most relaxed, wealthiest people are doing differently so that you can start doing them too? Type A1 in the chat. Great. Number one is they work on their nervous system daily, not as self care and not as a financial strategy.

So this is the daily reps. Sorry I said that wrong. They work on their nervous system daily, not as self care but actually as a financial strategy. It is self care as well, which is wonderful. It's a polish over here. Shine over there. Right? Your nervous system work will make every area of your life better. Your financial work will make every area of your life better. And we already covered this.

They have stopped making their numbers mean anything about their worth.

Number two, they know their numbers and they have skills that they've learned and that they keep learning that they practice to make money and steward. It's it. Well, because this is a lifelong journey, I'm still learning things all the time. I've been on this lifelong journey around money since I was 14 years old. Yes, that is when I started learning about personal finance and wealth building and the energetics of money.

However, I'm still learning and that's so exciting. Number three, they get their money working for them. So I drew our money map for you and I showed you the different, some of the different, different ways that our money is working for us and that we are building towards work optionality. So this is about multiple streams of income. This is about leveraged income. This is about taking your income sources and putting it towards leveraged sources assets and then allowing that to feed back into your income so that the increase of those assets to feed back into your income so you can then reinvest them.

And it is building money that grows while you rest. So I want to introduce you to two people from our community who invested in this work and it has made some significant changes. So I'm going to Go ahead and play this video now. Confirm. You can hear here. Can you hear? Let me know. In the chat, I really didn't want to do relaxed money. The idea of relaxed money was kind of crazy for me.

I did this because I love my wife and I love our life, and I want it to be the best it can possibly be. And really, the. The hardest thing in our relationship is money. Money has been a source of friction between Dave and I for over a decade. I know how to work hard, just not so relaxed about it, and I let things build up, and then I get really upset, and I want Dave to fix it, and I want him to listen to me, and I want to.

I want to try to figure it out. So when Shayna suggested that we do relax money together, I was nervous and yet agreed to. And at first, it was really hard. Like, you know, we'd sit down and we'd watch the modules, and I could feel the tension. I could feel the, like, I just want to fix it. And Kate kept reminding us to breathe and to use our tools to really.

Just to create a sense of safety. Those tools enabled me to be more present. And in that process, you know, we then started. Actually. There was a crack opened, and we actually began to start having productive conversations. And I was like, wow. And that was the start of the relaxing for me. It's. It's working. I mean, that's the bottom line. There's an aliveness, a freshness and newness to our relationship that in a lot of ways, has got all the things.

All the great things about when we first got together. And there's this, like. It's like Dave and Shayna 2.0, and I actually sometimes, like, refer to him as my boyfriend. There he is. It's. Yeah, it's. It's like, there's hope. There's hope for me and money. I feel more relaxed around it, which makes me more relaxed around other conversations about it, which makes us more relaxed together. And it's just getting better and better.

Yeah. Yeah. All right. So good. Can you hear me okay? Did that make anyone else's heart open? Let me know in the chat. Yeah. So beautiful. So beautiful. So that's an example of polish over here. Shine over there. Now you know how to increase your income. We also have identified your money leaks. We also identified where you are in the wealth stewardship pyramid. And we also drew your money engineering map as it stands right now.

And we also identified your North Star. Wow. We did a lot of things today. So. So let's focus on the gain, let's celebrate how much we did today. So now you might be

asking, how do the rest of the pieces fit together with rewiring the nervous system beliefs, money management, getting your money to work for you so you can grow your wealth and impact all in a relaxed way.

Well, on day three next time you're gonna get the three aspects of Relaxed Money. Really all the pieces you need to build a system that amplifies your abundance. On repeat, you'll learn the five secret ingredients of master masterful money stewardship so you can grow what you have and also call in more with ease. You'll get the seven highest impact skills of the most relaxed, wealthy, generous humans on the planet and how to start embodying them now and then.

Most importantly, and what I'm the most excited about revealing to you is a fully customized 90 day relaxed money roadmap. This is an interactive tool that we are debuting on Thursday completely for free. And you'll get this 90 day relax money roadmap based on your numbers, your goals and your values. It is a hundred percent, 100% bespoke and custom to you. So who's excited about that? Now when we do this work, you get results.

Katherine Lazaruk, who is here, Lazaruk, who's here, saved \$2,000 in one sitting by paying attention to her money. So the wins are big, the wins are small, the wins are all over the place. Because of regularly checking her accounts during her money Love day dates, she caught a \$768 automatic renewal quickly enough to cancel it and get a full refund. And she saved all these other fees. She saved herself on something else, fifteen hundred dollars a year and that was over two thousand dollars saved by sitting down for one hour.

That is a two thousand dollar hour. Who would love to have a two thousand dollar an hour rate? I know, I certainly love that. Now for day two, your homework is page 20 of your workbook. I know we did a bunch of other things today, but all you're doing for homework is part two of your relaxed money map and it's on page 20. So you're just going to head to katenorthrup.com/homework and the deadline to submit it is April 16th at 11:59pm Eastern Time. Also there's a bonus if you want to do bonus Prep for day three, you can go to pages 32 and 33 of your workbook and you can answer your roadmap inputs and then there'll be an opportunity to put those things into the tool On Thursday to help you get your customized roadmap map.

See you for Good with Money Day three on Thursday the 16th at 12pm Eastern. Who wants to dance with me? I'm gonna pull up a. I'm gonna pull up a song. Let's pull it up from. Should we pull it up from Ruby's playlist? Ruby's playlist was pretty fun, I have to say. Oh, yeah, this is a good one.

This is a good one. We're gonna have an Andy grammar moment. I'm gonna share my audio. Please come and dance with me if you can. If you can stay for a little bit to dance. Because when we dance, we actually signal to our nervous system that however we're feeling right now, which hopefully is pretty good at the end of the session together is a safe way to feel.

So it calls in more of it. So let's go ahead. Can you hear? Yeah. Okay, great. Let's just start with some, like, simple little get into your feet. Just a little what you've done. Walking back and forth. I'm just doing a little march in place. All right. And now let's just do some shoulders. And our hips. All that you need is someone who can believe in you more than you do now.

Just kind of clear in front of your heart. You're in front of your solar plexus. Freestyle. Maybe give it a full body shake. Scratch up another one. Maybe the other way. Shoulders. Clear in front of your heart. Solar plexus. Clear in front of your head.

Dance it out. Okay. Oh, that was the whole song. How fun. I'm gonna see you for day three.

Can't wait.

See you in the Facebook group.

Bye.