

# Episode 15: December Money Babe Challenge - Your Gut Is Talk...

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## SUMMARY KEYWORDS

money, debt, inspired action, bank account, manifesting, feel, babe, universe, life, feed, action, intuition, relationship, manifestation, day, next step, single, creating, pay, track

## SPEAKERS

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 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, breakthrough your limitations, and manifest the 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 peace through to the highest potential and transform into the greatest, most badass versions of themselves. I hope you enjoy today's episode. Now let's begin. Hello gorgeous souls. It is Kathrin from manifestationbabe.com, and I am back. I know I took Christmas day off, but I am back today to do days 13 and 14 of the money babe challenge. And as a refresher, we are doing "The unleash your inner money babe" workbook, if you are new to the live streams, you're new to the podcast. That is what this episode is all about. Good morning Leilani, one of my rich faves. So, day 13 is called "Your gut is talking, listen up" So, we're going to be talking a little bit about intuition and the action that's required to bring that money that you're manifesting into your reality. And then day 14 is called "Owning your shit," which day 14 alone was so transformational and life-changing in my finances personally, so I'm excited to talk about day 14. It's not the easiest day to talk about. It's not the easiest day to face. It's not the easiest challenge, but again, the things that are not the easiest are sometimes the most transformative and the ones that are most worth it.

Good morning, everyone. So let's dive in, so day 13 is all about your intuition, and I start the book here with "By now you're probably thinking, okay, Katherin, this is all fun and games, but do I wait for the money to fall into my lap? Or do I have to go out and get this money? I always hear that taking action is important, but do I have to take action when manifesting money?" So I want to talk a little bit about the common misconceptions that are around manifestation and law of attraction in general. There are many books, teachings, courses, and programs out there that mislead people into thinking that all you have to do is to get your vibe right, sit on your couch, and wait for the money to fall into your lap. Now that's a great thing to visualize. Of course, if you want to see money falling on your lap, that's great. However, the real money, the physical money that you're trying to manifest is only going to come into your life when you take physical action. That's because there are many different forms of action. However, because we are existing on the physical plane, and to have money physically in your reality, to actually be able to touch it and use it, you need to take some sort of physical activity, and so there is an action that depends on you. However, the action doesn't mean hard work, and it doesn't mean aimless, guideless, random action that feels like hustle, or that feels like you have to go out there and earn it, and you have to do something, you have to slave away, you have to grind, you have to hustle, it doesn't mean any of that stuff. What it means is that you just need to physically do something in order to show the universe that you are taking that first step, or you are doing your part because there are two sides to the equation. There's you and then there's the beautiful universe, both of you are co-creating your life at any point in time. So without you putting in the work, the universe kind of sits and waits on you. It sits there, watches you, and waits for you to take the very first step so that it can come in and back you up, and put the right people, the right circumstances, the right events into your path in order to bring you this money, in order to physically manifest this money into your reality. So, this chapter really is about action, but not just random action, I don't want you to think that you have to go out there and find a second job, or do all these things that don't feel right to you, or don't feel good to you, or feel like hard work, or feel random, or feel like you're just doing things with no purpose. Day 13 is all about purpose, and it's all about tuning in with your intuition and what intuition has to do with inspired action. So day 13 really is about inspired action. And now as you increased your money vibration over the last 13 days, you may have noticed that your gut, your heart, your intuition, however, you want to look at it, I look at as my intuition, might be speaking to you or start to have a conversation or communication with you. Or you might feel a nudge, or an urge, or this desire, or this feeling, or this random guided kind of a nudge or an urge to do something. Maybe that might be to take a different route to work one day, or maybe you're feeling this urge to finally start that book that you've always dreamt of writing. Or maybe you have this urge to create this new program that is all of a sudden looking really good to you and looking like it just feels so natural for you to create. Or maybe you are being guided towards a coach or a mentor right now, or maybe you're guided to another

course or book, or maybe you're being guided to, in some cases, find a new opportunity. Inspired action can come in so many different ways, shapes, and forms. It's just a matter of connecting to your intuition, so really day 13 is about listening, your gut is talking. So listen up, as I mentioned before, a couple of chapters ago all about meditation and how meditation is really setting that intention to be open and ready to receive. Well, from that chapter up until now, I'm sure that you're starting to receive some nudges, or urges to do something. And this inspired action doesn't really feel like hard work, it feels like the next natural thing. Over the last few years looking back at my money manifesting journey, every single action that I took in order to lead me towards the money that I desire, never actually felt like action, although it required me to do things on my part, it required me to maybe write an email, make a phone call, go somewhere, invest in myself, do something, make it to a live event, like there are physical actions that I had to take. But those actions never really felt like something random, or like something hard. It just felt like all of a sudden, something look really good to me. Or all of a sudden, it felt so easy, or someone asked me about something at the right time, and I was like "Yeah, that seems like my next step." It just feels so natural that that's your next step. And I promise you, as long as you follow your guide, or follow your intuition, or follow this inspired action and actually take this inspired action. That is where that natural, easy, effortless flow comes in, where it just feels like everything is lining up for you. It just feels like yes, you have to take the action, but it's just so perfectly lined up for you that you don't even realize that you're taking the action if that makes any sense. So that's what I mean by inspired action, that's how I view inspired action and it really comes down to listening and understanding that your money, the way it's going to manifest is going to come in the most unexpected form. If I were to ask myself or ask any of my students, or any of my Rich Babes, or any of my clients, "Would you have been able to predict how exactly the money was gonna come into your life, whatever it is that you desired, whether it's a certain amount per month, whether it is a challenge, the 21-day number, or you know, any random manifestation that you desired, whether you've taken the five-day manifesting challenge, and so it was like a five-day number, whatever is whatever that you're manifesting? Could you have predicted in any way, shape, or form, how it was going to come or how it was actually going to unfold? Or the actual actions and steps that you had to take in order to manifest it?" 99.9% say hell to the no, it is always surprising. So it's a surprise element, it's always unexpected because we have no way to fathom the perfection of the universe. The universe has this birds-eye view on our life at any point in time, and it's looking down, and it sees exactly how I can arrange people, events, circumstances, all these different elements so that it can align us with our desire, and literally feed us the next step. And the universe is always saying yes, the universe always wants to bless us, God, angels, universe, whatever you believe in, is always saying yes, and always wants to give you what you want. Because your purpose in coming onto this planet is to experience joy, and to grow, to evolve, to have things, to play, and to experience. And so, it wants you to have these things and it's always handing

you the next step. But it can't do all the work for you, you have to listen, and you have to be involved in the process, and you have to be showing that you're taking that next step, and sometimes that next step can be a decision. Honestly, every single next step starts with a decision, because a decision determines your destiny, or it can be just a commitment. Committing to a coaching package, or committing to going to this next live event, or committing to doing more live streams on Facebook, or deciding to put yourself out there, deciding to create an Instagram account, deciding to play bigger, however that bigger feels right to you. It's not taking any random action, and to give you another example of random action versus inspired action if you do own an online business like me, and I know there are a lot of you in here. On one hand, it feels really good to promote your products and services through live video, you just have this urge to go on and connect with your audience, do a live video, say hello, share about yourself, share about your services, share about your products, give some value and then hop off, and that feels really good to you, it feels really natural as a next step for you to grow your business versus everybody is doing the Facebook Messenger marketing. You know exactly what I'm talking about, if you're in an MLM, you know your upline might tell you that you need to cold message people and get into everyone's inbox and share your story, ask them how they're doing, build relationships and basically bother people in their Facebook Messenger. And that doesn't feel right to you, so that is not the right next step for you. Both ways are a way to grow your business. But this one feels like that next right step, it just feels so good to you, it feels like it's right for you versus the other one that doesn't feel good to you. That would be a great example of inspired action. Another great example of inspired action for me personally, especially back in the day when I did this challenge myself for the very first time was to, you know, when something told me to wait until the very last day to file my taxes that year. I don't know what it was, but my intuition was guiding me to just wait, and that was actually my action at that time is to wait until April 14th to file my taxes. And because I waited till April 14th, my mom's friend offered to do my taxes for me, hence the thousand dollar tax refund that I've got two years ago or three years ago, I don't remember how long it was now I think it was two years ago. And so that's something that I would have never predicted. But it felt right for me to wait. Does that make sense? All right. So, then your homework, of course, is to kind of answer the questions of any nudges that you've noticed lately, or what has your gut been telling you? And start that connection, start to listen, and start to figure out how you feel about certain things. You're going to start asking yourself, does it feel right for me to do this? Or does it feel right for me to do this? Does it feel right for me to do that? Or does it feel right for me to do that? And when something feels good to you, that is your next step. That's that sign right there, that gut feeling, that's your next step, that's your next inspired action. Now, because we skipped yesterday I needed that break. Let's move on to Day 14. So if you haven't done day 13 yet yesterday because you were busy with Christmas, which is totally understandable. Definitely start to document and listen to your intuition today which is

super easy to do. Super easy to learn, super easy to reflect, super easy to do. And you can always use a journal to ask yourself and kind of ask your higher self to step forward and answer any questions that you might have. So day 14 is the challenging day. Day 14 is the day that brings anxiety too painful and I can totally relate because I was there before too. In Rich Babe, which is my six-week money mindset mastery kind of Academy of money that I created based on my exact process from A to Z of everything that I did in order to take myself from being \$25,000 in debt to creating my first half a million dollar a year this year. Literally step by step, every little piece that I know about money I share in Rich Babe, and one of the biggest assignments in week one of Rich Babe is very closely tied to Day 14. And I know that so many women, at first are really afraid of doing this homework, but once they do it, they feel this relief, and they feel freedom, and they feel so good. And it just takes all the stress out of money, and it just finally helps them feel like they're in control again. And that was the biggest thing for me, was that when I did Day 14 myself, I felt like I had a mission again, I felt like I had a plan, I felt like for the first time my money story was not something random, you know how much I had in my accounts, how much debt I had, what was in my savings, what I owed, what I had, how much was coming in and how much was going out, was not just like this random assortment of shit going on in my bank account. But I actually started to track my money and because as I started to track my money, I started to build a relationship with my money. So, I don't know if you can relate to this or not, but I start with Day 14 of describing how at one point, I knew that I was around \$25,000 in debt, but I didn't know the exact number. And that was obviously not helpful because I developed this relationship with the money of neglect, fear, and anxiety. And every time I even thought about my bank account, my credit card statements, or anything related to money would come in the mail or come in my email inbox, or I would even look at my banking app, or even log on to at the time I had a bank of America account. I remember bankofamerica.com scared the shit out of me in general, and so I was very neglectful and afraid of money. All of these feelings, these feelings of anxiety, this neglect, this feeling of fear, what that does, if you feel any of those feelings towards your money and you're so afraid to look at your bank account, that you feel these feelings, what you actually are ending up doing is attracting more fear into your life around money. So, whatever you feel towards your money, whatever that relationship towards your money is, that's the kind of, what you put out is what you attract, you're actually going to attract more and more of that financial lack and scarcity, because as you put the energy of fear into your money, that fear is going to come back to you, and you're just gonna manifest more debt, anxiety-inducing situations, and you're just going to feel like you're going to keep digging yourself into this hole. So step one of getting out of this hole, is realizing that you have a relationship with your money. And it is a beautiful thing, it's one of the most important relationships in your life, in my personal opinion, beyond any other relationship in your life; because if you are struggling financially, your family life will not be as great as it would be if you guys had abundance in your life and

were able to do more things with money, experience more things together, enjoy meals out, bigger Christmases, and there are just so much more freedom and less stress that comes in when you are financially free. So this relationship with money affects every other relationship in your life, it's one of the most important relationships. Money is often the reason for divorce unfortunately, it's the reason for misery among families and when money is hard to come by, there's nothing else to do but stress and worry about money from morning to night, and there's just no fun in that. So, one of the best things that you can ever do is cultivate an honest relationship with your money, that starts with figuring out what the hell is going on in your accounts, what is going on with your credit card, if you are in debt, or you have loans, what is that exact number, when are your withdrawals. So some of us lose track for example when Netflix comes out, or when our gym membership comes out, or when our other auto-pay comes out. And we never really know what's going on, the only date that we seem to know is when we get paid when the paycheck comes in. But we don't really keep track of when the money comes out, or when our credit card payments are due. Or we don't really keep track of our money every single day, how it fluctuates and what's really going on in there. And because we don't do that, we end up neglecting our money, and that ends up creating this energy of neglect where money neglects us. And the first step in creating this healthy relationship with money is to start taking responsibility for it. And so Day 14 is all about opening every single credit card statement, your bank account, looking at the cash you have in your wallet, any investments that you might have, your mortgage, your car payment. Looking at everything, like literally printing it out going into every single account, I do this online, but sometimes I'll print it out so I can see it in front of me, use a highlighter, and just taking a look and starting to track what is going on with my money. The thing that got me through this is to remind myself that what I track increases, and I remember the very first time that I did this when I wrote down exactly how much that I had so that I can start planning to actually pay it off instead of just meeting the minimum payments, ignoring it, or causing it to grow. I remember writing right underneath that number, what you track increases and that is actually a universal law. That when you feed your energy and your focus into something, it grows. So if you want your money to grow, you need to start feeding your focus, energy, and time into it. After a while, after I did this initial fearful task, what I ended up doing is I created something called "Money Mondays." Which is basically where every single Monday I log on into my bank accounts, I just take a look at it, I look at what's going on, and then I send nothing but love and gratitude to the amount in my bank account and into the amount in my savings, what is going on with my credit card payments. I congratulate myself on my progress. Some Mondays I would open up my bank account and I would see negative numbers. And for a good year of my life, I opened my bank account and saw that I still had debt and I saw that I had a negative \$25,000. You know, technically that was my net worth. But instead of being feeling defeated, and still that feeling like this is my ultimate financial reality. What I ended up doing is I would

start looking around myself, looking even at the fact that I'm on my laptop right now, and sending love and gratitude for what money has allowed me to do so far. Because of money, I have been able to buy this laptop, I have Wi-Fi right now, my lights are still turned on, I have heat right now, I have food in my fridge, I have a roof over my head, and I have clothes on myself. So I always found a reason to feel grateful every single morning for the money that I did have, and even if I technically didn't have the money, I would just look at other examples of abundance in my life. And sometimes that abundance came for example from "I'm breathing right now, I'm healthy, I'm wearing clothes, I have heat, I have a full belly," just all those different examples of abundance, so that I can keep feeding that positive energy into my bank account no matter what. And of course, I started to anchor and associate fun, playfulness, and enjoyment with my money by actually playing really fun music, when I would do my money Mondays, I would put on a great song, I would pour in some flavored sparkling water into a wineglass to make it look fancy, and have this fancy bubbly drink, I would like some candles, I'd have some incense going on, I would have some essential oils going, I would have crystals around me, I just made it a very relaxed, fun environment, because I wanted to invite relaxation, joy, fun, and playfulness, and basically essentially start to date my money again and build that healthy relationship. And the problem with society today is that money is so taboo, we don't talk about it, we fear it, and we feed so much anxiety around it. And whatever it is that you fear, you will always magnify what you fear. What you love is going to magnify, and what you fear is going to magnify. So if you are afraid of your money, afraid to talk about it, and afraid to face it, then you're always going to be afraid to talk about it, afraid to face it and it's not going to grow, it's not going to expand, it's not going to get better. It all starts with you, and it all starts with taking responsibility for what's going on in your accounts. So this is the action that you need to take, and this is step one. When I started doing this, when I wrote down a plan for how much money that I actually want, how much money I desire, and how much I want to pay off by the end of the year, when I made a plan to pay off 25 grand by the end of the year, I had zero clues how it was going to happen. At that time, manifestation babe did not exist, I had no clients, I didn't have any courses, I didn't have anything that I now have, to be able to support me financially. I didn't have any of the skills or the value that I now have. I had basically nothing except for my MLM business at the time, and my MLM business was producing about \$400 a week, so it was nowhere near for me to live off of, and also pay off \$25,000 a year. If you do the math, I made less than \$25,000 for the whole year. So when I wrote down that number, I had no idea how it's gonna happen. But I remembered that what I track increases, so if I'm tracking my income, and I'm tracking how much money's coming in, and I'm tracking even how much is leaving, and I'm just tracking everything, it's going to increase. The more loving energy I feed towards my money relationship, the more is going to come back to me. It always comes back to you multiplied, what you attract is what you already are, and what you're putting out into the universe. It all comes back to you, so I trusted in that.

What ended up happening is inspired action started to come because I set that off into motion. I showed the universe that I was dead serious about owning my shit, taking control over my money, having 100% responsibility. And in exchange, what ended up happening is the universe literally lined up inspired action after inspired action. And I started to walk down this path and grow my income. And every single week, my income just kept growing, my bank account kept growing. It just kept growing to where I ended up paying off all \$25,000 10 days earlier than I initially intended back when I first set that goal, when I had no idea how it's gonna happen, I didn't even have that money. All I did was I set out to rebuild my relationship with money and make it one that's filled with love, joy, happiness, with no fear, anxiety, or stress, because I promise you that whatever you feed towards this relationship with money is exactly what's going to be fed back to you, so you want it to be a relationship of joy. So, that is something else that we work on in rich babe as well, in week one. Another thing I want to mention, because I saw a couple of posts not too long ago around debt in my group, and I noticed a couple of women, shaming debt and how debt is such a horrible thing, and debt is of the devil, and that you should never go into debt. And if you have debt, you've made the world's biggest mistake. And I know that there's a couple of financial gurus and financial leaders that teach you that debt is the worst thing in the world. And that if you have debt, you are a horrible person, you committed a crime, and you are the devil himself. And that's it, like your life is over. You must pay it off before you must starve, until your debts paid off and just these crazy teachings around debt. So I wanted to share my perspective around debt and how you are not a bad person for having debt. The only thing wrong with debt is the shame and guilt that we keep feeding into our debts. Every time we look at our debt, our heart automatically sinks and we feel like losers, we feel like we're never going to get out of it, and we feel like it's the biggest mistake of our life. However, you must start to reframe that, and start to see your debt as just a choice. It was a choice for you to make investments in yourself, or your lifestyle, or towards your school, car, or house, that in some way, shape or form, ended up shaping you to be the exact person that you are today. And you must start looking at debt as a lesson. Look at it as a university of life, look at your debt as this vehicle to help you teach money responsibility, and look at it as an opportunity to start to be more mindful around money, to start to learn how to take control of your money, how to take ownership of your money, how to be able to rebuild that relationship around your debt, and the less guilt and shame that you feel around your debt, the faster it's going to get paid off. And I promise you, whatever you feed into your money, whether it's your bank account, your debt, your credit cards, or your loans, is going to come back to you. So if there's anywhere in your money relationship that you are feeding these negative vibrations, you have to stop today and you must start feeding it love. You must reframe everything into a positive, and you must start thanking the universe for even having that debt and understanding that debt isn't forever. You can pay it off in a year, you can pay it off in two years, you can pay it off in five years, however



long it takes, it's not there forever. So stop feeding the vibration of guilt and shame as if it's going to last your lifetime, and as if you screwed up your whole life, and as if your whole life is over. You must forgive your past spending history and on day two, if you didn't do day two, or maybe you need to go back to Day 2, forgive yourself for your debt that is going to bring so much peace and just lift all the stress off your shoulders, to where you can actually feel you can manoeuvre, move around, you can dance, you can start to feel joy again, be happy and attract more of the money that you want into your life. Of course, there's an assignment, there's a homework. So taking a look at your money, taking a look your credit card statements, feeding gratitude towards your money, and then creating a money Monday ritual, something similar to Money Mondays, I check on my finances every single day, I make sure to send love and gratitude towards my money daily, because I know that the more often I track it, the more often it's going to increase. Thank you so much for listening to today's episode. If you enjoyed this podcast and want to see more of the manifestation babe series, make sure to hit the subscribe button and share this episode with all of your friends. If you 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 feed. Until next time beautiful, I'll see you in the next episode.