

Identify what has been holding you back.

We all have stories that we tell ourselves about what we think we are capable of doing. These are our beliefs (habits, stories), there are multiple names for them but basically, they all come down to the same thing. The stories we tell ourselves become self-fulfilling prophecies. But if we understand these are just stories, we can choose to rewrite them to something that is going to work better for us.

How do these stories come about?

They start before we are even born. We come preprogrammed with our parent's beliefs. For example, if they believe that going to university will get you a good job, you are likely to believe that as well. This is programmed into our subconscious. We then act on that belief and we get some results.

At some point (I like to refer to it as the 'terrible two's' but it can be at any stage) we start to observe things for ourselves. We start to develop our conscious thoughts. We are sponges soaking up everything we see and hear around us, as well as touch, taste, smell, our intellect all show us what is going on around us in the world. We start to get ideas.

Now, if those ideas align with our subconscious, we are happy, life goes along well, we go to university and get a good job.

But what if an idea pops into your head that says, "why don't we leave our job and go into business for ourselves?" All of a sudden, your conscious and subconscious is out of alignment and this causes a bit of angst. So, a bit of a battle ensues between our conscious new thought, and our old subconscious belief. Who will win is determined by how much you want to change your beliefs and why you want to

change them, this will then drive a new set of actions, which will give you new results.

Our beliefs about money shape our relationship with money and like any relationships there are healthy ones and not so healthy ones.

Layered on top of our beliefs are the stereotypes about women and money. These are things like “women are no good with money”. and “men should earn more because they are more competent than us”.

It wasn't that long ago (1968) that the women at the Ford Motor company in Dagenham went on strike for equal pay. They were being paid 85% of what a man earned. Stereotypes like these are very hard to break so you need to be aware of them and work with them, so they don't work against you.

It isn't just men that impose these stereotypes on women. Women do as well. For example, how many of you have a woman Doctor because you think she will be more empathetic than a male Doctor?

The imposter syndrome also creeps in with thoughts like; “We aren't ‘good enough at what we do’”. “I am so lucky to have this position, I wonder when they will realise I am a fraud”.

What are some of the stories we tell ourselves that hold us back from earning what we are worth?

- *They won't like me anymore* – we want to be liked by our clients, and by our colleagues.
- *I don't want to appear greedy* – it's your right, it isn't greed!
- *What if they say no?* – we tend to take it personally, so put your man pants on!
- *I don't want to be seen as aggressive or pushy* – we don't want to damage our image.
- *The ‘good girl’ stereotype* – good girls don't step out of line, we help everyone else first, and just wait to be recognised
- *I'm no good at negotiating* – we are good at this, but not when it is about us, we don't like conflict and don't want to make a fuss

- *We leave too much on the table* – we do too much for our clients for free, hoping they will like us and stay with us
- *We just don't ask!* – If you don't ask, you won't get.
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What can we do about it?

- *If you are offering a service, include all the value add* – don't assume your clients know exactly what you do, so make it clear in your marketing material, include additional training, special skills, include everything you will do for your fees
- *Engage in a conversation, not a confrontation* – have a positive mindset when you engage with a client, don't try and anticipate or predict the conversation. Think win win.
- *Choose your words carefully* – think before you speak, slow down, listen, you don't have to fill the silence with words.
- *Master your body language* – come across as confident, not a shrinking violet, keep your nerves on the inside
- *Take the emotion out of the money* – it is just a tool to help you get the other things you want
- *Meet with the decision maker* – building a rapport with the receptionist can be important to get you to the person you really need to talk to, but establish as quickly as you can whether or not they can make the decision to hire you.
- *Know your own worth* – Research and find out what others are charging in your industry, know what is happening in the marketplace and know what your client needs and how you can help fulfil that.

Now it's your turn:

Think of one (or more) money beliefs that is holding you back.

Can you recall where that belief came from? What is the story you have been living since then?

Have you come up against stereotypes (either internally or externally) that have held you back?

Is that stereotype still affecting you in your business now in terms of how you value yourself?

Which of the ways to stop undervaluing yourself can you apply to this stereotype or belief?

Some More Exercises:

Who do you really admire in your industry?

Do some mystery shopping and find out what they charge.

Then find the person in your industry who doesn't have the greatest reputation.

Mystery shop them as well and find out what they charge.

Now look at your own business. Where do you sit between the best and the worst?

More importantly what are you going to do about it?

What our clients say:

In 7 weeks, under Lynda's expert guidance, I've completely changed my relationship with money. I feel empowered. I'm clear on my goals. I have a great plan in place. And I've never felt more in control of my finances.

I'd known for decades that there was something flawed in my thinking about money. I'd seen psychologists to try to figure it out. But I never got even close to understanding the root of what was going on. After one session with Lynda I had a complete breakthrough about my values (which are great!) and how they were driving my spending (which was bad!). Within 3 sessions I became aware of some deep-rooted, misguided beliefs that have always held me back. The simple act of becoming aware meant I was able to implement instant change.

Once the head stuff was sorted Lynda helped me get the numbers organised. We improved my accounting practices dramatically, separating my personal from my business with surgical precision! We planned, rejigged, refined, revisited, and recalculated until I got my head around it all. I am NOT a numbers person, but Lynda was supportive and understanding and always close on hand.

I can't recommend Lynda enough. She was generous with her time, encouraging, on call, and taught me things about my business I had no idea I needed to learn. Whether your finances are in dire straits or you just know they can be improved, don't hesitate--you'll get the results you want!

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