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 Edoga?

#### MIATA:

I am the middle child between an older sister and a younger brother, and I'm the founder of the Abundance Bound Financial Education Company. And who are you, Kristine Oller?

#### KRISTINE:

I am a woman with the recipe for the world's best chocolate chip cookie – and I'm the developer and coach of the Creating Cashflow Program, which lives inside of your Abundance Bound Financial Empowerment Program.

## MIATA:

I have had the cookies and I'm a little angry at you right now, because right now, all I can think about is one of those cookies! But we'll talk about them at the end.

## KRISTINE:

Sounds good. But right now we're going to talk about responsibility.

### ΜΙΔΤΔ

Responsibility – and how we approach that word – really has a significant impact on the way that we actually experience moving through the world. There are so many things that can feel very much outside of our control, and that's largely, I think, because they are. Right? One of the things that can be so hard to truly embrace and accept is the fact that the only thing that is 100%, within our control is how we react, how we respond to the things that happen in our lives. There are certainly without question, things that we can work to influence. But at the end of the day, only thing 100% within my control is my response to my experience. And, particularly when it comes to money, I think that many of us experience money as being outside of our control, as things that are "just happening" to us. And one of the best things that someone ever said to me is they said: "Being responsible means being *response able* – being able to respond to the situation." That was such a flip for me, of recognizing that saying: "I am responsible" is what gives me back my power.

## KRISTINE:

I think sometimes, as we're growing up, the word responsibility – "It's your responsibility!" or "Who's responsible for this?" – it takes on this patina of negativity. But like everything else, responsibility is neutral – it has a dark side, but it also has a light side. And when you take on responsibility, you're also taking on agency. So you're no longer at the mercy of all the things that happen to you out there. You're taking agency. And when you do that, responsibility actually becomes a tool of creativity and creation. Because if you are responsible for the things that you do have influence over, then you can shape them

and create them and ,in the case of your relationship with money, change it and grow it – because we are responsible for all of our relationships in life. But if you really look at it as something that's not heavy, but something that is a tool of creation in your life, then it seems less daunting or challenging or intimidating to fully embrace being responsible for what is yours.

#### MIATA:

I love that you really put your finger on how so many of us experience the word in our early lives. So it requires us to actually recognize: "Oh, yes, that's why it's a word that is triggering me." And often it really was used in a kind of threatening way. At least that's how I experienced it. So it's sort of: "Who's responsible for this problem?" And your automatic reaction is: "It wasn't me." That is why is our kneejerk reaction is to pass the responsibility to someone else. But I am inspired by the way you have presented the choice to take responsibility as an actual tool of creativity and creation. A mistake I used to make is that the idea of saying: "Well, I'm responsible for this," I was equating that with: "I'm to blame for this." And that simply made me feel very defensive. Because I could list a whole long list of reasons why I most certainly was not to blame. It has absolutely nothing to do with blame. It has to do with giving yourself the power to grow. And what I really want to stress here is what you and I are talking about today should never be seen as using responsibility as a weapon: "Well, you just have, you know, the responsibility that clean up your life to change things to make things better." It is not about putting a weight or burden on yourself. It's about freeing yourself, about expanding your freedom by saying: "What can I do next?" For me, saying "I am responsible" does - or in many cases, reminding myself that I am responsible – what it does for me is it begins to open up the world of possibility. Because there is no possibility when it's about me needing to change someone else, or needing to change the weather or needing to change the government. And there is an enormous possibility when I start saying: "If I am responsible, then how might I respond to this situation?" And just asking that question is what starts to open doors of "what's next? What resources do I need, what people might support me?" The doors open.

### KRISTINE:

You know, as you said, responsibility and blame get fused together in childhood. And we want to separate those two things, because being responsible for something doesn't necessarily correlate with the blame is on you. And the problem with blame is that it's the sibling to shame.

# MIATA:

Yes.

## KRISTINE:

And we humans are very, very scared of feeling ashamed. I mean, that's a big primal emotion for us. And we see many examples of out in the world pulling back from responsibility: "Well, it's not on me!" It's because we're connecting it to the blame and the shame. But feeling like: "I can't be responsible for this," to me, it signifies a lack of imagination and really a fear of just being uncomfortable. Because creation isn't all unicorns and rainbows. Creation can be a very uncomfortable process, and you feel a little lost at first, when you're taking responsibility, and you're like: "Oh, this, I don't know..." It's like trying on a coat that doesn't fit. But if you're willing to go through that, then you find out how able you are to have an impact and to shift a situation and to manage your own mind. And we don't have to extrapolate this out to the biggest macro problems of the world... bringing it back to just our relationship with money, taking responsibility for what that relationship is now no matter how uncomfortable it feels, is what gives us the agency to then change it.

### MIATA:

Something that we do that fundamentally doesn't work is we want to make words mean only one thing.

### KRISTINE:

I always caution my clients to not get caught in black-and-white thinking, because life is just all shades of gray.

Yeah.

#### KRISTINE:

And this idea that you either are or are not responsible for a situation, that's not actually how it works. It's you're just responsible on a spectrum.

#### MIATA:

And by reminding us that it exists on a spectrum, that allows us to say: "What portion of this am I able to respond to in some way?" And I also really appreciate the way you spoke about the discomfort that we can feel. And the way I view it is that we are actually building our creative problem solving skills. We're actually building that muscle of: "What might I possibly do in this situation? What might I possibly do next?" And when it comes to our financial relationship (because for so many of us, it just isn't – out of the gates – it is not a relationship that feels comfortable) we definitely have muscles to build around the area of growing this relationship, changing the way we are experiencing this relationship – both practically in terms of our money management, and very much in terms of our money mindset, in terms of our abilities to make more... all of these elements that go into and that are part of the financial relationship. In many cases, these are not areas that we're comfortable in. And so when we find ourselves stuck, when we find ourselves feeling like (in terms of this relationship) we're coming up against all of these hurdles, using responsibility as a tool, as an actual exercise where you keep insisting on asking yourself: "What can I do next?" Choosing responsibility over and over and over again, builds that muscle and allows you – and, by extension, the relationship – to grow.

### KRISTINE:

Yes. And choosing responsibility, using it as a tool creatively, doesn't necessarily mean things will work out because there are elements and variables out of your control. But if you can keep blame and shame away from this situation, and go: "Okay, well, I took responsibility for that. And then I tried to shift it in this way. That didn't work out as I expected it to. Okay, am I responsible in any way for that outcome?" And maybe the answer in some cases, is "no." But then it's like: "Okay, so my responsibility in this situation now just lies in my reaction to it. How much energy am I going to hemorrhage because it didn't work out the way I expected it to?" And I have a responsibility now, to re-group, calm myself down, maybe reach out for more information or more help, and try again. But you can do all of that without blame and shame and waging an emotional war against the things that are out of your control.

## MIATA:

That's very important, because saying that we are responsible, it certainly does not suggest that there are not very real challenges, very real obstacles, injustices and inequalities. It absolutely is not negating any of those things. In fact, it is precisely because those things will always exist, it is precisely because there will always be hurdles, that's where responsibility can be a tool. Because otherwise we end up existing as victims of circumstance.

## KRISTINE:

When we look out at the systemic things in our larger society and culture, it can feel so disheartening, And that feeling of hopelessness: "I can't make any difference," chips away at our spirit. And where we can get back in touch with our own power and agency and creativity and ingenuity is within our own life, because that's where we have the most influence. If we take full responsibility for cleaning up and making adjustments inside our own life, we'll get stronger and build a foundation that will support us in contributing to making changes on a larger scale. Where responsibility also gets weaponized is in this black-and-white thinking of: "The way you get what you want is to take full responsibility over everything in your life! No one is trapped in their life! No one is a victim of circumstance! Everyone has the power!" It's like: "Well, no, no." There are people who are trapped in their life – and it's horrific. And there are people out in the world who are victims of circumstance – and it's horrific. If you're listening to this podcast, though, chances are you're not trapped in your life, and you're not a victim of circumstance. Which is great news!

We need more and more people in our society who are building the muscle of asking: "What can I do?" And it absolutely does start with: "I'm financially upside down. I am struggling to pay my bills. I can't figure out how to do this thing that I love and still have a sustainable life." It starts by our willingness to say: "And what can I do?" I also really want to stress that surrounding yourself with people who are practicing taking responsibility is also what will make this truly take off for you because then you're not doing it alone. And someone else is standing right next to you saying: "Yeah, yeah! Take that on! Take on that responsibility! You are absolutely able to change this! Yes, you are! I know you are! I believe that you can!" And I will even give you some ideas and some suggestions. That is, of course, another important reason why the Financial Empowerment Program exists. The reason for this conversation today is that hopefully, wherever you are along the spectrum of taking responsibility, that you start pulling more of it towards you. As you do that, you will find yourself getting stronger, you will find that creativity building, you will find yourself getting excited about the ideas that you have.

#### KRISTINE:

Well, that was that was a tough one. That was a tough conversation. We all deserve cookies.

#### MIATA:

Yes!

#### KRISTINE:

So finding a recipe for an amazing chocolate chip cookie was on my bucket list. So I went on this quest. I will include the recipe in the show notes - I am happy to share ,no need to hoard this to myself. But this recipe was developed from two different recipes, and then adding in two different techniques that I took from other people so it's like an amalgamation to perfection. And there's six things that make these cookies so good. I'll tell you three of them. And the recipe has all six spelled out. You actually use bread flour and cake flour instead of regular all purpose flour. The bread flour is what makes it chewy because it has longer strands of gluten, apparently, and then the cake flour is what gives it a more tender crumb to it and less of a cake-y - some cookies are just kind of cake-y and I don't like that. And then this was a technique I stole from a girlfriend of mine: put three different kinds of chocolate chips into the cookie dark chocolate, semi sweet and milk chocolate - because that way you're getting a different chocolate profile combination in every bite. I love that. Then you make the dough, which does not taste good. So don't be afraid and think you did something wrong. If you want to eat chocolate chip cookie dough make Tollhouse regular recipe. That is the best tasting dough for chocolate chip cookies, I think (but I actually don't like the way their cookies turn out.) So you make the dough and then you chill it for 72 hours - 36 to 72 - I recommend longer. The gluten has time to develop and then the butter and the sugar has time to do... things happen. The chemistry happens in the chill time. And then you get these cookies that are soft in the middle, crisp on the edge. Just so good. You'll read the recipe and be like: "This is a bit of work," but I'm just saying that it's worth it. And you can make the dough into balls and freeze the balls.

### MIATA:

I was gonna ask about that.

## KRISTINE:

You can freeze them for a long time and then you just take out a dough ball and make yourself a chocolate chip cookie when you want a chocolate chip cookie. I feel like part of me is complete in life because I have this recipe.

### MIATA:

You know, for everyone listening, I have tasted these cookies and these cookies are absolutely amazing.

## KRISTINE:

They're totally worth the wait – as is waiting for our next conversation, Miata. So thank you for today.

Thank you.

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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