

Episode 179: Busting through your BS beliefs around money


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SPEAKERS

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Welcome to the Manifestation Babe Podcast. My name is Kathrin Zenkina, and I'm a manifestation expert, master mindset coach, and a multiple seven-figure entrepreneur. I'm obsessed with helping you achieve everything that you once thought was impossible. If you're looking to massively uplevel your life, your finances, your relationships, your productivity, and success, you have come to the right place. My goal in this podcast is to help you see the infinite potential within yourself to be, do, and have anything that your heart desires. Think of this podcast as your weekly dose of mindset development to help you maximize who you are and where you're going. Leave it to me to provide you with tools, resources, strategies, and teachings that you need to manifest a reality wilder than your wildest dreams. I know we're about to have so much fun together, so thank you so much for pushing play today. And now, let's begin. Hello gorgeous souls, and welcome back to another episode of The Manifestation Babe Podcast. So, like I said in the last episode, I've been feeling inspired to do a little busting through your bullshit, limiting money beliefs, and help you reframe them as a mini-series that I want to do for this podcast. I don't know how long this series is going to go for, but just consider this to be part one. But basically, I wrote down a list of eight to ten of the most common beliefs that I have heard from this community and from helping many Rich Babes go through the Rich Babe Process. The stuff that I would see pop up, whether it's in our Facebook group, or conversations that I would have with them, or past coaching clients that I've had, or just

seeing them in comments, or DMs, or the Q&A box on Instagram stories. So, these are just a compilation of the most common ones that I see. I think I'm going to do maybe two or three per episode. I want to keep these on the shorter side so that they're more digestible. I've chosen two beliefs for this podcast. I'm just really excited for this because I think that with beliefs, if you just do the work in dismantling them, by finding as much evidence as you possibly can that they're not the Absolute Truth, because if it's the Absolute Truth and you cannot find a single example, where it is untrue in the entire universe. That's the only way that it's 100 percent true. What I like to do in my process of dismantling and my process of reframing beliefs that do not serve me or are not in alignment with where I'm going and the vision that I have, I'm just questioning its truthfulness, and then I'm looking for as much evidence as possible of where it isn't true. As soon as you find evidence that it's not true, in this case scenario, then is it really the truth? And why am I choosing to believe this? Or why is society as a whole choosing to believe this? You're not just born out of the womb with these core money beliefs. Now, there's obviously a thinking - and I actually believe this, although I used to not believe this - that many of our limiting beliefs can actually come from past lives, parallel lives, or our lineage. It can come from your mom, or grandma, or up to around 13 generations. These could be past life beliefs or generational beliefs. I've actually seen this happen in my work through doing my NLP Certification, where we do a modality called Time Techniques. It's a very powerful healing modality, where you release past limiting beliefs and limiting decisions that were made either in this lifetime, another lifetime, or it came from your great-great-great-grandma and got passed down to you. With these core beliefs that come from this lifetime, we're not born. We don't come out of the womb being like, "Oh man, shit, now I have to work really hard and sacrifice everything for money," or "Oh damn, I'm going to be a very selfish, greedy person if I decide to have money in this lifetime," or "Damn, I'm really going to be judged for my desires in this lifetime." We don't come out of the womb with these thoughts. I don't remember being a child thinking this way until I saw something happened with my parents or other trusted adults around me, or if I had some sort of emotional event. It's called a significant emotional event; one of them - and I wasn't planning on sharing this, but I think I'll be helpful as an example of what a significant emotional event can be. Two of them that I can remember off the top of my head right now is when I was two or three years old, it's a very early memory, but I remember my parents ordering McDonald's. We were literally collecting pennies. I remember pennies, nickels, quarters, and dimes to buy a McDonald's meal because we were very poor. I remember my parents literally dropping the McDonald's meal somewhere between the counter and the tables outside or wherever we were going to eat. When they dropped it, I remember that it was such a depressing moment. As kids, we don't necessarily know what's going on. We just see the food fall on the ground. But I remember feeling the emotion of deep sadness and stress; like this was the only thing that we could buy, and we can't just go and buy more food. Now, I'm pretty sure if I'm using my logical brain, here, that McDonald's must have

replaced this food because I think my parents dropped the food within their line of vision, and maybe they felt bad and replaced the food, but as a child, I don't remember that part. All I remember is food falling on the ground and thinking that we're going to go hungry, because the food fell and there's not enough to go around. I think it was from that point that I learned that we were poor; that we can't just go buy more food; that food is limited because money is limited. So, there's one right there. I remember another memory when I was six or seven years old, when my dad wasn't paying Child Support to my mom and my mom was literally on her own. She had to decide whether to pay for food to put on the table, or my daycare, for instance, and she didn't know which one to pay for. I remember from that moment that it was a significant emotional event because I could feel stress again around money. I just learned again that there's not enough money to go around. I learned that we have to choose between things in life; we have to choose whether we can have this or that, but we cannot have both. So, there are a lot of ways that we pick up on belief systems. I chose two for this episode, and then I'm going to turn this into a series. The two that I'm going to work through with you, I'm just going to converse with you about it and share with you how I've dismantled it. Let's see if that works for you, and if not, it's up to you to find other proof for yourself that this isn't true - because let me tell you, these beliefs are not going to make you rich. These beliefs are not going to help you manifest more money in your life. They might help to an extent, but they're not going to really help you tap into the limitlessness that is available to you, or the limitlessness that you deserve. Let's just dive in, shall we? So, the first belief that I have is, "It takes a lot of hard work and sacrifice to make money." This is a big one for me, especially as an immigrant myself. I mean, I was a baby. I used to call myself a first generation immigrant, and then I learned, "Wait a second, I was born in another country; that makes me an immigrant." My whole childhood was the typical - or I shouldn't say typical, but in my experience, it was the very hard, grueling, sacrificial path to the American Dream. It took a lot of hard work and sacrifices for my family to get to where they are now. The belief that I instilled from that experience is that it's going to take a lot of hard work and sacrifice to make money and be successful, especially when my parents taught me that for success, you have to go to school and get really good grades. For kids, it's not necessarily hard work and sacrifice to make money; it's hard work and sacrifice to earn good enough grades, and then get to a good enough college, which will then lead you to a degree that supposedly is going to be good enough for you to make certain amount of money. The second belief that I'm just going to talk through is, "I will be judged for being rich." That is a huge one for so many of us because I see so many people holding themselves back because they think that there's going to be so much judgment for their wealth, it's not even worth pursuing it. So, the first one is, "It takes a lot of hard work and sacrifice to make money." Now, while you will absolutely have many moments in your life of working hard, and you will certainly make certain sacrifices in the beginning, mostly with your time. For instance, a sacrifice that I made is that I didn't go to the bar with my

best friend until 3:00 in the morning when I started my business; I definitely had to put aside my Netflix shows and my entire Netflix subscription. I don't think I even had a subscription to Netflix until two years into my business. I got one maybe two years ago. It was just a choice; I wanted to spend more time learning how to build a business, rather than consuming content that's not going to help me. And so yeah, of course, there are going to be sacrifices you have to make; of course, there are going to be many moments of working hard. I still work hard. But I really want to talk about why it is not beneficial for you to believe this in order for you to make millions of dollars. It's going to really hold you back, and it's going to allow you to only get to a certain amount, because with each amount that we go bigger, you're going to think it's going to take even more sacrifice and hard work. That's actually going to diminish the amount of motivation that you have for manifesting that amount of money. So, the amount of hard work and sacrifice that people actually think it takes to earn, let's say, a million dollars or whatever amount that you desire, is really skewed. This belief is keeping you from wanting to even pursue more money and success in the first place. Who wants to put themselves through hell to live their dream life? Ask yourself that question. Personally, I wouldn't. If you told me that the only way to get here to where I am today is through grueling hard work and sacrifice, I'd say, "Um, no thanks." How I got here was through dismantling this belief because if I didn't dismantle this belief, I would not be here. I'd be so busy doing so much busy work, that I wouldn't even hire people to help me. I don't think I'd even have time for this podcast because I would be doing so much other useless stuff that I think is going to get me to be more successful, instead of doing the things that I actually want to be doing, which is recording this podcast which is 100 percent free content but is so attached to my joy, and indirectly brings more money into my life, through promos that I do for my courses and my workshop, and more people finding my website, my offerings, etc. But if I believe that hard work and sacrifice is what's going to get me to this level, my podcast, for instance, would not be a possibility. To me, I would see this is a waste of time. This is not generating the revenue; therefore, I can't do it. When I was first dismantling this belief early on in 2016 - I call 2016 my Money Belief Year because that's when I really wanted to make money in my business. I was so dedicated to it that I strictly worked on money beliefs. So, most of my stories will come from 2016 because of that reason. So, what really helped me question this belief was this; I just thought logically for a sec, and thought to myself, "If working really hard and making sacrifices was the secret to wealth, then why aren't, for instance, restaurant servers, construction workers, or farmers - really hard working people - the wealthiest people in the world? Just an interesting question that you can ask yourself to make you go, "Hmm..." Something isn't adding up here, right? I like to think about where beliefs come from. One of my favorite things to ask is, "Who the hell made up this belief in the first place?" I'm not a historical expert, by any means, so please understand that when I give you a little historical example, I'm so oversimplifying it. But it really helped me come to grips with where this belief came from, and how it's completely outdated, to how life

even operates today. It doesn't matter how you get to dismantling beliefs, as long as you find a path that works for you. Do your own research and look into whatever it is that you want to look into, but set the intention of finding the evidence. You're always going to get what you're looking for, so go ahead and find the evidence that tells you that this isn't necessarily the truth. So, one way that this belief was ingrained in us from the start was from the industrial age, for example. In the industrial age, production was key. The more that we worked, the more that we would produce. So, take a factory, for example; the more that the factory would work and the people working for the factory would be there, the more that would be produced through the factory, and the more that things could be sold, and the more money that the factory would make. In order for companies or people to make more money back in the day, laborers, or themselves would have to work harder and longer in order for there to be more production. So, conveniently, teaching workers, ingraining this, and repeating this over and over again, that the harder and longer that they work, the more successful they would become, of course, benefited the production. So, this belief was incredibly beneficial at one point, but I think the industrial age started back in the 1700s and ended in the 1920s or 30s, or whatever. Obviously, things have changed in hundreds of years. Now we are in the Information Age, or some people call it the Computer Age or the Technology Age, where we have built a lot of technology that can really do the work of labors. For instance, most factories now are run by machines. Of course, there are people managing it, and some stuff like quality control needs people, but the actual building of the things is built by machines now. People don't need to work as hard in order to produce more, because now the machines do that, and machines aren't people; they could literally work overtime; they could work 24 hours in a day; they could work as fast as we program them to work. And so, in the New Age, this belief is no longer beneficial because now there is a machine or technology doing the work for you. An example that relates to digital businesses, for instance, would be this; back in the day, we had to knock door to door, 12 hours a day to make sales. If you had something you wanted to sell, you would be limited to your region. You'd be limited to your neighborhood or city, or if you have a car, you would be able to drive around; but you're not going to drive 12 hours in a day and cover your entire state that day, or however long it takes to drive from one place to another. You're pretty limited. And so, you're going to be working long hours, and you're going to be working really hard because you have to go door to door and explain yourself over and over again. "This is what I have; do you want it? Here are all the benefits. Here's why you need it. Let me get your credit card information. Here's the price. Do you have cash?" Or whatever it is. I've never done this; I've never done door to door sales, so I have a limited idea of what I'm talking about. But as you can imagine, whether or not you have direct experience or not, you can imagine that this is how people sold things back in the day. But what do we have now? We can just literally type out an email, or make a social media post for our businesses for us to hit a market of literally thousands of people at once. For instance, right now, instead of talking to you all

individually as you're listening to this podcast episode, I only have to sit here and record this episode once and say my point once for me to upload it, and then for you to download it, and then listen. I'm able to hit thousands of you at one time. Because of the Computer Age or Information Age, we're able to hit a huge market at once, making far more sales than knocking door to door. Imagine if I just walked around my neighborhood, knocked, then told whatever information I have through this podcast episode. I'd be like, "Okay, now the next person... now the next person..." I'd only be able to hit four people a day, because I can't talk that much. So, this belief isn't really holding up anymore. However, the unfortunate part is that the belief of "the harder we work, the more money we make" is still in our consciousness, because it's been ingrained for centuries. But it's obviously no longer true. In the new era that we're currently in, it's actually "the smarter and more in alignment we work, the more successful that we become." We actually have to sacrifice so much less now because of all the support that we now have with technology. We can delegate so much. Again, with the example of the digital business, you have technology to help you reach the email inbox or the phone through social media of so many people at once. We can get so much more done in shorter amounts of time, thanks to the advances that we have today. We have more time for whatever it is that we want to do; raise a family at the same time as building a business, for example, or whatever it is. Another thing for you to observe - because, again, I'm just going to talk through these things. I'm not going to tell you what exactly it is that you need to hear in order for you to dismantle this belief, because that's your own work to do. There are going to be certain things that are going to resonate with you, while certain things are going to make you say, "Hmm, no, I can't poke a hole in that, Kathrin. That doesn't work for me." But as long as you're doing your own hole poking, you're going to get a place where you're like, "This belief isn't serving me in the first place, so why am I believing it? And how can I disprove it for myself? And what is a new belief that I can find that supports the vision that I do have? And how can I find evidence that that new belief is actually just as true as the old belief?" And then I can choose which belief that I want to believe. So, another thing that I want you to observe in our world that I have observed that really helped me let go of this too, is, for example, you see examples of hardworking people who make a ton of money. At the same time, you also see examples of people who hardly work but make a ton of money. At the same time, you also see examples of people who work very hard, but make very little money. At the very same time, you also see examples of people who hardly work hard and make very little money. So, what is actually going on here? Here's the way I see it. Money comes from source through other people. Money comes from source through other people, through the value that you add to the world, in particular to other people. So, it's basically like how when you give energy, you receive energy. If you add a lot of value, you're going to get paid in proportion to it. Nobody cares how many hours you work to give that value, because they're not paying you for you just sitting in front of your computer for X number of hours. They're paying you for the value that you

added to their lives, or to their business. Especially in business, the bigger the problem that you fix, the more that people will pay for that solution. Think about it; if someone is really suffering and they have this big problem, and you can fix it for them, they're going to be like, "Take all my money, and please fix this problem. Thank you for having a solution in the first place." Money is also an energy that you must receive as much as you work for it. It's not just working for it. In our world, we have both masculine and feminine aspects. Again, masculine and feminine energy have less to do with gender. It doesn't mean male and female energy; it's really masculine and feminine energy. It is the receiving that is feminine energy, and it is the working that is masculine energy. You guys know that if you have one without the other, there's going to be an imbalance. However, a lot of people think that you can either adjust - when I talk about money manifestation, for some reason, people have this either-or that pops into their head, where they think that money either has to fully land on your lap, or they have to fully go out there and earn it. I think that a lot of people have either-or thinking and it's fucking them up. Being able to see multiple perspectives at once, and being able to understand that a lot can go on at the same time, and it's not either-or - it's both. It's always all of them that exists in our world. The more you can handle that paradoxical energy, the more at peace you're going to be in life. It just goes for so many other things beyond money. Anyway, when you have this imbalance, it's going to create an imbalance, and then you're going to feel imbalanced. You're going to think that you either have to let money fall on your lap and just appear in front of you, or you have to go out there and push yourself to make it. Feminine and masculine. However, it is both. How this shows up in my life, for instance, is that I still work hard today; I still put effort into my business. Right now, I'm putting effort in. But I also receive a lot, and I hold space for receiving a lot. I also take lots of rest, and I make sure that I have a lot of fun. I also work on my worthiness around money. I also work on maintaining the beliefs around money to support my vision, because let me tell you, the beliefs that I have around money are not mainstream, whatsoever. If I'm not careful, I can easily leak my energy into mainstream thinking. The mainstream thinking is so much bigger than my nonconventional thinking, and so if I'm not careful, and if I'm not really rooted into my nonconventional and non-mainstream thinking around money, then I can easily be swayed and influenced by mainstream thinking. And so, the work that I really do is around my worthiness, and it's around maintaining the beliefs around money that actually support my vision, even if I have to make it up. Because guess what, guys? All beliefs are made up, anyway. So, even if you literally have to make up a belief around money, make sure it's supporting your vision. As long as it's supporting your vision, there's no right or wrong because both beliefs are made up in the first place. I really allow myself to be in alignment with making tons of money, and then I let the universe kind of pick the way that I would receive it. So, I set the intention; I do my part; I take the inspired action; but I also receive and allow myself to receive through the most aligned medium that shows up for me. I also want to mention one more thing; believing that you have to work

really hard and make tough sacrifices to earn money is also simultaneously rooted in your belief that you are not deserving of having the money you desire, unless you prove that you are. This is why it's so important to work on this worthiness around money, because how this is going to manifest for you, is it manifests in us sacrificing everything for work, and then doing a bunch of busy work that isn't revenue-generating at all, just because we want to make sure that we are able to say, "This money that I have? Don't worry, I deserve it because I worked super hard for it. I made so many sacrifices to earn it, so don't worry. I made sure that I deserved it." Is that really what you want? Why not feel worthy of money, no matter how much of it you receive. That's why I'm now okay with both receiving money through my business, where I do put effort in (but also allow myself to be supported) but I also love receiving money through passive income. For instance, my investment accounts. I now know that I have nothing to prove. I don't need to prove anything; I just need to tap into my divine flow. This whole proving thing brings me to the second belief that I want to share with you that I know so many of you have. I'm just going to keep this one short and sweet with a little story. There's a belief of "I will be judged for being rich." People think that if you have a bunch of money, then people are going to judge you for it. This holds back so many people because no one wants to be judged. No one wants to be made out to be the enemy. It's not fun to be judged. It's not fun to be attacked. It's not fun for people to talk about you behind your back. A lot of people think, "Well, if I have a lot of money, what are people going to think of me?" We put all of our energy into other people's thoughts and opinions, and we literally shape our lives around what other people think. And so, we work super duper hard to make sure that other people understand that we are deserving of it. This brings me into "I'll be judged for being rich." Here's my little story, just to give you an example of why this is so funny, and how it's just rooted in a ton of BS. Here's the thing, and you might not like this, but this is my experience. When I started my business, people judged me, hardcore. It was when I started my Beachbody business - not even the Manifestation Babe business. When I first started an online business, people judged me for having such a dream. Nobody believed that I can actually make as much money as I wanted to. People asked, "Kathrin, how much money do you want to make?" And I'd say, "I think I can make multiple six figures online." They'd say, "Pfft, no you can't!" I'd be judged for it. I would also be judged when I didn't succeed as quickly as they wanted to. I was constantly judged for leaving the dream of going to medical school, and then also my decision to keep going with my business, even though I had nothing to prove for such a long time. With Beachbody, it took me a while to make a couple hundred dollars a month, and so I was being judged. And then two years ago, when I made my first million dollars in my business, I went out to go lease my dream car, an Audi R8, guess what happened? Oh, the judgment. Who am I to have such a car? Who am I to spend so much money? Who am I to be successful? People judged me for being successful, left and right. First of all, which one do I prefer? I will take successful, any day of the week, of course. So much easier, so much more fun. More opportunities, more choices. But the moral of the

story is this: you're going to be judged for being rich. Simultaneously, you're also going to be judged for being broke. You're going to be judged for every single decision that you could possibly make in your life. You're going to be judged, no matter what. So, you might as well pursue the thing that makes you happy. The judgment will always be there, but guess what? You don't have to believe it. Any judgment that people throw at me now, I'm like, "It's my choice. I can choose to believe it, or I can choose to let it go." Remember that any judgment that comes to you for no matter what your lifestyle is, people are really just judging themselves through the process. You are just a mirror reflecting something at them that they don't like within themselves, and so they're actually judging themselves, even though it seems like they're judging you. So, I'll be judged for being rich, but does it matter? No. All that matters is how you are judging yourself. You get to make the judgments of yourself, however it is that you want to. So, that's it. That's all I have for you guys. As I already mentioned, I am going to be making this episode into a series for the next few episodes. So, I don't know how many beliefs we're going to end up with, but I'm going to do two or three per episode, and see how many I can run down. So, stay tuned for some more belief busting. If you guys enjoyed this episode, there's definitely going to be more. I am so appreciative of you sharing this episode, so take a screenshot, tag me, share it with your community, share it with your audience, or share it with a friend. Just text them the link, or however you share it. I'm always appreciative of it. If you really want to go and dive deeper into this, I do have a free workshop that I'm hosting called Manifest Money for Good on August 25-27 that will be three days long. The link to get signed up for that is ManifestationBabe.com/MoneyForGood. It is the last workshop that I'm posting this year, so if you really want to come work with me and dive deeper into this and learn how to manifest money for good and for good - it's a little play on words - sign up at ManifestationBabe.com/MoneyForGood right now. Make sure you guys upgrade too, because there's a hypnosis and a meditation that goes with the workshop that is only \$11.11 to get and to upgrade your workshop experience. I love you guys so freaking much. I will see you in the next episode. Mwah. Bye. Thank you so much for tuning into today's episode. If you absolutely loved what you heard today, be sure to share it with me by leaving a review on iTunes so that I can keep up the good stuff coming your way. If you aren't already following me on social media, come soak up the extra inspiration on Instagram by following @ManifestationBabe, or visiting my website at ManifestationBabe.com. I love and adore you so much, and cannot wait to connect with you in the next episode. In the meantime, go out there and manifest the magic.