

Episode 19: The Magic 10/10/10 Rule - December Money Babe Ch...

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SPEAKERS

Kathrin Zenkina



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 with a podcast exclusive to talk about Day 20 of the Unleash Your Inner Money Babe challenge. I didn't want to risk the Wi-Fi, do a live stream in my group, and have it be choppy again. Therefore, I am doing this on the podcast. So, for those of you who are listening right now, hello and welcome. We are still in Sydney, it is January 2nd, we're moving on to our next hotel today in Sydney before moving on to other parts of Australia. We are totally and completely enjoying our new year and I hope that you are too. I hope that you brought in the new year with family, with friends, with your goal set, the intention is set, and you're ready to kick butt this year. So, Day 20 of the Unleash Your Inner Money Babe book is all about my favorite magic. I call it magic because it's worth so much magic in my life, 10/10/10 rule. Now, the 10/10/10/rule stands for percentages of money. So each bracket, it's so easy to

follow because it's just 10/10/10. So, the very first 10 stands for 10%. Same with the second and same with the third. And these percentages explain what you are going to be doing with your money every time you receive it. This is something that I started to follow right around the time again, when I started to dive into my money, manifestation journey, and study other prosperous, successful people. And how giving they were, how they followed certain rules, and they created money to be this game that they played. And as long as they followed the rules of the game, they always won. So this became my game to play, every time I received a paycheck, and at that time I was doing my Beachbody business, my MLM. So I received my paycheck every single Thursday for the business that I did the week before. Nowadays, I do this pretty much every single Monday. So I call it Money Monday because I have my business which brings in money essentially every single day and every single day can range. So, I set aside a day of the week where I practice this money allocation. So, it doesn't matter when you do it, as long as you are consistent, as long as you do it more than once a month. I believe that if you sit down to do this just once a month, what ends up happening is that these 10/10/10 percentages look like a lot of money. And all of a sudden you're second-guessing yourself of whether you should give it away, or whether you should save it when you have other bills to pay, or whether you should spend it on yourself because again, you might have other bills to pay. So, you want to do this as often throughout the month as you can possibly do it, so that you practice allocating your money with small amounts. So that then you can graduate to larger amounts. Why do we do this 10/10/10 rule? Essentially the first 10% is, 10% of your paycheck or anytime you receive money will be saved. And it will be put into an untouchable savings account or untouchable bank account. So that this money can be placed in a place where you can watch it grow. So every single month as the savings account grows, you start to feel more and more abundant with your money. When you see your money sitting there in your bank account and you're watching it grow, all of a sudden your confidence in earning money, receiving money, and having money just kind of sit there. It's so much more motivating and it's so much more inspiring for you to keep going. This is a trick that helped me. And let me tell you when I first saw my first \$20, then \$100, then \$500, then \$1,000 in this untouchable savings account, starting with just the 10/10/10 rule, literally taking 10% of my paychecks. And my paychecks around that time were about \$400. So, literally \$40 at a time, I would put it into this untouchable savings account. And month after month, I started to become so much more confident with my earning potential, confident with the fact that I am good at managing money, and that I have this money set aside as my growth fund. As my opportunity fund, and as my fun fund. I never look at the savings account as saving for a rainy day or an emergency fund. Because again, the intention that you put behind your money, if you're saving your money right now and you're calling it an emergency fund, what essentially you're doing is you're setting the intention of creating an emergency for yourself. So that money can be used for that. If you remember, I believe it was Day 5, where we gave money a purpose. Whatever

you do with your money, you're constantly giving it a purpose, the language that you use around money, you're giving it a purpose. So, if you're calling your savings account saving for a rainy day or an emergency fund, then you're essentially giving money the purpose of helping you in an emergency. And what better way to switch that than to call it an opportunity fund, to call it an inspiration fund, a fun fund, an abundance fund, and a growth fund. Therefore, you start to look at it differently and you don't expect any emergencies to happen. Then the second 10% is what we will donate so 10% of every single paycheck, or anytime you receive money. You will donate to a charity, a church, a cause, a GoFundMe account, a friend, or anyone that you know that's in need, that money goes to them. So, looking for someone who speaks to you, or a cause that speaks to you. And the reason why we donate is essentially this. First of all, if you have a hard time giving away your money to people in need, or a church, or charity, or a cause. I want to give you a quick reframe because Tony Robbins, who's one of my biggest mentors said something that struck a hardcore with me when I was at his very first seminar in 2015. When I went to UPW in October around that time, and he said something that I left that seminar, and I started donating money. He said that if you can't give away \$1 out of every 10, then you'll never be able to give \$100,000 out of every million, or a million out of every 10 million, or 10 million out of every hundred million. It's a habit and people who wait until they have a certain amount of money such as "When I have this much money, I will start helping people. When I reach this income level, then I'll start helping people, then I'll give away a percentage of my income, then I'll start tithing, then I'll start giving away 10%, then I'll start helping people." And what ends up happening again, as your intentions matter, and the purpose you give to money matters. So, you're giving money to this purpose of "When I have x then y." What ends up happening is you create this vicious cycle of you never quite reaching x because you're not stepping into x. And you need to step into x for Y to happen. And unless you step into x, y will never happen. So, if you're sitting there and waiting for X to happen, guess what? You're going to be waiting forever and ever. I don't know if you're religious, Christian, or you have read spiritual books around money. They always talk about tithing, they always talk about the magic of giving away 10% of your money to God, or to start someone in need, or to God's children, or however you see it. And I'm a strong believer in this, mainly because I tried it myself. When I started to follow the 10/10/10 rule when I started to show myself that money is abundant and I can help people in need, and in turn, show other people that there are really good people around that care for them. And when I show other people that strangers are cared for and that acts of kindness exist out there. You in return inspire other people to say, "Wow, you know what, I am not in the dark, I am not alone. I am not broken. People care about me and I can use this money to feed myself, or to do something for the highest good of all involved, including me." So it goes both ways. Another thing is, a lot of people ask me, I'm just going off on tangents here because I have so many ideas pouring through my head around different questions that I get asked all the time around donating money. For instance, one

of them is "Well, Kathrin, what if you give them money and they use that money for drugs, or they decide to buy alcohol at the grocery store, or whatever it is, and they don't use that money to better their life." And I always say, "You know what, it's on me. It's my duty, and it's my karma to help other people, regardless without strings attached. And without setting any expectations for them, and just giving without expectations. And it's on them and it's their karma, and it's their life, and they're worried to use that money in a way that impacts them for the highest good of all involved. And so I am doing my duty, all I can do, and all I can be held responsible for is giving my best, and doing the best that I can do." So, now my resistance towards giving away money, giving away resources, helping charities and donating 10% of my income. So, if I made 600 k last year, in 2017, that means I've donated \$60,000 of my income to charity. And more specifically, it has gone to one of my favorite charities right now which is [foodonfoot.org](https://www.foodonfoot.org). It is a charity that benefits homeless people in Los Angeles. It helps them get off the streets, find jobs, find apartments and save up their money so that they can have a nice nest egg to where when they graduate the program, they can go on and they do a lot of community service. It is just a great character-building program and I support it full on. And my resistance towards giving money away is almost zilch because I have seen the magic work. Whatever I have given away, has come back into my life tenfold. And I see it as when you choose to bless others, you will always be taken care of and you will always be blessed in return. And sometimes you just need some faith to make this happen. We're taught by society to hoard our money, to keep all our money ourselves, to save for a rainy day, to save up for emergencies, the what-ifs, the just in cases and all these things. But, I want to challenge your thinking, and I want to challenge your programming, and challenge you to have the faith, that money is abundant, and it's going to always come back to you tenfold. So, the second percentage is going to the donation that's 10%. So, what is the third 10%? Because there are three 10s right? The very first one is saving, the second one is donating, and the third one is to spend that 10% on yourself. The reason why is especially when people go on this journey to get their finances right and their money right. What ends up happening is that they start to deny themselves their desires. They start to deprive themselves when they go on this journey of paying off loans, paying off debt, saving up their money and trying to get their finances right. They often forget about themselves, and they often make it the most depriving process that they could make for themselves. What ends up happening is they end up resenting money. So, this last 10% somehow saves you from that resentment to show yourself that you deserve to have nice things. And when you feel abundant, when you go out and you spend even \$20 on yourself, or \$40 on yourself. Or maybe finally buy, that nice journal, or that nice handbag, or upgrade your candles, or spend it on some essential oils, or upgrade your hotel, or upgrade your plane ticket to first class. When you do these things, you create these feelings of abundance. And when you feel abundant, abundance finds you, and the continuation of money flow never ends. So, you don't ever want to deny yourself, your

desires, you want to be smart, but you also want to live in this space of it's already done, and it's already happened. And therefore, I deserve to have this percentage of my money for myself because I earned it, I received it, I vibe with it, I've been an energetic match with it, the universe blessed me with it. And so, I deserve to keep at least 10%. Then, of course, we have that 30% of our income with each paycheck or however you want to accrue this money and kind of sit down. Whether it's a seven days amount of money, or 14 days, 30 days, I highly recommend going no longer than seven days. Or maybe this is a daily thing that you do, but regardless, you have that 70% leftover, right. So, what do you do with the 70%? I get asked all the time, "Okay, Katherin, what's the 70% for?" Well, we need to eat, we need to live somewhere, we have bills to pay, we need water, we need electricity. Therefore whatever's leftover is going to go towards bills. Now, the next question I get all the time is "Kathrin, what if the 70% is not enough for me to cover bills? Why can't I wait until the end of the month or the end of the week, and then donate 10% if I have it leftover. And then spend it on myself if I have it leftover." And I always say that if you set the intention of the "If I have it leftover," then guess what? You will never have enough. So, if you give money this purpose, that you can allocate this 30% right now to savings, to donation, and yourself. I promise you, the universe will never let you down. It knows when your rent is due. It knows how much your utilities are, it knows that you have to eat. So, it's going to take care of you because you are taking care of yourself and you are taking care of others. Therefore, that vibration of faith and taking care of people is going to come back to you tenfold all the time. I promise, in the two years and I started to do this when I was broke as a joke, so in the very beginning, trust me, I had those fears. I always thought to myself, "Well, in the worst-case scenario, I have my savings account that I've been building." But again, I didn't want to set that intention, I wanted to have absolute certainty that God's gonna take care of me, the universe has my back. And therefore, I can choose to be abundant with my money. And in the two years that I've been doing this to a tee, I've been practicing this 10/10/10 rule like it's my religion. And I have never, ever reached a point where I cannot pay something that month. It was always that I had plenty and even if it got close to where the day before I go "Shit, I don't have this minimum amount or I don't have enough for this bill." Something happened that day I received the money. I made a sale, I had a surprise client, a surprise customer, or even my grandma randomly handed me a 100 bucks when I visited her. Just something always came through and you have to have that faith. Again, the purpose that you put behind money is exactly what money is going to do. If you give it a purpose that this is just in case it runs out, or, "I'm not going to do this just in case I can't pay my bills" or whatever it is, the intention that you set for your money is exactly what it's going to do. So, if you start your month, if you start your day, your start your week with the intention that you can put this 10/10/10 rule to use and you're going to be blessed tenfold in return. Then that's exactly what money is going to do because it was given that purpose. So to leave you off today I wanted to share with you an affirmation that I have on here. So, repeat after me right now, "The more I give, the

more I receive, the more I receive, the more I give. Money is an unlimited renewable resource and it loves me. The more I give, the more I receive, the more I receive, the more I give. Money's an unlimited renewable resource and it loves me." And that my friends, is Day 20 of the Unleash Your Inner Money Babe challenge, and I can't believe that we only have one day left. But please, let me know what you thought of this episode, tag me on Instagram @ManifestationBabe, screenshot this podcast right now. Let me know your experience with using the 10/10/10 rule. Over the next couple of weeks, let me know how the universe has blessed you in return. Tag me on Facebook if you're not yet in my Facebook group, Manifest Babe is the group, tag me there, share your story, share how your money has already manifested. Share your breakthroughs with me and I'm so excited to see them. And one last final thing I wanted to announce that Rich Babe my six-week money mindset mastery academy program is finally open, it is finally here. I woke up this morning in Sydney to already seven spots taken and so there are limited spots. Rich Babe is my favorite freaking program in the world. If you enjoyed Unleash Your Inner Money Babe, just wait until you see the magic that unfolds in Rich Babe. We take everything, here. And we go seven levels deep, 100 levels deep, we go deep into your thinking pattern around money. The forces that determine how you act, how you receive money, how you spend money, how you earn money. All of these amazing things that we're going to talk about and unwind what determines whether you are a good receiver or not so good receiver around money. Whether you are building a relationship with money and the kind of relationship that you're building around money and becoming a natural Money Magnet and an effortless attractor of money. And working through your money story, changing it for good and creating rules for yourself that money follows to where you are financially abundant for life. This is a program where I teach every single thing I know about money. Outside this program, outside of Rich Babe, there's nothing more I can say because there's nothing else that I have practiced myself around money. Or believed about money, or learned about money, or practiced about money. And there's nothing else that I haven't taught my clients that's outside the Rich Babe program when it comes to your finances, your abundance, your money, and everything in between that has to do with it. So, I'm gonna link the link, it's richbabeacademy.com and I'm gonna link in the show notes, definitely get in there ASAP. Our next round starts on January 27th. And it's a live six-week course. So, I teach it live, you get to see me live. The energy is live, you get to ask questions. There's a private group just for you to ask as many questions as you want. And you'll get plenty of support around your money questions, your money story, and anything else that you are in there to work through. You will get the support that you need. All right, so I love you guys so freaking much, and I hope that you have a beautiful day, make it awesome. Mwah, bye. 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 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, 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.