

A S S E M B L Y

M O N E Y

MONEY

HISTORY, WOMEN & MONEY

For much of history, women have been left out of the conversation about money. Up until 40 years ago women were denied the basic right to get a bank account or a mortgage without the guarantee of a male counterpart! Crazy right? It's no surprise then that money can be a difficult topic for women to feel comfortable talking about. It is still a relatively new concept for us to be able to earn money and have autonomy over our finances.

We may even be the first, second or at the very most the third generation of women who know about their finances, have some control or can earn money on their own terms.

When you think about your family history, what does it look like in terms of women and finances? Were there women earning money in your family growing up? What did that look like? How many generations of working women were there in the environment you grew up in?

Who are the women in your family history that earned money? What did they do and what did you observe about earning money from them? If there weren't any, what did the topic of money feel like around your home growing up?

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OLD MONEY STORIES

Much of my relationship or attitude towards money was negative for so long. I only ever viewed it through the lens of guilt (*being surrounded by/exposed to so much need in the world in my upbringing*) or the lens of greed (*that people with lots of money are greedy and exploitative*). This kind of warped, one-sided view of money has impacted me in lots of ways and I knew I needed to shift it to a healthier place.

When I began to run my own business, I noticed that these patterns of thinking around money were tripping me up at every turn. I didn't know how to price what I was doing, I struggled to pay myself, I felt guilty and awkward. It wasn't a good scene. I had to start really unpacking where my views of money came from; where my judgements began. Once I was able to identify these, I was able to make space for new, more freeing stories about money to be part of my life and mindset. It was difficult, because these stories were so ingrained and built in but eventually I realised that I could allow my stories about money to be replaced with new ones where I could confidently make money, trust myself and trust that money wasn't something to be feared.

I'm sure many of you feel similar. You likely have your own stories or judgements around money, selling, earning or even wealth that might be tripping you up as you try to bring your best offerings into the world.

What are some of the money stories that you have developed over the years? Where do you think they have come from? What are some of the words that you associate with money, earning or selling? Jot down any judgements or stories that you're ready to let go of here...

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NEW MONEY STORIES

Women are absolutely to be trusted with money. We are proven to be more empathic, more generous and more committed to doing good with the money in our keeping.

This FILLS me with hope for not just us, but for the greater good of the world. I believe that when women take up space in conversations about money and when we understand money as something that can help us to impact the world in a positive way that we can do amazing things for ourselves and others.

This way of framing the conversation about money and earning has been liberating for me, and I hope it will for you too. The discomfort many of us feel around selling what we offer, putting prices on our services or products is not unusual but it also doesn't have to be the end of our journey with how we relate to money.

As women, I am determined that we should be championing each other to value our offerings and be proud. We should be encouraging of each others efforts to earn a living and build the lives that we want to see for ourselves and the world. This isn't an easy task, as so much of the system of economics that we operate in would encourage women to judge each other or pay close attention to each others earnings or pricing. The issue that should unite us to claim our space with authority can divide us with comparison and envy. When we choose to let go of judgements and to free each other to unapologetically sell/earn/monetise our offerings on our own terms, we are forging new paths not just for ourselves, but for women who will walk similar paths to us next. That's worth exploring, however uncomfortable it might be for us as we figure it out.

What are the new money stories that you'd like to build into your life? What affirmations or sentences would help you focus on your value and ability to earn. Affirmations can be as simple as you like: i.e. "My offerings are valuable and worth paying for" or "I am able to make money from doing the things I am passionate about". Write down whatever you'd like those affirmations to be:-

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For some of us, the idea of making money from doing what we love might feel like a far off dream. It might feel impossible or maybe you've tried to monetise your gifts and skills before and it hasn't gone well or you've just been too afraid to try. These experiences can set us back, keep us believing that what we have to offer isn't valuable.

Too often, we quit before we have even started because the money stories are too much. There's already debt hanging over. It feels too risky. We have made up our minds that people won't pay for what we have to offer. Often we are stuck in self-sabotage mode when it comes to money and these are the very real reasons that our ideas haven't taken off or that we have packed it in before giving it a proper go.

Have a read through some of these money sabotages and see if any of them sound familiar:

- + We price too low to be sustainable.*
- + We offer immediate discounts because we don't want to come across as inaccessible.*
- + We neglect to mention what we have to offer or market ourselves properly because we are terrified of seeming pushy.*
- + We try to do everything ourselves and never invest in any help that might move us forward (and then we burn out).*
- + We compare our business beginnings to other people's businesses two/five/ten years down the line.*
- + We bury our head in the sand about the real outgoings in our budgets or other personal/business financial knowledge.*
- + We never raise our prices in line with the cost of living.*
- + We put everyone else's financial needs before our own - including hypothetical customers.*
- + We feel guilty making money from things that feel easy or natural for us to do.*
- + We are embarrassed to have a price list/to send people to our shop page.*
- + We give away too many things for free or feel like we should.*

Which of these sabotages do you relate to the most?-

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STEPS TO OWNING OUR MONEY JOURNEY:

- **Get into the weeds of your finances.** Take a good look at them. Observe what is coming in and going out. Commit to looking at it as a regular practice.
- **Stop looking around at what other people are charging.** Work out your prices for yourself - based on a mix of the value you are offering, the transformation you are offering, the cost of making it and what you'd like to earn.
- **TREAT YOURSELF!** Sometimes in order to get comfortable with money we need to get better at receiving it and allowing it to bring us joy. Buy yourself some new knickers. Allow someone else to pay for your coffee when they suggest it.
- **Invest for the long haul.** If there is something in your work or business or life that is draining you from all energy and time - **OUTSOURCE.** Get some help. Try out having a cleaner or a VA or a bookkeeper. Time and money are exchangeable and never investing in your development or progress towards the things that you want is going to keep you stuck.
- **Remember that if your business is not sustainable, it's not a business.** If you are never making money from your business - it might just be a hobby. Not charging, over-delivering, holding back on selling - all of this is going to keep you from having the business of your dreams. If you need to up your prices - do it. Here's your permission slip. If you need to work out a few kinks so that you can get paid properly to do the work that you love, **DO IT.**