

Abundance Bound podcast / episode eleven: Giving

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:

So who are you Miata Edoa?

MIATA:

I am someone who absolutely loves to read – and I'm the founder of the Abundance Bound Financial Education Company. And who are you, Kristine Oller?

KRISTINE:

I am someone who had a wonderful 10-year relationship with an adopted, one-eyed cat named Smee – and I'm the developer and coach of the Creating Cashflow Program that lives inside of your Abundance Bound Financial Empowerment Program. Oh my god, I love to read, too – like voraciously!

MIATA:

Voraciously. And it's something I've reconnected with this year. So we'll talk about that more at the end.

KRISTINE:

Excellent. But today we're talking about giving.

MIATA:

I think it's such a great subject. And I don't think it's something that we necessarily spend a lot of conscious time on. But it's also something that can have this incredibly energizing and inspirational effect on our lives. As we manage our lives, with all of the challenges, it is so easy, without even realizing it, to be going day-to-day just completely absorbed in our own self interests. All of our efforts, all of our emotions become focused on: *“What do I want? What do I need? How am I feeling?”* And it's super interesting, because I think that that's what we think is required to get ahead – that: *“Someday, somehow, if I focus on me enough, I'll finally achieve some result that will allow me to start to focus on other things and other people.”* But that's never true. The result of long-term self absorption is always disappointment, it's always exhaustion. I think that as human beings, we need to live our lives with larger purpose – not because that makes us more virtuous, but because it actually gives us hope.

KRISTINE:

Yeah. “Self absorption” itself is neutral – there's a light side and a dark side. And what you're speaking of is the dark side, where it keeps us very myopically focused on just us. I do agree with you that the shift you make towards being a person who integrates giving into your life – certainly, monetarily – it's an internal shift. It's not an external shift – *“Oh, when I have, you know, The Money, then I will give”* – because I know lots of people with The Money who do not give. It's an internal shift from a perspective of scarcity to a perspective of abundance. That is when you feel spacious and abundant enough to have extra to give – and that could be time, energy, money, other kinds of resources, your gifts to the world. And what's interesting with people – due to experience or just your wiring – you can feel very much

abundant around sharing your gifts with the world, but not so much your money. Or very abundant with sharing your money, but not so much your time. So different people are wired in different ways. And I don't think it's just this one big shift and suddenly you are a giver in all areas. "Giving" itself is neutral – and it has a light side and a dark side. And the light side of giving is when it is fueled by abundance. And the dark side of giving is when it's fueled by obligation, or manipulation, or self aggrandizement, like: *"I'll give but I want my name on the building."* It's such a complex topic to be discussing.

MIATA:

There is a lot we can give. It is not only money – we can give of our time, our understanding, our effort, our love, our knowledge – so there really is no end to what we can give. And I think it's so valuable, how you keep reminding us that for every word there is a dark side and there's a light side. And I also want to remind us that the core of what we have to bring to each of these words is clarity. I talk a lot about how we can be led by emotion – which puts us in what we at Abundance Bound call the Pain Cycle – or we can be led by clarity – which is what puts us in the Power Cycle. And giving is exactly the same. I can be driven by emotion, guilt, or excitement, or pressure, or any of those things – and that is going to be giving from the Pain Cycle. What we want to be doing is giving from clarity, from information. We want to have all of the facts about what do we actually have available to us in terms of resources and be able to make our choices from that place – but also from the spirit of generosity, of being complete. That's going to make whatever level of giving, whatever type of giving, powerful. And I also believe that it is what puts that circular energetic motion in place – that what we put out does come back.

KRISTINE:

What you just said is such a good reminder for people to have as we go into the holiday season, because I really think – and I'm sure you've seen it in the clients that you've worked with – where there's a real "giving hangover" for some people after the holidays, because they've over extended themselves. Whether that's overextended themselves financially, or just energetically – trying to manage other people's feelings through giving of whatever sort. It's a really intense time of year where over-giving can really put a dent into people's lives that they then spend the next part of the next year recovering from. Do you have any guidelines in the Financial Empowerment Program that you talk about with regards to deciding how to give?

MIATA:

It really begins by creating the clarity around what are the choices that you have been making, first – without any judgment without any shame. But looking at: *"What are the choices I've made in the past around giving?"* And then, from a financial standpoint, looking at where we are, and making a conscious decision around how much we want to allocate to our giving. What that helps us to also do – which is incredibly powerful and exciting – is it helps us to get creative. Because though the results are painful, it is actually pretty easy to just go swipe the credit card, just go buy a bunch of stuff. And often, it ends up not actually even having the impact that we want because it's not particularly thought-out in terms of the receiver. It takes less money but more of ourselves to really think about what would be a meaningful gift for a particular person who we love or care about.

KRISTINE:

Just what you've said highlights a real benefit of being part of a group like the Financial Empowerment Program: the support around being creative with your giving. Because the difficult thing about that... the holiday season is a microcosm of how difficult it can be to make choices outside of your family of origin or your group of friends. It can be very difficult to make choices that go against "how things have been traditionally done" and our choices about "how we express our love to each other." And when you have no other support system that is encouraging you to: *"Hey, let's look at how much money you have, and let's get creative about how you give this season,"* if your means are lower or if you're working towards a financial goal that you have put as a priority in your life. A group like that can give you support to maybe make choices that will feel like they're separating you from these other groups of people. No human being wants to feel separate. No human being wants to experience that pain and discomfort. And that's why it's easy to swipe that credit card. *"I will deal, in isolation, with the pain and discomfort of facing my*

credit card bill in January, in lieu of experiencing pain and discomfort during the holiday season. Nobody wants to do that, so I'll do it alone in January." But the option that the Financial Empowerment Program gives you is to be a part of a group where you can feel the pain and discomfort of making choices that set you apart from other groups, but you still feel a part of a community that's in alignment with where you are trying to take your life. And then, if you do make choices based on feeling or emotion or impulse or pressure or whatever, you're not dealing with your "giving hangover" in isolation – you have resources and tools and coaching and support and a space to reflect on like: *"Oh, okay, what was driving that? And how can I do it differently?"* and really analyze it so it doesn't have to be this thing that recurs year after year after year. And that's what I think is so important about what you offer. It's just all a learning experience. It's all data.

MIATA:

Yes! Because giving – just like all of the other tools and words that we talk about – this is not an area where you're simply going to succeed or fail. It's just a commitment to our ongoing growth in this area. And I think the community is what really helps us. Community is always what helps us to keep growing and expanding in all of these areas. I actually would really love to talk for a minute about giving in relation to the work that you're doing with our Financial Empowerment Program members who are members of the Creating Cashflow Program. Because generating additional streams of income – isn't that another aspect of giving: *"How will I serve? How will I add value?"* Isn't that what actually results in increased income and more successful business?

KRISTINE:

Totally. And what I love so much about coaching inside of Creating Cashflow, is because building a business brings up all of the Stuff. We cannot talk about giving and serving without talking about the counterbalance of receiving. And that's actually a real point that we have to talk about and get people over their stories that aren't allowing them to receive the amount they need to be charging, or receive praise from their clients, or receive attention (which can feel uncomfortable, even if it's attention for good things). And if you're blocked in receiving in even one way, you're blocking receiving (to a degree) in all areas. Sometimes people don't give because they're not comfortable with receiving. So it's like: *"Okay, well, you don't have to give me anything... we'll just not do this whole giving thing."* Or they over-give. And that could be in buying an expensive present. And it's like: *"Well, I can now receive because I really, really, really gave in a big way."* Or over-delivering to their clients, like: *"Here's so much stuff that you can't possibly be upset with my service to you because I've given you so much – I've completely exhausted myself – but you're happy, I hope."* So they over-give because they're not comfortable with receiving in a more equitable, balanced sort of way. And that's all a story. That's a whole construct that we dismantle within the program. But I have seen that the more comfortable people can get with receiving the more free and comfortable they can get with giving. There's two stories, I think, that really, really hold people back. The story of: *"I don't have anything to give"* or *"I don't have enough to give."* A lot of people don't join Creating Cashflow – even when they need to produce more income because they're like: *"Well, I don't have anything I can do that someone will pay me for... I have no service that I can give that's of value."* And that's not true. I have yet to meet a person – and I've worked with hundreds of multi-hyphenate, creative, freelancer, gig workers – and, yes, everyone has something to give. The second story is: *"Well, what I do have to give won't make a difference"* – especially in terms of money. It's like: *"Oh my gosh, we're raising money for the next disaster in the world and I have 25 bucks... that's just not going to move the needle."* And that's a story that adds sadness to your life. Because really, what you're saying is: *"I can't affect anything."* You have to get over that story. Instead, saying: *"It's not just about the fact that I'm donating 25 measly dollars, it's that I'm energetically connecting to this cause. And my \$25 is symbolic that I want this to be fixed, that I stand with this group and what they're going for, or that I'm putting energetic love in the form of \$25, to this GoFundMe."* It's an energetic donation as well as a monetary donation. And I think that little tiny donations are really great because they serve the purpose of you finding another story and you building your muscles of deciding: *"I'm going to be a person who gives."* Versus a person who hoards or a person who doesn't give until you feel secure, because that may never happen.

MIATA:

It's about finding that generosity and feeling of abundance within us where ever we are right now. And I love how you talk about "strengthening that muscle" – that as the dollar amounts change in our lives, and as there's growth, the muscle has already been developed... the growth of money doesn't magically grow the muscle. I think a lot about definitions of words. And I actually did some looking into how "giving" is defined and it was super interesting for me to discover that it is actually one of the most used words in the English language. It is an adjective (you can be a giving person), it is a verb (the actual act of giving), and it is a noun (a level of giving". And what I really thought about is what is the Abundance Bound definition? I would say: Giving is just a gratefulness for and the sharing of your abundance with the world that has given you so much.

KRISTINE:

Beautiful. Well, it comes to no surprise – as someone who has designed her podcast around words – that you like to read.

MIATA:

Yes, I have always loved to read, like from when I was very small. And it was how I would fill times of solitude. Thank goodness I wasn't one of those kids who got carsick reading because I just –

KRISTINE:

Oh, yeah, that was me!

MIATA:

I'm so sorry! Because I just got in the car and started reading. But here's what happened... I feel like once I got into those last couple years of high school and college where the work level ramped up, and there was so much assigned reading, a lot of fiction – which was my favorite – went out the window. Then, in my professional life, I read lots of books – not just about money, but I read lots of books about personal growth and different philosophies – and I love them and I love continuing to learn, but what I realized just about a year ago, is that fiction had mostly exited my life. And I made the conscious decision that I was going to start reading fiction again. And anyone who doesn't have the OverDrive app on their phone – because you can take books out of the library, you know, you can get them for like 21 day. So last night, I actually started looking, and I have read at least a dozen fiction books over this past year, at least a dozen. And I was stunned by that. I was stunned by just how making the choice that – you know mostly where I've substituted reading is where I might have been swiping on my phone (not with any particular purpose). And maybe we can include a list with this podcast episode of some of the books that I've read this year, because I've read so many that I just loved. I know that everybody has different styles of fiction that they like, but hopefully, maybe you'll find a range here. But it's been an important part of my happiness this year, so I wanted to share that because I think finding your way back to some of these things and just making the time for them... it's kind of incredible the impact that it has.

KRISTINE:

Well, these conversations with you have been part of the happiness of my year – and we are going to be back in January with another one. So I hope everyone has happy holidays!

MIATA:

Happy, happy holidays, everyone.

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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