



The 3 Money Missteps

That Trap the Non-Traditional Earner

A must-have for artists, freelancers, entrepreneurs, and gig-economy workers who feel financially frustrated and left to fend for themselves.



Hi! I'm Miata Edoga, CEO & Founder of [AbundanceBound](#).

If you're new to our work - welcome! I'm genuinely thrilled to have you here and I hope you find this information to be a valuable step towards creating a relationship with money that allows you to thrive.

Perhaps you are someone who **chose** to have an independent career. There is something that you're passionate about doing in the world; and you never saw yourself working for someone else. But another possibility is that life's circumstances have brought you to a place where the job security you've always had suddenly ended. This has happened to thousands of people especially over the last two years. Now you find yourself as a freelancer or entrepreneur, concerned (and perhaps unsure) about how to move forward without the stability you've counted on.

There are wonderful benefits to being independent - calling your own shots - setting your own schedule. But there are also real challenges. You are likely to have multiple periods of part-time employment, and to spend much of your time looking for that next job. Your income may be sporadic -- earning larger amounts for a few months, followed by lengthy periods without any income at all.

This often leads to a constant feeling of stress and anxiety when it comes to dealing with money. I describe it as a constriction - a weight that you carry as you move through your life. Interestingly, it can equally feel like you're untethered and scattered, always sort of fluttering around seeking a solution that will generate more stability.

You're looking for guidance. And there are a multitude of financial experts, and books and podcasts about money that you've likely turned to - seeking ideas and skills to help you figure out how to have both independence AND the stability you need to live the life you desire. But the truth is that most financial conversations fail to address the realities that come with living life as a non-traditional earner. The basic guidance out there speaks to the orderliness of a "regular, steady-job life." No wonder it doesn't fit your situation as an artist or freelancer, an entrepreneur or multiple-job holder.

And that's where I come in. I guarantee that by the end of our time together, you're going to have a path forward. I say that with confidence because I have spent the last 16 years developing systems specifically designed for people who are up to big things in the world, but who don't earn a regular paycheck every two weeks. At this point, thousands of individuals have applied the ideas and methods they've learned in our Abundance Bound programs with great success. People who were struggling to make ends meet, drowning in debt, OR individuals who had plenty of money, but lacked a process for managing their resources in a way that allowed them to feel **consistently** confident and fulfilled.

It brings me such joy to see the difference this work has made in the lives of people just like you. But please be clear, I will never teach this work from a place of being "done" – of having

reached some great pinnacle of success. Our relationship with money is never done. We don't ever get to say "I've got the money thing handled. Don't have to worry about that anymore!"

My relationship with money - just like yours - is one that will last for our lifetimes. I keep learning and growing just like you.

Still, there are a few things I know for sure.

I know for sure that, while Money may not buy happiness, a lack of ***understanding about money*** will affect virtually every area of our lives, and eventually generate deep and persistent unhappiness within us. I know because I felt that unhappiness at several points in my life, which is why I became committed to not only learning from my mistakes, but also finding ways to teach others – simply and effectively – how to become confident managers (and multipliers) of their money.

Here's a bit of my story...

Coming from real poverty, my mom and dad moved to the United States from their birth countries, with an unending drive and commitment to fulfill their dreams. My father became a surgeon, my mother an attorney. They would have loved me to follow in their footsteps – law, medicine, even investment banking were all acceptable choices...instead, I graduated from college, with a degree in theatre. I then trained at a conservatory in London, and moved to Los Angeles to build my career as an actor. As you might guess, my decision terrified my parents.

I had some successes in my early years, but, despite working countless part-time jobs trying to make ends meet, the combination of only sporadic work in my chosen field along with a deep lack of financial understanding led me to amass close to \$80,000 in credit card debt and to spend copious amounts of time each month crying, worried that I would not be able to pay my bills.

The tipping-point came one day when I nearly missed the opening curtain for a play in which I'd been cast – meaning the play was about to start without me being at the theatre – because I got "stuck" at one of my horrible day jobs. I've never forgotten that day.

It was devastating and embarrassing. But it was also the day that sparked my quest to turn my life around and learn exactly how to build financial stability and a solid foundation for my life and career. I'm not going to claim that it was easy or that all it took was a "willingness to learn." I had to make real changes. But I finally figured out how to design a clear and executable financial plan which did, in fact, turn my life around.

I eventually stopped crying... and I eventually paid off all of my debt – Every. Single. Cent.

About 18 months after That Day – and after reading countless books and working with as many teachers as I could find – I was able to make such significant changes to my financial picture that one of my mentors (a well known author in the world of personal finance) invited me to train

to become a financial coach for her company. I did that work for two years before realizing I had a passion for teaching people who were *like me*... people without 401Ks, without paid vacations and without guaranteed health benefits.

That passion led me to start my financial education company, Abundance Bound.

My mission is to help you avoid many of my own mistakes, steering you along your road to abundance, using simple systems – designed especially for non-traditional earners – that have proven, time after time, to be supremely effective.

Right now, in your life, you may be extremely frustrated and probably very tired. You may have a whole patchwork of things you are doing to create income. I totally understand the choices you've made that got you here. And they weren't "wrong" choices, so please hear me say that there is no shame in your situation or circumstances. I know you have been trying very hard to make things work – or you wouldn't be spending this time with me now.

But, there are likely a few things you are currently doing that are not helping you – likely one or more of these three money missteps that I see so many multi-hyphenates and gig economy workers making. The good news is that you 100% have the power to start avoiding these pitfalls – to start doing something that's more financially healthy for you, to start ending this Pain Cycle that you're in.

Let's look at these 3 money missteps one by one....

The first thing you might be doing in an attempt to change your financial situation is: **worrying harder**.

Worrying is such a sneaky activity. It has this remarkably clever way to make us think we are doing something, when actually we are just expending our energy in a spin cycle of emotional reactivity. When we worry, we are constantly focusing on and reinforcing feelings of hopelessness... of being trapped.

Worrying **is** thinking. But it's not thinking that moves you forward. Worrying is a mental spin cycle that clouds our clarity and eats up our energy, leaving us depleted and frustrated. When we use up our energy in worry, we aren't left with enough energy or motivation to start finding practical solutions.

And there's another terrible side effect of worrying... it swallows up any feelings of accomplishment that could otherwise be a force for progress.

Think about how often, in the midst of your worry, you've had something good happen. But no matter how fortunate that event or opportunity is, as it mixes with your worry – it starts to feel like it's "not enough." As a result of **that** feeling, you don't celebrate. You don't experience the joy of, or feel any hope in, the event or opportunity.

Start thinking of worry as a killer of both motivation and joy. In order to take root, joy and motivation require your brain to be an environment of calm and clarity.

Clarity and calm sure sound nice. But the problem is, worry may be an ingrained habit by now. You may also be naturally wired to be prone to worrying – and that may have been reinforced if “worrying” is a way you have learned to relate in your culture or family. That was the case with Sandra.

Sandra, a successful documentary film editor, first came to Abundance Bound when she was in her early 50’s. She had done very well over the 20+ years that she’d been building her career, and she was a partial owner in a production company. For quite a few years, she’d been earning over \$300K annually. However, Sandra’s salary was based on company profits. AND, throughout the last 5 years, she’d seen those profits going steadily downwards. Sandra was also a minority partner in the business, and was deeply concerned that she could soon be forced out, in an attempt to reduce company costs and increase profits.

This led to a lot of... yes... you got it... worry.

Sandra was worried about the future... worried about her job security... worried that as an “older” woman, she might have difficulty finding editing projects on her own. She knew that she was easily 10 to 15 years away from retirement and worried that whenever she did retire, her savings would not be nearly enough to continue anything close to her current lifestyle. Sandra was also the primary breadwinner in her marriage... so she also worried about being able to provide for her and her partner.

Our work together started with reviewing the balances in all of her various accounts. Sandra shared that for the past 5 years, she had kept over \$360K in a regular savings account at Chase Bank. She stressed to me that she didn’t want to move that money anywhere, because in her words “this was her safety net.” And given all of the circumstances she had just shared, she was very worried about losing it.

For 5 years, Sandra had more than \$360K in an account earning only .01% in annual interest - the equivalent of about \$36 per year. Additionally, while the FDIC (Federal Deposit Insurance Corporation), would have protected Sandra’s money in the unlikely event of a bank failure, the standard insurance amount is only \$250K per depositor. Which means that not only was Sandra earning a terribly low rate of interest, more than \$100K of her money was not even insured.

Sandra is an example of someone who was stuck because she didn’t want to loosen her grip on **worry** because she thought it was PRODUCTIVE. That was the (unconscious) story she was telling herself. From her perspective - again, a perspective that was clouded by worry - Sandra believed she was keeping her money safe.

Sandra was so worried about moving her money that she was not only missing out on any opportunity to grow it, she was also, ironically, putting her savings at risk.

During the 5 years before I met Sandra, regular high yield savings accounts were paying between 2 and 3% annual interest. Using the low end of 2%, Sandra's savings could have been divided into two separate FDIC insured accounts, and would have been earning - with zero investment risk, and total access - about \$7200 each year. This means that over those 5 years, Sandra's choices – fueled by her **worry** – resulted in her money growing a total of about \$180 instead of what would have been a minimum of \$36K. AND her **worry** actually **kept** her money from being safe and fully insured!

Please be careful not to miss my point in sharing this with you... don't get distracted rolling your eyes at Sandra just because you already understand some of the things that she did not.

THE POINT of her story is that you can be smart, talented and have money – and worry can still get in your way.

Ask yourself: how is your worry getting in your way? How is it sucking you dry of the energy you need to begin to solve your specific problems so that you can effectively move in the direction you want to go?

You can learn to consciously notice when your mind starts to spin in a cycle of worry about your finances and teach it to slow down and refocus. It will likely take time to dissolve the clouds of worry – but here's a place to start...

The antidote to worry is clarity – clarity about the ACTUAL facts of what is happening in your life.

The circumstances of your financial situation are, of course, unique, but after working with hundreds of freelancers, gig workers, artists, and entrepreneurs of all ages, I understand that the inherent instability that comes with being a non-traditional earner often causes us to put all the weight on the negative side of the scale.

I can tell you that one of the very first things you need to do is begin to **rebalance** your mind.

You need to create at-least-equal lists of what is going wrong in your financial life and what is going right. At first, your mind will be very quick to find all the things that are going wrong because, if you've been worrying a lot, that's what you've been training your mind to do: to notice and focus in on all the negative circumstances.

So now it's time to send your mind out to go fetch you the proof of what is going right.

Your mind is likely not going to want to play. It will resist – it will protest: “Why? This is stupid. Trust me, there's no point. There's nothing good out there.” So you will have to be very firm and literally refuse to let your mind off the hook.

Start by listing 3 worries.

Sandra might have said:

- I will likely lose my job with this company.
- People want to hire younger editors whose rates are lower.
- My husband doesn't have savings to contribute to his retirement.

Then, you must immediately list 3 things that are going **right**. Again, for Sandra this could be:

- I have a robust network of people who know and appreciate my work.
- I have skills and experience that make me the best investment for high value projects.
- I've always saved money and am actively seeking guidance to help me plan for the future.

Now again, list another 3 worries. And then, instantly balance the lists with 3 things that are going right.

Spend a solid week making this a game! Each time you consciously notice **anything** that makes you start worrying, force yourself, right there in the moment, to acknowledge something about the exact situation that is also "okay."

I just spilled something on my pants!
Well, I've got time to go home and change.

Always - one for one.

And, hey, the first thing you can put on your positive list is that you found this audio recording!

Together, Sandra and I were able to shift her **definition** of "safety" as it relates to her money. And we did that, largely using a version of this exact exercise. I'm not suggesting that Sandra's worries weren't real. And we weren't trying to get her to banish them with positive affirmations. The goal was to help her see that her statements about what was going "right" were **just as true** as her statements about what was going "wrong." But while her worry was keeping her frozen, the statements about what was going right gave her openings for growth - they provided new places she could put her focus and attention - to create real progress towards increasing her options and her long term stability.

This is not about you faking gratitude. This is about you rewiring your mind. Existing in a state of worry is something you have learned. It is an actual muscle you have developed by literally feeding it with a steady stream of unhelpful thoughts. You will have to now consciously build the mind muscles that can keep your worry in check, ensuring that it is no longer running your life.

Another issue with worry is it naturally leads us towards the second misstep, which is **wishing harder**.

Wishing and worrying generally go hand-in-hand. Because you're not doing the mind rebalancing that we've just talked about, and instead you are putting all of your focus on everything that's going wrong, you don't yet have the more positive perspective required to see and take action on opportunities in your life that could actually begin to solve your financial dilemmas. You're not allowing your brain to go to work developing solutions and strategies. So all that's left is wishing / hoping / praying that something will come along, outside of yourself, that will save you by changing your circumstances. There are extreme forms of wishing... hoping you'll get an inheritance or win the lottery. More commonly though, you're hoping you'll finally book that amazing job, or get that perfect client that generates a windfall of cash that magically solves your problems and relieves your worries.

And like worrying, wishing has a very painful side effect. When “windfalls” do arrive, they inevitably do not last, leaving you perhaps even more disappointed than if the windfall never occurred in the first place. Money usually doesn't stick around (or grow) unless you have systems in place to nurture it. People stuck in the cycle of wishing, tend to feel significant shame that they can't seem to hang on to any money that does come into their lives. Shame is also incredibly depleting. And you end up wishing for the next breakthrough, promising yourself that the next time will be different. That's what happened with Jason.

Jason was a 34 year old actor who had completely put off dealing with his finances for ten years, just waiting and wishing for a breakthrough role. Jason only wanted to “make money from his art” and refused to do almost any work that wasn't connected to acting. As a result, he dug himself into such financial holes that whenever he did book acting work – even sizable, exciting jobs – the money he earned was gone in moments, never allowing him to catch up, let alone get ahead.

Again, it's easy to dismiss stories like Jason's by saying his choices would never be your choices. We're often certain that if **our** wishes and prayers for larger sums of money are answered, we'll absolutely do “smart” things with it. (How often have you heard about now-broke lottery winners and rather smugly thought to yourself: “I would never do that!”? But the truth is, the way you **are currently dealing** with your money **is** *The Way You Deal With Money* – and unless you learn how to change your approach, you will continue to deal with money this same way whether you have more of it or less. **More** money doesn't fix your relationship with money. You have to do that.

When you're spending your energy wishing that something will save you from your financial circumstances OR wishing that something that sounds too good to be true will work out, what you're really wishing for is to bypass having to build a stronger set of financial muscles. You're seeking to avoid the work of looking your numbers in the eye. You're avoiding the need to show up and actively develop a healthier relationship with your money, regardless of how much of it you currently have.

The 10 years that Jason spent wishing that things would change could have been spent creating a stronger financial relationship, developing a stronger financial understanding, and putting a stronger financial structure in place. Then, when he did have breakthroughs that

yielded financial windfalls, he would have had systems and processes ready to ensure that his windfall could support him for an extended period of time.

Genuine financial empowerment can never occur when you give your power away, spending time and energy wishing that some outside force will rescue you and put you firmly on the road to success.

The antidote to wishing is also clarity. In this case, it is clarity about the power you ACTUALLY have to change your financial circumstances – no matter what they are right now.

Wishing is so often general and vague. When it comes to your finances, you're wishing for "more" money that is going to solve things. At least if you're gonna wish, let's get **really** specific about what you're wishing for. You can only do that by getting really clear about what it is you need.

- How much debt do you actually have?
- Would you like to be able to buy a home or a new car?
- What are your specific monthly and annual expenses?
- How much income on average is currently coming in?

The first step we take with all of our Financial Empowerment Program members is helping them work through the discomfort of facing their numbers, which reconnects them with the **agency** they have to create change. In a wonderful way, gaining clarity around your numbers illuminates the **level** of miracle you have been wishing for, and provides a strong impetus to move from wishing into action.

The shift for Jason came when he recognized the degree that he was expecting the universe to "do it all." Once he allowed himself to clearly see the gap that existed between what he was earning and what he was spending, he could better examine what he was willing and able to do in order to steadily reduce that gap.

Wishing was keeping Jason in a Pain Cycle because he was making choices that were led by his emotions. There is nothing wrong with having emotions - they're what makes us human. There is also absolutely nothing wrong with being optimistic, having a strong level of belief that good things can and will happen. But when you're in the Power Cycle (vs. the Pain Cycle) your hope for the future is **paired with** a connection to your current reality and to the power you have in the present to take smart, constructive action. When you're in the Power cycle, your "wishes" are specific, not vague. You know exactly what it is you are wishing for, and you're willing to follow a plan of action that moves you in the right direction. Very specific tasks and action steps are what transform wishes into goals. While a wish feels constantly elusive and out of your grasp, a goal feels motivating and provides direction for how to show up in the world.

Jason began his financial shift by looking closely at his bank and credit card statements in order to see exactly how much his life was costing him. He got very clear on where he was willing to make changes to how he was spending, and determined the exact amount he was going to need to earn to stay in the game, to continue to pursue the career that he loved. Once he knew that number, he was able to move beyond his **emotional desire** to "only bring in income as an actor," and he found a flexible job using skills he already had (but had avoided utilizing). Doing this enabled him to create the stability that allowed him to continue acting without the financial desperation that he had lived with for far too long.

Here's the deal. You are intelligent and talented. You are capable and you have kept yourself alive and building a life thus far. You are wise enough to be seeking help or you wouldn't be spending this time with me right now. You are not lazy... in fact, all of this worrying and/or wishing usually leads you right into misstep number three – simply trying to work harder and harder.

You are not afraid to hustle... but, as I expect you already know, just **working harder** and depleting yourself is simply unsustainable.

For quite a few years, I was the perfect example that working harder is merely a Band-Aid – definitely not a cure. Over the first five years after beginning my acting career in Los Angeles, my financial situation became progressively more desperate. Yes, I was sinking deeper and deeper into debt. But no one could ever say I wasn't working hard. There was a year where I actually had 10 different part time jobs - at the same time. I was working at Starbucks, babysitting, walking dogs, temping, doing paralegal work, tutoring for the SATs, waiting tables, picking up catering shifts, bartending, and doing admin work for my acting teacher to get a discount on classes.

I was exhausted. There were days I could barely see straight. And still, I was absolutely terrified every single month that I wouldn't be able to pay my bills.

I'm now able to see that my choices were fueled by my belief that "working hard was virtuous." Worrying and wishing are fine if you just pair them with enough hard work, right?

Not right.

I can't remember exactly who it was who said to me – "Miata, It doesn't matter how hard you're rowing the canoe, if you're headed in the wrong direction" – but I can tell you that I've never forgotten those words.

If anything about the life I was living resonates with you, trust me...

...you have to stop rowing in your current direction.

And I know how difficult and unnerving that advice can be. Because if you can't work your way out of this situation, where does that leave you? And what other direction is there for your little canoe to go in?

Once again, I'm here to say that the antidote to working harder is clarity – in the form of a NEW, simple, sustainable plan of action – one that doesn't have you rowing until your arms fall off.

You reached out and are listening to this recording – and now I want you to reach out even further so I can help you gain the clarity you need...

...in the form of guidance that's tailored to your life.

...in the form of support so you aren't isolated (so you don't slip back into the worry / wishing / working spin cycle)

...in the form of regular monthly check-ins, and attention put towards building your financial muscles

...in the form of recognition and celebration of your progress

This is my invitation to you – an invitation to stop worrying, wishing and working harder, and instead, to gain some much-needed clarity and accelerate your progress towards a more expansive future by joining me in the Abundance Bound Financial Empowerment Program.

I created this program because I've walked miles and miles in the uncomfortable shoes of financial instability – and I don't want **you** to have to do so anymore. Let me help you begin a more easeful journey along a more abundant path.

Today, in addition to my work as a financial coach, I continue to work as both an actor and a writer. My husband Adam (a freelancer) and I have been married almost 25 years and we have two children. Together we juggle the joys and stresses of home ownership, private school tuition, sports fees, out-of-the-country family visits, unexpected pet bills, the very rare but occasional vacation, and on... and on... and on. We are very familiar with financial volatility – sporadic periods of unemployment, followed by great “gigs” and paychecks, and then more unemployment.

My husband and I must face our finances head-on – knowing that there are absolutely no guarantees, but also knowing that this is the life we chose. Our untraditional paths resulted in both of us (eventually) developing strong business muscles and the resiliency to weather the ups and downs of our economic climate. And it's precisely because we have financial systems and plans in place that our entrepreneurial, creative life has way, way more pros than cons for us.

I bring as much transparency to my coaching as possible because I think we learn best when we can really see what is possible **and** when we understand that no one's journey is without its pitfalls. . I don't hold back from sharing my failures, disappointments and struggles, as well as some of the victories I've experienced along the way. I've struggled with enormous debt and

paid it all back. I've built savings, only to be hit with a series of emergencies that felt like they took me back to square one. I've overcome terrible fears and feelings of inadequacy to learn how to invest in the stock market and in real estate. I've made some great investment decisions, and a few spectacularly bad ones.

With all of that under my belt, I am now inviting you to develop a healthier relationship with **your** money, one that is less conflicted, less neglectful, less desperate. The Abundance Bound Financial Empowerment 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.

There's some wonderful advice out there. But the truth is that most of it isn't really for non-traditional earners. It's no wonder that you've found yourself worrying, wishing and working harder. It's not because there's something wrong with you! It's not that you can't figure this out. It's that no one is talking to you in the language of your life.

Your relationship with money is one that will last a lifetime. And, like every relationship, it will have its sunny days and its storms. Your job is to embrace your relationship with money, to honor it, and to work every day to make it as strong as possible. Together, we can move you from wherever you are to where you want to be. We've been able to help hundreds of people do this already. And I promise you, if you're willing, you and I can do it together too.

Your next step is to learn more. So take a moment today and visit: AbundanceBound.com/financial-empowerment.

Thank you for spending this time with me.

An invitation to join The Financial Empowerment Program



If what you've just heard resonates with you, I'd like to invite you to join The Abundance Bound Financial Empowerment Program.

So much good is already happening in this world because of the talents you bring to the table. Whether you are expressing those talents as a creative artist, performer, entrepreneur, parent, main breadwinner, side hustler — or a gorgeous multi-hyphenate combination of any of those — the ways in which you are sharing (or want to share) your gifts with the world *MATTER*.

And I know there is **more** you want to do and experience and contribute.

And you know that having a strong financial foundation is what enables expansion in all areas of your life and career.

And you also know how difficult it's been trying to establish that foundation all by yourself. (Not because you lack intelligence, but because you lack support.)

The **Financial Empowerment Program** is an online monthly membership that provides live interactive coaching, expert interviews, self-paced courses, and curated resources, all designed to get you results.

It's exactly what you need to repair and revitalize your relationship with money.

(In a totally non-boring way.)

The price point for this program was chosen to make this kind of unique, ongoing support accessible to you. I hope you'll join us, and see the difference it makes in your life.

All the details are at abundancebound.com/financial-empowerment

About Miata

Miata Edoga is the CEO and Founder of the financial education company, Abundance Bound. For almost two decades, she has been helping independent workers and other non-traditional earners establish a healthier, more compassionate relationship with their money – whether they are just starting out, or starting over, or starting to wonder how they should handle their growing wealth.

She also created the [Financial Empowerment Program](#), which, over the years, has provided hundreds of non-traditional earners with a specific, step-by-step process to significantly improve their financial situation – giving them more time, energy, and freedom to focus on all the things they are called to do.

Miata has led workshops and seminars on financial empowerment for a wide range of organizations including: The Academy of Motion Picture Arts and Sciences, The Television Academy, The Motion Picture & Television Fund, The Writers Guild of America, The Directors Guild, The Screen Actors Guild, The Casting Society of America, and The Center for Cultural Innovation.

There's more info about Miata, Abundance Bound, and some excellent free guidance for you at: AbundanceBound.com
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The music track “Beyond the Horizon” was written by S.L.J. Kalmeijer, performed and produced by Sounds Like Sander

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