

**Abundance Bound podcast / episode two: Erin**

**MIATA:**

Abundance is not about the amount of money you have. It's about the quality of the relationship that you have with your money.

**KRISTINE:**

And no matter where you're at right now, you can decide to become someone who is bound to abundance. Someone who is committed to having a healthier and more compassionate relationship with your money. And you can decide to become someone who is bound towards abundance, someone who is stepping into a more expansive financial future.

**MIATA:**

We are here to help you become abundance bound.

**KRISTINE:**

Hello, I'm Kristine Oller co-host of this podcast and today, I'm happy to have Erin Wheelock joining us for a deep dive about how her relationship to her money and to her mind shifted as a result of her journey – working with abundance bound founder Miata Edoga – to pay down close to \$100,000 in debt in a little over a year. Erin is a seasoned real estate professional who specializes in helping her clients build their wealth through real estate. She is head of the Wheelock group and part of the elite 5% of her Keller Williams office in New York City. She also has a degree in musical theater and a previous career in the information technology sector. So right there you know she is someone who fully utilizes both sides of her big, beautiful brain. Keep listening to hear how Erin went from simply “white knuckling” her finances to cultivating a new level of trust in herself, her business, and her ability to embody abundance. The reason you're here today, Erin is because I got an email from Miata – and she doesn't send me emails like this a lot – but she's like (she didn't mention your name), but she's like: *“I have to tell you about this client. I'm just so happy of the results that we've achieved. And she's just a little firecracker. And my heart is so happy. We just got off our session. And we almost cried together.”*

**ERIN:**

I'm going to cry right now.

**KRISTINE:**

She was just wanted to put her happiness somewhere, so she put it into my inbox. I was like: *“Well, do you think she'd want to talk and share this process of growth with us?”*

**ERIN:**

Yes.

**KRISTINE:**

Let's just walk through this journey.

**ERIN:**

Yeah.

**KRISTINE:**

When you first even started just thinking about working with somebody on this, where were you with your relationship with money? Because you're a very successful person – and that's the other reason I felt it was valuable to have you on – because there's a stereotype I think around people who need to “work on their relationship with money,” but our relationship with money is ongoing. And at every level, we deepen that relationship. So here you were, successful, on your game, and you're working in one of the toughest careers (real estate in New York City) and you were like: *“I think I need to deepen my relationship with money.”*

**ERIN:**

Yeah, I was listening to a podcast – the *Create* podcast – and Miata was on it. And at the time I think my mindset with money was maybe a lot of scarcity, but also like I was white knuckling it, right? So like, I was full of debt, like my cards and everything were maxed. Because I was like: *“No, I have to have as much cash as possible, you know, and then I’ll, like, pay it off as I go.”* The amount of cash I saw my account mattered way more than that number of my debt. I’m commission based, I don’t know my next paycheck is coming, and you know, trying to run a business that way can be a little bit scary, which is why white knuckled on my cash. And I was listening to the *Create* podcast that had Miata and the way that she spoke about it and how, you know, you can really be in this abundance mindset with it, and I was like, oh my God, I love the abundance mindset. I love all of that stuff. So it’s like, I feel like I’m listening to this for a reason. I just have to get in touch with her, because I knew whatever I was doing was right. And I was like, you know, eventually I’ll just get this huge check, like pay everything off. I don’t know what I was thinking.

**KRISTINE:**

You were thinking what so many people think, especially people commission based or in the creative field, because there is that potential – legitimate potential – of a huge windfall coming in. And that would temporarily solve a problem, or I should say alleviate a stress for sure – and maybe for awhile, but you don’t necessarily learn or grow because that happens.

**ERIN:**

Yeah, no.

**KRISTINE:**

So you guys have worked together for a period of time and what do you feel was your biggest area of personal growth?

**ERIN:**

I think the biggest thing was, you know that I couldn’t white knuckle it anymore. And she was like: *“No, let’s pay this off first and more will keep coming in, or just pay this off first.”* And that alone is really what the abundance mindset is right? It’s like you just keep letting it flow and more will flow to you, etc. So it made sense that she said it, but I mean, it was terrifying. I remember her being like: *“Okay, Erin, what is the least amount of cash you feel comfortable holding onto in the bank?”* And I was like: *“Least amount? I want like five times this!”* And she challenged me and it was very scary. But through that process she got me into the mindset of: *“Okay, well, if we know our expenses, or average x, and we know our, you know, personal expenses, or average x, let’s just pay that off first, and then deal with what’s leftover as you know, your actual profit”* – which is what it is. But in my mind, I just wasn’t wired that way. So she really well, first of all, she’s, like, you know, one of maybe the most calming human beings in the world. It’s like, she just looks at you in your eyes and she’s like: *“It’s gonna be okay.”* And you’re like, *“Oh, it will be, thank you”* – even though it’s terrifying. So she’s a very easy person to trust with it. And she’s so calm and patient with it, that it just kind of made it easier to make that shift of: *“Okay, I’m actually going to pay this first.”* And then you know, let go and then build that way.

**KRISTINE:**

Yes, I have looked into those calm eyes many times, and been like: *“Calm me down, come on Miata.”*

**ERIN:**

Right.

**KRISTINE:**

It’s one thing to be ready to do this, which you are. And it’s another thing to then find a coach that you click with, a guide who can be like: *“Don’t worry, I will hold this space for you. This is going to work for you,”* and and let you borrow that courage and assurance even though you then have that time late at night, when you’re alone in your bed, and your lizard brain crawls out to have a little convo with you of like: *“What the hell are you doing, Erin?”* So how did you personally learn how to have those

conversations and calm down your lizard brain? Was there any kind of tool you used or coping mechanism you use to start having a new dialogue when your lizard started to freak out?

**ERIN:**

Yes. So that definitely happens. I actually work with a mindset coach. So now I feel like I can explain it better than I could before. But it was almost like, you know that part of you is always going to be there. It's not good, bad, or whatever it is like: *"Alright, let me just like give it a name, give it a little spot, and let it do its freak out."* But I gotta tell you, it was almost instantaneous. And I think it was because I had been doing a lot of work on, you know, the mindset and abundance and everything that it almost was as if this was the last thing that had to happen. Because I was already like meditating and visualizing and journaling and manifesting. And once it's clicked, and my mindset in this started to shift, it really just started to flow and business took on a whole new world for me. When you make a such a significant shift in one area of your life that usually has an impact overall. It just impacted everything. I had this new sense of gratitude. Because I you know, I think that fear was what drove so much. And I didn't even realize it because I was just like: *"Oh, no, I'm being really smart with my money. I'm like, saving it in case I don't get a check for awhile... you know, forget the debt. Everybody has that right? Open a new card if you need to."* But then once she really spoke to me about it, and I had that mindset shift it's like: *"No, no, let's like pay this off."* And I mean, I'm not even kidding, I already doubled my business that last year, like quarter over quarter. And I truly, truly believe that a lot of it is because I have this mindset of *"business is always going to come."* It probably sounds crazy, but I really do feel that way. So we were maybe one maybe two sessions in and it just started to click through my business and everything else.

**KRISTINE:**

I think there's the two things that have to happen in tandem for that kind of like burst of growth – and not just a spike, but you really growing to a new level of your business – that you can then sustain. So two things have to happen in tandem: One is developing a mindset that's more open and focused on abundance and you were doing that. But then the second thing is you betting on yourself. Is you hiring your coach and taking this action and doing bold, scary moves with your money. And I think that that's the fuel for the mindset stuff to then ignite.

**ERIN:**

Absolutely.

**KRISTINE:**

Yeah, cuz I think a lot of people are frustrated, waiting for the mindset work to work and it's like yes, but there needs to be some action on your part – big scary action sometimes.

**ERIN:**

Oh my gosh, absolutely. And I think you know that saying where it's like if you have a closed fist, how are you supposed to let the money in, right? But I didn't even realize that I was close fist until I sat down with her. But I knew that something had to change, because I'm like: *"I'm doing work and building a business, like, why am I in this position?"* Having that open hand, I think just allows all of the other work, as you're saying, flow through. Like, it just can't go until all of that is there.

**KRISTINE:**

There's one thing when you're working with a coach, and she's like: *"Okay, let's get a handle on your debt. Let's work out a plan. Let's have you think differently about having cash on hand and what what really your assets are."* And then there's a whole different story when a coach is like: *"And I would like you to add this other expensive thing into your life,"* that you're like: *"No, no, no!"* Because Miata – one of her her biggest victories with you is she's like: *"And I got her to get health insurance!"* She's very proud.

**ERIN:**

And I'll tell you a second reason why that's a really big thing for her. So I had it a while ago, and I was like: *"What am I paying for?"* I come from a family – and my family does believe in health insurance, don't get me wrong – but I come from a family that is like: *"Just drink water and sleep more."* So this idea of

insurance being really important, to pay \$500 a month, when the people that I go to like my chiropractor who doesn't take insurance, and like this is just asinine for me to believe that I should be paying this. But yeah, she got me. She got me. She kept telling me it's not about the monthly it's about that one time, and you're much better to pay that deductible than something crazy. And I know she's right about that. I sucked it up. But again, that's also that abundance mindset, right? Like: *"Oh, \$500 bucks, who cares? It's just 500 bucks, like, okay, fine."*

**KRISTINE:**

It's these little shifts – so you get health insurance – and this might even be on an on a subconscious level – there's a little bit more calm into your life... and lowering debt, or having a plan for it – a little more calm into your life. Because we often wonder, especially when people are talking about manifesting and flow and these words that can have attachment to so much privilege, but the mechanics of flow and the mechanics of being able to have the energy and the expansiveness to bring in more business... you're making these new choices in your life that on a deep level are making you a little more calm, a little more open, a little more trusting... a little more calm, a little more open, a little more trusting... and that is what we then call "flow" and "manifesting." Can you recall any specific, like old money stories, stuff you you know, inherited, genetically, from your family, or just adopted as a kid from what you was the environment you're in, that you were able to work through or get over or shift during this process?

**ERIN:**

Yes: You have to work hard. It has to be hard work in order to earn it, you know, which I of course have my parents to thank for. And I was glad that they taught me how to work hard, but I definitely noticed myself even bringing it into work. It was like every deal had like five problems and this and that. And even every once in a while I'm like: *"Do I really think I deserve this paycheck? Or am I making this hard for me again?"* when things start to come up. But that was one for sure. Also, I think, you know, my dad is such a mentor for me and a huge idol for me and he grew up on welfare. And he ended up fighting in Vietnam twice so that he could go to college so that he could become a chiropractor and provide for his family and give us everything. When I moved out to New York I did have this story like: *"I've got to make it really tough so I can be really successful and take care of people,"* and I mean like I remember I used to Airbnb my place and I would sleep on an air mattress in empty apartments just so I could like make money. I was set on that story of like: *"I'm going to make it to the top but I'm going to make sure they knew I earned it through really hard work."* But yes, I think that whole you got to suffer and work hard to get there as is the biggest story that I have.

**KRISTINE:**

This is something that so many people really have to kind of come to terms with – and a lot don't actually come to terms with it – this ability to accept that you're worthy of receiving, and you're worthy of receiving exponentially, that you could receive a lot for what doesn't seem like hard work, or hard work anymore. I'm literally like, very curious, how did you get yourself to a place where you were able to kind of make peace with that?

**ERIN:**

Yeah, so I don't know if I've completely made peace with that, because I know that there are definitely moments where I have to, like, stop and be like: *"Okay, is this a worthiness thing?"* But I'm so much more consciously aware of it. And also, you know, I kind of think about it at the end of the day, and I'm like: *"If I really do believe in abundance, and I really do feel that there's more than enough for everyone, not just me, to why not live the best life possible?"*

**KRISTINE:**

Totally. And the thing I like to emphasize is: What are you going to do to become the person who has that thing in their life? Because it wasn't that you were just like: *"I want to get better at this."* It's like you actually had to connect with Miata... you went to the meetings, you weren't ghosting, you weren't not doing the homework, you were actively becoming a person who could live that life.

**ERIN:**

Yeah. And then you take the actions as if you were right. And then that's how it happens.

**KRISTINE:**

When you look back at the journey from when you started to work with Miata to today, what do you think, like: *"I'm actually quite proud of myself."*

**ERIN:**

Oh, my. I mean, when I say working with her changed my life, and I'm not even being dramatic about it. It really has. I don't even know how much in debt I was in, I mean, I feel like it was close to \$100,000. When I finally met with her, I think every credit card was maxed out on top of other loans, I was probably behind on my taxes... sure, it was on a payment plan of, you know, \$1,000 a month or something... and I had business coming in. But I think maybe my proudest thing is just like actually listening to her and having faith in what she was saying. Because it was so outside of my comfort zone. I remember one time she was like: *"Can you live with this little in the bank?"* and I was kind of like: *"Tell me how, I'll try!"* But then to see my debt just drop... I think all of my cards are on automatic payment because I already know that I have the money for it. And I actually have a tax account that has, you know, a certain percentage of all of my checks go in and I don't even think about buying shoes with the money. And you know, my credit score has gone up over 100 points. I'm like hovering right around 800. Now, I don't even know how this happened in a little bit over a year. I mean, it's the mindset shifts that she created and just trusting in her just caused everything, everything to change. So I think maybe what I'm the most proud of, I mean, besides all that – because I think I was almost in tears when I was talking to my mom about it – having enough faith to jump off this cliff... *"and I sure hope there's water underneath it."* Yeah.

**KRISTINE:**

Sometimes when people are saddled with so much debt.. and you had figured out a way to white knuckle through it, so you're like: *"I'm maintaining I'm gonna be fine..."* was it – and it might not have been an issue for you – but thinking I'm going to now pay more to this person to help me with this... was there any hesitation to making that investment?

**ERIN:**

Not really, surprisingly. I think hearing her speak on that podcast, I just kind of felt like this is what I need. Because I paid the whole year commitment up front. I was like: *"I need to change my financial habits. Just go all in."* I just really believed that she was the answer for me.

**KRISTINE:**

And so what does being abundance bound mean to you?

**ERIN:**

Oh, my gosh. To me, it just means like, there's literally no limit. There's no end point. And even more so than that. It's not even just abundance for me, it is that we can all live in abundance at any point in time. It doesn't matter what you're going through. I mean, man, I wish I knew the exact figures of where my business was at that time because I was in a place. But no matter where you are, and even if, you know, because I was making money at that time, right? That doesn't matter. Abundance isn't just what you make, abundance is what you make with what you make, and what you keep afterwards and what you spend it on and what you create for your life and what you create for those around you. For me, I feel significant when I can take care of those around me, right? Like I can take everyone out to a really big dinner, or on a trip or something like that. So for me, there's abundance beyond just what you make but what you actually do with it.

**KRISTINE:**

Really well said, really well said. Is there anything from your journey that you've feel you would like someone listening to this, to know or to think about or to consider with regards to taking this kind of leap in their life?

**ERIN:**

You know, you get to a point where you're just like, at the end of your rope. Like, for me, I was already in my 30s, my early 30s, and I was like: *"How am I living like this, right? Like, I keep getting somewhere, but I'm just not getting to where I want to go. I'm working harder. I'm making more, but nothing is happening. Like, how do I just get out of this?"* And okay, well, how do I need to look at money differently, because it really was a mindset shift of how to let go. And just know your money's gonna keep coming, because you're not changing your actions. And so I hope that people listening to this don't wait until they're in the place that I was in, and realize that this is honestly like the tiniest investment possible to change your entire life. I truly 100% honestly believe that – because I don't think without meeting Miata I would have had the mindset shift that is now creating my business. I mean, I now have multiple employees that I pay for on a commission job, which I never would have thought I would ever do in my entire life. Well, or maybe I thought about it, but then when I got down to the nitty gritty, we'll see. It's never too soon. Just do it.

**KRISTINE:**

Thank you. Thank you so much for your candor and your grace with being willing to share this. I deeply appreciate it. And I know Miata does too, Erin.

**ERIN:**

I'm so so happy to be here because again, like I just owe Miata so much. It's been wonderful to talk to you. Thank you so much for speaking with me.

**KRISTINE:**

*"Abundance is what you make with what you make."* Erin, that is music to my ears. We are sharing this part of Erin's journey with the hope that it inspires you. But I know that sometimes when you hear a Before, and an impressive After, it can make you think that you can't do it too, that there's something special about this person in their particular circumstances that made their transformation possible. No. Erin had doubts and setbacks and some nervous nights all along the way. Her special sauce was that she was willing to learn how to manage her mind through her challenges. And you, my friend, are absolutely capable of learning how to get better and better at that, too. Erin can be found online at [The WheelockTeam.com](http://TheWheelockTeam.com).

**MIATA:**

This podcast is our invitation to you an invitation to accelerate your progress towards a more expansive future by joining us in the Abundance Bound Financial Empowerment Program. It's an invitation to develop a healthier relationship with your money, one that is less conflicted, less neglectful, less desperate. Our program offers a warm, friendly environment where you'll have the space and time to work at your own speed and get the hands on support you need. You'll receive step by step guidance that will help you strengthen your money mindset. Practice consistent money management and create additional streams of income to fund the life you want to live. Your next step is to learn more. So take a moment today and visit: [AbundanceBound.com/financial-empowerment](http://AbundanceBound.com/financial-empowerment).

**KRISTINE:**

All of the show notes for this episode are available at [AbundanceBound.com/the-podcast](http://AbundanceBound.com/the-podcast). We are delighted you are listening. Please keep taking very good care of your very talented self.

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