

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 Elena Campbell-Martinez joining us to share the shifts that happened in her life once she discovered that her money mindset held the missing pieces of her personal financial puzzle. Elena has pretty much ALL of the other pieces of the money puzzle: Elena has money, she has a house that's fully paid for, she is a self-proclaimed "numbers nerd," and, in addition to her acting career, she also had a career keeping track of millions of dollars for a major studio. Too often people think that getting guidance about money is only necessary if you are someone who needs more income or who is scared of math or who thinks you are "not good" with money. But Elena is proof that taking steps to improve your **relationship** with money can help you feel purposeful and prosperous on a whole new level – no matter what stage of your life you are at. Keep listening to hear how Elena communicated with her partner, shifted some of her money stories around desire and greed, and started a brand new side biz. I really wanted to have you on because I think you're such a unique example of the fact that it's not just about your facility with numbers, there are still other things involved with having a great relationship with money, there was more to mine in that and untie for yourself in this journey.

ELENA:

I've had that conversation with people where I'm telling them like: *"Oh, you should really sign up for Abundance Bound."* And somebody will say to me: *"Oh, no, I know all that stuff. I don't need to."* And I was like: *"Let me tell you about me. Like, I didn't sign up for this when I was 20 years old, or \$100,000 in debt, or terrified of numbers. I'd signed up when I had been working 10 years managing a \$25 million budget at Warner Brothers, I've done my own taxes my whole life, been doing Quicken for 20 years at that point, own my own home already – that's when I signed up, and it changed my life. So maybe you do know all this stuff, but maybe you might find something – a little nugget, as we say – there might be something in there for you. Or there might be barrels of nuggets for you!"*

KRISTINE:

So when you first started working with Abundance Bound, how would you describe your relationship with money?

ELENA:

I had a very distant relationship with money, distant and unconscious. I thought I was very good at it. And I just tried to ignore it as much as possible. I was just like: *"Yeah, it's there. And if I don't think about it, it'll be okay. If I think about it too much, I'll stress out about it too much. If I think about it too much, maybe I'm the kind of person that cares too much about money, I don't want to be that kind of person."* I had a lot of reasons – subconscious reasons, because I didn't know them before I got in Abundance Bound – but once I got into Abundance Bound, I started untangling what some of this stuff was. I was

ignoring money for you know, two thirds of my life – at that point I was in my 50's – that's a long time to have that kind of weird relationship and not really be conscious of it.

KRISTINE:

So then what even drew you towards wanting to engage more with your money and shift that relationship?

ELENA:

Well, I had had a part time – almost full time-ish – job, towards the end, that was supporting me through my acting career. I was at Warner Brothers. and they had a huge reorganization, and I saw where the chips were falling. And I was like: *"I don't want to be part of that reorganization."* And I thought: *"This is a good time to just break away and just see what happens when I don't have that day job anymore."* You know, dedicate myself to my acting, figure something else out about money... but not really anything clear. So about a year after I decided to do that, I saw this thing that was about budgeting, and I was like: *"Oh, this is for people who don't have a set paycheck. This would be very helpful for me,"* even though I thought I really already knew about that kind of stuff. I mean, I was a budgeting person at Warner Brothers. I was budgeting millions of dollars a year. I knew how to budget and track and all that. But I thought this would be interesting to see for myself how to do this. So I just went to it. It's like: *"Wow!"* And I was just blown away by Miata – that she talked about the mindset and the the stuff that comes from your parents that you didn't even know came from your parents, which I'd never looked at before. I'd never thought about that. When you see somebody and you see their heart, like shining out of their chest, and you're like: *"I want to have that in my life. I'm not sure why. And maybe she's teaching something that I don't really even care about, but I want to have her in my life."* And so it was the combination of knowing that what she was talking about was completely different than what I showed up for, and that she had that heart and that brain too – it was just like the perfect package.

KRISTINE:

Was there anything that you were trepidatious about when you were starting? Like: *"Oh my god, I'm really gonna pay attention to the numbers and face what they tell me..."*

ELENA:

Yeah, there were a couple of things. One was that I knew that as soon as we started talking about: *"Okay, we're going to figure out how much are you spending and how much do you need to make,"* I was like: *"We haven't changed our spending at all, since I left my job."* And the job was good money. You know, it was good money. It was good enough that I was just taking anything that came in acting-wise and putting in savings. And then even some of my day job money was going in savings. So I knew that we were spending the same way because we're unconscious – both of us were unconscious people about it. And so we were spending, spending, spending. And I also knew, as soon as we started talking about sharing this information with your partner, I realized that, at that point, we had been together for about 10 to 12 years and we had never really had any serious, deep conversations about money. We renovated a house together, we got married, we planned two weddings, he retired, I quit my day job – like we did a lot of things that were big money decisions and we did them all with bare minimum kind of conversations. So I was a little bit trepidatious about that because I was like: *"I would really like for him to be part of all of this."* And so those were like my two big worries: we were going to face the fact that we were spending big and making small, and I didn't have any, any idea at all about how I was going to make up that gap other than try to book more [acting roles], which is like the worst possible plan on Earth.

KRISTINE:

Yeah.

ELENA:

I literally didn't know what to do to fill that gap. But I felt weirdly better just to know that there was that gap. And then I did the math. And I was like: *"Well, that's the gap."* Then: *"When are we going to run out of savings?"* And then when I did that math, I was like: *"Okay, so we're not going to be ending up selling*

our home to pay our debts anytime soon, so I have time to figure this out. I have time.” I eventually started going towards doing something to make money. I went from like: “I don't know. I don't know how to do anything” – which is the dumbest thought I've ever had! That thought is there, even though you know how to do a million things, that little voice in your head that goes: “Well, you don't know how to do anything – things that people need, the things that people will pay money for. What do you know?” I had to work on that little voice for awhile. It took me a while to get around to the place where I was like: “Oh, yeah, I do know some stuff. And some people do need this, that's what I can do.”

KRISTINE:

So you worked on that little voice. Isn't it amazing how it pops up? You're one of the most skilled, “on it,” if-I-put-my-mind-to-it-I-could-probably-figure-it-out types of people that I've met, ever. But the fact that even you have that little lizard that crawls out of the brain and is like: “*What are you doing? You can't do this. Come back with me into the cave, let's just sleep.*”

ELENA:

Exactly!

KRISTINE:

That even you have that voice that comes up just speaks to the fact that that voice is very common. It's built into our DNA just to protect us as humans. And our job is just to calm that voice down. So then what drew you towards working with me in Creating Cashflow?

ELENA:

Well, I already knew you and I knew that I liked your brain and your heart and the way that you helped me see things and break things down. And to me the cash flow thing was just such an immovable object. I was stuck for a long time. I was just looking at this little cube and not seeing where the way in was. And so I said: “*Okay, on the faith that I will figure something out, I'm going to start this cash flow process.*” Because I didn't have an idea of: “*Oh, here's the little business that I want to start.*” So that's what drew me – that faith in your process.

KRISTINE:

Tell us about your little side business and how you came up with it.

ELENA:

My little side business is Drama-Free Taxes. And I came up with the idea because I had started volunteering with the VITA program – which is the Volunteer Income Tax Assistance Program that the IRS does – and they had it at The Actors Fund. They had a course that we went through for months all through the fall and then part of the spring – up until like February. Then, in February, we started doing people's taxes. So February-March we had these long days where we'd sit there at The Actors Fund and people would come in. And what I realized was that all these people were coming in, and they were stressed out – they were stressed out about their taxes. They were stressed out. They were like: “*I don't understand numbers,*” or they were worried that they were going to do it wrong, or they were ashamed – they were ashamed that they hadn't get kept good track of their stuff or that they hadn't made enough money. So many things that had to do with the money and the shame and the stress. And I said: “*Oh my gosh, I wish that I could help people like this*” but all the time, not just the few clients that we can do with the VITA program. And so I decided that I was going to get certified and do all the training and testing – and all that is a lot of work to get certified to be able to do people's taxes – just so that I could help people. But I also wanted to not just do their taxes for them, but do just a little bit to help people get more comfortable and get more organized. When people would come in there, I'd have a couple of hours to work with them. And I would tell them: “*You know what? Next year, if you kept track of this, then it'll be so much easier when you come in to see us.*” So people would walk out saying: “*Oh, thank you, thank you, I feel so much better! I feel more empowered.*” And it was like: “*That's it! they just need to feel more empowered.*” So that's when I started Drama-Free Texas, because I said: “*It's going to be focused on artists, and it's going to be about leaving the drama out of the taxes. Leave it in your creative work, and just focus on getting clearer and more calm, and more organized about your money in preparation for*

doing your taxes.” Because you can do that all year, a little bit at a time. And then when it's time to do your taxes, you're gonna feel like: *“Well, we got this, because I've been working on it all year.”* That's the idea behind Drama-Free Texas. And to do it at a price point that I know is less than H&R Block, and with a huge amount more knowledge and competence around acting and self employment and all of that.

KRISTINE:

This may sound like a silly question, but was it difficult, at all, for you just to decide to charge for your services? Because you've been doing it for free and so many people need it. So: *“How dare you?”*

ELENA:

At the beginning, it was hard, because I was thinking: *“Well, the people that really need me, a lot of them won't be able to afford to do this.”* But you know, I was working in the Cashflow Program, and I was attending a lot – even when I had no idea what I was gonna end up doing for my business – but I was learning about how people could work through that issue. If you feel like: *“I can't charge for what I'm doing,”* think about the value, don't think about what people are paying for, but think about the value that they're getting. And I realized that this value was really something very valuable, that could end up saving people money. I mean, if people get organized and do a good job on their taxes, they will end up saving money. And they will end up feeling, I believe, more empowered as a business person, which means that then they probably will just improve their business in other ways. So that helped me to really understand the value of what I was doing. Also, I learned that not everybody is going to be my client. And I gave myself permission when I started this at the beginning to say: *“I'm just going to try it. If I get one client, great. If I get 10 clients, amazing. If I get 50 clients, oh my gosh, that's a lot. That might be hard. But great. I'll try it.”* So it's just been a good experiment – just trying to see what is the right way for me to manage it going forward. And I love doing little free workshops. I did those at the beginning of the year just to get everybody started on their taxes. And I did have a couple of them for free. And then I thought: *“Well, what if I charge \$25 for these? Because I've already done a few and the people that really couldn't afford it hopefully already came.”* So then I did a couple that were like \$25. And people came and they got a lot out of it for \$25. So I'm experimenting with baby steps on charging for that kind of stuff.

KRISTINE:

Were there any psychological knots that you untied during these years that you've been with Abundance Bound?

ELENA:

One of the things that I figured out, once I did start having conversations with my husband about money, was that he had some things that I thought: *“Wow, that's really cool.”* He was very disconnected from money, but in a very... like he had always had enough money coming in and so he didn't really worry about how things were going to get paid. But he didn't really pay attention. So then he wouldn't pay his full credit card bill off even though he had the money to do it. And so then he would build up credit card debt. Like it happened twice. And I was like: *“I hate paying interest!”* But we never talked about it – that I hate paying finance charges. And he was like: *“Oh, I don't know, it's not that much. It's only like \$35 now.”* I'm like: *“No, \$35 is too much. I'm not gonna pay it.”* I mean, yes, I would pay it if I couldn't afford it, and then I would say thank you for lending me some money, I'll pay you. But I had to kind of deal with that and see that he was different. But because he honestly didn't care about that stuff, he was like: *“Okay, we can do it your way.”* So that was good. And he had – before he retired – he had been a CPA and he had been a big finance guy (also at Warner Brothers), and he was not interested in doing finances at all anymore. He wanted to be outside, drilling things and digging holes in the yard and all the stuff that he does all day now. And I was like: *“Oh, you should have your Quicken I'll have my Quicken we'll like do it together,”* because I knew that I felt better when I knew my own numbers. He was like: *“I don't care.”* And so I went: *“How about if I just do it all?”* He's like: *“Sure.”* And so that was great, but I had to go through that because I didn't know how he felt about all that stuff. So we figured that stuff out. And I tell people that sometimes, when people are like: *“Oh, my partner doesn't want to do this.”* And I'm like: *“Well, it's interesting, if you really just talk about it, you can figure it out, and maybe they don't want to do*

it. And that's okay. And then you can do it." They're like: *"Oh, I don't know... I don't want to talk about it with my partner."* That's a different thing. I was a little trepidatious about it, but I knew that I couldn't be married with somebody and have that big area as "off limits." Even in my acting work, I think I had a big part of me that was like: *"Well, I'm not gonna want it too much."* Because it feels like I had that thing about: *"I don't want to be that person that is so greedy."* Like greed was a bad thing growing up, and I didn't want to be a greedy person. That's one of the things that I still work on is... where's that line between greed and just wanting more? Not wanting more things, but wanting more art, more opportunities, more creativity, more fun – there's a lot more that you can have in your life. And it's not for more things, because I have all the things that I need. That's always been a struggle: *"Do I come off – to myself mostly – as a greedy person for wanting more?"* But I feel like I've made a lot of progress on that knot as well.

KRISTINE:

That's a really significant one. Because if you're able to separate out greed from desire, and realize they're two different things, and that desiring more of anything doesn't mean you're not grateful – or even not satisfied – with what you have. It's just you have a desire for the next or the new. And as long as the desire isn't trying to fill a hole, emotionally, or you're not using it to numb, if it's just your pure soul's desire... yes, you had a really good acting role and now you desire another one! And desire is something that is often purposely muted in people. To keep people at certain levels, drain them of their desire. And the way that you can do that is enmesh desire with things like greed, and arrogance, and "you're not satisfied," "you're not grateful," and those kind of stories. But "greedy" is very different than someone who desires expansion. Because I think – especially creative people – that it's like, what we do. We just desire to expand and experience. So I love that you were able to get in touch and allow yourself to continue to have the desire without the baggage (that doesn't belong with it) of things like greed. And it's good to keep yourself in check, but "keeping yourself in check" is different than keeping your desire on a leash.

ELENA:

Oh, absolutely. I mean, it's taken me a while to figure that out.

KRISTINE:

And of all the results that you've achieved from your time with Abundance Bound and Creating Cashflow, what are you most proud of?

ELENA:

That's really... that's just as... that's another hard thing from being a kid, I think... saying "what are you proud of?" I am proud of being more comfortable with myself in relationship to money and being more comfortable with money in relationship to me. And I'm proud of being able to give that back – to put that out into the world – because the Abundance Bound and Creating Cashflow benefits have not all come flowing like a big river into Elena and stopped there. They have come back out. And they're going back out into the community, and back out into people that I know in the Abundance Bound community, to people that I know – my friends and family, into my clients, so it's going back out, that's probably you know, the thing that I'm most proud of.

KRISTINE:

So what does being abundance bound mean to you?

ELENA:

For me, being abundance bound means that I'm open to, and I'm accepting of, and I'm also amplifying abundance in every way – not just financially, but creatively. Being of service is a huge value of mine. Like that's probably the one thing I would like at the end of my life to look back and check that off my list and say: "Okay, hours of service," because it's important for me. I'm proud of the fact that I am learning how to be open and accepting of it. But also, it's important to me to amplify that abundance and make sure that it's going back out into the world.

KRISTINE:

That's a beautiful answer. You've already checked the box for service today – you're doing service right now – you're totally paying it forward.

ELENA:

Oh my gosh!

KRISTINE:

Thank you, Elena, so much for doing this.

ELENA:

Thank you.

KRISTINE:

"Being abundance bound is being open to and accepting of and amplifying abundance in every way."

Elena, that is music to my ears. We are sharing Elena's story to remind you that we are all little onions and there is always another layer for us to peel back and examine... no matter what age you are, there are always more ways to strengthen your relationship with money just like there is always another level of your creativity for you to expand into. We are all works in progress. And there is no shame in reaching out to get some support as you continue to evolve and grow.

If you'd like Elena's support with your taxes, she can be found online at DramaFreeTaxes.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.

KRISTINE:

All of the show notes for this episode are available at 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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