

**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 Lisa Fernandez joining us to share the candid story of the moment the "Cinderella bubble" that she had been living in popped, and she was confronted with the harsh reality of her financial situation. For Liza, an actress who grew up in Australia, making her way to New York and then to Los Angeles was a dream come true. And although she had been relying on the kindness of a few Prince Charmings throughout her life, this is the tale of how she became her own hero and saved herself. No matter how painful some of the lessons were, she committed to learning how to stand on our own two feet, and learning how to show up as a mature and equal partner in a relationship (even when her income was much less than his). Keep listening to hear how, in just a few years, Lisa did a full financial 180 – transforming her relationships with herself, her partner and her money. I don't really know this side of your story, this whole arc of your journey through your financial growth. So take me back... why were you even seeking out somebody like Miata out to teach you this stuff? Where were you at with money?

**LIZA:**

So I came to L.A. – L.A. was all of these things as a kid and wanting to live in L.A. more than any other state. I didn't even know any other state in America! I was just: "L.A.!" I was like: "Oh L.A., L.A.! Mom and Dad, I'm gonna go to L.A.!" Kristine – you can't even imagine – you go to a new city and you have no reps, no friends, no geographical understanding of a city that you've been dreaming about since you were 11 years old. My best friend Sada in New York... her other best friend is Liz Femi. And Sada said to me: "You have got to meet this girl. She's my best friend. You're going to love her, too. She's going to be your best friend." So I didn't know Liz, I just go for coffee with her. I said to her: "I'm freaking out because I don't know L.A. I don't know anything about L.A. I don't know anybody." And she said: "Come to Kristine Oller's mastermind group." I told my friend just a couple of days ago, the biggest one of my prides is that I took that advice and I went immediately to the next meeting. I didn't wait six months. I didn't wait a year. I didn't go: "Yeah, I'll try that some other time." Instead, I was like: "I'm doing this now because I really need it." So I join your group and I keep hearing everybody talking about "Abundance Bound" and "Miata, Miata, Miata." I was like: "Who the hell is she?" So I go: "Okay, well, I'll figure it out." So I go to Miata's workshop and that's the first day that really is financially, how I changed my life.

**KRISTINE:**

So how would you describe your relationship with money before working with Miata?

**LIZA:**

Kristine, it was like I was in a bubble. I was working a lot and not knowing anything about where my money goes. I didn't know about taxes. We had accountants that he paid for. And I had no understanding about what taxes were being done. I gave over my QuickBooks to that accountant (which I'm no longer with) and they gave my QuickBooks to some intern who ruined my books. So you're

looking at like, so much clean-up thereafter. So here was in this bubble and it was only until after my first week with Miata, I came home, I sat down, I said to my partner: *"I think we need to talk about money and boundaries."* And Kristine, what ensued was us going to hell and back. We almost broke up. It was this Pandora's Box that explodes. And I remember, he just started explaining how he was unhappy with where our financial relationship was – a total surprise to me. And then we fly to New York and same thing – we were in my apartment in New York, we were literally ordering food to sit down and spend hours and hours crying, yelling, screaming. And he's like: *"I don't like this,"* and *"Why did you do that? Why are you spending that?"* Boundaries all over the place. And I am laying down – I think it's like the fourth day – and we had broken up and come back and broken up and come back in that entire week, and I'm laying down on my kitchen floor, having cried so much, because I just thought I was in one relationship and it was something completely different. And I'm laying there, and this dawning of: *"No one's going to save you but you. You are your only hero, Liza."* Because everyone's been my hero – that person has more, that person is taking care of me – and all of a sudden that's been ripped out. And the person who loves me most is saying: *"Stand up on your own, because I'm not gonna always do that. I gotta take care of myself."* And it was such a cold shower avalanche. It was such a wake up call for myself to like, pick myself up, get myself organized, understand what's going on with my habits, get a clarity on what I spend, shrink my expenses to how I truly am meant to live with the finances that are coming in. So I come back from New York, I spoke to Miata, I went to your group all the time, I got super serious, super clear on mindset. I needed to really clean up this inside. Because I could do all the habits and cleaning and whatever, and if the internal software wasn't being upgraded, then this wasn't going to work out. I went to Miata's class, I did twice, I did all the homework. And I fired my old accountant. I changed QuickBooks people. I spent two years cleaning four companies on QuickBooks – four different companies on four different books – with the help of a QuickBooks person, every week. I now know about taxes. I know about P&L. I now know so much about QuickBooks. And then the Universe met me... and it's just been spiraling me upwards.

**KRISTINE:**

I mean, I already like you... but my respect for you has just grown. That is a lot of work and dedication to yourself. That is a huge amount of scary growth. And then to just walk across the hot coals and go: *"I am going to change this."* So how did this – because some people might stop right here and be like: *"Well, there's why you don't talk about money in a relationship!"* What would you say to that person listening who's like: *"Yeah, I don't want to open the Pandora's box. That sounds frightening."*

**LIZA:**

I love this question. In that week, I remember thinking through that week going: *"Is this worth it? Because I can walk away."* And we even talked about that, like: *"Is this worth it?"* So I started with: *"Am I still love?"* And I'm very much in love and at the time was very much in love. So I was like: *"Okay, I could leave but I don't want to so it's around and through."* And we actually learned our numbers – what he makes, what he wants to contribute, what I make, what I can contribute – and we keep checking in on that. We got super clear on boundaries... the things that were hurting him... at some point he said: *"I feel like I'm just the bank,"* and that broke my heart because I never wanted him to think that way. So the things – the habits – I had been doing without my awareness were eliminated. And I found ways in which I was getting into reality. Those numbers really clarified what I can spend, what we can spend together and what he can spend, which is very different – all three of them are very different. So boundaries, lots of communication, lots of check-ins, and you know, still lots of talking about it. Like we're still reshaping and reshaping at every given moment. I think it's worth it.

**KRISTINE:**

Did having those conversations help you have conversations in other areas?

**LIZA:**

It brought us so much more intimacy. Money is such a big deal in a relationship. How many relationships out there don't talk about money? That was the hardest thing, because we haven't talked about it ever.

That was a scary monster. Now things outside of that are just easier to talk about – sinks, and Jackie our dog and vacation... just so much easier.

**KRISTINE:**

And there was such a disparity (regarding income) that had to be addressed in your particular relationship. No matter which side of that you're on there's difficulties in relating and sharing and combining and keeping separate from the other person.

**LIZA:**

Yeah, yeah. It's not pretty to go: *"Oh, we want to go on a vacation..."* and back then I was like: *"I can't afford that right now."* And him going: *"Okay, well, let's see what we can do."* And then me going: *"Here's my contribution."* And it's super clear that when do anything, we're both in awareness that this amount is what he can contribute. This is what I can. And it got a lot more energetically balanced, because I'm coming from an absolute place of transparency and so is he. And we want to go, and sometimes we've modified vacations, we've modified expenses. It's been really, really intimate.

**KRISTINE:**

Yeah, it speaks to each of your maturity levels.

**LIZA:**

Yeah.

**KRISTINE:**

And your love for one another.

**LIZA:**

Yeah.

**KRISTINE:**

Did you each have different old money stories that you inherited from your families that kind of clashed with one another?

**LIZA:**

Yes. I come from a family where my father would buy something for the three of us –

**KRISTINE:**

For the three kids?

**LIZA:**

Yeah. So it'd be just this thing that we share. Everything was shared. For him... he comes from a very poor upbringing... lots of love, lots of wealth internally – these kids were loved to the nth degree – but his parents were just really poor. So when it comes to money, he gets really scared, thinking: *"It's going to go away."* If money was coming in, there was a gripping onto it. Me... my mum and dad bought and sold some real estate in Australia. My dad had his own business, we went on holidays once a year, my dad even owned a plane at some point. He was a pilot and also had his own business. So it was very odd to have a conversation with somebody who looked at me like a potential threat. After years of being with him, for him to go: *"You're going to do something and take it away from me."* And me going: *"What? We are united, we're connected, we're the future for both of us equally."* So the only way to calm his fears is to step up my level of contribution (whether it's energetically or financially), transparency with communication, and for him to trust that no one's taking anything from him. He's one of the most giving people in the world, but then there is this just this thing with money. He's like: *"I've never had it, what do I do? I'm going to lock it away."* And so even advice like: *"Hey, have you thought about investing? Hey, have you thought about syndications or whatever?"* It takes him a little bit to process the knowledge of what I'm sharing, and then he takes action. If he didn't take action, then we wouldn't evolve.

**KRISTINE:**

If you hadn't been through all of this, do you think you two would now own a home together?

**LIZA:**

We wouldn't be together. At some point, it's just not going to work. At some point it's going to be: *"We're going to pretend this is a happy family. And we're going to pretend that we're close. We're going to pretend we're in love."* I really believe finances are such a huge portion of this relationship pie. You cannot say you know somebody if you haven't dealt with or talked about money.

**KRISTINE:**

So that goes back to the reason why Miata and I and you advocate for opening Pandora's box because that box is going to get open at some point. And I think it's better to make the choice to open it and be proactive about it then have the lid of that thing ripped open at a time when it's intense and pressurized and chaotic. And then you have that to deal with on top of whatever else you're dealing with.

**LIZA:**

And also, how can you elevate and increase in success and stay united? It just doesn't work. If it's not being addressed that level of success, it gets split and torn and divorces happen and everything.

**KRISTINE:**

Yeah. And so you mentioned that once you started to create this new relationship with money the Universe took notice. (And when I say "Universe" I mean God, Source Energy, wherever anyone would like to call it, I just happen to refer to it as the Universe.) So it perked up and was like: *"Oh, Liza, what do we see you doing over here taking yourself so seriously?"* How did you notice it was noticing you?

**LIZA:**

Well, first of all, Kristine, you've literally shaped to me. When I win an Oscar one day, you're going to be in my speech! So it started with you and mindset. It started with like: *"What's my narrative inside?"* And I was also now living reality. And that felt like feet on the ground, just total empowerment, because I started to know who I was, where I'm at, and where I want to be. So once that starts to happen, all of a sudden – like this gorgeous serendipity and dance with nature – I start to book really good jobs – first as guest star and now I'm doing recurring and I'm some series regular opportunities. So that has been happening. And then my partner and I, again, through the work in our relationships, through the clarity of our money, we buy a home. And that was so much more seamless in terms of us doing it together than I imagined because this work on our money and our stories. And still, of course, they're always more there. But now we're starting to process and move through our stories quicker. And so we buy a home... not just that... these windfalls of money start to come my way. From the pandemic to now I've worked more than I've ever worked in my life. I've also saved \$60,000 in retirement money, and I've saved \$40,000 for my next house. So you're just seeing like this huge change in two years – working my stuff inside mixed with all of the tears and the ups and downs, learnings, huge learning curves! You gotta be patient with learning curves, with not knowing what you're doing until you know. I still have my part-time job. It's really interesting – that part-time job is now a joy to do because I don't need the money. My partner's help is lovely, but I don't need his help. My acting work is coming in. It's a joy to hear how they've negotiated my contracts, but I don't need the money. I go to set and it's just joy. It's a pleasure to do QuickBooks, it's a pleasure to check my bank account, it's a pleasure to be on set. It's a pleasure to know what the contract amount is. It's a joy. Also, I want to say something in regards to like, you know, three years ago, as I'm cleaning up stuff, I thought to immediately start tithing because I have this emotional reaction to the concept of donating money to causes. I'm really believing – I never thought that I would be somebody who can be philanthropic, because I thought only rich people can do that. And so when I started to clean up QuickBooks the very first year, I went: *"No matter how little you have or how little you can give, just choose your three charities."* And it really set me into living as the wealthy, abundant person I am now, knowing that later on, I'll be able to give more and offer more.

**KRISTINE:**

You started to using those muscles. I really, really appreciate you bringing that up because I'm a really big believer in deciding who you want to be. And then taking even the tiniest little baby steps in that direction and pulling in the texture of philanthropy. Because it's not just \$1 that you're giving, it's the energy. What makes the impact is them knowing: *"There's somebody out here who knows about your cause and believes in what we're doing, so this dollar is my vote of confidence right now for you to keep going. And when there's more to give, I will give more."* And that's you being who you want to be even before you "get there." So what are you most proud of yourself for?

**LIZA:**

I have surrounded myself with an incredible, eclectic, nerdy group of women. And these women are as addicted to succeeding and evolving – and I mean “succeeding” in the sense of their own definition. Women with evolutionary hunger. This is my inner circle. Women who are on the hunt for more upgrades for their own personal growth. And we are so nerdy about money, about real estate, about spiritual fitness, everything, you name it. There's an upward spiral for all of us. We bounce off each other. I think accountability is huge. And I think that's also what Miata offers, the accountability of having to be there every week and making sure that you're doing your work and coming back with answers to her questions. That accountability kept me going.

**KRISTINE:**

So, what does being abundance bound mean to you?

**LIZA:**

Abundance bound is freedom and sovereignty.

**KRISTINE:**

I love it. Thank you so much for doing this.

**LIZA:**

Thank you.

**KRISTINE:**

*"Abundance bound is freedom and sovereignty."* Liza, that's music to my ears. We are sharing Liza's story to give you an inspiring glimpse of what can become available to you once you begin facing your fears about your current financial situation and begin having the sometimes difficult conversations about money – with yourself and with others. The good news is that the moment you decide to get clear about your money is also the moment you gain the power to start increasing your money.

Liza can be found online at [LizaFernandez.com](http://LizaFernandez.com) and on Instagram @Ms.LizaFernandez.

**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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