

Break Through to Abundance!

**4 Reasons You're Stressing Over Money...
and How to Break the Cycle Forever!**



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Congratulations for downloading this guide: ***Break Through to Abundance: 4 Reasons You're Still Stressing Over Money, and How to Break the Cycle Forever!***

Soon you'll learn **4 of the most common reasons** why even smart, talented, hard-working people stress about money.

Additionally, I'll give you **4 shortcuts** to *change course*.

You may have some big "Aha's" about what's blocking you from abundance. Or perhaps, I'll simply remind you of things you already know.

Reminders can be valuable too. Don't dismiss information by thinking, "I already know this!" Look and see how you are USING or putting into *action* what you already know.

There are a LOT of reasons why you might feel financially stressed:

- You're not earning the *income* you desire.
- You're trying to dig out of a financial hole you from debt, divorce, the pandemic, or some other circumstance.
- You're earning what others consider to be "good money," but you're *not sure where it's all going*.
- Perhaps you ARE saving, but not *investing*. You're nervous about risk, yet you can't stand having money earning next-to-nothing in a bank.
- Or... you might recognize that **no matter how much money you have**, it just *never feels like enough!*

(Can you relate to any of this?)

Regardless of your situation, *if it feels like you and your money are at odds with each other and you don't have financial peace of mind...*

You're in the right place.

And you're not alone.

The Financial Stress Epidemic

Financial stress is something MOST people experience at some time or another. Multiple studies reveal that 7 out of 10 Americans describe themselves as "very financially stressed." And it doesn't take a bankruptcy or a pink slip for money worries to erode your sense of well-being.

Even in a relatively rich country such as America, financial stress has become a way of life for many people. And like some chronic disease that can only be "managed" and never eradicated, most people don't know how to make it go away.

Few feel like they'll ever be prepared for retirement. Those who have already stopped working fear running out of money or being driven from their homes or communities by rising inflation.

The costs of financial stress go far beyond money. Financial worries interrupt our sleep, sabotage our health and our sense of well-being, and create painful conflicts in marriages and relationships.

Financial stress can strike almost anyone at any time. A recent study revealed that professional women earning six figures or more often suffered from what's known as "the Bag Lady Syndrome"—the fear of losing it all and ending up homeless.

Any financial therapist or coach can attest to the fact that successful business owners and even heirs of fortunes have money stresses, too. They just have different trigger points for the stress than for someone who's living paycheck to paycheck. (Cash flow problems tend to have more 0's on them.) And while the outwardly successful get little sympathy for their stress, this can actually compound stress if they cannot discuss financial worries without judgment.

Some of my clients have felt too embarrassed to talk to a therapist or a counselor about their money anxieties. While some resist because they realize they are better off than many around them, others are ashamed they don't have more money. They don't want to admit their financial mistakes (even to themselves) or confront why they haven't done better.

Know that *financial stress isn't just a lack of money*. It may or may not even represent a *lack of resources*. Financial stress is (also) an anxious *response or reaction to whatever* your financial situation is.

One person can encounter a challenge such as the loss of work, and it becomes the start of a downward spiral from which they never recover. Yet someone else can encounter the same challenge and use it as an excuse to find higher-paying, more rewarding work! They may find a new career or start a successful business.

Financial shame stops here.

No matter what your financial situation, feeling stressed and wanting peace of mind is nothing to be ashamed of.

You might not live in fear of becoming homeless, but on some level, you probably have a desire for more wealth and abundance in your life, or you wouldn't be reading this in the first place!

The good news: financial stress doesn't have to be a way of life. And in this little ebook, I'm going to cover 4 common reasons why you just can't seem to shake those feelings of scarcity, regardless of your success and accomplishments in many areas of life. And most importantly, I'll show you what you can do to Break Through to Abundance!

Who Am I and Why Am I Writing This?

It's been my mission since 2005 to help people who feel frustrated, freaked out, or fearful about money to break through to a life of wealth and abundance.

The life I live now looks a bit magical to others...

I have a flexible schedule and I love to travel... *a lot*. In the last several years, I've been to Hawaii five times, enjoying snorkeling, sea kayaking, and a songwriter festival.

I've toured southern Italy, staying in private rooms overlooking the Bay of Naples (aka the Mediterranean Sea). I've hiked the cliffs of the Amalfi Coast and spent time at amazing cathedrals and historical sites.

I've stayed on the beach in Grand Cayman and have enjoyed both the Pacific and the Caribbean side of Mexico. I've toured ancient Mayan ruins and explored underground caverns and lakes.

I've flown my daughter to New York City where we watched a Broadway musical from the second row, attended a Jimmy Fallon Show live and explored the sights.

I've travelled to Bali to begin another forthcoming book, while learning about spirituality and cultural practices.

Then I packed my bags for the south of France where my boyfriend and I stayed in an 1800 century villa and enjoy an incredible course with a renowned French-born life coach.

I drive a car I purchased new and live in lovely home I bought a few years ago. I can easily afford excellent self-care such as organic food, quality supplements, and massages.

Until recently, I earned six figures as a financial ghostwriter and coach. (I'm no longer a ghostwriter.) I have generated passive income from partnerships and royalties, which has increased both my cash flow and time freedom. I also moonlight as a professional musician for the fun of it, playing local festivals and events with a band.

A lifelong learner, I invest in myself personally and professionally, travelling to seminars and workshops or taking online classes to learn new skills and keep honing my mindset.

Perhaps most importantly, I have the ability to "give back" to this abundant life. I am able to support spiritual and charitable organizations and causes I care about.

But believe me, it wasn't always this way!

I understand financial stress as much as anyone. I've had my own share of HUGE financial challenges and failures, some of them fueled by self-sabotaging attitudes I held about money as a teenager and even as a child.

In my late 30's, I worked through these beliefs, took responsibility for my situation, and experienced a tremendous financial transformation.

I went from earning an average of about 20k per year to six figures (even multiple six figures) in a short period. I became a homeowner, business owner, and a landlord.

I thought I had money "figured out." And to some extent, I did.

I started teaching others what I had learned about money... and the financial transformations multiplied!

Then, the Great Recession hit. I found myself in a "perfect financial storm" that knocked me flat. I went from a multiple six-figure net worth to FLAT BROKE, in debt, and facing foreclosure.

Yes, I became "The Wealth Coach Who Lost it All." And that didn't make me feel very "abundant" at the time! I was confronted with deep financial shame that I had to overcome before I could once again create abundance and security.

Now I know that going through this experience and travelling the road to recovery taught me what I needed to know to help more people in a deeper way.

There's no better teacher than experience. Today, I remain grateful for all that I learned through what looked like the darkest of times. I am no longer ashamed. I embrace my past financial failures, knowing it was my path to learning what I needed to know to help others who experiencing stress, shame, and scarcity.

I'll share a bit more of my own story later, but first... let's look at the 4 Mistakes that could be keeping YOU trapped in patterns of financial stress!

REASON #1:

You're not getting to the root cause of the problem... your MINDSET.

Put another way, you're looking for the answers in all the wrong places. You may be chasing after money (which is actually a *side-effect* of abundance, not a standalone goal) or doubling down on what already isn't **working**. But you're *not getting to the root causes of why you're experiencing lack in the first place*.

When we feel financially stressed, we tend to look for *financial* solutions. But that might not get to the source of the problem. Money itself—or a seeming lack of it—may be only a *symptom* of our deeper sense of scarcity. And as we continue to focus on money

itself, chasing after or waiting and hoping for more money, telling ourselves that life will be better when we have more money, we never get to the actual *cause* of our scarcity.

If you don't get to the *root* of the problem, even when you DO get more money—perhaps through a higher-paying job or a windfall—you'll inevitably find yourself right back where you started, stressed out of your mind about money again!

What's going on is this: The SYMPTOMS of financial stress may be monetary, manifesting as too little money in the bank account, or not enough cash flow. But *the root causes lay beneath the visible realm*.

The truth is, no amount of cash will "fix" financial stress if you haven't mastered *inner wealth* and become a Prosperous Person.

I believe it is our nature to be prosperous and abundant, but there can be a lot of things that block us from experiencing that abundance.

And perhaps the BIGGEST block is our *mindset*. By mindset, I mean our beliefs, our emotions, our attitudes and assumptions, our conditioning from past experiences, the decisions we've made about ourselves or others or our circumstances. Some people call it *consciousness*. The “subconscious” impacts us tremendously, too! Our mindset shapes how we think and feel—and the results we are capable of.

I've had friends and clients share with me about family members who have passed on who seemed always stressed about money, always living in scarcity. They lived as if there was "never enough" and acted as if they could not afford to take vacations or enjoy life. But after they passed away, it would be discovered that they were multi-millionaires!

In one case, a woman was so convinced there "wasn't enough" that, after she passed, her heirs found stashes of un-cashed checks! Imagine being so trapped in a scarcity mindset that you don't cash checks that come to your door, thus reinforcing your beliefs that you are poor.

Where might you be ignoring your own value and worth? How are you “not cashing checks” or receiving the gifts and abundance that might otherwise be able to you?

I witness entrepreneurs and self-employed professionals struggling with money. I see how they habitually under-charge or understate their value. (This has been one of my growing edges, as well.)

Take a look at how you are teaching others to treat you. Are you working with clients who pay late or don't appreciate you? Do you habitually undercharge for the value you provide? Or perhaps you're sabotaging yourself by failing to invoice clients, follow up with prospects, or even turning down money when someone tries to hire you!?

Your actions reveal your mindset. *When our mindset is less than empowering, we act in disempowered ways.*

Are your actions and habits healthy and productive, or do they drain your time and physical energy and keep you stuck in a place you don't want to be?

You may be consciously striving to experience greater wealth and prosperity, but subconsciously, your cognitive filters *may not be aligned with those desires.*

Ideally, your self-image and our identity - how you think about or identify yourself in the world - will support the life you'd like to live and the person you'd like to become! But that's not always the case.

A "leak" in your money mindset is a common reason why so many people experience constant or recurring money stress. *You might not be getting to the root of the problem.*

So you might read a finance book or meet with a financial advisor, or make a new year's resolution to get out of debt or keep a budget and save more money. Maybe you pick up on a useful idea or make a little progress, but it never really sticks. That's because you haven't gotten to the *root.*

It's like trying to change the fruit on a tree. Imagine you have an apple tree, but what you really want is an orange tree. So you tear off the apples, and you staple on the oranges. Tada! There, that's better! It's an orange tree... right? Wrong! How long does that change last? Not long, because you still have apple tree roots. The oranges are going to fall off, and you're still going to have an apple tree.

Let me give you some more examples of mindset issues:

- Your self-talk may be critical, or you may feel shame about your situation, thus condemning yourself to scarcity through your own self-judgment.

- You believe on some level that succeeding might equate to being "pushy and manipulative" or "selling out," which gives you a steep uphill climb in sales or business.
- You've never stopped to consider what you REALLY want, so you're lacking goals and a vision of the life you want.
- You have unhealed money shame and regrets, which make it difficult to move forward into better beliefs and habits.
- If you aren't convinced of your own worthiness, your life will reflect lack.
- If you're bitter towards those you blame for whatever predicament you find yourself in, rather than willing to take responsibility, you're not sowing the seeds for growing the wealth and abundance you desire.
- Or perhaps you have problems with people who have money and you see the world in terms of "us vs. them." You find yourself constantly either in judgment of and/or jealous of the "haves" and frustrated with being one of the "have nots" - and you're not likely to take steps that will ultimately lead you to become "one of them."

Scarcity and lack doesn't just show up in our *finances*, it shows up *EVERYWHERE* in our *lives!*

If you're experiencing not enough love, not enough time, not enough choices or fulfillment in your life, chances are, those branches go back to the same roots as your financial stress.

More money might act as a temporary fix, but true prosperity will result when we heal the root causes of financial stress.

And as you own the understanding that your thoughts and feelings are the seeds from which your life grows, then you can see why the results and conditions of your life arise from your mindset or consciousness, and why change must begin there.

And the good news is this - when you start to work on the roots, you'll start to see changes in EVERY area of your life! That's because...

Our beliefs and emotions and habitual ways of thinking and doing things affect EVERYTHING, not just our bank accounts.

If that sounds a little woo-woo to you, I get it, just try it on for awhile. Notice your recurring and most prevalent thoughts about money. When you face challenges, ask yourself what was the THINKING that may have helped to create that situation. And consider what type of thoughts, attitudes, beliefs and mindset will be required for a breakthrough.

There are countless ways to transform your mindset, and many beliefs that can rob you of financial success. I have found my work with women in small group, workshop or seminar settings to be especially rewarding, because there is an opportunity to create an EXPERIENCE that can actually SHIFT our beliefs.

But what can you do TODAY to improve your mindset? Fortunately, there's a shortcut!

Kate's MINDSET Shortcut: There's no better or faster way to shift your mindset and energy into a positive state than GRATITUDE.

Gratitude is the FOUNDATION of abundance, because it is a celebration of the abundance -- relational, financial, spiritual, etc. that has already blessed us.

You can speak gratitude. Write gratitude. Read gratitude. Pray or meditate gratitude. And most importantly, learn to FEEL gratitude. Live, love and give with a grateful heart, and you will jump-start the flow of positive energy in your life.

Gratitude is a declaration of our readiness to receive good things! It is also a proven way to lower stress, improve our health and better our relationships. An attitude of appreciation invites success, and cultivating gratitude is one of the most important habits you can cultivate.

However, something may be missing from that positive attitude and grateful heart if you find this next reason to ring true...

REASON #2:

You're not taking the necessary ACTION!

Even when we've got a positive, grateful mindset, we still have to take real-world ACTION to get real-world results. You can't just sit and meditate about how it will feel to be a millionaire until a million dollars drops on your head!

Without action, nothing happens. Little if anything changes. We relinquish control and abdicate our responsibility to others and ourselves. Our lives become passive and we find ourselves at the mercy of circumstance.

Too often, we know what steps to take, but we find ourselves not taking them, for various reasons.

If you're busy, put time in your calendar to move towards your goals.

If you need to delegate, hire someone or outsource.

If you need some accountability and support, find a mastermind group, a coach, or an accountability partner.

If you're still not taking action... you might ask yourself "Why?" or even, "Is there something I am gaining through my inaction?"

In Marilee Sears' Rich Life Masterclass interview with Brad Yates, Brad hit the nail on the head when he discussed how internal resistance can stop us from taking action:

The extent to which we are not experiencing what we say we want – health, wealth, happiness, love – tends to be the extent to which we are resisting it. Most people say, "Oh, but I really want to be rich!" Or, "I really want to be healthy!" Ok, Well then, why aren't you doing the things that you could be doing? "Well, um..." It's not that we're bad or stupid. Self sabotage is simply misguided self-love. We're trying to protect ourselves in ways that are not logically healthy. As we look at these things and can reduce the stress, reduce the fear, then we can have the freedom to take the actions that we want to take.

As Brad confirms, action often has a lot to do with mindset. It also has to do with habits and discipline. Are you gently pushing yourself out of your comfort zone? If not, figure out what helps you get into action and make that a habit.

Also consider what tends to stop you from taking action in the first place. Often, it is overwhelm. Overwhelm is a common symptom of stress, financial or otherwise, but it is not insurmountable.

Kate's ACTION Shortcut: Do ONE thing TODAY. Even if it's a tiny thing, doing just one thing in the next 24 hours will get you in action. If you delay, the chance you will take the action goes down dramatically.

Before you can gain momentum, you must overcome inertia. And to overcome inertia, you must simply begin. You've got to start somewhere, so decide what your first (or next) step will be.

Your action step may be very different from someone else's, but chances are good that you already intuitively know action steps to take. It might be simply a matter of deciding which one. Examples could be:

- Open an account and making your first deposit to build an emergency fund.
- Take a step to accelerate paying off a credit card, such as setting up automatic payments much higher than your minimum payment.
- Apply for a life insurance policy for yourself or a family member.
- Educate yourself about investments.
- Become a peer lender or a private lender to generate cash flow from existing assets.
- Take a concrete step towards starting a business, such as getting a business license, purchasing a URL, setting up a corporation or hiring a website designer.
- Have a financial discussion you've been avoiding with a loved one.
- Begin a journal in which you record the dreams and goals you are working towards, and gratitude for every small win.
- Schedule a meeting with a mentor or trusted advisor to get advice!

Fear, anxiety and overwhelm dissipate with doing. Take one or more small steps each day, and you'll be amazed what will happen! Baby steps can work wonders. Everyone

who has learned to walk needed practice and encountered a learning curve. Likewise, we all have a learning curve when it comes to prosperity, too.

If you sincerely don't know what action to take, perhaps doing research or meeting with a financial professional is your next step. In this case, learning more and then making a decision may be your next action steps.

You may be stuck in inaction because you lack an effective strategy, which we'll address in the next reason. It's also possible that you've taken PLENTY of action, but you still find yourself feeling like finances are a never-ending struggle in spite of your efforts.

If you're bursting with positivity and gratitude *and* you're action, but still getting poor results, you'll likely identify with the next reason...

REASON #3:

You're not following a STRATEGY capable of creating prosperity.

You may not have any kind of intentional strategy at all, in which case, your financial results are likely to be "hit or miss." Or you may be following "typical" financial strategies and solutions that may be fundamentally flawed, or simply don't work well for your situation.

When people talk about manifesting and prosperity, sometimes they say, "Don't worry about the how", but the truth is, your money cares about the how. You can't get a job as a preschool teacher and make a million dollars. It's not going to happen. You can't put dollars in your bank savings account and expect to double your money in a year or two. I bought two properties at the height of the market in 2007 in markets that, unbeknownst to me, were poised for a 45% decline... and I was going to lose my proverbial shirt.

It had nothing to do with an abundance mindset. It had to do with market cycles, interest rates, loan fraud, predatory lending, manipulation of markets and Wall Street corruption.

Yes, we DO create our own reality... and we should also understand that economies are co-created by MANY people.

That doesn't mean that you can't be successful in any economy... you CAN. But there are strategies that will work better than other strategies.

So getting yourself into action is good thing -- but consistently taking the WRONG actions will lead you in the wrong direction!

Many people have positive mindsets AND they take consistent actions, with poor results. They get poor results because they are following the *wrong strategy*. Let me give you an example...

Renting Vs. Buying a Home

One strategy that doesn't work well for periods longer than a few years is to keep renting instead of buying a home. In the short run, sure, you're "saving" money! Some people even advise to "keep renting and invest the difference," but that won't work after a few years when inflation pushes rents upward and there IS no difference between what today's renter and yesterday's homeowner are paying.

The bottom line of the "rent vs. buy" debate is this: it's extremely difficult to build real wealth if you're throwing away hundreds, even thousands per month down the rent drain. You're not only failing to build equity in a home, but over time, it will cost more and more to rent.

"But I can't afford to buy," some might say.

I get it, it's not always the right time to buy a home, for many reasons. It may take a little time to improve your credit, save a down payment, or perhaps you'll have to get creative, purchasing a home with someone else or buying in an area you hadn't yet considered.

"Now" might not be the right time, but "never" will end up being a very expensive choice. Have you ever been shocked when you discovered how LOW your parents' or grandparents' mortgage payment was? Or stunned at how your local real estate market has gone up in the last decade?

If you do the math over the next 30 years, you'll see that you can't afford NOT to buy! I wrote a chapter for Kim Butler's book, *Busting the Interest Rate Lies*, and you can read

an excerpt that answers the buy vs. rent question here. The article has screenshots from financial calculators that prove the numbers and demonstrate that even in average, modestly-priced neighborhoods, a homeowner may end up with over \$700k in their pocket simply by buying instead of renting!

The Problem with Typical Financial Solutions...

Even if we are following typical financial advice such as buying a home and socking money away in a retirement plan, it tends to be very limited and narrow. The strategies recommended to us may work when only if the stock market is rising, or when interest rates are higher. So you can have a positive mindset, but find yourself following the wrong strategies and getting poor results.

You know where you want to go, but your MAP to guide the way may be flawed!

The financial advice we're given is advice that originates from financial corporations such as Wall Street firms, big banks, and other corporations that sponsor the media which shapes public opinion and consumer habits. This doesn't mean that typical financial solutions are *necessarily* bad, but they may not be the best options.

Often, they're the best options for the financial institutions!

Sometimes typical advice can even make things worse. What's the typical advice? "Get a good job, and start maxing out your 401(k)." And what are typical 401(k) default options? Mutual funds. Let's look at all the problems with this advice.

First off, earning money is good and a job is a great way to start earning, but traditional jobs typically have earning ceilings. More often than not, the wealthy work for themselves, in some way or another.

As far as mutual funds go, it used to be that people were encouraged to save, but now they're told to skip straight to *investing* in places like 401(k) accounts where they can't access their money easily and where it's subjected to never-ending fees, rules, future taxes, and risk!

What happened when the Great Recession hit? First, a lot of people lost their jobs, because they had no control over their income. Then their "savings" were cut in half as

401(k)s became 201(k)s. Adding insult to injury, many also lost their employee-sponsored health insurance.

Next, when people wanted access to "their" money to sustain them while they were job-hunting, they had to pay income taxes AND penalties to get at it! Even worse, it was a terrible time to withdraw money from the markets, because investors had bought high and now they were forced to sell low if they needed cash. So clearly, typical advice doesn't prepare people for a lot of real-world circumstances.

The truth is that the wealthy rarely get that way through jobs and saving in 401(k)s. Rather, they build income and equity through businesses, real estate and other cash-flow-producing assets and investments.

Yet financial gurus such as Suze Orman are still singing the same song...

- "Don't start your own business unless you've saved up years of emergency funds!" (Just stay at your job and have little if any control over your income);
- "The stock market is the place to invest!" (Meanwhile, most wealthy investors are diversified with SEVERAL asset classes.)
- "Don't buy a house unless you've got at least 20% down payment!" (Just keep throwing rent money down the drain);
- "Never buy permanent life insurance, only temporary term insurance." (Meanwhile the banks, corporations and wealthiest families in the world are often doing the opposite of what the average American is being told to do).

It's also important to understand that many financial representatives, bankers and brokers can only talk about *products they actually sell*. They can be *fired* for recommending anything else! And any financial guru or expert in the media can only discuss *what their sponsors and advertisers sell*. Do you see the problem!?

The financial industry is full of conflicts of interest. *And when corporate interests are driving the bus, you're never getting the whole picture about your options.*

It's much like how the pharmaceutical companies have so much influence on the training and education of our doctors, which leads them to rely more on writing prescriptions and less on preventative or alternative solutions. It's the same thing in the financial world.

People go to financial salespeople to ask them for advice, and everyone ends up in mutual funds because - surprise, that's what they sell! Or we get advice of how to "balance our stocks and bonds," which is misleading, as it falsely suggests that those are the only two things worth investing in. But typical investments are only a small fraction of what we *can* "invest" in.

Focusing only on stocks and bonds is like limiting your dinner choices to fast food hamburgers or pizza, when there's a world of other choices available... including cooking at home!

Financially speaking, you want to be *investing in things that you have some control over, and that can increase your ability to earn.*

If you're a business owner, as many of my clients are, you've got to be investing in your own business because *that's* your wealth vehicle (or, at least, one of them!) Investing in your business may look like marketing help, coaching or training, perhaps a new website or a social media strategy or a professional networking group.

As a business owner, you also want to be building and maintaining a good degree of liquidity.

On a broader scale, we should all be investing in *ourselves*, in our health, in our personal growth and happiness. You'll never get a better return than investing in yourself and your ability to create the life you want.

Another problem with the typical financial strategies is that we're not encouraged to look at the big picture of our lives... we're told to work and save until we're 65 or 67, which by the way, just doesn't work well for most people. Between increasing longevity and inflation, most people just can't work for 40 years and save enough to live on for another 30 or more years. And for those that CAN truly afford to retire at 65 or even younger, why would you want to stop being productive and contributing your gifts to those around you?

A better plan might be to find something you love to do, a mission that can inspire you well beyond any arbitrary "retirement age," turn *that* into an income, and keep doing that to 65 and beyond!

Kate's STRATEGY Shortcut: I don't know your situation and I can't make recommendations, but one of MY favorite strategies is "dividend growth" investing. I

like to invest in companies that grow their profits, grow their dividends, and (almost always) grow their share price, too!

To see if a company pays dividends and if the dividends are growing, you can google the ticker symbol (such as MSFT) and “dividend history.”

If the dividends tend to increase every year, it’s an indication that a company is *profitable and growing!* While bond yields, bank dividends and life insurance dividends have tended to stagnate or float downward in recent decades, some companies are DOUBLING their dividend every decade... *or even sooner.*

There are MANY ways to save and invest. Kim Butler and I wrote about a multi-generational protection and savings strategy in our Amazon best-seller, *Perpetual Wealth.*

The stock market is definitely NOT the only way to invest, but it is a great way to invest if you can set aside a little money each month and want to “start somewhere.”

You can also set up a dividend growth portfolio in M1 Finance (a brokerage and app) and automate payments to make it easy. Best yet... you’ll pay NO commissions and you may even be able to borrow against a portion of your portfolio at extremely favorable rates if an emergency or opportunity arises.

And the final reason you may be financially stressed is...

REASON #4:

You're not getting the SUPPORT you need to break free from the mindsets, habits, or typical strategies that keep you stuck.

Maybe you're always "just over broke," or perhaps you're pretty comfortable, but you've never been able to make the leap to where you'd like to be, not just in terms of money, but also in terms of lifestyle or time freedom.

Or you may be financially stressed because you've been through what I call a "financial trauma" - such as a major illness, a divorce, unemployment, foreclosure, bankruptcy, some kind of hardship or extreme circumstance, and now you're at a "new normal" that

isn't so comfortable. You don't like your current circumstances, but you're not sure where to go from here and how to get your mojo back.

I've been in some of these situations... When I was going through my multi-year financial storm, and came face-to-face with my own financial stress, I realized that a formula I had developed when I started Total Wealth Coaching was missing a critical step. I had this 3-step wealth formula, it was an acronym, M.A.P.—Mindset, Action and Plan (or Strategy, in this little ebook). One day I realized that these three steps didn't work without SUPPORT.

As a matter of fact, support is the foundation that will make or break everything else!

When we're not surrounded with the right support, it's extremely difficult to maintain a powerful, positive mindset that's so critical to success. Without support, accountability, and coaching, it's very difficult to take action and change our habits and patterns.

Without help and support, we're not likely to get uncomfortable and start *doing* the things we know we need to do. It's so much easier to just keep thinking and doing the same things, even if we don't like the results we're getting!

In my experience, whenever I've really up-leveled something in my life or whenever I was truly ready to get unstuck and have a breakthrough, I've invested time and money in a teacher, a coach, perhaps a course or a community, a special event, or even ALL of the above! When I surround myself with those who support me in being at the level I want to be at, magic happens.

In addition to up-leveling our support structures, we've also got to pay attention to the broader ENVIRONMENT that surrounds us. Our environment is part of what will either sabotage our success or support us in reaching our goals and making our dreams real.

I love nature metaphors because they illustrate universal laws so perfectly. I shared earlier about how you can't change your results - the fruits you're getting - without changing the roots. In other words, you're not likely to change your outer world of circumstances and results without transforming your inner world.

You also can't grow roots from a seed at all without fertile soil and the right environment and conditions. If you want to grow the seed of a thought into the reality that the thought represents, you need a friendly, supportive environment.

Imagine how an acorn becomes an oak tree. What does it need to grow into a big tree? It needs soil, it needs water, and it needs sunlight.

You can't put an acorn in your closet or on your coffee table and watch it grow into an oak tree - it doesn't work that way!

Just like seeds need a certain environment to grow, if *you* want to grow - if you want to make any kind of change in your life, and if you want your *dreams* to grow, you've got to have the right environment.

You always have the "DIY" or "do it by yourself" option, but if you have big goals and dreams, it's not a very effective plan. If you wanted to compete in the Olympics without a coach or a trainer or the support of a team, you wouldn't get very far! You can never reach your potential by trying to do it all by yourself.

Yet, perhaps because many people feel some level of shame or embarrassment about money, people tend to keep their financial stress and struggles to themselves instead of getting help. They stay isolated, and they stay stuck. Don't let that happen to you.

Kate's SUPPORT Shortcut: If I've said something here that resonates with you, and you're committed to breaking through to abundance, I'd like to offer you a special invitation. (It's also your reward for reading this far!)

I invite you to contact me to book a complimentary consultation to explore the possibility of working with me. I offer virtual group programs and private coaching to those who are a good fit. I'm also simply happy to give you whatever help I can in 20 or so minutes -- whether or not we're a fit for further work together -- because it's one of the ways that I give back to this ABUNDANT life!

To book a session, simply email me at **Kate@TotalWealthCoaching.com**, and let me know what prompted you to reach out and a bit about your situation. I'll send you back a link to my calendar, perhaps along with a few questions.

There's no cost or obligation. If I can give you any helpful advice or refer you to any useful resources, I'd be happy to do so. And if I can help you beyond that, we can talk about options for working together.

(A note about getting support: If you're afraid to invest in yourself (whether that means hiring me, someone else, joining a coaching group or taking a course), look and see if

that's your inner wisdom talking, or your fears and scarcity mindset. If you want things to change, you'll have to make some changes, and getting support is one of the best changes you can make.)

So, to recap all 4 reasons you might still be trapped in a cycle of financial stress:

Reason # 1: You're not getting to the root cause of your money stress, which is your Mindset.

You're looking for answers in the wrong places, focusing only on *financial* solutions and never really fixing the SOURCE of your financial stress, such as your mindset, beliefs, and habitual patterns.

Reason #2: You're not taking the necessary ACTION!

We must take real-world ACTION to get real-world results. Without action, nothing happens, nothing changes, and we end up being victims of our circumstances.

Reason #3: You're not following a STRATEGY that is capable of creating prosperity.

You're either "winging it" with no strategy, you've got a poor plan, or you're following "typical" financial strategies and solutions that are flawed or too limited.

Reason #4: You're not getting the SUPPORT you need to break free from the mindsets, habits, or typical strategies that keep you stuck.

You really *want* something new in your life, but you need help and a more supportive environment to keep you on track and encourage you to move consistently forward.

My Mission Is Your Prosperity

I have known for many years my mission, my purpose, which is to help people expand their experience of unconditional love and abundance.

Specifically, it's been my mission to help people break the chains of financial stress and learn how to experience a life of PROSPERITY... *emotional, spiritual, financial prosperity.*

I'm passionate about this because my own journey from lack and scarcity to a life of plenty has been such a profound experience of personal growth and transformation.

As much as I've learned through my successes, I've learned even more through my challenges. If experience is the best teacher, then I've earned a PhD in overcoming financial stress!

This might sound strange, but the experience of "losing everything" proved to be a *transformational experience* and a profound *turning point*. Because while I was losing everything I owned, I was learning.

I was staging my own comeback and taking notes.

Over the next several weeks, I'm going to share the secrets I learned that will keep me from ever having to struggle financially again.

My hope is that we'll stay connected. That you'll find what I've got to share truly valuable and helpful.

Remember the offer I made earlier? If you desire more prosperity but seemed to be trapped in patterns that prevent you from ever reaching it... If you're ready to break free from financial stress and break through to abundance... then go ahead and schedule that complimentary consultation with me.

There's no risk to you, I don't bite, and I might be able to help you get unstuck and unstressed and start experiencing more peace and prosperity in your life.

Email me at Kate@TotalWealthCoaching.com. Let me know a bit about you and your situation. If I think I can help you, we'll set up a time to talk and explore further.

Thanks for reading. I look forward to staying connected. In the meantime, I invite you to explore my website and blog and other resources at TotalWealthCoaching.com.

About the Author:

Since 2005, **Kate Phillips** has helped people stop stressing about money. Her mission is to help people go from “frustrated, fearful and freaked out about money to wealthy, worthy and wise!”

Founder of Total Wealth Coaching, Kate has helped hundreds of clients transform their relationship and results with money through her programs, trainings, writing and personal coaching.

Kate has created six figure and multiple six-figure revenues in multiple businesses and has learned from both financial successes and Great Recession challenges that turned her assets into liabilities and forced her to begin again. Kate believes that:

- True prosperity starts on the inside.
- How we think and feel about money affects our results.
- Strategies matter because money does not discriminate.
- The secret to an abundant life is our ability to give, receive, and love ourselves.

As a financial author, Kate has co-written *Perpetual Wealth* and *Financial Planning Has Failed* with best-selling financial author and thought leader Kim Butler. She has contributed to and edited *Busting the Retirement Lies* and Amazon best-sellers, *Live Your Life Insurance* and *Busting the Life Insurance Lies*. She is currently working on new titles!

Kate lives east of Seattle and when she's not writing or helping clients, she loves to travel, hike, and write songs.