

There's a whole world out there of people that need you to serve, that you are now investing your time and your energy and you are stepping up to be that person and that woman who makes investments like this, who takes her business seriously, who's willing to go on it, who is driven, who is ambitious, who is going to make shit happen no matter what. This is focused, fierce and financially free. Here's your host, Jenn Scalia. Hello, hello, and welcome back to the show focus fierce and financially free. This is a show all about how to grow your online empire. From the inside out, you're going to get a little bit of mindset, a little bit of strategy, and a whole dose of tough love, real authentic behind the scenes real deal kind of stuff that happens as you're trying to build your own higher. And I'm your host, Jen Scalia.

Thank you for joining me today. I have a juicy, juicy topic for you today. Don't forget, a new episode is released every Tuesday. Make sure that you tune in every week and subscribe so that you don't miss an episode. So in today's episode I'm going to be sharing with you the truth about that in your business. So this is something that comes up so often as I'm working with entrepreneurs and business owners and people who are really looking to make the dream happen and this is just such a prevalent topic. It's a prevalent topic just in our society altogether and I really want to dive in and talk about the good, the bad and the ugly when it comes to going into debt in your business or putting something on your credit card. So let's dive right in. This is something that was, I'm actually supposed to be a public live stream.

I have been talking about it for quite awhile, have been teasing it for quite awhile, have talked about this privately in my groups already and for some reason I just couldn't pull the trigger on doing it publicly. I'm sure there's some mindset stuff in there and some stories I'm telling myself around that. But I was just watching something today that really sparked re interest in this topic and wanted to share this with you in this small group because I know that there's so much stigma and so many stories and so many things that we feel around debt. And the bottom line is when we don't feel good about money in any way, whether it's the money that we're receiving, whether it's how we're receiving the money, whether it's that that we have, whether it's money that we owe, if we have any negative or bad emotions around money, it's going to effect what we receive.

It's going to affect our flow. It's going to affect how much money we can actually make. So there are things that we have to face. There's things that we have to acknowledge and most of the lessons in this program are about facing and acknowledging and having awareness around certain things so that we can consciously shift it and purposely shift it. And that's what I hope that this lesson will do for you today. So the truth about going into debt for your business, you know, I feel like there's people in two camps, there's people who have acquired some debt. It may be on a credit card, maybe on a loan, maybe they borrowed money from family or friends or husband or whatever. And then there's those people who committed to never having debt in their business. Neither of them are wrong to the people who have decided that they don't want debt in their business.

I just want to acknowledge that, acknowledge your commitment for that and also give you, you know, just a little bit of insight on how you can actually positively use quote unquote debt to grow your business. The rest of the lesson is going to be for those of you who have that, who are struggling with that or who feel guilt around debt. And so you don't want to invest things in your business. So for those of you who have committed to never having debt in your business, I applaud you. I think that that is fantastic. You are being a great steward of money. You are being someone who is responsible, right? But at the same time, it's very hard to grow a business without capital. So unless you have very, very low expenses and you're making a lot of money, you really going to be limited to the amount of things that you can do in your business to the amount of growth that your business can have to the amount of maybe team members that you want to hire or new systems that you want to put in place.

Maybe a coach or a mastermind that you want to hire in order to grow your business. So one way that I want you to look at this, and again, I'm not saying that I want you to go into debt, but I'm just saying if you're faced in a situation where it's like I've committed to never putting anything on a credit card, or I've committed to never have any debt, however, I really want this thing and I don't have the cash for it. Now how do I do that? Right? I think it's important to understand that that isn't bad, which I'm about to go into in a second. And also making a commitment to maybe paying that off in a certain amount of time. So maybe it's like, okay, I don't really have anything on my credit card. I would love to join this mastermind, but I don't have, you know, \$5,000 in cash right now.

But I do have \$5,000 on a credit card and I can choose to use that and pay it off in six months, three months, or even next month. Right? Because I know that this thing that I am choosing to invest in is going to pay off. So for those of you that don't have that, I just want you to realize that there is going to come a point where in order to have growth or team members, you may have to acquire a little bit of debt and that's not bad, right? And the reason why it's not bad is what I'm going to go into with rest of the lesson here. You know, the way I really look at this is if you truly believe that your business is going to work, then it's a no brainer to invest, right? We've been taught that debt is bad.

We've have all stories around debt, however, people pay for education, you know, college and that's okay. But when it comes to investing in your business, it's like a big problem. And, and I just don't understand that. Like I just really don't understand why it's okay to invest in your education, you know, have hundreds of thousand dollars in student loans. But when it comes to investing in your business, whether that means getting a loan or a credit card, it's a bad thing, right? Because the reason why you're paying for education, the reason why you're paying for college is for your future is for your livelihood is so that you can create something with that education that's going to set you up for a good life. And essentially it's the same thing with your business because if your business is your livelihood, if your business is the thing, then it's pretty much the same thing as you investing in your education, right?

Which is essentially what you're doing really when you, you know, invest in masterminds and training and things like that. At least for me, you know, that's the way I looked at it. It was always like, when I am going to invest in this course or this program, Graham or whatever, I am doing this because I want to get better. I'm doing this because I want to learn more. I want to be able to charge more money. I want to learn how to acquire more clients. So there's always a learning and education process when I'm investing in my business, right? And or if I'm investing in like a team or something like that, it is so that I can operate in my zone of genius so that I can serve more people so that I can make more money. So if you truly believe that your business is going to work and you feel that there is an investment that you have or want to make, but then it's a no brainer, right?

It's really like you're betting on yourself. And maybe for some people that's hard to do. We end or maybe it's just hard to do because we have this vision of like how bad it is that we have debt. So one of the things that I always send my clients when they're like, oh, I have, you know, this debt and blah blah, blah is I say to them, Oh, who knows that? I'm like, really think about it. Like nobody is intimate with your finances except for you and maybe a spouse and that's it. The whole world doesn't know what's going on with your finances. Right. And I'm not saying be out of integrity. I'm not saying lie, none of that stuff. I'm just saying that we literally were debt. Like it's like the scarlet letter, like it's imprinted on our forehead, how much debt we have.

Like people literally walk around like that and they carry the weight of the debt around like that. And that is just such a negative and low vibe to be in. So like I said, one of the things I say to my clients a lot

is like, but who knows that you have this debt? You know? And on the flip side of that, it's funny because I do think that people's perception of what's a lot is really interesting because I'll have people that say, oh my God, I have \$7,000 on a credit card. I'm freaking out. It's so much money, and then I have clients or people that I know that are like, yeah, I have like \$90,000 in business that it's just insane because we all have our own stories. We all have our own taps. We all have our own perception of what a lot of money is, what a lot of debt is.

Is that bad? Is that good? But I'm just going to keep going back to this. If you truly believe that your business is going to work, you have the ability to invest, you know, with a credit card and or a loan or some other method, then it's a no brainer because you're betting on yourself to make that money back. Now, if you don't believe in yourself, if you don't believe that the business is going to work, then I can see why. Right? But that's a whole different issue. That doesn't have anything to do with that. That has to do with your non-belief in your business or in what you're capable of doing. Right? So the question really comes down to do you have what it takes to bet on yourself right? Now I want to talk a little bit more about what to do if you have debt and different ways to look at it and different perspectives.

Again, I want you to know that it's not a bad thing. That's what we've been taught. But people get mortgages, people get loans on houses, people get car notes, and that's okay because they see it as an investment just as you should see your business as an investment. So I want you to get that through your head. So if you have a mortgage, if you have a loan, you know on our house, if you have a car note, why is that okay? But it's not okay for you to invest in your business. It's going to be your livelihood and that's going to allow you to create unlimited amount of cash. Okay. So one of the other things I want to mention when it comes to debt is that are you excited about paying off your debt? Because if you aren't excited about paying off your debts, you're not going to be able to manifest the money to do so.

And let me tell you, it's not exciting to pay off debts. Like for the most part it's not. So you really, you have to get into a commitment phase of like, okay, I just want to be debt free or I want to be financially free. And so I have this strong desire to get there, right? But you're not focusing on the debt, you're focusing on the financial freedom. You're focusing on cashflow. And that's another thing as well. If you have like say payments, and here's the thing guys, I'm not referencing people who have stopped paying their debts. I'm talking about those of you who are still making your monthly payments, all of that stuff, right? Because that's an integrity. It's integrity for you to hold up your end of the bargain when you get a credit card or a loan or have some other kind of debt.

So as long as you're doing that, it's going to be paid off at some point and it's going to be paid off because you're taking these steps for that, that then you're making your monthly payments. So why put this Cape of guilt and carry it around with you until it's paid off? That just doesn't make any sense. It makes more sense for you to just be grateful for the debt that you have to make sure that you know the things that that debt or that credit card or that loan allow you to do, allow you to have, allow you to be, have gratitude for that instead of feeling guilty about it. Completely different perspective, completely different energy here. Right? The other thing is to make sure that the beliefs around debt are your own. Most of it has been inherited. Most of our beliefs have been inherited from our family, our parents, their grandparents.

So what are your beliefs around that? Right and this will this. This'll be one of the journaling questions. What are the stories that you have created or inherited around that? Why is it bad? Right? So I want you to start first with nailing down like what are your current beliefs around debt that you've inherited or have gotten from other people and what do you want to believe around that? What do you want to

believe her on your debt, your number one investment has been and always will be in yourself, whether that's your business or your career, which is why people have all of these student loans again, because that is the livelihood. That's what's going to allow you to be a better person, to be a better mother, to be a better business person, to give more to their children. So I just really want you guys to start to see this differently.

If you have that, no, that it's, it's okay. As long as you are living up to your end of the bargain, which is making your monthly payments, then you're good. There's no reason for you to feel guilty. There's no reason for you to carry around this guilt, which is essentially repellent for more money. I mean, here's another way to look at it, right? Like let's say you're going to college and you know that there's like a certain amount of courses. Are there certain paths that you need to take or a certain curriculum in order to get your degree right? But you decided that I'm only going to take the courses that I can afford, not the ones that I actually need are not the ones that are actually going to move me towards my degree. I'm only going to take the ones that I can pay in cash.

I mean, how ridiculous would that be? You are going to take the courses and the curriculum in the order that you're supposed to in order to get you on the fast track to your degree. And I want you to look at your business the same way. So what are the things that you need to invest in? What are, who are the people that you need to invest in? One of the things that you need to do in your business for your business, then it's going to take you to that next level and knowing that once you reach that next level, once you reset financial freedom, once you're making x amount of dollars a month, whatever that is for you, that's your goal. Is this even going to matter because it's going to be paid off at that point and that it's not gonna matter yet.

You've just wasted all this time feeling guilty and bad about it. When people have debt, all they do is focus on debt. For the most part. All they do is focus on the debt, how bad it is, how much it is, how long it's gonna take to pay it off, all of that stuff. So I you to create a new story around what you want to live around that. Okay. Also a decision, is there a date in mind that you want to pay it off? Doesn't have to be paid off today. You can say, I want to pay it off in six months, aren't pay it off in a year. I want to be completely debt free by 2020 make a decision and then work towards that. Hold up your end of the bargain. The other thing is stop focusing on the debt, right? So the more we focus on debt, the more that we'll get because what we focus on expands.

So focus instead on cashflow. Focus on making more money, making more revenue so that a, you can pay it off faster and B, you'll never have to have it again. So I heard something that I want to share with you guys from a live stream that I watched on Amanda Francis's page and there was just this one line and this is what actually prompted me to, to revisit this topic that is not good or bad, it's just a decision to pay something off over time. Debt is not good or bad, it's just the decision to pay something off over time. Now imagine if you saw it that way. For me, it really shifted my perspective because it's so hard to deal with not only yourself, but imagine like other people around you, girlfriends, boyfriends, husband, parents, people that are constantly talking about debt and how bad it is.

No wonder, right? No wonder why you're repelling money or not creating the amount of money that you want because there's so much negative energy around it. So for those of you who have been experienced some guilt around that, I want you to really fat. I want you to do these few journaling exercises. Rewrite your story around that. Also, make a decision around how you want to live with it, how you're going to pay it all. It's not how you're going to pay it off because remember, that's not our job, but just making a decision that you're going to pay it off. Maybe saying I'm going to pay it off within

x amount of months or by a certain date, and remember not to focus on the debt. Focus on the cashflow, focused on making more money. Focus on making lots of money. We love making money here.

Focus on making more so that you can pay it off faster, completely eliminated, and never have to do it again, right? Never have to go back there. But in the meantime, while you're doing this, while you're making that commitment, when you make that decision, don't feel like until you pay it off, you have to feel guilty or until you pay it off, you have to feel bad or punish herself or not have the things you want. Because that's counterintuitive. We want to operate from abundance, not from scarcity. And when you're thinking about that all the time, that's what you're thinking about. Hopefully this will help you shift some things so that you don't have to walk around feeling guilty, feeling bad, and remember that if you truly believe in yourself and your business, then investing is a no brainer. Whether you pay it in cash or you pay it on a card that you're going to pay over time.

So that's it. My friends, hopefully this helps you see things a little bit differently and remember, focus on the cash flow. All right, so that about wraps it up for today's show. I want to thank you again so much for tuning in. I really hope that this episode was helpful for you. I hope that you're able to get a lot out of it, shifts your perspective, shift your thinking about whether debt is good or bad so that you can make better choices in the future so that you can make more aligned choices in the future when it comes to investing and growing your business. So make sure that you share this episode. If you feel like your audience or people that you know, friends, family, peer can benefit from this as well. I really want to get this message out there because like I mentioned, it's just something that always comes up, always comes up and it just stops people literally in their tracks.

It really stops them from moving forward. It stops them from making decisions and it doesn't have to. So I'd also love for you to hop on over to [JennScalia.com](http://JennScalia.com) forward slash aesics that's the letter e and the number six and get your free gifts over there. I have a free gift over there that helps you begin to implement some of the mindset and money strategies that we've been talking about so far on the show. So make sure that you head over there, grab that. It is [@jennscaliam.com](mailto:@jennscaliam.com) forward slash aesics and also don't forget to come back for the next episode where I will be sharing how to experience income quantum leap. So a little bit of warning, not everyone can do this. Not everyone can wrap their heads around it, but if you can, and if you truly believe that you are ready for an epic quantum leap, then you don't want to miss the next episode.

So let's keep this conversation going. Join us in the private discussion group, the ambitious babe where ambitious, driven online entrepreneurs go to get the mindset and strategy to grow and scale their online empires. Join the ambitious babe at [JennScalia.com/tribe](http://JennScalia.com/tribe).