

# Episode 184: From \$50k in Debt to Rich Babe with Marci Malbr...

📅 Thu, 9/3 6:14PM ⌚ 25:35

## SUMMARY KEYWORDS

marci, babe, people, happening, manifesting, skincare, shift, life, felt, closed, started, podcast, holding, instagram, rich, big, huge, mindset, listening, figure

## SPEAKERS

Marci Malbrough, Kathrin Zenkina

**K** Kathrin Zenkina 00:15

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, my gorgeous souls and welcome back to another episode of The Manifestation Babe Podcast. I hope you're having an amazing day today because I have another epic Rich Babe Academy success story coming your way. This time, I brought on my past student Marci Malbrough, who is an aesthetician and owner of her very own skincare line, Ultra Violet Skincare, which Marci herself is such a billboard for because the chick is 50 years old, and looks my age. I was seriously so amazed. Just wait until she gives you her Insta handle so you can see for yourself. Marci is a badass babe who started out her Rich Babe journey already making six figures, but found herself in over \$50,000 of debt due to struggles that her son was having

with his mental health. Since her time in the Rich Babe Academy, Marci has had a complete transformation that I cannot wait to share with you, but I'll have you listened to it from the source herself. As a reminder, the doors to the Rich Babe Academy close tomorrow night by midnight, so if you haven't yet signed up, go to [RichBabeAcademy.com](https://RichBabeAcademy.com) because last chance, baby. Alright, let's dive into today's episode so that you can see for yourself what is possible for you too. Hi, Marci, thank you so much for coming onto the podcast and sharing your Rich Babe story with us. I am so excited to have you on. How are you doing today?

**M** Marci Malbrough 02:46  
I am doing fantastic, Kathrin. Thank you so much for having me.

**K** Kathrin Zenkina 02:49  
Well, you look fantastic.

**M** Marci Malbrough 02:51  
Thank you.

**K** Kathrin Zenkina 02:52  
Holy crap, girl. The reason I'm saying this, guys, is because before we started recording, Marci - which I'll let her share the story, of course - but she owns a skincare line and we're talking about skincare, and she shared her age. I was like, "Are you freaking kidding me?" Do you share that in your marketing? Because you literally look my age. You look stunning, gorgeous, and glowing. Amazing.

**M** Marci Malbrough 03:14  
Thank you. I think your products work. My wellness plan works.

**K** Kathrin Zenkina 03:18  
They clearly do. You're like a freaking advertisement for them. Marci, before we dive into your story, can you just give us a little context as to who you are and what you do?

M

Marci Malbrough 03:30

Well, I am a mother, a wife, a business owner, skincare artist, and manifestation student. My business is skincare, and I have a business where I see clients, which of course has been closed since March. It's a skincare clinic where I treat people and teach people how to incorporate skincare and wellness into a daily ritual to have the most beautiful, healthy, glowing skin.

K

Kathrin Zenkina 04:00

And you share that you've been an aesthetician for 20 years, and I said, "You mean you started in the womb, right?"

M

Marci Malbrough 04:07

Yeah, 20 plus years, now. So, it was a few years ago.

K

Kathrin Zenkina 04:13

Incredible. Marci, can you just take us back? Because I was watching your video this morning in prep for - which, for those of you guys who are curious, I have all my students record Before Videos just so that they can see where they were when they got started, and an After Video after the program to see what has transformed; because oftentimes, when we're in the trenches, we don't even know what is changing, because we're so close to our own life, that when we have these videos to look at - Before and After - we're just literally blown away by what we see. I was blown away by Marci's video. In fact, she made me cry. Can you share? Can you just take us back to where you were before you entered the Rich Babe Academy? Where were you in your life? Take us back as far as you need to go, and just lead us up to that moment where you were like, "Something needs to change; something needs to shift. I am ready to invest into an academy like Rich Babe Academy." Okay, so I'll take you all the way back to 2004. I opened my business, and everything went wildly, successfully well. I was booked out months in advance. And then in 2006, I started getting chronically ill. For years, I was being tested. I didn't know what was wrong. I had lost a massive amount of weight. I got under 100 pounds. My hair fell out. My skin was a mess. And my left eye was literally bulging out of the socket, and I looked crazy, let me tell you. Everything was just a mess, and I felt emotionally wrecked. By 2008, I was diagnosed with two different autoimmune diseases. Graves' disease was one, and then Celiac was the other. So, of course, I felt horrible because my whole body was shutting down. I was under a tremendous amount of stress. My husband was in the Marine Corps, and he had been deployed in Iraq and Afghanistan for years. At that point, he was deployed in overseas in Okinawa. So, we've been apart for eight years total, on and off, and I'm raising

the kids at home. At that point, I knew I needed to make some huge changes in my life. So, I started on this wellness journey, shifting the way I ate, the way I thought, and reducing my stress levels. Things got better, but I still kept hitting a wall. Around 2011, I started really tapping into "I need to make some bigger changes here." My best friend and I would talk all the time; we were manifesting, but I didn't really realize that we were doing that, and things were happening. We were speaking into the universe what our plans were and what we were going to do, and things were just trickling in and happening. In 2018, I launched my skincare product line, and that's when everything took another huge turn. My sister had introduced me to you. Actually, she was one of your Manifestation Babe students. And so, I was with her for part of the time when she was going through the course. Of course, I was eavesdropping on it and kind of participating. But given - What's your sister's name?



Marci Malbrough 07:26

Her name is Janel.



Kathrin Zenkina 07:32

But she introduced me to you. So, I was taking those little tidbits of information that I was learning while she was taking it, utilizing them, and watching things happen. Within two months, Kathrin, I was contacted by a huge Beauty Box company who wanted to put my Ultraviolet Skincare products in their subscription box. I was like, "Holy shit, this really does work." That was one of the things that I was manifesting, almost specifically, and there it was. A couple of months later, I manifested my new car, my dream car, my Tesla. Now, I'm in this position where I'm seeing all this magic happen. Then I had to get a hysterectomy. I was still not in my perfect wellness state of mind where I needed to be, and I kept hitting that wall. I didn't know what it was. And so, things were great, and then it would stop. Money was great, and then it would stop. During my recovery time - now, where we're going to come into the Before Video - we were having a lot of issues within the family, and one of our sons needed to go into treatment. It was such an emotional time. I felt like a failure as a mother, and just in life. Everything was so overwhelming at that point. I was listening to your podcast, I was listening to some of your things on Instagram, and Rich Babe was opening up. I was like, "I have to do it. I have to make this huge step. I have to make a massive change in my life to open up these doors that I keep shutting on myself." I'm seeing things happening, but everything keeps locking down all the time. I keep smashing into a wall, and I didn't know what it was. At that moment, I was just on the surface. I felt like I had everything together - my nice car, my house, my business, my husband, and my kids. And then there was that emotional wreck part, where I just couldn't get past some of the emotional traumas and feeling as a failure as a parent. The

accumulation of everything was taking a toll on me, and I knew that I couldn't go back to those stressful days of years ago, and trigger my autoimmune disease and start spiraling down. So, you were part my saving grace, there. Hi Janel. Just in case you're listening. Where were you - in your video, you also mentioned, I remember specifically, you were struggling with your son. What I love about your story, and just featuring different stories, is that you have experienced success before Rich Babe. It's not like you were completely broke and found success in Rich Babe. You came from a different perspective of trying to figure out what is sabotaging that success, and getting you to that next level. I also do remember you were talking about how you did have money, but you also had a lot of debt.

M

Marci Malbrough 10:35

Exactly. So, I already had a six-figure income, but I had a massive amount of debt to go along with that. Debt is the thing that I have to cut the cord with and get rid of because it's not aligned with who I am. I launched the skincare product line, the marketing, and all of these different things, and then our son's treatment was a massive amount of money that we had to pay cash for. His aftercare; more cash. So, we were wildly in debt with - I think I even said 50,000 but I think it was even much higher than that because of the amount of money that we had to pay for the treatment, plus everything else. So, I was successful - I did have a six-figure income - and then on top of it, I'm almost in a six-figure debt. I was thinking, "This balance isn't right! I don't like this balance."

K

Kathrin Zenkina 11:31

Yes, something is a little off.

M

Marci Malbrough 11:34

Yeah.

K

Kathrin Zenkina 11:35

So, you made your investment inside of Rich Babe Academy. When did you start noticing things shifting? Because I know that you learned - you told me how you learned what your sabotages were, or saboteurs, as some people call them. When did you start noticing what the real core root issue was for you? And how did things start to shift? Take us into the journey that came out of that. Where are you now today because of it? Okay, so the very beginning of Rich Babe, you had us do - I might be saying it wrong the Ho-Pono-Ono?

M

Marci Malbrough 12:14

Ho'oponopono. Okay, I was close. We did that cord cutting technique. I'm really good at the visualization part, and so, to me, that was a really effective practice for me to go through, and just cut all those ties and cords of things that weren't serving me, that I felt were really holding me back. That was a huge breakthrough moment for me when I did that. The other was the child regression when you went back to your childhood. That was another huge one. Both of them, you come out of it, and I'm sobbing, thinking, "What the hell just happened?" I didn't think that there was anything that major that I was holding on to, but you don't realize it until you start going through your guided meditation and these practices what you're actually holding on to, and what is holding you back. So, when I did the cord cutting, I saw a huge shift. I had manifested a \$2,500 check in the mail; I was able to upgrade my car, I had the money for that; another \$20,000 here and there. Things were going my -

K

Kathrin Zenkina 12:14

Ho'oponopono No big deal. Just another \$20,000 here and there. I love it. I know! It was huge things that were happening. I was like, "Okay, this is great." And then I hit another wall, and I'm like, "What? I thought I had a breakthrough." I realized in the cord cutting that I never forgave myself. So, it's really huge. I think people forget how much we feel about ourselves. Like I said, I felt like a failure as a parent. I felt guilty about that. I could have done things different or better, and it really was that thing that was holding me back. I didn't feel worthy. No matter all the other exercises that you told me to do, and I'm like, "Yeah, I'm great. I'm a rock star. I can do this shit." And then there was that. At one point in the course, it had to be maybe a module or two later - about halfway through, maybe - you said something, did something, had me do something and it was a huge a-ha! moment for me. I was like, "Holy shit, that is what has been holding me back. I've never let go of that part." Once I did, I think that's when I actually manifested the \$20,000. Things where I got the \$2,500 and some upgrades, and this and that. After I released myself and forgave myself is when things really exploded. I love that you mention, 'I forgot to forgive myself,' because sometimes people are so focused on other people; either the refusal to forgive other people, or are constantly focusing on who this outside person is that I need to forgive. They so often forget that they themselves are often the ones that are building this dam to their river of abundance. When you forgive yourself, abundance can come through, but it's coming through cracks. If you have a bunch of bricks, sticks, or whatever dams are built out of; you have all that blocking the majority of the flow, you're going to experience it here and there. But when you take out those bricks that have to do with forgiveness of self, it's like the floodgates just open. It's one of my favorite things to witness in other people, and one of the most revolutionary things that I discovered about myself; I used to hold on to so much resentment towards myself. There was so much self-

loathing and self-hatred. When I realized that I'm always doing the best I can with the resources that I have, how could I have known better if I didn't know better? Now I know better; okay, great. But let's forget about the past because the past is not going to get me anywhere where I want to go in the future because it's already happened in the past. I love that you mentioned that. So, what journey did that take you on for the next year? What did life look like? Where are you today? I know that COVID presented so many challenges for a lot of business owners, and so I'm curious, how were you able to cope with a lot of the pivoting and the shifting that we talked about before we pressed record because of the practices and the stuff that you learned? Remind me when you took Rich Babe.

**M** Marci Malbrough 16:36  
Rich Babe was in -

**K** Kathrin Zenkina 16:39  
Was it last year, or the year before?

**M** Marci Malbrough 16:42  
Yeah, it was last year. So, where am I now? The business has been doing fantastic. I had a lot of things and resources come my way that I think were - well, I absolutely know, because I took the course, and I met the right people to take things to the next level. I just started a whole retail marketing PR kind of a pitch in March. March 1 is when we started, and then COVID happened. And so, all retail is pretty much shut down; everything is shut down. This skill sets that you taught me to stay mentally focused was one of the big things that were keeping me on track. Right now, I think everybody is having a tough time. We're going to go through these ebbs and flows of really trying to figure out what we're doing. People are getting tired of sitting at home, or you're not getting interaction. It was a thing that I've shifted back and forth from day to day, week to week, and month to month, now. I've been closed since March 14th. We came back for a couple of weeks, but then closed down again. In this period of time, I've still been able to manifest a lot of abundance, and it's not just money. It's overall just happiness and health. That's one of my big focuses when I'm doing my meditation - still daily - my visualizations are huge for me because for me to visualize the life that I dream of. You say, "Just your wildest, wildest dreams, what is it?" I do that every single day, and I'm still bringing in all of the abundance that I want. Since COVID, we're still closed down but still manifesting a six-figure income. I'm on track. My monthly income is still on track. Am I breaking massive records? No, my business has been closed, but I'm staying completely on track, which is basically doubling or tripling my

income just with my skincare product line. So, that's fantastic. And then new opportunities are coming in. And we're talking massive amounts of money; \$64,000 here, and an opportunity now in another \$100,000. Things are happening. Things are definitely coming in big, big waves.

K

Kathrin Zenkina 19:13

That is so inspiring. Do you have any advice for the people listening right now who are either struggling with COVID, and are trying to figure out how to stay in the right mindset through the pivot that we are in right now? And/or for someone who was in your position when you were filming your Before Video in your car, and feeling like an "emotional wreck," as you described it? Hitting a wall, feeling so frustrated, feeling like things are either not going to change, or take a long time to change, and feeling so hopeless, thinking, "I don't know when things are going to shift;" do you have any advice for either-or scenarios, or both? I think that when people start focusing on what they want and the positive - it's what you talk about all the time. We can sit there and focus on the negative, but the more you think about things like that, that's what you're manifesting to happen. Even if you're not subconsciously aware that's what you're doing, of course, negative feelings and vibes are going to attract more negative feelings and vibes. I could even find myself falling into a slump one day, and I'm like, "What am I doing?" I could just watch things shifting, and I'm like, "I have to stop; I have to shift gears again." And I'll tell you this; before I got the email from you guys to come on the podcast, I was having a few really rough days, and had been having a hard time. The day before, I finally went back, and I listened to your meditations. I was really focusing in on myself, and I did a full mental shift again. It was just a couple of days of feeling bad or sorry for myself or whatever, but it makes a huge difference. Literally, the next morning I woke up to your email. Aww. It's just funny how if you shift your mindset, how you can open things up so much. What you are living and believing for yourself is the biggest part of your life. You're blocking yourself by doing that. So, that's my advice; to let all that shit go because you are creating your own little nightmare by doing that. And yes, we're living in craziness right now, but we can still have our own perfect little bubble within it. I love that. Marci, let's pretend for just a moment that your bestie, or someone that you love, who you know could totally benefit from something like this, is listening to the podcast right now, but they're sitting on the fence and they're feeling super nervous about pushing that enrollment button. What would you say to them? Do you have any advice for them to take that leap of faith because you know that it's the right decision for them? I would say, "What are you waiting for?" Any amount of money that you spend is 10 times, infinitely times more valuable than what you're actually - or the money that you're spending is much more valuable. So, it doesn't matter; you're going to double, triple, or quadruple that amount. I learned that from you, that every amount of money that I spend, I double it or triple it, and it's going to



come back to me. I say that all the time. So, don't wait. What are you waiting for? Do you want to sit in this routine and this loop? People are stuck in a loop, and if you stay in that loop, that's all you're going to have. You're like a hamster on a wheel. You have to make a big decision to have big breakthroughs. So, you have to just take a leap of faith and know that the universe has your back. I love that. You have to make a big decision to have big breakthroughs. Amen to that.

M

Marci Malbrough 22:44

Yeah, and it's just letting go. You can make it this torturous decision, or you can just let go of it and watch the magic happen. So, it's up to you, but I would say absolutely go for it. There are only positive things ahead. And it's a fantastic program because you leave it open so we can go back and revisit it all the time, and brush up and get yourself back on track - because we all get off track.

K

Kathrin Zenkina 23:09

Amen. So do I, guys. I do get off track. People think I live this perfect life. I really don't. I'm a human being. I have bad days. I've had many bad days in a row. I've also had bad weeks in a row, as Marci was talking about. It's just that awareness of being like, "What the frick am I doing to myself?" We can always tap back into our tools. Once you have the toolkit, you have it for life. Once you have the awareness, you have that awareness for life, and you can always tap back in. So, I love that. Marci, where can we find out more about you, buy your amazing skincare line that makes you look like you're 20, when you're actually 50? Holy crap. Do you have an Instagram, a website? Share it all with us. So, my website is [UltravioletSkincare.com](http://UltravioletSkincare.com), and you can find me at [@UltravioletSkincare](https://www.instagram.com/UltravioletSkincare) on Instagram and on Facebook, Amazing. Marci, thank you so much for coming on here and sharing your story. I know that so many people are going to feel inspired coming off of this episode. You guys, I will put the links to Marci's website and her Instagram. If you felt inspired by this episode, or you resonated with her story, definitely tag us. Remind me, it's Ultra Violet Skincare, right? [Ultravioletskincare.com](http://Ultravioletskincare.com), and then Instagram is [@Ultravioletskincare](https://www.instagram.com/Ultravioletskincare), and then Facebook is the same. So, tag us at [@Ultravioletskincare](https://www.instagram.com/Ultravioletskincare) and [@ManifestationBabe](https://www.instagram.com/ManifestationBabe). Tag us and let us know your a-ha! moments, your breakthroughs, and all that good stuff, and definitely send your love to Marci. Marci, thank you so much. I hope you have a fantastic day. And for the rest of you, I will catch you in the next episode. Mwah!

M

Marci Malbrough 24:50

Thank you, Kathrin!



Kathrin Zenkina 24:52

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 searching @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.