

# Episode 8: December Money Babe Challenge Day Six

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## SUMMARY KEYWORDS

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## SPEAKERS

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**K** Kathrin Zenkina 00:04

Welcome to the Manifestation Babe Podcast. My name is Kathrin Zenkina, and I'm a spiritual mindset coach, author, manifesting expert, and creator of the Manifestation Babe brand. Each week, I'll be bringing you inspiring chats, interviews and dialogues all based around how to unleash your inner magic, break through your limitations, and manifest a reality wilder than your dreams. If you enjoy listening to topics on money, mindset, and manifesting, then you have come to the right place. I am obsessed with helping women see through to their highest potential and transform into the greatest, most badass versions of themselves. I hope you enjoy today's episode. Now let's begin. Hey gorgeous souls. It is Kathrin from ManifestationBabe.com, and it is Monday. Happy manifesting Monday. We are getting so close to the holidays! Christmas is already next week, which is crazy. Welcome to Day Six of the Money Babe Challenge: Unleash Your Inner Money Babe. To catch everyone up, we are following along the 21-day journey. I am doing it with you guys, and we are doing the daily Money Babe Actions from the book Unleash Your Inner Money Babe, which can be found on the Amazon app or website. You can order it in print or on Kindle. So, I'm super excited to talk about Day Six because it is called the 'How' is Not Your Job. Day Six of the challenge is typically when people start to worry about how the hell the money is going to manifest. A lot of us are so stuck in our own ways of how we earn our income, or how money is already coming into our lives. A lot of us are so shut off to all the miracles that have the potential to happen in our lives. We are either so

focused on our current income, what our boss pays us and what we earn at our jobs, that we have such a hard time conceptualizing that there's money outside the job. Or maybe we have a business and we're so aware of how many clients we typically take in; or how many sales we typically make; or we start calculating, "Well, I have products at this price and I think that I can hold space for this many people to purchase this; therefore, this is the only money that I can make." Sometimes we have never experienced receiving random refunds in the mail. Or maybe we've never experienced receiving discounts out of the blue. Therefore, a lot of us are so shut off to all the miracles that happen outside our known existence and what we already know to be certain and true. But the thing is, what you know to be certain or true might have been a miracle a couple of years ago. For example, the job or business that you might have right now, could you have predicted in any way, shape, or form that you would be in the position you are in today? Or any surprises in your life? Any magical moments? Could you have predicted exactly who you were going to marry, or what your kids are going to be like? Or any surprises that you ever received in your lifetime? Or winning something out of the blue? Could you have predicted any of those miracles in your life? No. So, stop trying to predict how the money is going to come in for the Money Babe Challenge. This is typically when anxiety starts to boil up, because it's like, "I have a set income," or "I have a set amount of clients, so how am I going to make an extra thousand dollars?" Or "How am I going to attract an extra \$10,000 or \$5,000?" or whatever the number is. I'm here to remind you that the "How" is not your job. I want to explain something. We are co-creators in this magnificent, giant universe. There is us, and there is a universe; or us, and God; us, and our angels; us, and whatever you believe in. Our job is to get crystal clear and be very specific with what we want; declare it, command it, and demand it, and know what your outcome is. Number two is to know why you want it. Obviously, you'd have some sort of emotional connection to it, because if you don't have an emotional connection to it, or you're not giving it a purpose, then you're not really going to have leverage to do whatever it takes to stay on the path, have faith, and stay focused. Just know that no matter what happens, you're going to receive your outcome. Now, what is the universe's job? The universe is responsible for everything else. It's responsible for how it's going to happen. It's responsible for bringing in the right people, the right clients, the right business ideas, the right ideas in general, and just about anything. The universe at any point in time knows how to rearrange the whole freakin' world for you, including events, circumstances, and people's inspired thoughts. The universe can actually inspire someone else to have a thought about you that would bring one of your manifestations into reality. There is so much magic and miracle that the universe can make happen. But if you try to control it, you're never actually going to tap into that potential. The reason being is that at any point in time, the universe knows a trillion ways - probably way even larger than a trillion, I just can't conceptualize something larger than a trillion right now - and so the universe knows a trillion different ways to bring you that money into your life. The thing is, the universe is always going to give it to you

through the path that you have the least resistance to believing that it's possible, or at least being open to receive it. It's going to deliver it to you in a way that's for your highest good. The thing is, when we get attached to one way - for example, "The one client that has to pay me by this time, or that's it, I'm not going to manifest the money;" or, "My boss has to give me that Christmas bonus, and if I don't get that, that's it. I am not meant to have this money and it's never going to come any other way;" or "I really want to manifest the money through a random check in the mail. If it doesn't come through, then that's it, there's no other option. It has to be this way, or nothing." What ends up happening is that sometimes we don't realize that if the money manifested the way that we wanted it to manifest, it might not necessarily be for the highest good of us or the world in general. The universe is never going to make something happen unless it is for the highest good of all involved. We are really attached to this one way that the money can manifest and it's not for our highest good - meaning that if it were to manifest that specific way, we might unknowingly cut off other opportunities for us. But the universe says, "No, those opportunities are meant for you. They're aligned with this OTHER way that the money can manifest. You just have to trust me." But you keep thinking, "I'm not willing to trust, I HAVE to have it this way, or nothing else!" So, the universe is stuck, because the universe is always waiting on you to take the first step, be open, and be the receiver. So, it's looking at you and saying, "I'm trying to give you the money, but you want it this specific way and because you want it this way, I can't mess with your vibes. Therefore, we're just going to sit here and do nothing." Therefore, nothing happens. That's when people give up and think, "It was never supposed to happen." That's when people don't really see anything happen in their lives. Those of us who are so called "master manifesters" - the people who manifest at hyperspeed - is because they're the most open. They're the most open to different opportunities, possibilities, and ways without getting too overly obsessed with just one way or the other. They just know their outcome - which is, "The money is going to be here. I don't care how and I don't care when. I just know that within the 21-day period, it's going to be here. That is my outcome, I trust and I freakin' release." And if you just stay open, then that's how the universe can work with you. You need to help the universe as much as it's helping you. If there's a co-creation process without your effort, the universe can't do anything. Without your openness, the universe can't be open for you. I want to share with you a little story; I mentioned it in the book, *Unleash Your Inner Money Babe*, on page 56. My very first time when I went on a Money Manifesting journey, I decided on an amount of \$2,000. At this time in my life, I was making \$1,500 a month total. That's it. For me to be able to manifest \$2,000 in a certain period of time, I had no idea how it was going to happen, but let's just see what happens. So, I really put in my faith and my trust that God, the universe, and my creator know so much more and so much better than I do; that it has such a bigger bird's-eye-view of my life; that I'm just going to put this out there. I know that the \$2,000 is going to come into my life. I think the date I chose was March. I notice it's going to be here by then, I just don't know how but that is okay, because the "How" is

not my job. So, what ended up happening? Randomly within the next two weeks - and it was so crazy because at the time, there was no way that I could have predicted this. I remember I was in my kitchen grabbing glass of water and making some dinner. This was in early 2016 at a time when I still lived with my parents. My mom asked me, "Kathrin, have you checked your statement on your credit card yet?" This was at a time in my life when I had about \$22,000 worth of debt. I had maybe paid off \$3,000. I was making some progress, but she asked me if I looked at my statement, and I was thinking "Oh God, why is she bringing up my debt? Why is she bringing up my payments? I got it, I'm working on it." Then my mom said, "Did you see that I made a thousand dollar payment the other week?" I said, "No." And so, I logged onto my account. I have no idea how my mom made this payment - and obviously that's the last thing I expected, since my mom was trying to really push me towards independence at that time and cut me off to the extent that I had to pay for my own groceries, rent, and clothes, even though I was living at home. I was pretty much living on my own but with other people in the house - my parents. I'm so thankful that they did that for me because that really set me up for really being backed against a corner, where I had my "enough is enough" moment. I said, "Fuck it, I'm taking action, and I'm going to live the life that I want to live, and I will figure this shit out." And I did. So, I went and logged onto my account and saw that my mom made a thousand-dollar payment. So, that's already \$1,000 out of \$2,000 that I had manifested, completely unexpectedly. I would have been never predicted that my mom would have put a \$1,000-payment on my credit card. It was mind blowing to me. I thought, "Oh my god, this is so cool! This works, how amazing." Then the second thousand dollars - not even a week later - I was in my Multi-level Marketing (MLM) business for about a year and I hadn't worked a real job. I don't even know what the form is called anymore because I haven't worked a normal job - actually that's a lie, I went to work full time in Los Angeles. But anyway, at this time, I was just working my own MLM business, so I knew that I had to keep track of my taxes; I might owe in taxes. I didn't know what the fuck I was doing. I didn't have a CPA. I remember sitting down with TurboTax. I thought, "Fuck it, let me do my own taxes." So, I just connected all my bank accounts, tracked my expenses, figured it out, and it showed that I owe \$1,000 in taxes. I was like, "Nooo, I don't want to owe these one thousand dollars!" At the time, my mindset around taxes was way off. I always looked at taxes as a burden. Now, I look at taxes as an opportunity. When I see that I have to pay in taxes - which I DO have to pay quite a chunk - I look at it as a wealthy person problem. Only wealthy people have to deal with paying a huge chunk of taxes. And that's an amazing thing, because the wealthier I get, the more successful I get, the more I'm going have to pay taxes. So, I might as well appreciate this process, be grateful and set out the positive intention that the tax bill that I pay is going to do the country some good. Maybe this is going to help more people get on healthcare. However it helps the world, it's going to help the world somehow. Anyway, I saw this thousand-dollar tax bill and I was like, "No!" A week later, my intuition told me, "Don't send this in, yet; don't file your taxes." I waited until

the last day. I was wondering if this is my intuition talking or my ego trying to get me to avoid taxes. What is this? Either way, I didn't do anything with it. I just kind of sat there. A couple of days before taxes were due, my mom said, "There's this woman at work, who does people's taxes for fun just to make some extra money around tax season. For some reason, she really wants to do your taxes and help you. She knows that you're an entrepreneur and that you have an online business. She wants to help you track your expenses and see if you can owe less or if you can get even some money back." I said, "Okay." So, I gladly gave up all my paperwork, thinking "Sure, deal with this for me." Two days later, I get a text from my mom saying that I have a \$1,000 tax return. I have no idea, as a business owner, how the hell I got \$1,000 tax return, but I'm not going to argue with it because the universe had my back. And that was my second thousand dollars. So, by the end of that 21-day period or 30-day period, I manifested \$2,000. Could I have expected and predicted the tax return? Hell no! I was so set on the idea that I have to pay taxes. Could I have ever predicted that my mom would help me with my credit card bill? Hell to the no. That is my point. You really need to start being open. When you're not open and you constantly worry, and you think, "I don't know how it's going to manifest. What if it doesn't?" You then become a vibrational energetic match to worry and that "what if it doesn't?" to the point where you start manifesting more of that "What if it doesn't?" and you cause unnecessary delays to your manifestation process because your energy is just so closed off. It's not that you're blocking the abundance or money - because I don't believe in actual blocks. It's just that you're not seeing. Your eyes are closed. It's there, but your eyes are closed to it and you're not receptive to it. So, you need to start opening your eyes and being grateful in knowing that you know your outcome, and that the outcome is going to come in; the money is going to come in. No matter what, that outcome is inevitable because that's what you fucking declare, command, and demand - and you know that you deserve it. Another thing is to believe in miracles. Believe that you are worthy and that you deserve it. You are a child of God; you are a child of this ginormous, beautiful universe. The universe is always conspiring to make you happy and to give you what you want. You must remember that. If you really close your eyes and connect with yourself and your soul, and feel your heart and tap into your heart chakra, you'll know that there's going to be a voice that comes from your heart and your higher self that says, "I love you. You totally deserve everything and anything that you want. You are so worthy. You are so loved. You are connected. You are of God. You are of the universe. There's absolutely nothing standing in your way." Doesn't it feel good to hear that? It's because that's your soul's way of intuitively telling you that that's the truth. Anytime you tell yourself like, "You don't deserve it, you're not worthy, it's not going to happen" - don't you feel constricted? Don't you feel that your vibe gets brought down? Don't you feel anxiety kick in? That's because your soul is telling you, "That is bullshit. That is a lie. That's just a fucking story. That's just a rule that you learned from someone else." I talk a lot about this in Rich Babe. In Rich Babe, we really dig deep into what your rules are. We talk about

what rules you set up for yourself for how life turns out for you, how life works for you, and how you can manipulate those rules so that you can have the universe giving you what you want in the way that you want it - all the time. Just because you decided. We also talk about how so much of our reality is just a compilation of a story. It might not even be our story. The story of "We're not worthy," "We're not good enough," "We don't deserve it," "Miracles don't happen to me," "Good things happen to everyone else, but not me." It's not our story. It does not come from our heart. It doesn't come from our core. It doesn't come from our truth. It's actually something that we learned from someone else. So, really take a look at what you learned about money from other people. What did you learn about money from your parents growing up? Seeing people struggle when you grew up? Or listening to people in grocery stores, or even watching the news as a child? Just look at all the different stories that you picked up and how it has absolutely nothing to do with the truth. It has nothing to do with your Truth. Your Truth is that you are abundant at your core. You can be, do, and have absolutely anything and everything that you want. Yes, "It's like receiving a love letter. It feels good." I love that. "I'm showing my money and debt gratitude." For sure. Especially those of you who are in debt, be particularly grateful for your debt. The reason why I bring that up is because there's a great reframe around debt. If you currently have debt - and this is something that I teach to my Rich Babes as well - is that you want to be grateful. You want to at first look at what your debt allows you to do. A lot of us are in debt because we went to college, which is a great opportunity. College means mind expansion and skill expansion. Well, maybe not so much mind expansion unless you consider taking in facts as mind expansion, but you get what I'm saying. For example, skill expansion; it's a whole experience that really sets you up for the career, job, or skillset that you want. Or it's just a part of learning and growing up. So, be grateful for the fact that this company loaned you money to allow you to go to college; that you didn't previously have this money in your bank account, nor did your parents or other family members. Be so grateful for this company literally giving you the energy you need to go to college, buy the car or house, or whatever it is that your debt allowed you to do. For me, it was a huge investment in my personal development education. So, I'm really grateful for these companies. I think, "Wow, these companies allowed me to take out money to be able to better my life." And that is amazing. I feel so blessed and excited to pay them back, because if it weren't for them, I would not be where I am today. If it weren't for them, I would not have the knowledge, skillset, or mindset that I have today. Or maybe you have car payment or a loan for house or whatever mortgage. Look at it as, "These companies allow me to live in this beautiful house," "These creditors allow me to drive this car, this is amazing. I actually cannot wait to pay them back as a thank you for this energy that I borrowed." When you look at it that way, your whole fucking vibe around your debt changes, and you pay it off instantly. Whatever you enjoy doing, you're going to do more of; the more you do it, the more momentum there is; the more momentum there is, the more the universe gets behind you; the more the universe gets

behind you, the more that miracles unfold. And before you know it, you're out of debt! That's exactly how I paid off my debt. I was pouring so much love and gratitude towards my entire financial situation, no matter what it was. I was looking at it and thinking, "Thank you so much for allowing me to borrow this money. Thank you so much for this person for giving me this payment plan." I would not be where I am today if it weren't for certain payment plans or certain loans, even if I paid interest. Do you know what interest means? Interest means that you're allowing these credit card companies to stay alive so that they can benefit and help someone else who doesn't quite have the money to go to college, invest in themselves, or start a new business. Therefore, by them thriving or by charging you a little bit of interest, that is okay. It's a great thing, because then they can bless someone else. You have to start seeing it as a blessing. So many people attach so much negativity and think that credit card companies are screwing everyone. Well, if they're screwing everyone so bad, then why did you decide to take out a loan? Why did you decide to use that credit card? You cannot play this kind of game where when things are going well, things are going well; and when things are going bad, then it's "Fuck you, you're just screwing people over." You have to always come from love and stay consistent with your mindset. Stay consistent because that mixed messaging is what's going to keep you in debt forever. We definitely don't want that. So that is Day Six. Release the freakin' "How." Distract yourself. Today's assignment is to really distract yourself. So, maybe today's the day you go out and get a massage. Today is the day you watch a movie, hang out with family, or do a little bit of goal-setting. I know it's Monday and it's close to the end of the year. Do a little bit of journaling on what you want to get out of 2018 and who you want to become. Distract yourself. Do something that really fuels you in a way where you stop thinking about how the money is going to manifest. Just know that it's coming, and just fucking release everything else. Does that sound great? Now, before I go and move on to a couple things that I have going on today, I wanted to announce that I'm officially launching a new holiday bundle. I really want to help the entrepreneurial coaches in this group, on Instagram or are listening to this podcast right now. I have created a bundle over the weekend. I have never discounted this course at such an amount - I think it's even cheaper than when I first released the course at an early bird price. So, if you've ever been interested in taking Digital Course Babe - which is my seven-module plus two bonus modules. So, it's actually a nine-module course on how to sit down and go from course idea to a full blown digital course business with skills like email marketing, setting up PayPal, how to automate it, how to promote the course, how to record the course - every single step-by-step. I screen share my whole computer and everything that I do in the whole process. If you've ever wanted to implement digital courses into your business model and get that time and automation freedom; and getting access to go from teaching people on a one-on-one basis or small groups, to being able to impact millions of people with your information from just doing the work once; being able to sell it over and over again. I put Digital Course Babe into the bundle, as well as my

Become a Client Magnet eBook, which is all about how to utilize the law of attraction to bring in that never-ending client supply, so that you have a waitlist. And when you launch a coaching package, people gravitate towards you. It teaches you how to price your packages in a way where people actually want to pay for it; how to set your value, or how to work on your money mindset when it comes to your coaching business. Even though Digital Course Babe is for everyone - maybe you're not a coach but you've always wanted to create a course around how to do or create something, or how to inspire people, whatever is. The reason why it's called the Prosperous Coach Bundle is because I'm including the Client Magnet eBook - which is also not just for coaches but bear with me. If you want to get that bundle, Digital Course Babe goes for \$555, which alone is honestly worth more than \$2,000 just from the information alone. The Client Magnet eBook goes for \$44. So that's \$599 total that I normally sell on my website, and it sells at that price. However, from now until New Year's Day at midnight, you can get the whole bundle for just \$222, or two payments of \$111. If you are interested in grabbing that bundle, I'm going to post the link right now in the comments and above. I know that so many people have been asking about it, the price, what's included, and when it's going to be available. It's going to be available for just the next 13 days. I'm super excited because I cannot wait to see more coaches really free themselves of just one-on-one client work or group work. I want to see them actually be able to take something that they're passionate about and already teaching on or talking about, into a course that lives on their website forever that they're just able to sell. Maybe you're booked out on clients, and you want to serve more people, and you just don't know how. Digital courses are some of the best ways to do it, and they're also passive income. Something that I've done in my business in the last year (2017) that really helped my business take off are the digital courses. I actually used the same exact process to create my membership site. It's the exact same process, I don't do anything different. It's just a little bit different in the way it works. But you can use that same process and create a membership site. For my VIP MB tribe, I used the same process to create that, and I know I've gotten a lot of questions about that. I would say somewhere between \$50,000 to \$75,000 of my monthly income in Manifestation Babe is the result of Digital Course Babe and applying the principles inside the Become a Client Attraction Magnet eBook. So, it's that combination. I wanted to bundle that and give you guys this crazy discount for the holidays so that you can start your New Year really taking off that coaching business of your dreams; really stepping into the most prosperous, abundant version of yourself; and learning a new skill that's going to serve you. You can do so many things with it, and I'm just so excited to empower more coaches, people, and online entrepreneurs to really maximize their gifts, because you do have a gift inside of you. This gift is being called forward, and a lot of people need it. So, it's time to stop hiding and it's time to start running through 2018 with your new business. So, I'll be posting the link in the comments for it - it's called the Prosperous Coach Bundle. I'll also post the link above and I'll be promoting it for the next 13 days because I want as many people to grab

onto this bundle as possible. I priced it at such a price point so that more and more people are able to grab ahold of it. Alright, I love you guys so much. Have a fantabulous Monday. It's manifest Monday, so make sure to focus on all the things that you do want and release the "how" it's going to happen. Maybe even the money that you are working on manifesting could come through a digital course sale. You never know. So, I will be seeing you tomorrow and hope you have a phenomenal day. Bye. Thank you so much for listening to today's episode. If you enjoyed this podcast and want to see more of Manifestation Babe series, make sure to hit the subscribe button and share this episode with all of your friends. If you really enjoyed this podcast episode, make sure to leave a review on iTunes and let me know how much you enjoyed it. To go even deeper and unlock your inner Manifestation Babe, make sure to head over to [ManifestationBabe.com](https://ManifestationBabe.com) where you can find courses, events, books, blog posts, and all of my social media feeds. Until next time, beautiful. I'll see you in the next episode.