



# Episode 76: How TO ACT RICH Without Going into Debt or Exces...

Mon, 7/20 1:45PM 31:31

## SUMMARY KEYWORDS

money, private jet, people, manifestation, wealthy, spending, rich, invest, manifesting, literally, debt, buy, vibration, podcast episode, called, financial abundance, embody, super, babe, bank account

## SPEAKERS

Kathrin Zenkina



Kathrin Zenkina 00:14

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. It is Kathrin from ManifestationBabe.com, and I am back for another semi mini-Q&A session that I'm super excited to do because today, I'm answering a question that I actually don't think I've ever answered publicly. I've obviously answered this question many times in my Rich Babe Academy and my Manifestation Babe Academy, specific to the students and kind of what their concerns are, or how to really master this and you know, on the manifestation level in their lives, how to make it practical, and I realized that my answer is way too long to ever put in a story or a post. So, I figured that this is a beautiful opportunity to do another

podcast episode and share with you the answer to the question that I see literally every day, and I see a lot of questions. This one is, "Kathrin, in the sense of manifesting financial abundance, you always talk about how you must act 'as if' -" And that goes with every area of manifestation. If you want to manifest better health, if you want to manifest a specific thing, a specific event, a specific opportunity, a person, relationship, finances, or whatever it is, you must embody the version of yourself who is already living that reality. But here's where everybody gets tripped up and makes a mistake. I hope that this podcast episode finally clears that up for you, so that you no longer create more stress or even a lack of financial abundance, by trying to act "as if" in the wrong way. The question that I'm answering today is how to act rich. How do you act like you already have the financial abundance and the money, without going into debt or excessively spending money? Here's the mistake: A lot of people here act "as if," and they take it super literally, where they think that they need to go out and buy the private jet before the money actually shows up; meaning that they have this belief or they feel like it's this rule where they must go, and only after they buy the private jet, Prada shoes, or whatever luxury that's obviously way outside of your financial means right now; they then have this rule where, since they take law of attraction, they think to themselves, "The universal take care of the bill. It's no worry. I obviously don't have money right now, I have no idea how I'm going to pay this off, but the universe has got it." Technically, by law of attraction, very often - and this is the paradox - we must invest first before we often see results. We must give something before we receive. Most people don't recognize that this is not just on a physical financial level; this can be a matter of giving in terms of energy, time, and sometimes it is financially. If you're investment in a course, a Mastermind, or in the stock market, you have to put skin in the game before anything is returned. However, this does not mean that you need to go and buy a private jet. Maybe it's not a private jet for you; maybe it's diamond earrings, shoes, or who knows what; whatever represents that super luxurious item that you really want and you're working so hard for, and you are setting intentions for manifesting into your life, and that's your ultimate goal. The thing is, the biggest mistake here, the paradox of all of this because manifestation is one big paradox. It's so funny because this morning, I was thinking about how everything in manifesting is a paradox. That's why people are so confused. It took me this long - 10 freakin' years. Any of you who follow me on Instagram and social media will see that I'm constantly reading, educating myself, and going to workshops, courses, and seminars, because I want to understand this from as many angles as I possibly can. The more angles I understand, the more of this paradox I can solve and bring a balance to bring it back into the middle. Manifestation is about both being certain of your goal, setting an intention, and being really focused on it; but also, at the same time - and this is where people say, "What the fuck?" - is you have to surrender it, detach from it, and be okay with it not happening. So, you both have to have certainty of it happening, and also be okay with it not happening at the same time. Again, paradoxes everywhere. But I promise the more that you give

yourself time to understand this, the more you study, the more you read, the more you listen to podcasts like this, the more you will get it. There's going to come a tipping point. I call this a "tipping point" in all of my courses where I talk about that moment where things just click; that moment where your energy finally aligns; your internal world finally aligns with your external world. You finally see the manifestation of what you've been intending on in your external physical reality when it's already been 100 percent true and manifested, but only in the internal reality. Does that make sense? So, the paradox here is that when you go into debt, or when you excessively spend money - for instance, so many of you are so excited about this podcast episode. I got a lot of DMs saying, "Kathrin, thank you so much for recording this because I literally went on a crazy shopping spree the moment I learned about the law of attraction. I've been spending money ridiculously for the last two months, I'm so far into debt now, and the universe is not showing up. And so, I'm curious about what I'm doing wrong." The thing is, when you spend money that you physically do not have in your bank account, what ends up happening to 99.999% of us - and I realize that there are exceptions to every rule; I've seen exceptions and I've experienced options - but to 99.999% of us, in 99.9% of circumstances, when we go into debt, or when we see that huge number leave our bank account or we go into the negatives, or some crazy shit like that, we create a vibration of scarcity. Since all of a sudden, we are freaking out about our decision and feeling shame or guilt about the debt that we're in, this actually creates more of it. It's a vicious cycle. This is such an extreme example, but let's say you buy a private jet. Then, all of a sudden, you're in debt by the amount of the private jet. Even though you have the thing that you've been intending on manifesting and you're excited about it, now you have the burden of all that debt. Instead of enjoying it and feeling abundant, you actually feel scarce, and that creates more scarcity and you go further and further into debt. That's where this habit of excessively spending money comes from; all of a sudden, you have a void, and you're trying to fill that void. Some of us have really bad habits. That's how we fill voids. We fill voids by eating, excessively spending, gambling, addiction. There are so many different ways we fill our void, and this is one of them that I actually see in a lot of people who take the law of attraction just a bit too literally; people who think that before they work on their vibration, before they do the internal work, and get into alignment on an energetic realm and energetic level, before they do all that, they forget that. And so, what they're doing is that they're moving forward in the physical action, but there's no alignment there. And so, going into debt over something that you spent out of scarcity will certainly create more scarcity. You must always spend your money from an abundant place. You have to always feel abundant in your mind before swiping your credit card, before paying your bill, before buying something, before investing in something. This is really simple to do. You can do this today. You can do this with anything. I never want you to ever again whip out your wallet and buy something unless you're in full alignment with the purchase; unless you feel abundant, you're in a really good headspace, your vibration is high, and you have this real

trust - not just this artificial trust of "The universe will take care of it" - but a real trust of "This feels in alignment with me because I can make it happen, I have the money in my bank account, and I feel really good about it. This is an investment in my future."

Whatever criteria you have for feeling abundant in that moment, I only want you to swipe a credit card, pay cash, or buy something from that space. That's called Aligned Spending. If you're spending in true alignment, you will never go out there and make a big purchase using money that you don't have. Now, there are exceptions here, and I completely understand that. Some people do have to leverage money. When you buy a house, you typically don't have the money for the house. When you buy a car, you typically put it on a finance plan. When you invest in a coach or a course - sorry, my phone is notifying me. I have to put it on 'Do Not Disturb.' When you invest in a course, a coach, or whatever it is, you obviously have to put in money. You can sometimes be in a place of needing to leverage money because this investment will actually create more for you in the future. My whole journey around my success actually started with me spending money I didn't have, but it's because I was in full alignment with it. Let me share with you what that felt like. When I made my \$15,000 purchase of two seminars that I really wanted to go to, it was not something where I just walked up and said, "The universe will take care of this." There was something just calling me to make this investment. I couldn't stop thinking about it. These were the initial stages of me really connecting with my higher-self, and my higher-self was literally pushing me towards this investment. I just knew on an unconscious, super intuitive level - it's not like I had proof - and super aligned. It felt expansive to me, even though I didn't have the money. I had to put it on a payment plan and leverage money for it, but I just knew that by me putting a financial investment into this and committing the time, energy, and everything, I will receive the resources, the knowledge, the connections, the relationships, the people, and the experiences that will create more money in the future. So, in this case, I was investing in my future self, but I was coming from it from a very aligned way. It was not to fill a void. It wasn't a band-aid to patch up some wound that I had, thinking that this was going to be a quick fix. I actually knew that this was not going to be a quick fix. It was going to make me super uncomfortable; it might take me a while to pay it back, but something was telling me that this is the right decision. And so, I sent the right signal to the universe from this place. That was my abundant way of going into debt. I hope you're recognizing the difference. It's not something that comes from instant gratification; "I need to buy this because what if I don't have an opportunity later?" Or your ego is telling you, "The universe will take care of it. Don't worry about it. Forget everything," and you're just coming from a very artificial and superficial level of faith, rather than "Something is calling me. I'm investment in my future." There is no rulebook for this. You can't have a conversation with me or another manifestation expert, and ask, "So, if I were to do this -" you can't say things like, "I want to purchase this, but what if it doesn't work out?" Or "How do I know if something's calling me?" Or anything like that. We cannot tell you because this is something that you feel; this

is a relationship that you must develop with your higher-self, which is something I cover in depth in Rich Babe. So, if you're really curious about developing that Rich Babe version of yourself and really stepping into your higher-self when it comes to your finances, if you go to RichBabeAcademy.com, you can get on the waitlist because I'm opening it up in January. That's where you want to be for that. Here's the thing, though; if the investment is not calling you, if you're not being called to do something, if you don't feel an intuitive nudge to do it, if it doesn't feel expansive, if it doesn't feel like there's actually so much good on the other side, then don't spend it. It will not bring you more money, I promise. You're not going to send the right signal, and manifestation is all about sending the right signals. We are constantly sending signals out to the universe based on our vibration. If you make misaligned purchase, you actually send a signal of being out of alignment; and so, what ends up being created out of that place is more misalignment and scarcity - and that's the last thing you want to do when you're manifesting money. But I still haven't really answered the question. How do you act rich without going into debt or excessively spending money? Acting "as if" does not mean whipping out your credit card. Sometimes, it does mean that, like if you have an investment. I've been called to hire certain people, talk to certain people, invest in Masterminds, invest in - and this is the craziest investment I've ever made, even though I did have the money for it, it still took such a massive chunk out of my savings account. I literally thought I lost my mind. But my higher-self was aligned with it, and it actually did end up helping me create massive financial abundance in 2018. At the end of 2017, I was called to invest in a Mastermind and, at the same time, a Platinum Partnership. I signed up within 48 hours of each other. I literally transferred 35K to one person, and then signed me and Brennan up for a membership that cost \$75,000 plus \$55,000. That amount left my bank account within a 48-hour period. My conscious self was looking at me, asking, "What in the hell are you doing?" While my higher-self was saying, "Yes, girl. Do it!" And so, it felt completely in alignment the entire time, and guess what? Because it did, I was in a good headspace, I was putting out the vibration of abundance, and I received so much more abundance in return. But here are all the other ways that you can act "as if," without going into debt. Acting "as if" means speaking of riches and thinking of riches. It means walking like you're wealthy. It means embodying the physiology of a wealthy person. This is where we go deeper than just the physical external reality, and we're really embodying it on an energetic internal reality. We are starting to embody the wealthy version of ourselves so we can expand in that vibration, send the signal out to the universe, attract money, and then be able to spend money right. Feeling like you're wealthy and really feeling abundant - not just recognizing financial abundance, but in other areas of life too. Look around your house or apartment right now; look at the device that you're listening to me from; if you're driving in the car, then, hello, you have a car. You're listening to me in a car. Even if you're in public transportation, think about it; that's really cool that there's even these devices and machines that take you from point A to point B. You have access to food and clean water;

you have people in your life who love you; you have people in your life who you love. That is so freakin' cool. That's recognizing abundance in other areas than just financially. Money is just energy, and because money is just energy, in any way that you can feel energy and expand energetically, you will, as a byproduct - there are no exceptions - also attract money... Unless - and here's a paradox, again - you have a belief that directly impacts money, your rules around how much you feel like you can have, deserve to, and are worthy of having. That's something we really dive deep into in Rich Babe Academy. Another thing is believing the beliefs of wealthy people. Ask yourself, "If I already had \$2 million in my bank account, what would I believe to be true about money? What beliefs do I need to work on? What beliefs must I eliminate? What are the beliefs that I need to shift?" That's one way of starting to act rich; learning about money, educating yourself on money. This time, last year, I was so financially illiterate, it was a joke; not just in terms of not knowing what a bank account, earnings or profits were - obviously I knew those things because I had to learn in my own business - but right before signing up for the financial trip, I attended a seminar called Wealth Mastery. Shortly after that in February of 2018, I went to a six-day seminar on everything financial. The amount of language I understood in that world was so minimal, even though Brennan was sitting there and nerding out. He has so many books by so many people who spoke at that event, and he's obsessed with Ray Dalio; he's reading one of his books; he purchased a \$50 book on Amazon last night, it came today this morning, and he just opened it wide. I think it's called The Big Debt Crisis. He's just reading it, loving it, and looking at charts and data, and I'm just like, "I don't understand you." But at the same time, I understand that all wealthy people understand the language of money. They know how to invest. They know what the stock market is. They know what bonds are. They know what ETFs are. They know real-estate they know. I can go on and on and on. If that's not making sense to you right now, maybe that's where you start. Maybe you just pick up a book - just one book - or watch one video or go to one seminar about learning how to invest money. I promise, all wealthy people are investors. If you're completely clueless about investing, just go out there and educate yourself. That's step one of acting rich. If you want to be rich, you have to learn the rules, the literacy, and the language of the rich. Making small, incremental upgrades in your life. Ask yourself, "Do rich people have holes in their underwear?" If not, maybe it's time to upgrade your underwear. Do rich people have broken glassware in their kitchen? Well, that's a very easy way for you to embody the richest, wealthiest version of yourself; by just updating your glassware. The reason I say that is that there's actually a Russian superstition that my mom is crazy; if there's anything chipped or broken - like a mug or a plate - you have to toss it. She says, "Rich people do not have chipped silverware, or chipped China." That's her thing. It's a Russian superstition that says you actually invite more poverty into your life if you have chipped things, holey things, broken things, or whatever. So, maybe you have something broken in your house right now. Go fix it! Embody the rich babe version of yourself. Make some sort of small incremental upgrade.



You don't have to go from flying Economy to a private jet. You can do something that semi resembles a private jet. For example, why not take your first First Class trip? Why not go from Business Class to First Class, or from Economy to Business Class? Try it for just one trip and see what it's like. Taste some luxury; try some caviar; go to the Chanel store and try on some bags. Really start to figure out more creative ways to embody the rich version of yourself without actually handing over your credit card. That'll come eventually; with the right vibration and the right alignment, you will attract money into your life that will allow you to actually have these things, and not just get a taste of them. Maybe it's learning from other wealthy people; seeking them out; spending time with them. Maybe it's programming your mind to think like a millionaire; so really asking yourself, "How do millionaires think and how can I become one?" Taking inspired action on the intention of becoming wealthy, just like I did with the Tony Robbins seminar that I invested in. That was an inspired action for me. I obviously don't always recommend for people to go into debt to invest in something, but if you're in full alignment with it, it raises your vibration, and you have this intuitive nudge in the sense that this is going to expand your life to the next level, go for it. Always listen to your intuition, above all. I don't care if it logically doesn't make sense; I don't care if there are people looking at you like you're crazy; I don't care if you piss off your spouse. That's just me being super truthful with you because I pissed off a lot of people, including my parents, by spending that much money that I didn't have. They literally told me that was the dumbest decision I've ever made in my life and that they're so disappointed in me. And guess what? Now, their daughter's a multi-millionaire. I'm actually taking them to Italy and Bali this year and buying them Business Class tickets. I'm finally treating my parents and my family to luxuries that they can't easily afford, as I can. That came from me not listening to them. You don't understand; you can't listen to people who are not wealthy. You're only going to get the same results as the people who you're taking advice from. And so, if they don't have great results in their life, I really want you to ask yourself like, "Do I keep doing this? Do I want to keep being broke? No? Then I should probably listen to wealthy people." It just makes sense. A great luxury hack that I have - so, those were all little examples, but this is actually a hack that I use, for different reasons. Something that I loved was trying out Rent the Runway. So, there are companies out there that exist that allow you to rent handbags and luxury designer clothes. I literally have a 700-dollar sweater in my closet right now that I would never usually buy. I'm not the kind of person who spends anything above \$300 for sweatshirt or jeans. It's just not my thing right now and it's not what I'm fully aligned with. I'm the type of person who will go out and spend \$10,000 on a handbag, because that's what excites me, brings me joy, helps me feel my best, and elevates my vibration. But a 700-dollar sweater? Not really, but I still want to experience it. I still like the sweater. It's really freakin' cute. And so, I'll use a service like Rent the Runway, where I can actually rent four designer luxury items per month, for just \$150. And so, you can literally dress like the richest version of yourself, for just \$150 a month. I actually believe - and I have to double

check - I have a code from them that you can use that'll get you either - no promises, here - between \$25 off, to about 50 percent off. Maybe even a free month? I don't know, I can't guarantee. I'm going to double check before I upload this podcast episode, and in the show notes, if you're interested in trying out Rent the Runway, I freakin' love them. I love the quality and the items are amazing. It's just so much fun that you get to play dress up. I'll give you a code and then you can use it and get that discount. So, that's even more abundance for you. So, yeah, that's another unique, creative way. It's about being creative, here. It's not about taking things super literally and creating more scarcity. It's about being super creative of how a wealthy person talks, versus how I currently talk. And so, an example here is that if you keep saying the words, "I can't afford that," or "That's expensive," or "I'm broke," I promise you that the wealthy version of yourself who has a couple of millions in the bank right now is not saying those words. And so, the easiest way for you to start before you go and swipe your credit card for that private jet is to work on your language first. This is super easy. It's not just about spending money like you're wealthy. It's really about embodying wealth at every single level that you can think of. That embodiment will create the vibration of wealth, which then attracts wealth, so, you can eventually purchase that jet. Alright, that is my answer. I know it's not short. It's semi short; shorter than most of my podcast episodes. I know I said this would be a mini-Q&A session, but I hope you didn't mind all of my extra content and value here. If you're super down to master this at a soul level, cellular level, or subconscious level and every level of your being, Rich Babe Academy launches in January, and I'm actually updating it. So, for anyone who's ever seen the content of Rich Babe Academy, I'm making it even better. I'm adding in more. I've learned so much about money in the last year, since the last time I recorded Rich Babe Academy, to where I want to make sure that you're always getting the best of the best, the most important, the most effective, and the most actionable content for Manifestation Babe. I really want to make sure that it's always updated, always high-vibe, and always effective. And so, the wait list is on RichBabeAcademy.com. Go ahead and put yourself down; you're going to be the first one to know and the first one to be able to sign up for the academy when it launches in January. In the meantime, if you enjoyed this episode, if your mind has been blown, if you've learned something, or even if you've been reminded of something that you knew before that has been helpful for you, share it with someone, I so appreciate it when you guys let me know when something was helpful and when you screenshot this podcast episode, share it out to the world, and let people have an opportunity to also listen to it. That's one of the greatest gifts you can give back to; also, by leaving a review. So, if you've been enjoying this podcast - maybe we're meeting for the first time; maybe this is your first episode. If you leave me a review on iTunes, what I will do is if you screenshot it as proof and email it to Hello@ManifestationBabe.com, my team will send you a free manifestation hypnosis recording that I recorded as my gift and my thank you to you. And, of course, share this with your friends and family. I just so appreciate it This podcast has really taken off and



has become my heart and soul. The more you guys share it, the more inspired I am to just keep adding value and content, making this the best manifestation resource out there. So, I really thank you for your help. I love you guys so much, and have the best Friday. Have the best weekend, and I'll talk to you next week. 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 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.