

Kate Northrup: What if what if your invoices for blessings already received were an essential component in your wealth building trajectory? Try that one on. How does that story feel in your body? Once we access safety, once we access wholeness in our systems, we are able to tell a more supportive story. But we cannot tell that more supportive story, we cannot live that more supportive story as long as we are living in a sympathetic response in a dysregulated state.

Kate Northrup: Welcome to Plenti. I'm your host, Kate Northrup, and together, we are going on a journey to help you have an incredible relationship with money, time, and energy, and to have abundance on every possible level. Every week, we're gonna dive in with experts and insights to help you unlock a life of plenty. Let's go fill our cups.

Kate Northrup: Please note that the opinions and perspectives of the guests on the Plenty podcast are not necessarily reflective of the opinions and perspectives of Kate Northrup or anyone who works within the Kate Northrup brand.

Kate Northrup: Welcome back to our 7 part series on expanding and enhancing and up leveling your relationship to money. So today is the 4th installment. These episodes are meant to build on each other, but you can also listen to them individually.

Kate Northrup: So if you're tuning in today, you can trust that you are in the right place. Here's what we're talking about today. Why you don't need to feel ashamed of your debt, why debt doesn't make you a bad person, and why feeling bad about it is not helping you at all to pay it off, but, also,

Kate Northrup: I'm going to share how to unlock a way to break the debt cycle so that you can free yourself into more flow and solvency for the long haul. So we went into in the last two episodes, we did a deep dive on the nervous system and the way our nervous system mitigates our ability to receive, experience, and create more wealth. One of the things that I talked about is being in a contracted state versus being in an expansive state. Now in terms of nervous system terminology, an expansive state is a parasympathetic state where your body, your nervous system feels safe. So it is a place of wholeness.

It is a place of abundance. It is the place in our bodies and our systems where we know all is well right now. In this current moment, there are no threats, all is well, all of my needs are provided for. Now if you're listening to this podcast right now, you are in a place where all of your current, in this now moment, needs are met. You have access to oxygen.

You have access to safety. You are safe. All is well. Now, when we are in a state of feeling bad about our debt, feeling shameful in a paradigm in which debt has anything to do with our inherent value or our inherent wealth, we are automatically putting ourselves into a contracted state around money. Let me tell you something.

No amount of shame or feeling bad or beating yourself up for past financial behavior or for current debt is going to make that debt go away. In fact, any amount of energy that we spend in shame, blame, self flagellation, any, any, like, lack of forgiveness, resentment,

Kate Northrup: all of that mishigas creates a contracted, sympathetic, dysregulated state, and when we're operating from dysregulation in terms of our money behavior, so when shame, self blame, feeling bad, guilt, resentment, all of that, when we are beating ourselves up or beating anybody else up for any kind of financial scenario, it creates a contracted state, and that contracted state is dis dysregulated. It is a sympathetic nervous system state, which is signaling to our body there's something wrong. There's a threat. So we are making our debt a threat, and when we are approaching our financial life like we are fighting a threat, like we are fighting a threat or we are running from a threat or we are playing dead, we are in a sympathetic state or possibly even a ventral state, which is when we go into, like, full on collapse and we really can't take action of any kind. But mostly, it's gonna be a sympathetic, state.

And that sympathetic state is not our fullest capacity. A sympathetic state, what we know is that our brain between our left and right hemispheres is not sending as much blood flow. It the interconnectivity between our logical brain and our emotional, our creative intuitive brain are is shut down. We don't get as much cerebral spinal fluid flowing between our brain and our body. We have a decreased oxygenation between our brain and our body.

We are getting most of our blood flow to our extremities for fight or flight. So our brain's not getting the blood that it needs to be logically thinking through solutions. And when we are scared, we make decisions that create more fear, and constriction, and contraction. So if we're putting all of our focus on debt and the fact that we've been bad and we have a problem, what are we gonna get? We're just gonna get more dysregulation and contraction.

So I wanna offer a new paradigm for you. Number 1, anytime you feel anxious about your debt, anytime you notice that shame comes up or patterns of beating yourself up or guilt or any stories that aren't serving you, resentment, that is a time to lean into signaling safety in your body because what's happening is, you're dysregulated. Our shame stories or guilt stories about our debt make us dysregulated, and what we think is we get so confused and so lost, and we think what I need to do right now is solve this problem by focusing on the debt. What we actually need is for our bodies to feel safe and whole and to tap into the truth in any given moment, which is that we are safe. We are whole.

All of our current needs are met. How do we know this? Because we are alive. You are breathing right now. There are no immediate needs that you have that are not currently abundantly met.

There's unlimited oxygen. There's unlimited love. There's unlimited creativity and flow. There's actually unlimited money, believe it or not, because money is completely pretend, and there's there's there's no slight set amount of currency on the planet. There's just more more and more

Kate Northrup: and more more available. So the way to tap into that is to access that feeling in your body first. Because when we feel safe and whole and complete, and we're tapping into source with a capital s through finding safety and regulation in our system, energetically and literally, we are putting ourselves in an expanded abundant place that can then access ideas and creative solutions and all kinds of ways to tap into the flow of abundance that was always there, but we were turned to the wrong direction because we were turned focused on what a terrible person we are and how ashamed we are for having debt. That is not serving us, so step 1, regulate, always, always regulate. Another way of saying that, signal safety, so number 1, signal safety.

Kate Northrup: Number 2, I want you to know this, Debt is just math, and math has no story. Math has no feelings. Math has no moral hierarchy, right? It's just numbers. It's just numbers in a computer, and all debt means is that you have an invoice for a blessing that you have already received.

Okay? So let's say you have a line of credit. Let's say, you know, COVID was hard for your business, and you took out a, home equity line of credit on your home. So you leveraged your home to cover some of the expenses in your business while things were contracted because maybe you needed to change your business model because the way the world changed during the pandemic.

Kate Northrup: Great. Okay. Perfect. So all that means is this. There was a scenario in the world where you had less income coming in than you had expenses, and you received blessings for those expenses, which blessings, which perhaps were things like the mortgage on your office building or the overhead for some invaluable employees or some investments that you made ahead of time in inventory that you knew you were going to sell later, but you didn't have the cash up front to pay for the production of that inventory. So those are simply invoices for blessings already received. So your line of credit simply is an itemization of things you've already received, and all you have is an outstanding invoice for something you already received. It there is nothing here inherently about your worth, your morality, your even how good of

Kate Northrup: a business owner you are in this particular scenario. I recently heard a business owner, a well known business owner, share a story about selling their company, and I was so struck because in this particular scenario, the bank called their line of credit, and that line of credit, was particularly high, the balance on it, because this person has a high inventory business where they need to invest in the production of that inventory, like, a year in advance or at least 9 months in advance of selling the inventory. So there's a lag there. Right? So the investment is very high to make the inventory, and then they sell the inventory later.

The the bank called the line of credit, and, they just didn't have the cash to cover it, and the bank wouldn't budge, and they just didn't have the cash. There was there was a delay in the chain the supply chain, and they just couldn't get the cash to cover the line of credit, but the bank was calling it, and that was that, and so they ended up selling the company. Now that was great because the person who bought the company was able to just do a big cash inflow, and

the line of credit got paid off, and they they were able to sell the company and and everything turned out okay. When this person told this story, they didn't tell it in terms of any kind of sense of shame or blame or I screwed up or they were just telling the neutral facts without any added meaning. And I was so inspired by this, and it was such an example of what I want all of us to be experiencing, which is neutrality, which is finding a place of neutrality and finding a place where our sense of self and our sense of of of worth and our sense of well-being is sourced from our connection to source, and we directly access that connection to source, the more we are able to be embodied and access a sense of safety and wholeness and regulation in our nervous systems.

That is our door to source, and what else happens when we access that place of deep calm and deep regulation and deep relaxation is that we become more magnetic to resources. It's incredible. The law of attraction is activated by our nervous system regulation. So know this, all your debt is is an invoice for a blessing already received. You do not need to make meaning of it beyond that.

All it means is you have someone to pay back for something you already received, and I will tell you what, the more you celebrate the fact that you already received that blessing, the more use you make out of that blessing, the faster and the more easily you will be able to pay it off. The energy of gratitude for the abundance and the blessings and the bounty you already have is magnetic. The energy of focusing on debt and, and shame and blame is contraction and will actually block more resources from coming into your life. You think about the channel, the conduit for abundance, it is opened up by gratitude and a feeling of safety and wholeness and expansion, and it is contracted, we literally block the flow of abundance into our lives in the form of opportunities and cash and sales and all sorts of abundance. We block that by being in guilt and shame, and guilt and shame is simply contraction in the nervous system.

So the name of the game here is to signal safety, number 1, and then number 2, once you have signaled safety, notice the story you're telling about your debt and rewrite it. Rewrite the story, just the facts. Neutral. Neutral. And then number 3, forgive yourself or any other parties for past financial behavior that led to your current scenario.

Resentments and holding on to stuff, resentments and negativity, and any lack of forgiveness is like, you know, I'm sure you've heard this before, not forgiving somebody else is like taking poison and expecting the other person to die. The only thing that carrying around resentments and lack of forgiveness does is it poisons your present experience. It is not at all impacting the other person, believe it or not, and when it is resentment and lack of forgiveness for yourself, it is doubly worse. It is doubly worse. So if you have debt, what I would recommend after step number 1 is signal safety.

Step number 2 is tell a new story. Maybe step number 2 actually needs to be forgiveness and writing out a list of financial resentments, writing out a list of people, experiences, memories, past actions that you took that you know you are carrying around that are weighing you down.

Right? If you want to be set free to fly financially, you cannot be carrying around the weight of financial resentments, and lack of forgiveness. And this has become so apparent to me recently.

I've just heard thing after thing after thing and become really present to it in my own life as well, that I'm actually building in an entire new piece in the relax money program around forgiveness and cutting financial cords that hold us down because this piece is so huge for so many of us. So make a list and then practice forgiveness. Know that the story we are telling about our debt is directly impacting our ability to get it paid off, And the unlock for the whole thing is signal safety, release resentments, and forgive, and then tell a new story. Tell a new story that is neutral, that is clean. And when you are able to do those three things, you will be able to break the debt cycle and be able to get it paid off quickly and way more easily than you would have if you were sourcing your debt payoff plan from shame and blame and feeling like you are unworthy.

All of that is just bullshit, and you are inherently worthy right now. You get to experience, and enjoy, and prosper right now, even if you have invoices for blessings already received? What if what if your invoices for blessings already received were an essential component in your wealth building trajectory. Try that one on. How does that story feel in your body?

Once we access safety, once we access wholeness in our systems, we are able to tell a more supportive story, but we cannot tell that more supportive story, we cannot live that more supportive story as long as we are living in a sympathetic response in a dysregulated state. And debt, very often, the way we talk about debt in our culture is in a dys dysregulated state. So we signal safety. We access wholeness. We forgive.

We release. We tell the story that is just true, that we have invoices for for blessings already received, and then we focus on our abundance. That is the name of the game. So I want you to hear it from me. Debt has nothing to do with your value as a human.

You are inherently worthy, you are infinitely valuable, You are absolutely loved, and you are a money magnet. So if this episode was helpful for you, please make sure you have subscribed because in the next segment, in episode number 5 of this 7 part series, I am going to tell you the secrets that unlocked multiple 7 figures in our business last year for the first time. There were a few tweaks that we made that really made a huge difference in increasing our revenue, and I can't wait to share them with you next time. So make sure you've subscribed, leave a review, leave a rating, share this on social if it was helpful for you, text it to a friend. Thank you so much for listening, and I will see you next time.

Kate Northrup: Woo hoo. You made it to the end of an episode of Plenty. Don't you feel expanded already? So if you liked this episode, go ahead and leave us a review. Subscribe to the podcast, text a friend and let them know they need to listen in.

That helps us spread the word so more people can experience plenty together. And if you wanna ease your path to creating wealth, I created a money breakthrough guide for you, where

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Again, that's katenorthrup.comforward/breakthroughs. And I'll see you next time for plenty.