

**Abundance Bound podcast / episode eighteen: Courtney**

**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 Courtney Shane joining us to share how she shifted her "starving artist" mentality and lifted herself up and into a six-figure support job that provides her with a new sense of financial and creative freedom. And Courtney is most definitely creative; she's an actor, dancer, voiceover artist, clown (as in: trained by Cirque du Soleil), a producer, director, content creator... and now, coder. Her financial transformation started with some odds definitely stacked against her and her husband. Not only did they have to learn how to have a more empowered relationship with money and put some new habits and structures in place, but they also had to unlearn their old and distinctly different money stories. Because even though Courtney quadrupling her annual income was a positive shift in their lives, it was something they each had to adjust to. Keep listening to hear how setting clear financial goals and making a strong commitment towards achieving them completely changed Courtney's life and livelihood. Where were you at with your relationship with money that even took you down the path of seeking out some sort of guidance in that area?

**COURTNEY:**

I had friends that were talking about Miata, so I'd already heard about her. But I was in a very, very interesting place with money. I had gotten injured, my spouse had gotten injured, I had two shoulder surgeries, and my right arm was in a cast, and I'd lost the use of both arms. And my spouse had knee surgery and ankle surgery at the same time, so he couldn't walk and I couldn't use my arms. So somehow, we figured out feeding each other, washing each other. And because I was in this situation, we were going to food banks because we couldn't afford any groceries, we couldn't afford anything. And you wouldn't expect these kinds of injuries to happen. So even in a sling and in a cast, I went in-person to Miata's class, and my spouse went with me. And he took notes because his arms worked. And that's how Miata met us. But I knew – I was like: *"Alright then, something's got to change. And if I don't carve out time for education around this..."* I was just thinking: *"I can't survive like this."* I was in survival mode. It was when I was at her class that I even discovered there was even a "relationship with money" to be had because I never thought of money being something you have a relationship with. Now I look at everything in life differently. I'm like: *"Oh, I have a relationship with food. I have a relationship with money. I have a relationship with my apartment, my environment."* So when she said "your relationship with money," I thought: *"I don't have any – I need some more! That's it. That's all I know."*

**KRISTINE:**

First of all, you win the award for dedication! "Most dedicated student" right there. Was there any money stories from childhood that were still kind of running the show in your head?

**COURTNEY:**

"That there will never be enough." "We don't have a choice. We have to do this because we don't have any." "We have to do this thing..." Wait in line at welfare, whatever the thing is... you know, steal. I mean,

I didn't steal but I have family members that did... certain family members, I would say the the ones that I was staying with the most. There were times where we were sleeping in a car or going to welfare. And it was always about who could give us handouts. So putting the control in my hands and realizing that you can remain stuck when you lean on government assistance or borrowing from others or having people give you things and it takes away from your independence. I needed to shift out of getting help and helping myself.

**KRISTINE:**

And it's interesting, because receiving help is a neutral term – there's a light side to it and there's a dark side to it. The dark side is what you just sort of described, is that you can get into a cycle where that becomes one of the main tools in your toolkit.

**COURTNEY:**

And you restrict! You absolutely restrict how much you earn. Because if I earn more than this amount, I will lose my government assistance, right? So you're constantly strategizing to put a ceiling above you so that you can keep yourself below that line so you can get this free assistance. But it's kind of warped thinking because now I'm in a place where I don't have a ceiling above me and the possibilities are endless. And I have way more money now than I've ever had in my entire life because they took the ceiling away. But it can be really difficult, especially with government assistance, because that line is there. So you're at this line where you can't earn above this certain amount... but you need to earn way more above the line because all of a sudden the things that you were getting government assistance for are now your responsibility. So it makes it very easy to just stay put in the system and not remove your ceiling.

**KRISTINE:**

Such a good point. So that's the dark side of receiving assistance, and then the light side of receiving assistance... it's good to be able to ask for help, and allow yourself to receive it without blocking it and without wrapping it up in shame. So when you started to absorb this new guidance, what was one of the first indicators for you where you noticed a difference – either inside yourself, internally, or externally?

**COURTNEY:**

What I appreciated was separation and focus on particular goals. For example: separating out your business from your personal. Or if you have a goal of traveling somewhere making an account that's like just for that. If you want to make big purchases in your future – buying a house, buying a Tesla, whatever it is – you have an account that's for that and labeling it that creating that flag in the ground and running toward it and seeing the numbers grow. And also taking the time to figure out what it is that you actually want. So for me, I make vision boards. Because I think a lot of people and especially – I mean, I can't speak for everybody else, but definitely for me coming in – everything was just sort of generic with money. It was just: *"I don't have enough, I need more,"* and nothing was ever specific. So now I know, it's like: *"Okay, I have these things that I specifically want to achieve and let me write those out."*

**KRISTINE:**

What was the shift that happened that got you out of where you were at to a different level?

**COURTNEY:**

My partner who took class with me with Miata, we're still a team. And we realized we needed a routine. We didn't have our eyes on our money. We weren't really looking at like: *"Where is it going? How much do we actually have? Let's really look at it."* The Boogeyman is always going to be in the closet, but if you don't open the closet and go talk to The Boogeyman, The Boogeyman is gonna hang out in there. Like just have a conversation with your money, right? So we created this thing, something called "Finance Fridays," and we have done Finance Fridays, every Friday since we took that class – my goodness, I think we took Miata's class six years ago or something like that – and we do it together, so there's a complete transparency on both sides. And we also plan together. I mean, there are things that we could potentially do individually, but we still, no matter what, communicate with each other.

**KRISTINE:**

Once you invited The Boogeyman to tea, and sort of started to get your eyes on your numbers, how did that change the way you felt about your situation?

**COURTNEY:**

Well, the numbers don't lie. They're staring you in the face, and it creates a level of enlightenment and awareness. And I want to play the game of "watch the numbers grow."

**KRISTINE:**

Yes, yes, yes.

**COURTNEY:**

To me, money equals a sense of freedom. When you don't have enough of it and you're constantly struggling, it equals stress and anxiety and freaking out and turmoil in a relationship. I know some people talk about: "Oh, does money buy happiness?" For me, it's: "Money buys me freedom. And when I have the freedom to express myself in the creative way that I want to, then at that point, I can make myself happy because I have the freedom to do so."

**KRISTINE:**

Amen to all of that. So then, for this growth to happen – and we haven't even... this is just part one of the growth – how did you have to grow personally in order to become who you are with your money today?

**COURTNEY:**

I think a willingness to try and also believing that it's possible to create a structure that will work even when you don't have any. Because I often hear people don't start because they're like: "I don't have any money. How can I start?" Well, here I was in a disabled situation, dealing with surgeries, my spouse had not even received his work permit yet because he's an immigrant. So he was legally not allowed to work, I was legally not allowed to work (because my injury happened on the job). So we were both in this situation where very little money was coming in. And yet still, because the habit was more important and the structure was more important for what we could build for our future, we opened a Barclays Dream Account, and started a monthly transfer of one dollar a month, that we both contributed fifty cents to. You have to just start. Because I didn't see it as the dollar, I saw it as: "Let's just get used to auto-transferring happening on this particular day that we set it up for. So we know, on the 15th of every month, that dollar goes over there. And I also don't have to worry about it." But it created the structure and the structure was something that I didn't have, that I knew I needed to have. And that was a huge shift for me. Just start with \$1 . I don't want to hear that you don't have it! Because I'll tell you, I didn't have it. I still did it anyway, because the mission of being abundance bound was more important to me than worrying about: "Where the hell am I going to get that dollar from?" It has to be important enough to make the change.

**KRISTINE:**

Oh, my gosh, I love that so much because you understood the symbolism of setting up the account and the symbolism of making it regular and consistent.

**COURTNEY:**

You're showing yourself that it is possible. And oftentimes, it's people's thinking that gets in the way because they have this negative thinking that it isn't possible. It is possible.

**KRISTINE:**

So true. So, one of the reasons we wanted to have you on this podcast is because of a choice that you made – tell me the whole story.

**COURTNEY:**

I was working at a grocery store for 10 years. And the initial reason why I got the job at the grocery store was because I knew it would be a great artist support job. Some people call it a “survival job.” Because the job, in a way, was kind of disposable. So if I booked anything big, I could get another job waiting tables, working at a coffee shop, whatever. I did end up there for a decade, because I'm also very loyal. And I was very comfortable. I got a little too comfortable. I have four college degrees, and I'm ringing up and bagging people's groceries because I think that I have to be a “starving artist.” And that was the thinking that I stuck with because I thought: *“I need to have a job where I can switch shifts with people and call out and it's not a big deal. And I must be there.”* So I was very stuck in that thinking. I had an actor friend of mine – I was hosting a holiday party for actors and artists – and I sat on the couch with him and he he gives me his update. I said, you know: *“What have you been up to?”* He said: *“I went to coding boot camp and I work from home now and I make this much money.”* I said: *“WHAT?”* So I started looking into it. And I did sort of a pre-coding course before the pandemic and I thought: *“Jeez, this is really hard. I don't know if this is a thing that I can do.”* So I said: *“Oh, well, I guess I'm just supposed to be stuck at a grocery store.”* I keep going with the grocery store, then the pandemic hits. It's March. I say: *“I'm high risk. I'm not dying for groceries. I don't make enough money to do this. I got brain smarts that I'm not using.”* Literally what I said, and I walked out in the middle of my shift. I was in tears. I was not happy about the decision because I was scared. Because: *“What is this COVID thing that's killing people?”* I have been hospitalized more than once with pneumonia and have almost died myself. So I said: *“Okay, I cannot be here.”* And my doctor said: *“You have to leave.”* Everybody at that time said it was only going to be two weeks and I'm like: *“It's a global issue. This is not something that's gonna go away in two weeks.”* So because I was smart enough to realize that, I thought: *“Okay, I'm going to register for EDD disability – here I am going on the government aid again – but I'm going to do it differently this time, because I can't stay stuck. And I'm probably not going to go back to the grocery store, let's revisit that coding idea.”* So I signed up for the coding program. It was nine months, 80 hours a week – I kid you not – with some of the most grueling testing. Only 50% of my class graduated, but I had to do it. I used a vision board above my computer – turquoise water in front of a beach house, and vacations – and I saw it up there, and I said: *“I have to get there!”* And I made friends with my classmates and I said: *“We're going to start a study group because this is really hard.”* And so I'd be in school from 7am to 3pm, we take a little break, and then at 4pm, I'm back on the computer in the study group until midnight. And then the next day, I do it again. And I be in the study group on the weekends. And I just said: *“I have to sacrifice and I have to completely focus in order to accomplish this,”* because I knew it was possible to potentially triple my income. I didn't triple my income. I quadrupled – almost quintupled – my income. It's about 4.75 what I used to make. It's insane the difference. This is the other crazy factor... because I know I have this networking skill set... when I graduated, all the other students were trying to get interviews and putting their resume out there... I never even had a chance to put my resume out there because I let everybody know what I was doing. I posted on my Instagram Stories, my Facebook stories: *“I'm in coding boot camp! This is what I'm doing!”* In the first week of graduating, I had three interviews and two job offers. And I took one of those two jobs. And I am paid more than any other junior software engineer because I have these other organizational skill sets. And didn't just sell myself as an engineer, I said: *“You know what, I have these other skill sets, let me sell those too, because I'm a package.”* And that's the thing we have to remember... we are individuals and there's nobody else out there like us. Nobody has the same life experiences we do. Nobody has the exact same experience. So I became a package deal. I learned to value myself. So now I can actually meet some more of those financial goals that I couldn't meet before. I had the tenacity to save \$1 a month (those auto transfers). Now that dollar is over \$1000 a month.

**KRISTINE:**

I just want to pause this to give you like a thousand high fives! The fact that you saw that you were more than just this one junior engineer, that you are a package, that you have all these other skills, including emotional intelligence. And then networking before you needed to. The first thing I usually say in Cashflow when someone's starting their side business is: *“Okay, every single person you know needs to know you are now doing this. Everyone.”*

**COURTNEY:**

Right? One of the job offers I got was from a fellow actor friend. I didn't even know he was software engineering. And he's like: *"My circle is so full of actors that I don't even know other software engineers, but I saw you post on your Stories every day."* And he calls me up and says: *"There's an opening at my company, do you want to interview?"* But he still knows me as an actor and a voice over artist – and all the other things like that doesn't go away. And I think people are fearful of that with marketing themselves. They're afraid that other people are gonna think they're just this one thing – that all they are is this (whatever it is that they do for work or the bulk of their income or whatever). We're multifaceted, multi-hyphenate human beings, were multiple things.

**KRISTINE:**

So was there any adjustments that you had to make, that your partner had to make? Any kind of particular shifts once you shifted into this new income bracket?

**COURTNEY:**

Yeah, because it was a lot more. I have always been a hoarder of money. So I like to hang on to it because I don't know when more is coming. So that's part of my trauma, is that there have been situations – like getting injured – and all of a sudden there's no money, right? So I have a tendency to hold on to it. He has a tendency to: *"Oh, my goodness, I have it so I have to spend it as fast as possible, because somebody might take it away from me."* And that's his trauma with it, because people would take it from him. But he's made a huge shift with that. And a lot of that has been the education. Also because there's a relationship with money, I talk about that in therapy, he talks about it in therapy, we talk about it in Abundance Bound. I mean, the more that you bring these things to light and really dig deeper as to, like: *"Why is it that I'm holding on maybe too tightly or maybe he's wanting to get rid of it as quickly as possible?"* There are certain things that actually became more clear. I don't want to just throw money at everything. For example, my car is turning nineteen this year, but I work from home – *"Where am I going, you know?"* – unless I'm traveling, but I'm not taking that car with me. But I can putz around town with it. I would love to have a Tesla or some sort of fancy electric car, but it doesn't make sense. So it's still about logically making sense: *"What is more important to me?"* Knowing what your priorities are and what rises to the top of the list. And for me, I'm now addicted to passive income and I want more of it. So our goal right now is a duplex. So we can live in one half and rent out the other half so that my tenant can pay my mortgage. So that I can continue to have passive income. So that I can continue to have the freedom to be able to create. I built myself a voiceover booth, I have a Sony A seven C camera that I bought to shoot for my YouTube for my auditions, all this kind of stuff. But I still even strategize those kinds of things. I wait for Black Friday, where I can get \$300 off, or I might do a credit card offer where they're gonna give a butt ton of points to me for cashback rewards. When we flew to the Bahamas, and when we flew to Cuba, those flights were \$40, because all we did was pay the taxes because we had the points. So those strategies have just increased even more. Even though I make more money, I know that I want to hang on to as much of it as I possibly can so that that money can make money. He also has a little bit of what I call a toy addiction, which is electronics, TVs, computers, video games. My mentality has kind of rubbed off on him, so he's started a YouTube channel where his goal is to be able to get free products to review on his channel (so that wiffy doesn't have to buy everything for him). And I told him: *"Listen, the goal is still the house. We have to get that property so we can have the rental income because we don't have enough passive income yet."* You know, if you get too excited when all of a sudden there's too much money, you may screw yourself. You really want to continue to set yourself up. I'm always in the journey going: *"Okay, we have to continue to set ourselves up. We need to have a property that has income. We need to have investments that have income."* And we do we have investments that have income, you know, they're generating dividend income, and I actually receive that. I didn't have that before. I want the amount to be bigger, because then maybe I don't have to be on the computer as much as I am, you know?

**KRISTINE:**

Right, right, right. So at this stage of the game, what does being abundance bound mean to you now?

**COURTNEY:**

I feel like being abundance bound is not about trying to arrive somewhere, but being inside the journey and living in that journey itself. Celebrating along the way. Occasionally looking back at how far I've come and constantly creating new goals as I reach the ones I've previously set. Being in that abundance bound journey. Because if we're not growing, we're stagnant, and that can cause depression and unhappiness, and we can feel like we're dying. So constantly moving forward. And I think a lot of people think about arriving at an "abundance bound destination," and I don't see that. I see the journey and learning along the way.

**KRISTINE:**

Yes. Oh, this was fantastic, Courtney, thank you so much.

**COURTNEY:**

Thank you.

**KRISTINE:**

*"Being abundance bound is not about trying to arrive somewhere, but being inside the journey and living in that journey itself."* Courtney, that's music to my ears. We are sharing Courtney's story in the hope that it both inspires you to bet on yourself, and encourages you to take your next step forward – even if you are starting as she was with very, very, very small steps. Courtney's story reminds me of one of my favorite quotes – from author Mike Dooley – who says: *"You don't take baby steps for the distance they cover, but to position yourself within reach of life's magic. Just like you don't hoist your sails to move the boat. But to put yourself in reach of the wind."*

Courtney can be found on Instagram @ItsCourtneyShane.

**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](https://AbundanceBound.com/financial-empowerment).

**KRISTINE:**

All of the show notes for this episode are available at [AbundanceBound.com/the-podcast](https://AbundanceBound.com/the-podcast). We are delighted you are listening. Please keep taking very good care of your very talented self.

.....