

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 delighted to have Sarah joining us to share her emotional journey across the threshold of a milestone birthday... which, as a result of her bravery, included a significant expansion in her financial life. After spending most of her 20's and 30's as an actress and a playwright in New York, Sarah made a complete lifestyle and career pivot and, is now a seasoned digital strategist and political campaign manager. As her 40th birthday approached and her financial ambitions grew, she realized that some of her habits, thoughts and parts her identity were no longer serving her very well. So, despite some initial fear and resistance, she decided to summon her courage, get some quality guidance, and step into full ownership of the value she brings to the marketplace. Keep listening to hear how Sarah turned stocks into a side biz AND how she increased her annual salary by \$28,000. How did Miata come into your life?

SARAH:

I'm 40 now. I only started saving money when I was 38. So I got a late start with putting away money. I felt like my 20s and 30s were spent not worrying about the future. I mean, I worried, but then at the same time, didn't. I just would deny it. So LiZa Fernandez, who is one of my best friends, she's been talking about Abundance Bound and Miata for three years. And then she started talking with you, because I think you were coaching her. She really influenced me to get healthier around my finances, because I was really poverty-minded. I remember we had a conversation and she suggested I read this book by Tosha Silver – *It's Not Your Money* – and I had a panic attack. But I also was willing enough at that point to read the book. That was in 2019. And I remember it because after I read that book, I ended up getting this great job. And I felt like it was because of the book. I've read that book, I think, like six or seven times now.

KRISTINE:

I'm a big fan of Tosha Silver's book, which I have read multiple times as well.

SARAH:

Good. So anyway, like Liza had started working on her own finances, and I always was really intrigued by that, but also terrified and just was not ready. And then I hit 39. And I had started doing some work, like letting go of the baby dream (because I don't have a partner and I don't want to have a baby by myself). So I was sort of reckoning with that. And I mean, I'm not saying I'll never have one – life is really funny. But all of a sudden, I was sort of confronted with: *“Oh, I might not be able to choose to have a kid or not. Mortality is a real thing. And aging is like a real thing.”* So I reached out to Miata in October 2021. What is that, like six months ago? I was coming up on my 40th birthday. And I kind of started feeling like my life was over, like: *“What have I done with my life? What do I have to show for it?”* So I reached out to Miata kind of in desperation, you know – I mean, I didn't say that in the email or anything – but like,

quiet desperation: *“There are so many things I don't have control over in my life, but maybe I can have some control over my finances. And so let me reach out to this woman named Miata and find out what's going on.”* We met had a little Zoom meeting at the end of October so I could get to know about Abundance Bound. And what I had been doing at that point – so I got really into the stock market. It is an obsession! I just find the stock market fascinating. I started investing in December of 2020. And that was when I started saving money. I was turning 39 the next month. I had gotten my finances to the point where like I was no longer overdrawing my checking account. That was a big problem for me in my 20s and 30s. I could not make ends meet. And I'd have to call the bank and ask them to not charge me the fee because I couldn't even afford the \$25 fee. So I told her I had started overdrawing my checking account because I was putting too much money into my brokerage account. But it was also, to me, kind of like this luxury problem, because I'm overdrawing my checking account, not because I needed to buy groceries (which was the past), but it was because I started getting obsessed with saving money. And I told her the story... I said, you know, right now I'll go to Ulta and I was like: *“Do I want this lip gloss? Or do I want some Google?”* And the lip gloss was \$18. And so I put the lip gloss back and I was like: *“I want Google.”* I went back outside and I opened up my little Fidelity app, and I transferred 18 bucks. Because stocks... it's the only thing I know where you buy something, and then you get more money out of it with smart choices. As a disclaimer... don't buy crappy stocks, which I have done. So I told Miata about that and she started laughing because she was like: *“Oh my god, I did the same thing!”* For her it was with jeans and Disney. She was like: *“Do I want these jeans? Or do I want Disney?”* And she went and bought Disney and I was like: *“Oh!”* And when I talked to her – now remember, I felt like my life was over at this point. I mean, not in a suicidal way. But just: *“Well this is it. I have nothing more to do with my life.”* You know, the first part of my life I was in New York, I was a playwright, I was acting and doing all this stuff. And then around my mid 30s, that didn't work for me anymore. Like it stopped working. I moved to a different state and then into politics. I was just so clear in my 20s and early 30s. I had a very clear purpose. Ever since I was five years old, I was like: *“I'm moving to New York.”* And when I started wanting to leave New York, I never expected that! New York also started kind of shuffling me out. Certain things started happening where I felt New York was like: *“Sarah, it's time to break up.”* You know, you're in this decades-long relationship and then it stops working. It was like that. And I listened – I listened and I left New York. I realized it and three months later I was living in a different state. Anyway, so I'm talking to Miata about it and for really the first time in a couple of years, I just felt like my chest opened up – I felt air and spaciousness and hope, because she said: *“Oh, you have so much runway ahead of you! You're gonna do so many things.”* And really what it was, was like, the old me was dying, and a new me was coming out. And I didn't know who this woman was because the old me had always thought: *“You'll get married, you'll have a baby eventually...”* And all of a sudden, I'm about to turn 40. I've been single almost my whole life. I'm sort of an anomaly that way; I've never had a big relationship. There were these things I thought my life would look like at 40 and it did NOT look like that. So that's how I found Abundance Bound. I was like: *“This is the right next thing. I'm really excited!”*

KRISTINE:

I love that. Okay, so this brings us to the part in the story where you and I met.

SARAH:

Yes.

KRISTINE:

And we met because inside the Financial Empowerment Program of Abundance Bound, I also have been doing the monthly Money Mindset calls. So I coach the Creating Cashflow Program, but then I also do these Money Mindset calls that all of the members are able to attend. That's where you and I met. So the reason I wanted you as a guest on this podcast is because we've known each other for just six months, and it has been remarkable the mindset transformation that has gone on inside your big brain. So I want you to tell the story of what it was like to meet me, and why you decided to follow some guidance I was giving you – and then you engaged with the Creating Cashflow Program. What has this six-month arc been like for you?

SARAH:

Insane! Number one, major gratitude to you! Oh my god, you have been integral in changing how I value myself. You know, "When the student is willing, the teacher appears?" The willingness – I was ready. I think one of the first questions I asked you was how to ask for a raise, and you literally walked me through it. And you showed me what it means from the employer's standpoint. I remember you were telling me about how to negotiate you were like: *"Okay, ask for this number... and then it's cheaper for the employer to pause and not respond, because you're gonna get really uncomfortable and you're gonna wiggle around, and then you're gonna say: "Okay, it's fine to stay the same, forget about it. It's cheaper for them to not respond right away."* And I was like: *"Okay, this is a lot of information."* It was a terrifying conversation to have with you. You told me to ask for \$80,000 and I, you know, threw up...

KRISTINE:

What were you making?

SARAH:

At the time I was making \$52,000. And I just – that was such a gigantic leap. And you addressed that too. You said: *"You can talk about that with them. You can say: "I know that this might not be a leap you're used to making, but here's why I'm worth this leap."* I ended up asking for \$73,000. That was just the number that I could get behind. And so they came back and gave me \$60,000. It's really no big deal asking for a raise. I never understood that. And thanks to your coaching, I now have actual experience knowing it's not a big deal. And so through a different series of events, somebody reached out to me for this new job in the same field, but at a different company. And in the interview process they said: *"How much do you want?"* And I said: *"Well, I saw the salary band was like \$65,000 to \$80,000, and I'd like \$80,000."* And it was because I got that coaching with you that I was able to say that! I just said \$80,000. And she said: *"Okay."* Internally, my jaw was on the floor, but I just said: *"Great."* But again, I just had the willingness to be like: *"Y.O.L.O."* (you only live once). You know what I mean? It's like: *"Well, the baby dream is out the window so I might as well toss some of these fears out the window, too. I have arthritis in my hands now. I might as well just screw it!"* \$73,000 – that was so hard for me to ask for. And you had said: *"At the next interview \$80,000 please."* Yes. Next interview, \$90,000.

KRISTINE:

Okay, this is what I personally love. When I get the chance to wrap my hands around somebody's brain, I try to be like: *"Let's give it a good stretch!"* So that maybe if you can't get to all of what I'm suggesting, you'll get somewhere. You got more than you were being paid. But what I knew is that you've never done this before... so the \$52,000 to \$80,000 just seems like: *"I don't understand!"*

SARAH:

Yeah.

KRISTINE:

What I know is that once you wrap your brain around \$80,000 and can have it come out of your mouth with some confidence... oh, eighty is gonna get boring real fast.

SARAH:

I know. I know.

KRISTINE:

And isn't it amazing how once you're earning \$80,000 and it's a reality in your life, it doesn't seem like that much money: *"I am now a woman who earns \$80,000."* And that gets your brain thinking about: *"Oh, what else is possible? Because at one point, I did not think this was possible. So if this is possible for me, what else is possible for me?"*

SARAH:

It's amazing.

KRISTINE:

You did that. I mean, yeah, I gave you some really good guidance – which you were smart enough to expose yourself to when you joined the program.

SARAH:

Yes, I did the work. Yeah, I did this.

KRISTINE:

So when we initially were talking about you asking for the raise, there was a lot of resistance that you had, even hearing that that was possible. Because you'd heard that, financially, someone else at the company got boosted. And a very normal response that people have to that is like: *"Why does that person get that? That's not fair!"* Instead of: *"Yeah, well, why aren't you asking for more?"*

SARAH:

Oh, yes. First of all, I was really jealous that this person could ask for more money: *"Who does he think he is? I have way more experience. I've been working as long as he's been walking on the Earth."* And like all the stuff. In his interview, he asked outside the salary bands. And I was like: *"Oh my god, that's not allowed!"* I was mad at him for doing that. I mean, I've done enough work on myself that I recognize if I'm pointing the finger, I have three fingers pointing back at me. Then it was sort of dealing with the devastation of not being able to speak my needs, to speak up for what I wanted. It felt like I was a failure. And I took it personally that they gave him more money. And there was something wrong with me that I didn't know to ask outside of the salary bands. This last job, I work with a lot of people in their 20s and everybody thought I was 28 and I just started dropping: *"No, I'm 39."* And everybody was like: *"What? You're 39?"* I was like: *"Yeah."* I just started owning my age a lot more. Looking young and letting people think I'm young comes with: *"Oh, I didn't know that. Oh, really? Oh, okay. Cool. Oh, sorry."* I played up an ignorance that I did not have. A lot of it was just stopping acting like I don't know as much as I actually know, and just being a presence in the room. And that involves disagreement, which I do not enjoy as a recovering people pleaser and peacemaker. That involves disagreeing with people and then they don't like me, and it's really uncomfortable.

KRISTINE:

Part of the reason people don't change – everyone listening has people in their lives that you can so clearly see how they should just change something, and they won't – and it's because there's these things I call "hidden benefits." Things they're getting out of holding on to an old identity, or a way of doing things or a bad habit. And in order to change, you actually have to give up that set of benefits. Now these benefits can be unconscious, so they have to first be brought to the conscious level of like: *"What are you getting out of the affectation of youth?"* We only do things we get stuff from. So you're getting stuff from that. And in order to shift and own who you are, who you've become, your level of intelligence, your level of agency, that you have created in your life and the level of stability and all of that – in order to own that, like freely out in the world – you have to first figure out what the hidden benefits of the other behaviors were, and then you have to let go of them. And that's the process of change. And that's why a lot of people don't change because they just can't let go of what they know works to a certain degree. And that's why you need other supports, like the Lizas of the world and me and Miata going: *"Let us tell you the benefits over here of when you make this transition – they are great and strong and will serve you well."* That's why witnessing this arc of your journey was just tremendous. You went from somebody who was really keeping themselves small, keeping themselves hidden, and festering a lot of agitation around: *"This isn't really working for me anymore."* And watching you bravely make these decisions and let go of some stuff, and come into your "fully baked" self and having you claim ownership of that. That's what it takes to then sit across a table, having managed your mind, and you're able to ask for \$80,000 in a non-personal way. It's just business. How would you describe your relationship with money now?

SARAH:

Oh, way better, much happier. We get along a lot better now. There's a lot more honesty. I think that's been, as a human, one of my biggest struggles: being honest. By which I mean, I don't blatantly lie, but I

withhold, you know... I won't ask for the raise – which is just a symbol of me not asking for what I need, not making my needs known. And also, as a result of that, me and money had a conversation. And we both were like: *“You've got to start earning a lot more.”* I mean, it's like beyond my wildest dreams, I just have to say... like five years ago... it's insane.

KRISTINE:

So, in addition to this new job, though, you've also started this new little baby side biz. Tell us a little bit about that.

SARAH:

I give talks on how to invest in the stock market for newbies. I'm also available for private coaching. And I really break it down into the ABCs of what the stock market is and how you actually navigate it. Because I think there's a lot of fear around investing, it can look very confusing. And it's actually not confusing, but you just have to sometimes have somebody to hold your hand and be like: *“No, no, this is how you do it. It's fine, don't worry.”* My hope is by the time the person leaves after the hour, they will have the tools they need to start putting money into the stock market and letting the stock market do its magic and grow their wealth, get their money to work for them. I was a newbie two years ago, and I was never taught about it growing up. I was terrified of stocks. I didn't know what they were. I didn't look at them. I vehemently did not care about the stock market... the vehement indifference of something that you're terrified of.

KRISTINE:

Yeah, because you really geeked out on it and went on a deep dive and you read all the books. And now you're like for people who don't want to read all the books: *“Let me break this down.”*

SARAH:

Right.

KRISTINE:

And then coming from a source like you for whom this hasn't necessarily been a lifelong passion. And it's not like you're a savant in the area of numbers and finance. You're just a woman who was able to learn some stuff, and has the talent to then translate it, simplify it, and teach it to other people. That's a whole skill set in and of itself. And that's why I love that you're giving this out to the world. And I think you're such a bubbly, effervescent conduit for us such dry, scary material.

SARAH:

I just started investing two years ago, and with my investing, I took myself to the Dominican Republic – that's how I paid for my 40th birthday.

KRISTINE:

So Sarah, what does being abundance bound mean to you?

SARAH:

Oh, well, this is might sound weird, but it's security. I was never secure in myself in my 20s or early 30s. I was always looking outside for approval and for people to like me and for people to even make decisions for me. And really cleaning up my finances has provided this sense of security with me – like filling up my gas tank. I love filling up my car with gas! I feel so secure when I do it. I'm like: *“Oh, it's a full tank of gas. I love it!”* Or buying groceries – because going to the grocery store was panic-inducing in my previous life. And so that's what abundance is to me – just that security, that inner security, with the inner confidence of: *“I am okay right now. I'm doing awesome.”*

KRISTINE:

That's beautiful. Beautiful. Thank you so much, Sarah.

SARAH:

Thank you.

KRISTINE:

"Being abundance bound is inner security and confidence." Sarah, that's music to my ears. We are sharing Sarah's story as a reminder that, no, your life isn't over at 40 – and that it's always the perfect time to begin investing – in your relationship with yourself, with your career, and with your money.

Info about Sarah's stock market coaching can be found online at [about.me/stocktalk](https://www.about.me/stocktalk)

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.

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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