

There's a whole world out there of people that need you to serve them. 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, 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 Jen Scalia. Welcome back to the show. This is focused, fierce and financially free. You're a quick bite podcast for online entrepreneurs who want to create wealth and freedom with therapists so you are absolutely in the right place if you're looking for the mindset and strategy to get seen, known and paid online. I'm your host Jen Scalia, visibility and mindset strategies for entrepreneurs who want more each and every Tuesday. I host this podcast where I share 15 to 20 minutes training on how to build your wealth from the inside out.

Get a little bit of strategy, a little bit of mindset, and as always a healthy dose of touch. Love with 100% authentic, raw and real advice on how to navigate the crazy world of entrepreneurship. So I'm super excited to bring it. Today's episode to you where I'm going to be sharing some money mindset tips, money mindset specifically for entrepreneurs. I feel like we have a completely different type of mindset when it comes to money, especially being online. I'm going to be sharing in this episode some of my old money beliefs and some of the beliefs that I was taught and that I took on as a child from my parents, from you know, the things that were going on around me. And I really believe that you're going to be able to relate a lot to some of the things I say in this episode today.

I also give some really, really valuable tips on how to move past and overcome these limiting money beliefs that are holding you back from having the mega, mega success that you most desire. So let's go ahead and dive right in. My mindset shifts around money and about what I believe that I deserved. Took me from a coach making you know, about \$5,000 a month, which isn't bad, right? To some people, but I was always also spending a lot of money on coaching and things like that. So I was barely making ends meet with that \$5,000 a month. And I was able to, you know, consistently make that five or \$6,000 a month. And once I started working on my mindset stuff, I instantly went from making \$5,000 a month. Sometimes it was six to doubling that in one month, in one month, which I thought was going to be the worst month ever for me, which was December of 2014 I actually doubled my income.

So I actually went from making five or \$6,000 a month consistently [inaudible] making \$12,000 in one month. I had my first five figure month and I completely, wholeheartedly 100% contribute that to my mindset shifts around what I thought I believed I deserved. And that's what I want to talk to you guys about today. A lot of us have our money stories and I know for me, I didn't even know I had a money story. I mean I knew that, you know, I had grown up in a certain way. I knew that my parents thought about money a certain way, but you know, I really didn't think of it this way. I really thought like that's just life. That's just the way things are. And you know, I don't have the sob story of my parents were on welfare and all of that other stuff. I mean we actually were upper middle class family had everything that we wanted.

We would go out to dinner, you know, a couple times a week. We would go on vacation at least once a year. So I mean we had everything. I never wanted for anything as a child. My dad had his own business. He was making really good money. He actually had a Corvette. He always had a core bet. He always kind of upgrades that every couple of years. I remember my dad actually saying that he didn't want really people to know that he had gotten a new Corvette because then people would be jealous of him. They would think that he was bragging. They would put like curses on him and all of these evil spell. So I remember he got this little necklace, it was like a little necklace or bracelet or something with the evil

eye on it. And he had it hanging from the rear view mirror of his core bet because he figured that people were just going to curse him because he was more successful than them.

So these are like the earliest memories that I have, um, money and what money meant. So to me, money was bad or having money was bad. Even if, you know, we would have get togethers and you know, we'd have his brothers and sisters, which were my aunts and uncles come in, they'd be like, Mikey, you're so rich. And he would always be like, well, I'm not rich. I'm not rich. You know, it was like, it was a bad thing, you know, for him to have money. And it's crazy because he had been working since he was 14 years old in his own business. Like he had grown his business from the ground up and actually earn this money. So it wasn't like he was just handed to him. It wasn't like it was, you know, blood money or like he stole it or anything like that.

It was well-deserved money and he was ashamed of it. Those are the things that came up. As I started to look into my own money story, I started to realize that I had these subconscious thoughts about money being a bad thing and being rich being a bad thing and having more than just enough was a bad thing. I actually had to do a lot of work. So anybody that's in, you know, a similar situation where you're kind of, you're so ingrained in like these messages and these stories that you've been told since you were a child. It's not easy to get out of it, but it is totally, totally possible. I'm going to give you some tricks today on how you can do that for yourself. Now I want to let you know that this didn't happen overnight. So I actually started working, I believe it was about at least 30 to 60 days when I started seeing like small shifts in my mindset.

And definitely from like 60 to 90 day Mark is when things totally exploded. You know, once I had that first five figure month, I've never had a month less than five figures again after that because I had programmed a new belief in my head and my new normal was five figures a month every month in my business. That was what was normal for me now, but it took me a while to get there. So I want to talk a little bit about setting goals. I want to talk a little bit more about money. I want to talk to you about my practices and what I did and how you can start to implement some of these things for yourself. Now we're all different. We all have different stories. We all have different stuff going on. So I want you to just, you know, listen, take in some of this stuff, taken that stuff that resonates with you and the things that you feel like you can do and leave the rest.

So just because I was able to do it certain way, it doesn't mean you're going to do it the same way. So I just want you to keep that in mind as I talk about the different things that I did and I really want you to do stuff that actually resonates with you. That feels good because it really is all about having this good feeling about money and about your worth. And once you can do that, the sky's the limit. I cannot tell you, you know how many clients I have that have this insane, crazy mindset that they're going to succeed no matter what and they succeed. And then I have other clients that come from like this desperate place or this need place and they never succeed. Not that they never succeed, but you know, we have to work through that first because people feel your energy.

If you're going out there and you're posting stuff on Facebook or Twitter or whatever, you know you're doing, get your marketing out there and you're like, shit, like I need to book clients or I'm not going to eat this month or I need to sell out this program or I'm not going to be able to pay my bills. When you come from that place, it's kind of repulsive to your people. They feel it and they don't want to work with you. So it never works. And I've had this experience so many times in my business and I didn't understand until I was able to switch my mindset around certain things. So for example, I remember a

specific example where I had signed up to go on a retreat with Mastin KIPP of the daily love and I just knew it was the right thing for me.

I felt it in my heart. I wanted to be there. I'd been following him for so long and despite not having the money, it was like, you know what, I'm going to give my deposit and hopefully the stars will align and things will happen for me. And I'll be able to pay. The rest never happened. I, you know, was desperate. I was stressed. I did not feel good. I was anxious every single day trying to figure out how the hell I was going to pay this money. It was hard and it's so ridiculous because I finally got to the point where I was like, you know, I'm just going to email them and tell them like I can't go. I have to have this weight lifted off of my shoulders. And even though it's something I really wanted, it was causing me so much stress that it didn't feel good anymore.

So once I was able to contact them and say, you know what, I can't go anymore. You know, what can we do all of this stuff. And that's a story for another time. I actually got screwed. But you know, once I was able to release that, the stress just came off. Like this happened in July of 2014 and within a couple months I was making more than enough money to pay in full for the retreat, which is like insane. Right? But I had so much pressure on me to do this a certain way and have this money that it never came to fruition. I was holding onto it so tightly that I wasn't allowing it to come into my life. I wasn't allowing the abundance to come into my life. So let's talk a little bit more about goals. When you think about setting your goals and your intentions, don't be so broad.

Don't be so vague. I think a lot of people are like, Oh, I want to reach five figures a month, or I want to reach, you know, \$100,000 a year. They're not really specific in why they even want this money. So what is this money going to do for you? Why does it need to be six figures? Why does it need to be five figures a month? If you're working a job right now and you're making, let's say, \$4,000 a month, I don't know if that's even a standard or not, but let's say you're making \$4,000 a month. That's about \$48,000 a year, which it's not a bad income, right? I mean if you compare to some of your other friends, that's actually, you know, middle, maybe high compared to some people. So think about that. If that \$48,000 a year is enough for you to go work for somebody else for 40 hours a week, then why do you need \$10,000 a month?

You know, if you could survive on four, why 10 what is the difference going to be? Why do you need that? What is the intention behind that money? Is it just because you want to say, Oh, I'm only successful if I make \$100,000 a year. I'm only successful if I make you know, five figures a month? Think about these things when you're setting your goals, what is this going to allow you to do? Are you going to let be able to save more money? Are you going to be able to go on vacations? Are you going to be able to take days off work with less clients? Really just think about all of these things and why you want the money that you want. Why are you setting the goals that you're setting? And I love stretching myself, but I also am very analytical, so I like to be realistic.

So if I know that I'm charging only, you know, \$2,000 a month for my services and I want to make \$20,000 a month, that means I need 10 new clients every single month in order to reach that goal. Is that possible? Am I able to take on 10 new clients every month? So really start to think about those things as well. It's really about creating something that fits your needs. You know, it may stretch you, but it's not going to stress you out the way. You know, I was stressed out trying to come up with money for that retreat. So set your goals, set big goals, and then set smaller short term goals. I think a lot of people set short term goals, but they forget about setting those, you know, for your goals. Five year goals, 10 year goals. Don't forget about that part because that's important too.

You know, it's so easy to get caught up in just the, the now and the here and now and not look at the big picture. So set yourself up for success from the beginning when you're setting your goals and intentions. So along with that is to actually give the money a home. Some of you may have heard this before, but make sure that if you're saying, you know, I need \$10,000 this month, it's not in vain. It's not just so that you could have \$10,000 you know, actually give it a home. I mean, \$2,000 for my mortgage. I need, you know, \$500 to buy my kids' school clothes. I want to save \$2,000 I need another thousand dollars to pay taxes. Like whatever it is, make sure that you're actually giving that money a home. So what I used to do is cause I was like, Oh, like I don't want to do this manifest and just enough, right?

So what I would do is I would have a section and I would write it out every month. You know, this is what I need money for in the next four to six weeks. And what I would do is I would have something for savings. So I would say, you know, \$2,000 in savings and then it would have another section called play money. So that was money like for me to go out and either shop or to go out to night dinner or do some sort of activity. So I actually had a section there for, you know, I called it play money. So have those things set up for yourself because you don't just want to make just enough, you want to make sure that you have enough to cover everything that you need plus some. So make sure that you're also factoring that in, but made sure that all of the money has a home.

Also, another thing that I have my clients do when they're starting to set their goals and you know, I actually have people do this when they sign up for clarity sessions with me to let me know what their goals are in the next six months. As far as income, I get a lot of people that are, you know, saying at least \$10,000 a month, \$20,000 a month, \$50,000 a month even. Okay. People that are, you know, making zero now, and then when I have, you know, \$50,000 a month within the next three months, it's kind of like you really have to put the two and two together and it has to make sense. If it doesn't make sense, it's not gonna happen. So take it from a different perspective. So if I have a client that's like, you know, I need \$5,000 a month, first thing we do is say, okay, well what do you have for sale?

Do you have one on one coaching? Okay, yes, I have one on one coaching. I charge \$3,000 a month for three months. And you know, so our payment plan, it's \$1,000 actually, but they're having coming in is \$1,000 from each client. So we know that they need to sign on five new one-on-one clients every month in order to reach their \$5,000 a month cash goal. If they have other products and programs like they have a course or a membership site, then we can factor that in and say, okay, you know, how many people do we need? So instead of looking at the number and saying, I need 5,000 or I need 10,000 or I need 20,000 start looking at it from a different perspective. How many people can you help? How many people can you serve? How many people can you serve with your business to get to that goal?

So look at it that way because if you're looking at a number like 10,000 or 20,000 it's going to seem so far off and so crazy. But if you take a step back and say, you know what, I only need to help five people this month. If I can help five people this month, improve their health, improve their relationships, improve their business, whatever it is that you do, then I'll reach my goals. So look at it from that perspective. I love looking at it that way because it makes it so much simpler and easier. I mean there's millions, no billions, right? 7 billion people on the planet. Can you help five people in a month? You can. And it just makes it so much more feasible, easier and reasonable to look at it that way. So the next thing I did on a consistent, consistent basis, every single day since August of 2014 was to track my money.

So anybody that signed up for lucky bitch when I was promoting the affiliate or anybody that's in the program, this is something that I learned from Denise and it has worked and I do it and I continue to do

it every single day. So before this get this, I actually used to track my bills. I tracked my bills on an Excel spreadsheet, I know exactly who I owed, how much my monthly payment was, what day it was due. And you know what the total debt was. And I tracked this all the time. I was always looking and I was always doing all this stuff to bring in the bills. Like it was crazy. I never got out of debt that way. I was focusing so much on the bills, on the debt, on the negative. Once I switched and started focusing and tracking the income, complete shift, complete ship, now my mind was on abundance.

Now I was increasing the amount of money that was coming into my life, or at least I was noticing it more and I really used to be the type of person that was like, I'm just broke. You know? Even if I had money, it was always like, Oh, I'm broke or I can't do that. Some broke, I can't go on vacation and I'm broke. You know? Like that was my thing. It was easy to do that right now, you know? Or actually once I started tracking the money, I was like, Holy shit. Like I am not broke. I'm not broke at all. Like I may not be good managing my money, but I am not broke. Like I have money coming into my life. I have this abundance into my life that I'm not even considering. I'm totally discounting it out before it even happens.

So make sure that you are tracking your income. Obviously it's smart to, you know, know deadly, what's going out to, but to be honest, don't really track what goes out. I know what's going out every month. I just have it on a spreadsheet, but I don't look at it. I don't dwell on it. I don't spend my time on it. I really spend my time and energy on talking. The money that's coming in and the abundance that's coming into my life, it makes a huge difference. So the next thing you want to do is retrain your brain. So if you have any stories like I talked about in the beginning where I have these stories about my dad and you know about being rich and what that meant, you have to undo that. You can't just mask it. You have to be able to undo it and say, you know what?

This doesn't work anymore. Now this is my new belief. So this is something that's not going to happen overnight. It didn't happen to you overnight. I mean, this is 30 I'm going by my age. I'm 30 almost 35 35 years, 40 years, 50 years, however old you are. That's how many years you've been trained to think about money a certain way. So in order for you to think about it differently, you're going to have to retrain your brain. And this, this is the tough part because this takes practice. This takes you doing it, Dale late. You have to do it every day. You have to practice, you have to tell yourself a different story and you have to continually tell yourself a different story until you start to believe it. And that is what the shift in the mindset is all about. There's always going to be stuff that comes up, but practice makes progress.

And if you know that sometimes you'll get into, you know, or out of the vortex or something happens and you start thinking your old ways. As long as you can recognize that and say, you know what, that's not true. This is my new story. As long as you kind of recognize those things and then replace the thoughts, you'll be okay because there's this not just going to automatically always be perfect and this is with anything. And you know, I'm one of the ways I did this with, with my mantras, I think about it in a positive way. Like you want your mantras to be positive. I know when I worked with a coach on health, she would give me mantras, but the mantras were about, you know, like basically like I have to lose this weight and this is why I want to lose this weight.

So again, I was focusing on the thing that I didn't want so it didn't work for me. Instead I would shift my affirmations to things like, you know, I love the body that I'm in. I love working out and I love being healthy. So make sure that the mantras that you're doing are positive money loves me. I'm a money magnet. I remember writing that on my hand a couple times while I was at work. Make sure that the

mantra is, are, are positive. Set reminders for yourself. Have reminders on your phone, make sure that you write them out daily. This is all the practice. This is all the retraining of the brain and, and retraining yourself to think differently and look at things differently. It's not just about believing it. You do have to believe it, but you also have to feel it. So if you're just the type of person that's going to say these mantras, any feeling or without any meaning behind it and just say, Oh, you know, I'm just going to say these mantras, Oh it's not working.

You really have to believe it. You really have to feel it and do this every, every day. Like I know what it feels like to think like that you're lying to yourself. Cause sometimes that's what mantra. See mine, it's like, you know what? Like this isn't true. You know, I'm, I'm telling myself something that's not true. But to be honest, you're just training your brain so you keep doing it until you know that it's true. You keep doing it until you really believe and feel that it's true. And once you can get to that point, there was like no turning back. You can always just revert back to that and say, you know what? This is the new normal. So make sure that you're practicing. Make sure that you're doing this on a daily basis. Make sure that you're saying your mantra is in a positive way and feel it and believe it and know it.

Because once you do, they'll never go back. So a couple of things that I do again with my practice is I'm gratitude. So I do gratitude two different ways. I do gratitude for the present. So gratitude for anything that I currently have, you know, roof over my head, amazing clients, money in the bank. And then I also give gratitude for things in the future. So I talk about it again in the positive, in the present tense, and my mind starts to believe it. So I'll say things like, you know, I am at my ideal weight. I am speaking at events all over the world. I make a minimum of \$50,000 a month working with amazing clients. So all of these things that I want, I also give gratitude for, and this has worked wonders for me. I mean, when I first started doing this, I was a little skeptical and I was like, you know, this isn't really going to work or I don't really believe it.

But as I started to shift and I would look back at my journals and the things that I was giving gratitude for in the future, those things were actually coming true. So it's pretty insane. It works. You have to put the time in. You had to put the practice in. It's not just going to magically shift. You have to do the work. Another thing is the inspired action. It's not like you can just imagine it or say it and all of a sudden it's true. You actually have to take action towards your goals and towards making these things happen. Also while believing that they are possible, I do I am statements every night a declaration. It's like you taking a stand for your worth. It's you taking a stand and you really believing that, like you can do this and you believe in it and you're just training your brain to believe this new thing that is so much better than to believe in that old thing that's got you calmed up and blocked up and everything like that.

So it's about knowing it and then also knowing how to switch it. So what can you do to change your story? What can you do to let that go and replace it with something better? That's what it's all about. So that wraps up for today's episode. I really, really hope that this has touched you in some way and really getting you to think differently about your mindset and your beliefs around money. I'm telling you, this is the most important work that I have done to be able to go from struggling and broke and charging really low prices and really having like a, a terrible mindset around money to feeling really good and really aligned with making more and more money in my life and in my business. So I have some really amazing things for you going on right now. We have a free challenge going on right now called the unleash the leader challenge.

It's not too late to sign up. You can head right over to the show [notes@jenseniillidotcomforwardslashethirtyfourthatistheletterthenumberthirtyfourandyoucangetth](mailto:notes@jenseniillidotcomforwardslashethirtyfourthatistheletterthenumberthirtyfourandyoucangetth)

elinktothatoryoucanjustgostraighttojennscaliam.com forward slash U. T. L the second thing is I have just opened my year long mentorship where I'm going to be guiding people on the principles of leadership, money, mindset, client attraction and so many other things that are so important and so foundational for the success of your business. You can also head over to the show notes to get the link for that and check that out as well. Again, I'm so happy that you have joined me today. I am always, always so grateful that you choose to spend this time with me and I really, like I said, just hope that you have gotten so much out of this episode. I know that when I recorded it and I listened back to it, I even got nuggets myself, even though I was the one that spoke it. So really hope that you will join me back here again next week for another amazing episode.

Let's keep this conversation going to join us in the private discussion group, the ambitious Bay, but we're ambitious, driven online entrepreneurs. Go to get the mindset and strategy to grow and scale their online empires. Join the ambitious babe at [Jenn scaliam.com/tribe](https://jennscaliam.com/tribe).