

“This beautiful book provides the perfect mix of theory and practice. You need your own love story with money, and these pages will lead you to romance.”

— **Chris Guillebeau**, *New York Times* best-selling author of *The \$100 Startup*

MONEY

A LOVE STORY

UNTANGLE YOUR FINANCIAL WOES
AND CREATE THE LIFE YOU REALLY WANT



Kate Northrup

Foreword by Christiane Northrup, M.D.

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Kate Northrup

Foreword by Christiane Northrup, M.D.

Praise for *Money: A Love Story*

*“Stop letting money matters be a source of pain in your life. Read **Money: A Love Story** and allow Kate Northrup to become your new best friend as she guides you, step by step, down the financial freedom trail. Her fresh, creative approach to handling money is sure to leave you feeling empowered and eager to build the wealth you deserve. I loved this book!”*

— **Cheryl Richardson**, author of *The Art of Extreme Self-Care* and *Take Time for Your Life*

*“**Money: A Love Story** is a real breakthrough book! Combining the ‘inner game’ of money with the ‘outer game,’ Kate Northrup guides you effortlessly, with humor, compassion, and a deep understanding of what it takes to succeed in life. If you’re ready to have a new experience with money and change your financial future, this is the book for you!”*

— **Nick Ortner**, *New York Times* best-selling author of *The Tapping Solution*

“This book guided me to fall madly in love with my relationship to money. Kate Northrup helped me become unapologetic about my desire to earn more, give more, and prosper in every area of my life.”

— **Gabrielle Bernstein**, *New York Times* best-selling author of *May Cause Miracles*

“This beautiful book provides the perfect mix of theory and practice. You need your own love story with money, and these pages will lead you to romance.”

— **Chris Guillebeau**, *New York Times* best-selling author of *The \$100 Startup*

*“This is the first book about finances (and life!) that I can actually relate to. Refreshingly candid, uplifting, and practical, **Money: A Love Story** addresses what holds us back from healing and thriving both personally and financially. I wish I had this book long ago. I can only imagine how much grief I would have spared myself. But as Kate reminds us, it’s all part of the spiritual journey to freedom and abundance. Thank you, brilliant Kate Northrup. I am deeply in love with the road map you’ve given us all.”*

— **Kris Carr**, *New York Times* best-selling author of *Crazy Sexy Kitchen*

*“You may know that a healthy relationship with money is essential to attracting abundance and generating financial freedom. What you may not know is that a healthy relationship with your finances is also medicine for a healthy body. With her signature flourish, Kate Northrup teaches us to quit waiting for Prince Charming, take responsibility for our financial well-being, create success on our own terms, lean into feeling-based financial planning, and take actions toward generating revenue without trading hours for dollars. **Money: A Love Story** is just what the doctor ordered for your body, your soul, your business, and your pocketbook.”*

— **Lissa Rankin, M.D.**, *New York Times* best-selling author of *Mind Over Medicine: Scientific Proof That You Can Heal Yourself*

“What I love most about this book is that there are several actionable steps along the way to figuring out your relationship with money. Kate Northrup shares her wins and her struggles for you to consider. Dig into a different kind of love story with this one.”

— **Chris Brogan**, CEO of Human Business Works and New York Times best-selling co-author of *The Impact Equation*

*“In **Money, A Love Story**, Kate Northrup lays out the most irresistible invitation to have a fabulous relationship with your money. Follow Kate’s heart, humor, hope, and homework, and you can have the kind of financial health you deserve.”*

— **Alisa Vitti**, CEO of FLOliving.com and best-selling author of *WomanCode*

*“Kate Northrup lures us to fall in love, lose the stress, have a lot of fun, and take a big healthy grasp of our money. Become empowered about your relationship to spending, earning, saving, and planning with **Money: A Love Story**. Warning: Get prepared to be supported with the knowledge and power to live your dream life.”*

— **Tara Stiles**, best-selling author of *Yoga Cures* and *Slim Calm Sexy Yoga*, and founder of Strala Yoga

“If I had this kind of freedom-focused guidance when I first got going, I’d have saved myself a lot of suffering . . . and a lot more cash. Kate’s take on money is grounded, fresh, and womanly wise.”

— **Danielle LaPorte**, creator of *The Desire Map* and *The Fire Starter Sessions*

*“If you’ve got issues with money—especially if you’ve been avoiding them—you’re going to love **Money: A Love Story**. Kate not only takes you by the hand, but she puts her arm around you reassuringly, removing any shame or guilt you may feel, gently guiding you through the fog with powerful exercises, inspiring stories, and kick-ass advice . . . until, before you know it, you’re financially free, personally empowered, and having a love affair with your money and your life. Her own story is a personal testimony to the power of this work.”*

— **Barbara Stanny**, author of *Prince Charming Isn’t Coming*, *Overcoming Underearning*, and *Secrets of Six-Figure Women*

*“With her trademark authenticity and wit, Kate Northrup shows you how to enrich your life on every level in **Money: A Love Story**. Reading this gem of a book is an excellent investment of your time. As you turn the pages your shoulders will drop back into place and the quiet but agonizing stress that money can so often create in a life will fall away as you open up to an entirely new way of relating to your finances. You’ll learn the power of what Kate so aptly calls ‘feeling-based financial planning’ to create lasting financial wellness. You will never think about money the same way again, because you will create your own financial love story.”*

— **Manisha Thakor**, CEO and founder of MoneyZen Wealth Management

“Money: A Love Story is about telling the truth. It’s about daring to be courageous enough to just love ourselves where we are—for richer or poorer and without judgment or shame. This book allows us to define what wealth means to us in our own lives and to know our worth no matter what our current circumstances. There is a transformation waiting for all of us in these pages. Kate Northrup offers the financial and emotional wisdom to guide us from a place of lack to a place of abundance with blazing love, raw honesty, and the riveting clarity she has acquired from her own pilgrimage to financial freedom.”

— **Meggan Watterson**, author of *Reveal: A Sacred Manual for Getting Spiritually Naked*

“Money: A Love Story shows us convincingly that money isn’t all about numbers and impersonal charts—it’s also deeply emotional, and personal. Kate’s section on over-giving to exhaustion vs. giving more value sustainably is worth the price of admission alone, and that is just the beginning. Profound, subtle, and fresh thinking on a topic, which should be as dear to our hearts as it is close to our pockets.”

— **Michael Ellsberg**, author of *The Education of Millionaires: Everything You Won’t Learn in College About How to Be Successful*

“Kate is presenting us with an intelligent and fun strategy that will bring more abundance and love into the world . . . embrace it and pass it on.”

— **Colleen Saidman Yee**, yoga teacher and owner of Yoga Shanti

“Finally, a book to place money and finances in their proper perspective. This is not in praise of or to demonize money but to let it be the tool for supporting the joy of living, a truly modern and yogic view of where the puzzle piece of finance fits with the soul.”

— **Rodney Yee**, yoga teacher

“Money: A Love Story is a beautiful and insightful guide to finding true prosperity from the inside out.”

— **Marie Forleo**, entrepreneur, MarieForleo.com

“Kate Northrup has written a seminal book on money. Building on the past body of knowledge around consciousness and money, Kate has taken the conversation to a whole new level. Having worked with thousands of people around their relationship to money, I know how disempowered most people are and how much suffering is caused by unexamined beliefs in this area of life. I intend to recommend this book not only to all my students, but also to anyone who has not yet found the relationship they want with money.

Beware! This practical and powerful book will change your life.”

— **Gail Straub**, author and co-founder of the Empowerment Institute

“As an entrepreneur I have had my own very personal journey with money. As someone who works with business owners I watch 99% of my clients struggle with the subconscious relationship that they have with their finances. What I love about Kate’s book is that it takes the fear of talking about money away. In an extremely simple and real way you evaluate your relationship, fears, and desires as they relate to money and actually make a plan to be living in the financial reality that you want for life. Love that!”

— **Carissa Reiniger**, CEO and founder of Silver Lining Ltd.

*“**Money: A Love Story** gets right to the core of what money is all about: worth. And even more specifically, self-worth. Read this book and learn to not only be smarter about money and have a more loving relationship with it, but also to have a more loving relationship with yourself.”*

— **Amanda Steinberg**, CEO and founder of DailyWorth.com

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Kate Northrup



HAY HOUSE, INC.

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*To my man, Mike, for helping
make our whole life a love story.*

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JOIN THE MONEY LOVE COMMUNITY TODAY!

This book is only the beginning of your love affair with your money, yourself, and your life. There's a whole lot more fun for you over at www.moneylovestory.com.

Ongoing support and community are critical for success in any area of your life. One of the biggest factors in my own ongoing financial (and overall) wellness has been a posse of women holding one another accountable, being guides for each other, cheering one another on, and loving one another. I want this for you, too.

I've put together more resources, education, programs, tools, and ongoing support for you. Join me at www.moneylovestory.com and learn how you can:

1. **Join our exclusive online community.** Connect with other people reading the book and experiencing results. Ask questions. Give answers. Prosper in community.
2. **Start a Money Love Circle.** Download a free guide to starting your own local or

virtual community to take the Money Love journey with.

- 3. Do the exercises.** Download PDFs of all the exercises in the book to fill out on your computer or print out.
- 4. Download a coaches guide.** Want to incorporate the material in *Money: A Love Story* into your coaching practice? I've created a guide to make it seamless and effective for both you and your clients.
- 5. Access exclusive webinars, videos, programs, recommendations, interviews, and articles.** The material in this book is living and breathing in my own life. As I find new material and have fresh insights I'll be sure to share them with you on the site.
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Visit www.moneyalovestory.com to join in the fun and go deeper with the book.

FOREWORD

Christiane Northrup, M.D., author of
Women's Bodies, Women's Wisdom

How well I remember the day that I first went with Kate's father to meet our stockbroker following Kate's birth. A new baby meant that it was time for some estate planning. I walked into this venerable financial institution (which no longer exists)—newly postpartum, feeling frumpy, fat, and ignorant—holding newborn Kate. Our broker, in sharp contrast to me, was dressed in an impeccably tailored suit with perfect white cuffs and cufflinks—a vision of sartorial splendor. The offices were paneled with expensive walnut or cherry, and they oozed “money.” There wasn't a single piece of paper on his desk. Pristine. Perfect. Barren. He spoke almost exclusively to my husband. And the entire conversation was about how much money we needed to put away in order to have a certain income when we retired. The conversation boiled down to this (from my point of view): “Right now, restrict every pleasurable aspect of your life that costs money. Scrimp and save. For the

next 30 years. Then—and only then—will you be able to live well once you retire.” What I heard was this: “Put life on hold now. Live later.” There was nothing in the conversation that made any sense to my soul or to my belief in the abundance of the universe. Nothing about joy or living. Completely devoid of emotion or life force. Moreover I felt judged and unworthy compared to this perfectly dressed individual and his staff. The entire experience was intimidating. If this was finance, I didn’t want anything to do with it.

Of course, unbeknownst to me, I was perpetuating my family’s financial patterns, following in my father’s footsteps. He was an ebullient man who knew how to make money as a dentist, but who, when he suddenly died at the age of 68, left my mother without any substantial financial security. Happily my brothers stepped in and salvaged the situation so that she, literally, got to keep the farm! Looking back now, I see that Kate’s father was playing the role of my mother (who always worried about money and taxes) while I was carrying on the legacy of my father, who spent freely without much planning for the future!

But there’s another layer to this money story for nearly all of us—and this is the layer that *Money: A Love Story* really addresses. Western culture has long operated under the notion that frugality is a function of morality. The less you spend, the holier you are. And if you desire nice things and a full life, you are not as morally upright as the tightwad. This belief, which stems from the Puritans, is what my father and I were actually reacting against. But there is no power in unconsciously reacting against a belief you don’t even realize you have. Your power to create your own love story with money begins

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with examining—kindly—your own behavior and beliefs about money so that you can transform them.

And so it is with great delight that I now get to enjoy financial literacy—and to witness through my daughter the healing of her financial lineage. Which, of course, is intimately related to my own. I reveled in reading the part of this book that Kate was most nervous about: her family money legacy and our business history together. No worries there, sweetie. You told the whole truth and nothing but the truth—and in a very graceful, elegant, and loving way. Not an easy thing to do about a subject as charged with emotion as money, divorce, and one's parents. Talk about family secrets!! We all have a unique money legacy, of course. And talking openly and freely about money in families is not common. So it takes courage—and the willingness to look at and change your own consciousness about this subject.

Reading this book is kind of like holding my first literary grandchild!!! The first thing I did after reading the introduction was take the Money Love Quiz. My score was very high. Over 30—a testimony to what a *very* long way I have come since the days of financial ignorance that were the soil in which Kate's financial education is rooted. And now, from the ashes of this legacy, a beautiful feminine phoenix has risen!! *Money: A Love Story* brings kindness and compassion to the subject of money. This book is filled with emotion, meaning, and life force. It is filled with what Catherine Ponder calls “radiant Divine Substance”—the energy that is behind all manifested form. The energy that creates worlds. The energy of abundance and joy and plenty—the feminine “things worth living for.”

Money: A Love Story is, of course, also filled with absolutely practical hands-on, no-judgment ways to heal your own money legacy. Here's something that I did to clear up my own legacy—and heal that shame imprint I mentioned above without passing it on to my daughters. Right after my divorce and during my fast track to financial literacy, I made sure I took my daughters (then in their late teens) into the very same financial institutions in which I had felt so inadequate. I wanted them to meet my “financial team”—my accountant, my lawyer, my banker, my financial planner. I wanted them to know that people who work in the financial industry are hired by them. To work for them—not the other way around. I didn't want my daughters to feel powerless in the hallowed halls of financial institutions. I wanted them to have an experience of financial support—of having their own individual values honored. I didn't want them to feel judged or stupid or anything else negative when it came to their money. And by the way, I let them know (proudly) that I went through three different accountants before I found one who was exactly right for my needs. The first two treated me like a silly girl. Nuts to that!!! I also, of course, fired the broker who was not interested in talking to me when Kate was a baby, but became very eager to meet with me following my divorce and a modicum of financial success.

Here's the whole truth. Our relationship with money profoundly affects our health, particularly the health of the second chakra—our organs of reproduction, the bladder, parts of the bowel, and the low back. For years and years as an ob/gyn physician I have seen up close and personal how a woman's health is affected by issues of money, sex, and power—second chakra energies. For

Foreword

example, a woman's pelvic health is generally good when she has control over her own finances versus being controlled by the finances of others. Or feeling unworthy to accept more money for the work she does. Another health risk for a woman is feeling as though she can't leave an abusive relationship because she can't survive on her own financially. In short, there are a whole host of reasons why *Money: A Love Story* is really a book about health. When you have health in your finances, it's infinitely easier to have health in your body. Full disclosure: I personally developed a large fibroid tumor in my uterus in the last three years of my marriage—a testimony to the fact that my second chakra creative energies were not balanced well back then.

And so, I love that my own daughter, who was brought up knowing the link between beliefs and health, has looked her own money legacy straight in the eye—and then, with love and tenderness, changed the barren parts into an oasis of consciousness and practical wisdom. Through the eyes of my own child, I can see how very far I, too, have come—from financial terror to financial freedom. As a result, my grandchildren—and maybe you and your children or grandchildren—will be spared from the barrenness and fear that have surrounded the subject of money for millennia. And like me and my daughter, you can change your relationship with money into a love story that uplifts not only you, but everyone you touch. And to you, Kate, I say, Well done. Well done. I am so proud of you I could burst.

INTRODUCTION

Anyone who says they don't have money issues is lying—or perhaps they're simply delusional. Money is so omnipresent in our lives and yet so rarely discussed on a deeper level that we don't even understand the influence it has on us.

You see, the thing about money is that it's a stand-in for something else. In essence, we trade money for what we want, for things that, in our eyes, have a certain value. The economy is simply a system of value exchange. That's it. Money in and of itself is nothing. It's what money *represents* that makes the whole shebang a little complex.

For some, money is a stand-in for love. For others, it's a stand-in for comfort or joy or pleasure. And for others, money is a stand-in for happiness. And this assigning of value brings with it all the emotions of any relationship. That, my friends, is why I titled this book *Money: A Love Story*.

I'm sure some reading this title will be appalled that I had the nerve to use *money* and *love* in the same sentence. To even suggest that money is related to love has the power to offend. Yet I'm so sure that unraveling our money woes has everything to do with love (and very little to do with anything else) that I was willing to put it on the cover of this book.

I have yet to meet someone who doesn't have an emotional charge around money. Whether they have millions of dollars or a few singles to their name, money carries some serious weight for nearly every individual living in our culture. However, despite money being such a weighty issue for some, it's not possible to survive anywhere on the vast majority of the planet without participating in the economy in some way. So, it's about time we got our money story straight.



Most people who admit to having money problems think that the way to start the whole process of fixing them is by learning more of the right actions to take around their money. They think that if they were just to read the right personal finance book or invest in the right stocks or hire the right CPA that all would be well. But from what I've found, these folks are approaching it from entirely the wrong direction.

In my experience of moving from debt to financial freedom—and the experiences of others whom I've observed—I've come to realize that the most important place to start is also the one that's most often overlooked: ourselves. Figuring out where we stand with money takes a lot of self-reflection and understanding. Because, as with any good love story, our relationship with money has its ups and downs and twists and turns. We're enamored. We're in love. We hate its guts and swear we will never do "xyz" again. We fight. We make up. We let go too fast and hold on too long.

As with any relationship, the key to dealing with your financial woes lies within. It's not about beating

Introduction

yourself up or putting strict guidelines on what you can and cannot buy. It's about seeing the part you play in your relationship. It's about identifying the value of things in your life. It's about seeing who you truly are in relation to money. To have a good relationship with money, you must know who you are and what your purpose is in this world.

This was made especially clear to me when I was interviewing Danielle LaPorte and her friend Navjit Kandola. At the end of our video (which you can see at www.moneyalovestory.com/glimpse) Navjit asked me a thought-provoking question: What future do you belong to? In essence, she was asking what gets me energized and excited enough to care about life. It was an opportunity to put a true face to my desire to live my life's purpose, and it highlighted for me, once again, that being able to live this life is inextricably linked to money and my relationship with it. And the same is true for everyone. To wake up every morning and do whatever calls to you, whatever the heck you feel like doing, is connected to your ability to feel free from financial strain and be open to what your heart is telling you.

Before we jump into the nitty-gritty talk of money, I want to be very clear that my philosophy is *not* that having more money leads to financial freedom. The great mistake that most people make is that, when they talk about financial freedom or imagine it for themselves, they either don't know what it means or they think it has to do with amassing millions. There are hundreds, most likely thousands, of books out there about how to make more money, preferably *a lot* more money. I've read many of them, and I have gleaned some wonderful wisdom and advice that I've implemented in my own

life. In fact, you may recognize some of this advice peppered throughout the pages you hold in your hand.

Let me be clear, though, that this book is not about amassing wealth. This book is about organizing your life so that you have what you truly want. I will walk you through strategies that will help you get more clear about your finances, get out of debt, and be on your way to financial freedom by focusing both on your emotional life and your external financial practices—which are also ultimately connected to your emotional life.

While I don't have a preconceived notion of what your purpose on the planet is, I do know that to live it you must be totally present. And it's much easier to be present when you don't have static in your financial life—static that can hold you back from enjoying expansive, big thinking about the state of the world and what you have to offer, as well as from relishing in the deliciously mundane moments of walking your kid to school or watching a fire burn in your wood stove. When you're present you can hear yourself better. Then you can be of greater service and give your whole self—mind, body, and soul. In *The Fire Starter Sessions* my friend Danielle LaPorte says “Becoming you is your purpose.” And the bottom line is, it's easier to become you, the most robust version, when you're not freaked out about money all the time.

Since it's virtually impossible to avoid relating to money in some way, why not make it a linchpin in your approach to life, even incorporating it into your spiritual philosophy and practice? I've done this over the past several years and the results have been miraculous—I went from being \$20,000 in debt to having total financial freedom. I've learned a lot on my journey, and

Introduction

I'm excited to share the tips and techniques that have paved my way.

Remember, your road to a good relationship with money will be unique to you—just like any relationship. While this book is structured to move from an exploration of the internal aspects of your money relationship to the external aspects of how we interact with money on a daily basis, I don't expect that this will match how you come to know yourself in respect to your finances. The exercises you find throughout build on one another and help you gain more insight on yourself, but you may find yourself lingering on one for weeks while you whip through another quickly. Trust your timing and take the time you need. The only advice I will give is that you shouldn't skip any chapters altogether. If you feel resistance, that chapter or exercise may be the one that ends up being the most important for your journey with money.

So take what I've written and give it a shot in your own life. I guarantee that something will change for the better. I can't tell you exactly how or what, but I know positive attention paid to any area of your life yields tremendous results, and I also know from experience that such attention on the financial area of life is well worth it.

One quick note before you begin. The most helpful tool for putting some loving attention on your money is a journal, and many of the exercises in this book will ask you to write out your thoughts and note where your finances stand. So grab a blank journal and designate it your Money Love Journal. Beyond that, all you'll need is a pen and a willing heart and mind. So how about it? Let's get started.

A MONEY LOVE QUIZ

Before you jump into the main part of the book, it's good to establish where you stand now in your relationship to money. Take this quick quiz to learn what's holding you back from the abundance you desire and what your current relationship with money says about you. Plus, find out how you can personally get the most out of this book.

1. Do you know how much you spent last month and on what within about \$100?
2. Do you know how much you made last month within about \$100?
3. Do you have more than \$1,000 in savings?
4. Do you have at least one retirement account?
5. Do you have at least one investment account?
6. Do you have any sources of income that come in no matter if you work or not, such as real estate investments, stocks and bonds, or businesses?

7. Do you know which funds/stocks/bonds you own in any investment accounts that you have?
8. Do you talk about money with your significant other, a friend, or someone else close to you at least once a week?
9. Do you know how much money is in your bank account right now within \$100?
10. Do you know how much you spend on average per month?
11. Do you know what top three categories you spend your money on?
12. Do you consciously spend money on the things you most value?
13. Do you enjoy taking financial actions like paying bills, talking to your accountant, and checking in on your investments?
14. Do you enjoy what you do for a living?
15. Have you ever read a book about money before this one?
16. Have you ever taken a course about money?
17. Do you feel optimistic about your financial future?
18. Do you set financial goals at the beginning of each year?
19. Do you track your expenses?
20. Do you feel that the work you do is adding value to the world?

A Money Love Quiz

21. Do you like making money?
22. Have you ever started a business?
23. Do you sometimes lie awake in bed at night or wake up early worrying about your finances?
24. Do you believe people who are wealthy are less spiritual than people who have less money?
25. Do financial conversations with your friends or a significant other often end in disagreements?
26. Do you feel anxious when you think or talk about money?
27. Do you find yourself using the phrase “I can’t afford that” at least once a week?
28. Do you have credit card debt?
29. Do you avoid looking at bank statements, credit card bills, and other financial paperwork?
30. Do you owe any back taxes?
31. Do you feel like there’s never enough when it comes to money?
32. Do you space out, get bored, or exhibit other signs of resistance when learning about money, talking about money, or engaging in your financial life in other ways?
33. Does spending less than you make feel limiting to you?

MONEY A LOVE STORY

34. Do you have a belief, even a barely conscious one, that money is bad or dirty?
35. Do you have a belief, even a barely conscious one, that rich people are evil and/or greedy?
36. Do you feel drained by the work that you do for money?
37. Do you have problems spending money on yourself?
38. Do you feel anxious when spending what you consider to be a large sum of money?
39. Do you keep a balance on your credit card despite knowing that you could easily pay it off?

SCORING:

Add up your yeses from questions 1–22. Write that number here ____.

Add up your nos from questions 23–39. Write that number here ____.

Add the first number to the second number. Your total Money Love Score is ____.

If your score is 0–11: You and your money are on the outs. Let's face it: money is not your favorite subject. It's been a rough ride when it comes to your finances. Congratulations, though, for taking the brave step of going through this quiz. The mere act of going through

A Money Love Quiz

the assessment and being honest about your financial situation takes a lot of courage. Your showing up and starting to get clear on your relationship to money shows willingness. And the first step to transformation is being willing. You're already ahead of the game because, as Woody Allen says, "Eighty percent of success is showing up." You have some work to do to clear out the cobwebs of limiting beliefs in your money consciousness. And there are some practical steps you'll need to take to get your financial house in order. Your relationship with money is tumultuous. It's not been a love affair in the past and you may be scarred. But that can change starting today. The good news is you're here, you have this book in your hands, and you're willing. You're in the perfect place at the perfect time.

How you can get the most out of this book: Easy does it. If you find yourself feeling afraid or overwhelmed, give yourself permission to take a break. Just promise yourself that you'll finish this book and all the exercises in it within a year. Grab a girlfriend (or better yet, a whole gaggle of 'em) and support each other on this journey. Falling deeply in love with your money (and yourself) so that you can have a life that you love is not for the faint of heart. But I promise you that the benefits of abundance, freedom, and truly valuing yourself are worth getting uncomfortable for. This book is more than likely going to make you uncomfortable. When it does, congratulate yourself. Being uncomfortable means you're growing. Your future is bright. Stick with me. We're going through this together.

If your score is 11–30: Love is in the air. I see some canoodling in your future! You are well on your way to

being a money maven. Well done, you! You may still have some limiting beliefs to clear out or some debt to pay off, but you're on your way, baby! It's time to turn up the heat and snuggle up even closer to your money. You've already made some fantastic headway but there's still some room to grow. The great thing is, the better it gets, the better it gets. Any relationship worth having is worth deepening by taking regular, loving actions.

How you can get the most out of this book: Read with an open mind and an open heart. The way I talk about money isn't the way most people talk about money. This book combines the spiritual with the financial. This isn't done many other places. If you find yourself getting frazzled by the processes in the book, stay present. You're already on your way to a wonderful, loving relationship with your money. Also, if you feel bored because you already know something, stick with it anyway. Do the exercises even if you feel like you know everything about that topic—it's possible that you may discover something you didn't know you didn't know. Really great relationships require us to go places we've not gone before. Chances are that you and I are going to go some of those places together. Don't worry. I've got your back. This is actually going to be fun.

If your score is 30–39: It's true love! You live in the rarified air of people having a delicious love affair with their money. You understand how money works and you're not afraid to talk about it or engage with it. Relationships take daily investment, however. Anyone who's been married for several years or longer will tell you that it takes work. Make the choice today to stay

A Money Love Quiz

engaged with your money in a loving way. Don't get complacent. Instead, take daily, loving actions nurturing your relationship with money.

How you can get the most out of this book: Be careful of the I-already-know-this syndrome. When you've already read other books on money, have taken classes, and are already on the abundance train you may fall prey to this insidious syndrome. Any time you find yourself checking out because you think you already know something, it's a great opportunity to reengage. I don't believe there are any 100 percent original ideas out there, but we do need to hear things many, many times before they sink in. You may have heard some of what I've written here. But I promise you this: you have this book in your hands for a reason. We've found one another and there's something here for you. Surrender into the depth of experience that can come from having a beginner's mind. Approach this work as though it's absolutely brand new. We all have the potential to dive deeper into our relationship with our money, with ourselves, and with love itself. This is your opportunity and the time is now. Let's dive in together, shall we?

Chapter 1

WHAT'S LOVE GOT TO DO WITH IT?

To answer the question posed by the fabulous Tina Turner and by the title of this chapter, in a word: *everything*.

Let's begin by looking a little more in depth at the concept I presented in the Introduction, about what money really is . . . or isn't: money doesn't exist. What?! Go back and make sure you read that correctly. Yep, you did.

I'll repeat that. Money doesn't exist. The first recorded use of the term *money* goes back to 3000 B.C. in Mesopotamia. Humans needed a system of exchange to keep track of their valuable things, and so money was born. Essentially, we made it up. The fact that we can say the house I'm writing this in, located in the middle of the desert outside of Scottsdale, Arizona, is worth \$500,000 is made up. The fact that it cost me \$45 to get a pedicure last week and \$39.95 to buy the shorts I'm wearing is all completely dependent on our human perception of value.

The green-and-white rectangles of paper in my wallet are practically worthless in and of themselves. So are the little plastic cards with embossed numbers that I use to pay for stuff. They have no intrinsic value. When you really step back and take a moment to look at the whole money system objectively, you realize that money, in fact, does not exist. Humans made it up.

So, next time you're wailing about the state of the economy and feeling helpless and hopeless about your financial situation, take a moment for a reality check. Open up your wallet and take out the pieces of paper and plastic that are the supposed cause of your woe. Give 'em a good look. Sniff 'em. Touch 'em. Crinkle 'em around or tap 'em against each other and listen to 'em. What are these pieces of paper and plastic actually? They're simply symbols of value that we human beings have created.

YOUR MONEY STORY

Now that we've established that money isn't real, however, we can also acknowledge that we do, indeed, have pretty intense emotions connected to it, and now is a good time to start exploring them. And what better way to begin this process than by looking at our own personal stories with money? The first stage to becoming financially free is to tell the truth of your story to yourself, and feel your feelings around it if you haven't previously done so (or even if you have—generally emotional healing happens in layers and stages). This is important because the truth seeps out eventually, even if you're trying to ignore it. So you might as well invite it

out into the light consciously and with love so it doesn't bite you in the ass later, when you least expect it.

My mom has always told me that you have to feel it to heal it. This is one of my life's maxims. I don't think that life is about being happy all the time. I think it's about feeling the entire spectrum of human emotion so that we've lived out every moment to the fullest extent we possibly can. So let's jump right in with my money story, which comes with as many twists and turns as the next girl's.

I do this not so much because I think my story is inherently interesting, but instead to give you the opportunity to see yourself reflected in my journey. As you read my story and those of others throughout this book, notice which ones resonate with you and which ones turn you off. Notice what annoys you and what makes you really excited. Pay attention to where you have a strong emotional reaction, positive or negative. There are golden nuggets of wisdom for you in each of those stories so listen up; my words may be your inner voice manifest in ink on these pages.

I grew up in a Waspy household in Maine with two parents who were doctors. My mom came from a family of above-average income compared to most of the people in her town. My dad came from a family who had inherited money from Alcoa aluminum and grew up with maids and someone who came to polish the silver once a week. Growing up, my sister and I wanted for nothing. We were extremely well provided for, from dance classes to vacations to college tuition.

There was not, however, much discussion of money in our household. In fact, no one really ever talked about it. I remember that once a year, not long after my

birthday on the first day of spring, my dad got out a lot of pieces of paper with lines of numbers on them. He would then spread them out on the living room floor in piles, get out his highlighter, and begin to attack. The whole thing looked quite complex and appeared to really stress him out. Nonetheless, it wasn't particularly discussed.

The reason I even knew that my family had a fair amount of money was mostly because of what my friends would say. They would ask me things like, "How does it feel to be rich?" and "How much did that outfit cost? I bet just your shoes cost more than everything I'm wearing put together." I knew that other parents respected (or resented, depending on the person) my parents because they were doctors. I knew we went out to eat a lot. I knew that we took trips and that when it was time to buy new ballet slippers because I'd outgrown the old ones, it didn't seem to be a problem.

I also liked making money from a very early age. My sister, Ann, and I started our first business together when I was about six and she was about eight. It was called Queen Anne's Lace and Katydid's. We sold lemonade, bouquets of wildflowers, and handmade jewelry on an island called Chebeague off the coast of Maine in the summers. I then went on to have a booming dog, cat, and babysitting business through my teens. I was also regularly the top salesperson in our class fundraisers, selling the most magazine subscriptions, boxes of oranges, or wreaths depending on the year and the sport I was playing at the time. My success simultaneously embarrassed me and made me proud because of the attention I received for it.

What's Love Got to Do with It?

Though my parents didn't talk to my sister and me much about money, I was aware that it was important. I noted that my friends and their parents seemed to put quite an emphasis on it, as well.

My parents got divorced after 24 years of marriage when I was 16. Suddenly there were more conversations around money than ever before. I was now interacting with my parents separately about it for the first time. I got to see how differently they interacted with it and the different philosophies they had around it. That was when my true financial education began because there was so much contrast. I began to pick and choose which perspectives I felt really made sense to me.

During the time after the divorce my mom began her own financial education. She, like many women, had assumed my dad was better with money than her. He was tall, handsome, and a third-generation Harvard graduate who came from money. My mom had received no financial education growing up in the 1950s, and though she was an incredibly successful doctor, she'd never gotten up to speed on finances. She found the whole subject terminally boring so she just opted out. Until, of course, she found herself in the midst of divorce and carrying a great deal more financial responsibility on her shoulders than ever before.

For the first time in her life it occurred to my mom that being good with money was more than simply believing in a "prosperity mind-set." It turns out that when you're afraid you're going to lose your home and you have to go back to the dump to retrieve your old faucet when you realize that the new one costs \$250, there's more to taking care of your financial life than

doing affirmations—though this can be one piece of a financial stewardship puzzle.

Luckily my mom not only got scared she also got moving. She realized that she was a 50-year-old woman with a *New York Times* best-selling book (*Women's Bodies, Women's Wisdom*) who had been a guest on *Oprah* and had a very successful medical practice, but who knew very little about money. She started reading every money and prosperity book she could get her hands on. For whatever reason, at the ripe young age of 16, I had an insatiable appetite for books on money. So as my mom read Catherine Ponder's *The Dynamic Laws of Prosperity*, *Think and Grow Rich* by Napoleon Hill, and *Rich Dad, Poor Dad* by Robert Kiyosaki, I read them all right alongside her.

It was around this same time as I watched my mom get totally freaked out about money that I made a vow to myself: I would never end up in that position. I saw how she had willingly given her financial power away. She had made a negative assumption about her ability to handle her finances, and then at the age of 50, she had to dramatically change course. I simply wouldn't let that happen to me.

Another thing that I began to reflect upon at this time was the nature of achievement and how that relates to money. As a child I could sense both my parents really pushing and striving. What was modeled for me was that doingness was next to godliness. I got two related messages: that more hours spent working were better and that financial success was very important. I didn't really know what financial success meant, and it wasn't ever directly discussed, but I got the message loud and clear regardless.

There was definitely a culture of achievement in my family, and my sister and I followed suit, both attending Ivy League universities. I went on to graduate magna cum laude from Brown while at the same time performing in two dance companies, acting, singing, and dancing in musicals, having a thriving social life, and starting a business.

Yet, even though the achievement imprint was strong in me, that didn't mean I hadn't begun to think about how hard my parents worked while I was growing up—even before I went off to college, this was on my mind. During my childhood, both of my parents had had successful medical practices of which they were part owners. Both of them were on call a lot, waking up at 3 A.M. because someone had an emergency or was having a baby. My mom also managed to write a *New York Times* bestseller while practicing medicine. And then there was being parents, which was in no way an afterthought. Despite their busy lives, both of my parents showed up at every parent-teacher meeting, soccer game, and play I ever had.

Though my parents made a lot of money and did manage to make time for the things that meant a lot to them (like my second-grade production of *Goin' Buggy*), they didn't strike me as free. My mom wrote during most weekends and she traveled for speaking engagements frequently. My dad was often either on call or going to the hospital to make his rounds. It seemed as though there was always a pressing work matter to deal with, even though we were able to spend a lot of time as a family. This meant that our time together was often colored by things going on in my parents' careers. Whether they were discussing the surgeries they'd done that day over

dinner or swinging by the hospital to do rounds on the way home from being out for breakfast on the weekends, work was always there.

I knew that I liked the kind of experiences that my parents' work could afford us like eating out, seeing shows on Broadway, and traveling. But I also knew on some level, even before I could fully articulate it, that I wanted the freedom to spend my time the way I wanted to spend it. And by the time I was 16, I had recognized that freedom did not mean working harder and harder to earn more and more money as though I had a gun to my head. The seed of my desire for freedom had been planted.

So, in addition to following my mother's example of self-education about money, I set about expanding and deepening my own financial education over the next several years. I read everything in the Robert Kiyosaki Rich Dad series. I created my own prosperity affirmations. I attended seminars about prosperity mind-set. I took every entrepreneurship class offered at Brown. I immersed myself.

In his book *Rich Dad, Poor Dad*, Kiyosaki says that if you want to learn about creating financial freedom and a successful business you should spend five years with a good network marketing company. (A network marketing company is a company that manufactures a product and then uses a word-of-mouth marketing model to spread the word and distribute the product.) At the time that she read this book my mom had been using and recommending the supplements of a company called USANA Health Sciences for years. The supplements happened to be distributed through network marketing. Because of her connection to the brand, she decided to

start a USANA distributorship to get more fully into the business—something she'd never considered doing before. I guess the beauty of being scared shitless is that, if you're lucky, you're more open to trying things that you wouldn't have otherwise.

Though my mom felt like network marketing might be a great way to learn about business and create residual income, she was still slightly reticent and decided that it would be a great idea for *me* to do that business. So, she gave me her USANA distributorship, and I began building a network marketing business at the age of 18. There I was calling all my parents' friends and my friends' parents to invite them to slideshow presentations in my mother's living room.

As my mom gave herself a financial education, she began implementing a lot of the strategies she was learning about in her various meanderings in the business, metaphysical, and personal finance worlds, and she began to have some great success. By a divine, angelic spark, Oprah read and loved my mom's books. This contributed to her star rising very quickly.

It was just my mom and me living at home after my parents' divorce because my sister had left for college. And due to my mom's increased success, the financial pendulum swung in the direction of one of her favorite, albeit tongue-in-cheek, sayings, "Nothing succeeds like excess." We went on amazing vacations. We went shopping at high-end boutiques on Newbury Street in Boston. We stayed at beautiful hotels. We ate out all the time.

And the truth is, this was a higher level of opulence than what we'd previously been accustomed to as a family, but the sensation of experiencing abundance in the

form of my mother spending money, not necessarily extravagantly, but somewhat freely and particularly on shared experiences like nice meals out, was not new for me. She had always seemed relatively comfortable spending money on the things she valued, generally trusting that there was enough.

Soon, I started college, and the work on my USANA business began to pay off; I was earning weekly income beginning in my freshman year. I had a much-higher-than-average income for a college student. And I translated that directly into much-higher-than-average expenses. Suffice it to say, I probably spent more time during my Brown career at Nordstrom than I did at the John D. Rockefeller library. My parents had always told me that when I got a credit card I must never carry a balance; I must pay it off every month. During school my income was enough to pay for my rent, my books, and my credit card bill without a problem.

Despite my above-average income, though, I didn't manage to amass much in the way of savings. I'll never forget standing in the post office with a friend retrieving one of my USANA checks. I had just gotten the envelope when she asked how much I made. When I told her, she said, "Wow, so you must have quite a bit in savings." I simply smiled, but inside I was cringing. Savings? It was almost as though she'd uttered a word in a foreign language. It had never occurred to me to save my money. Each month I simply spent the same amount I earned, regardless of the fact that my foundational living expenses (rent, books, and food) were relatively small.

I graduated from college in 2005 and moved to New York City—not only the land of opportunity, but also one of the most expensive and distracting cities in the

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world. I ended up with nearly \$20,000 in credit card debt by the time I was in my mid-20s.

And like so many others I've since spoken with, I chose to deal with this debt by ignoring it. I was that adorable ostrich, head in the sand, ass stuck up in the air. Somehow I thought that if I "acted as if," meaning if I maintained the lifestyle I desired as an affirmation of my abundance, that the debt would spontaneously dematerialize. My mom, my aunt, my uncle, and I had founded Team Northrup in 2002, a group of USANA distributors inspired by my mom's work who had heard about the products and the business through her or one of her team members. I was building my business in New York going to networking groups and telling people I taught women about creating financial freedom. People were impressed that this spunky young thing had a successful business and was teaching others how to do the same.

Unfortunately, I soon felt like a huge fraud. I was living in an apartment owned by my mother and I was still racking up credit card debt. What I was portraying on the outside did not match what was actually going on behind the scenes. Yes, I had a great income that came in whether I worked or not because I had spent my summer vacations and Christmas vacations building my business while I was in college. Yet I lacked the practical financial consciousness that would have allowed me to keep any of it. Year after year I had to scramble to pay my taxes (and even had to ask my dad to spot me a few thousand dollars one year to cover them), and I continued to more or less ignore my credit card debt.



Fast-forward a few years. I'm now living in a beautiful home. I paid off all of that debt. I have a nice nest egg growing in the bank, and I'm paying all my living expenses with ease and plenty of cushioning. I have to say it feels damn good.

That's how my money story ends (for now), but there were more than a few twists and turns along the way before I got here.

In 2007 I achieved a coveted rank in the USANA sales force called Gold Director. When you achieve this status in the company they know that you're taking the business seriously because building your business to this level is not for the faint of heart. To reward my efforts, USANA flew me to the Gold Retreat, which was held at the beautiful Canyons Resort in Park City, Utah. Everything was completely five-star: limo service, gifts in the room, flowers, fruit plates, a VIP tour of the Olympic facilities, and lots of pampering.

Going on this trip was an extremely big deal for me because I'd never been treated so well as a result of something I had achieved. Up until this point in my life any trip that was paid for or fancy accommodation I enjoyed was always because I was traveling with my mom and she was being recognized. I brought my mom along for the trip because you could bring a guest, I've always enjoyed her company, and it felt good to be able to share my abundance with her after having been on the receiving end so many times.

At one of our fancy-pants dinners, my mom and I sat next to the president of USANA. In a very hushed tone he told us that he had never suggested what he was about to suggest to any other people in USANA, but we had such a unique situation that he felt we should take advantage

of it. Between my mom's reach as a well-known medical expert and my ability to manage the day-to-day aspects of a network marketing business, he felt we would have the perfect partnership. He wowed us with explanations of how we could make significantly more money and help more people together than we could individually. I was enchanted by being picked out of the already elite crew at the Gold Retreat and recognized for my abilities in this way.

After a bit of deliberation, we were both sold. I agreed to stop building my USANA business, which was making a solid mid-five-figure income residually (not so shabby for someone two years out of college), and started focusing all my efforts on my mom's distributorship.

We leapt right in with great enthusiasm and hope. It all seemed like such a great idea. I had the business know-how and the time to do the practical stuff; my mom had the platform to bring lots of people to our team.

But two and a half years into working together I began to feel uneasy. I was having trouble accessing motivation to do the work required to run and build the business. I also started feeling annoyed while training my team, and the process of sponsoring people in the business—a process I had once loved—suddenly exhausted me.

Toward the end of 2010 I had a dream that was simultaneously chilling and illuminating. In the dream I was alive but I had also died. I found my own dead body and for some reason couldn't let anyone know I was dead. I ordered a kit that I found online designed to conceal dead bodies. It was just a plastic bag that sealed to contain the smell (I know, so gross!). I put my body in it and then I somehow fit the whole thing into a FedEx box. I was on my way to an event where I had a Team

Northrup table in the vendor area (something I had done many times in my waking life) and for some reason I had to bring the box containing my body with me. When I got to the event, I created a beautiful display of our product line with my dead-body box as a centerpiece. To ensure that no one knew about my dead body inside that box, I covered the entire table with flowers and sparkles. I also distinctly remember that in this dream I smiled really big throughout the entire event to make sure everything looked okay.

During this time, as you may remember, in my waking life I felt like a fraud because I was traipsing about Manhattan teaching women about financial freedom while I still had (and wasn't doing anything about) some significant consumer debt. There was also the not insignificant detail of living in an apartment that my mother owned and that she paid the mortgage on. Living in the apartment rent-free was part of my compensation for helping build the business, but given that we'd never written out a compensation package or come to a clear agreement, it didn't really feel like I had earned it. It simply felt like I was living in my mom's apartment. The whole time I felt as though I was swimming in a financial quagmire and making a career out of avoidance.

I continued to build my business with my mom, working with women one-on-one to help them create optimal health and financial freedom, mentoring and growing our team, and implementing some new marketing and training strategies that were paying off. But I still had a gnawing feeling that something wasn't right.

The conversations around my business with my mom began to feel more and more strained. Neither of us felt

good about where our business or personal relationship was headed. It felt terrible to realize that not only were my mom and I not on the same page, we weren't even in the same book. And it felt particularly terrible to know that I had helped create this situation.

It became painfully obvious that something had to change in my business partnership with my mother, so we decided to finally get some sort of agreement on paper. I presented her with a new proposal for a written agreement of how we could each be compensated for our contribution to the business. The act of quantifying our business and my contribution was incredibly healing and strengthening for me. Once I got clear on how much the business had grown since we began our partnership, I began to see my own value more clearly. I saw that I had brought something to the table and that I wasn't simply riding my mom's coattails. It felt great to see this on a spreadsheet and to also begin to feel it in my cells.

In the midst of this realization, I was beginning to feel called to make some other changes in my living situation. First I decided that I should leave New York and move someplace where I could drastically reduce my living expenses so I could get out of debt and live with more financial integrity. I decided to move to Maine and live with my mom for a few months. I had visions of meeting a lobsterman, getting married, having a few kids, baking pies, and living happily ever after. But just as soon as those visions of domestic bliss in my home state entered my mind's eye, I started to feel contracted and depressed.

One night I was sitting at a restaurant with a very close friend and I got an idea. I would move out of the

apartment that I co-owned with my mom but that she paid for, we would sell it, I would get rid of most of my belongings, and I would travel the country on a road trip of indefinite duration. I would call it The Freedom Tour, and I would teach workshops called “Women and Wealth” en route, passing on the keys to financial freedom I had learned along the way to other women. The idea came in a single download, and I felt elated and expansive as I told my friend about it. Her eyes grew wider as I talked. My eyes grew wider. Even our incredibly irritating waitress couldn’t break the mood of enthusiasm and possibility.

I knew this was the change I needed. I had a really good life, but it was time for great. I knew that going on The Freedom Tour would drastically decrease my living expenses so I could pay off my debt and begin to live more spaciouly around my money. And I already had a successful virtual business with small teams around the country who could host me and put workshops together for me in their hometowns. I didn’t know how long I’d go for or where I would land. I was letting go of what I knew, and it felt really, really good.

When we have a shift like this, it’s as though a flash flood has washed the path behind us away. If we turn to go back the way we’ve come, there are no tracks, no clear way to go, and no trace of the old way. So our only choice becomes the choice of moving forward. And move forward, I did! Two weeks before I was to leave and drive from Ellicottville, New York, to San Diego, California, in the middle of February, it occurred to me that I should probably invite someone to drive with me. I was letting go of my life as I knew it, and I was in the middle of a relatively tumultuous time in my

relationship with my mother. I would probably need some help, some companionship, and a shoulder to cry on when I woke up somewhere in Oklahoma thinking, *What the hell have I done?!*

So out of nowhere I was inspired to invite this guy Mike who I'd only hung out with a handful of times. We'd met in Chicago the previous June, had e-mailed off and on since then, and had spent time together in Phoenix, where he lived, over Christmas while I was visiting relatives there. It was now January. At the moment of inspiration, a yellow Post-it note quite literally appeared on my mental bulletin board. It said, "Invite Mike Watts to drive across the country with you." And I thought to myself, *What?!?! Who put that there? That's crazy. I barely know the guy.*

But I had to get from Ellicottville to San Diego, and it was the middle of winter, and I was feeling a little shaky in the midst of changing everything in my life. And I had seen Mike Watts's capable arms. They were strong and safe looking—the kind of arms you'd want around if you had a meltdown somewhere in Nebraska. The kind of arms you'd want around if you got stuck in a snowbank in Indiana. And the beautiful thing about changing everything in your life all at once is that it leaves you really open to possibility, so I decided to heed the Post-it. Besides, I'd decided I definitely wasn't going to meet my future husband while crisscrossing the country so I may as well completely follow my desires. With no particular agenda or outcome in mind, I invited Mike to drive with me. He said yes, and within a few days he'd booked a plane ticket from Phoenix to Buffalo to drive a girl he barely knew across the country. There was a blizzard the day he flew in to meet me.

He brought me chocolates. That night he kissed me for the first time, in the living room of the farmhouse where my mom grew up.

On day five of The Freedom Tour, after a conversation negotiating a new business arrangement with my mom, I finally got the clarity I had been listening for. I hung up the phone feeling confused, frustrated, and angry. I walked into my, at the time, very new boyfriend Mike's room with tears streaming down my face, hiccupping my post-sob breaths. After sharing how I felt, Mike looked at me earnestly and asked if he could give me his opinion. I said of course. "Kate, you can do this on your own. You're enough," he said. It was the first time after partnering with my mother that I'd considered going back out on my own. This small taste of freedom, even if only in theory, was delicious.

When I got clear that I no longer wanted to be in business with my mom, I told her with absolute resolve. The conversation lasted less than ten minutes, and it was surprisingly and delightfully easy. She was totally supportive and wished me the best. We untangled ourselves financially over the next six months.

As of September 2011 I am not only completely financially independent and consumer debt-free, I am also completely financially free. My current residual income covers my living expenses so I can choose to work only if I want to for creative fulfillment or to increase my standard of living—we'll cover the full definition of financial freedom in Chapter 8. And, more important, my relationship with my mom is the best it's ever been. We cheer each other on, we hang out with each other just for fun, and we weigh in on each other's business

strategies from a place of total love and enthusiasm for the work we're each creating in the world.

As for my Post-it-note guy, I was supposed to drop Mike off five days into the trip at his home in Phoenix. But, to make a long story short, he never got out of the car and we spent the next ten months traveling the country together and fell in love, covering 34,000 miles and 41 states along the way on The Freedom Tour. Now we live together in Maine.

AND NOW . . . YOUR MONEY LOVE STORY

Once you've written your story and felt the feelings associated with it, the second stage of the personal money story process is to get into agreement with both your past and your present. One of my all-time favorite teachers, Nicole Daedone, founder of OneTaste and author of *Slow Sex*, once told me that our power in any moment lies in our ability to get into agreement with what's happening—to fall in love with your story. The more we push up against something, the more we find it wrong, and the more we wish it were different, the more powerless we are to create the reality that we desire.

Conversely, the more we embrace the here and now and find ways to appreciate it, and perhaps even be grateful for it, the more power we have to move forward. When we own our money story, and even tell it in such a way that we are the heroine, as opposed to the victim, we lay down the first brushstrokes for our new vision of financial freedom and peace.

Did I just hear you call me a Pollyanna? It's true, there are few places in our culture where we're taught

to own the hard parts of our story and choose to see the ways in which they actually worked out perfectly in the larger perspective of our life trajectory. But remember, there's a difference between owning and embracing your story and glossing over grief and hardship. So I'm not suggesting glossing over the hard stuff in order to move right on to feeling good, because the "feeling good" you get to won't last. You need to find those moments in your past that could be looked at as not so good and address them. Find the silver lining. Really look to see what they did *for* you rather than *to* you. And once you start seeing these "bad" things in a new way, you can retell your story with you as the heroine.

So commit now to setting free your woe-is-me. It's time to own your history. It's time to unravel the beauty of your journey up until this point and discover the ways in which it has been a treasure map leading you exactly where you are today. It's time to embrace your story because no amount of wishing it were different will make it so. Instead, tell your story anew. Tell it with magic and awe and a sense of wonder. Tell it proudly because it is the story that has made you who you are. You only get one story this time around, so why not own it?

Now that you know my story, I'd love to show you how I've owned it. How am I the heroine of my story? Well, you saw my twists and turns, my ups and downs, but in the end I have come to realize that by choosing to truly see my value and, as a result, put more value, more of my true voice, out into the world, a lot of great stuff has happened. I paid off all my debt within the course of a few weeks because my income increased so much. I fell in love with an amazing man who totally supports me in work, love, and life and who I support right back.

What's Love Got to Do with It?

I started getting paid to speak. I got a book deal (and you're holding the result of it in your hands). I'm doing work that I love, that adds value to my own life, and that improves the lives of others.

If I hadn't gone through that spot I was in even two years ago, I could never have completely embraced, appreciated, or even fully understood being in the spot I am in now. Feeling like a fraud and being in total financial oblivion while amassing interest on my credit cards felt really shitty. The financial consciousness I have now, and the life I'm enjoying as a result, feels amazing. I want this feeling for everyone on the planet. Having gone through my own financial bumps gives me not only the credibility, but also the empathy and perspective to hopefully help thousands of others move through their own versions of money madness with grace and ease.

It turns out that my money story is, in fact, a love story on many levels: it's the story of my love affair with money, the story of an evolution in my loving relationship with my mother, the story of falling in love with my beloved, and the story of helping others create their own money love story.

All of these stories came with their own life lessons, lessons that you sometimes have to search for by looking below the surface of your experiences. For example, let's look at my relationship with my dear dad and how it has shaped my life. My dad was, like my mom, generous with me and my sister over the years, and both of my parents particularly valued education and travel and spared no expense when it came to providing us with academic, artistic, and cultural education throughout our childhoods and teen years. However, my dad has a very different financial constitution than my mother

and is generally more conservative with his money. And the truth is, some of his financial choices over the course of my growing years registered emotionally for me as rejection or feeling undervalued, which, in and of itself, is a lesson that I truly appreciate.

One of the greatest lessons I learned came by way of feeling inadequate and not valued. I know what you're thinking—*How could this be positive?* But just stick with me. Unfortunately, as a kid, external circumstances have a tendency to leave indelible marks. This is probably due to a wide variety of factors, including:

1. When you're a kid you're more sensitive and impressionable.
2. As a kid you're completely dependent on your parents or other guardians to get your needs met, so your relationships with them are high-stakes because, on some level, everything that happens with them can potentially affect your survival.
3. You're newer to life as a kid and therefore every experience is fresher and, thus, more viscerally impactful.
4. You don't have the emotional maturity to understand events the same way you do when you become an adult, so you often internalize them in ways that you might not when you're more mature.

All that to say, when I was a kid and teenager and my dad chose not to spend money on me in particular circumstances, I didn't yet have the maturity to talk to him or fully express my feelings about it. Instead, I made

a decision early on that would have a ripple effect in my life. I decided that somehow because my dad didn't want to pay for whatever it was, that I was somehow not valuable.

My equating money with love and deciding that I was unlovable because of my interactions with my dad around money basically terrified me away from having meaningful, romantic interactions with men for six and a half years. Of course we both know this is no longer a problem in my life.

Cue the heroine version of the story! What was so perfect about my lack of dating in high school and college was that I saved myself a lot of emotional drama that many young women go through as they navigate the dating world in their late teens and early 20s. Instead, I used my extra emotional energy and spare time to form incredible, long-lasting relationships with girlfriends and to start my own business, which I still reap rewards from more than ten years later.

Have I spent some time and quite a few boxes of Kleenex mourning the loss of my teenage self-worth and the young, fancy-free dating life that I missed out on? You betcha. I've raged. I've journaled. I've danced it out. I've had some amazingly healing heart-to-heart and come-to-Jesus talks with both of my parents and my sister. And I find opportunities to peel back the layers and continue the healing process regularly. But being honest about my feelings doesn't cancel out me being the heroine of this story. After all, what's a good story without some conflict and tears on the other side of the laughter along the way?

All these years later I see that my dad had his own journey around money that had nothing to do with me.

He had a difficult upbringing with some complex dynamics around money and addiction. As a kid I believed that his behavior was connected with how much love I was worth. But that simply isn't true. His choices had, in fact, nothing to do with how he really felt about me or how much he loved me.

And now I choose to see my dad as always having done the best he could with the information, tools, and skills he had available to him. I choose to see him as a loving, generous man who would do anything for me—because that's the truth. And you know what? I'm closer to my dad now than I've been since my age was in the single digits. Our relationship has completely flourished. And guess what else? So have my relationships with other men *and* with my money.

Another way in which I see the perfection in my money love story exactly as it is, is the fact that I owe a great deal of my business and financial success to programming myself for financial freedom at a young age. I am so grateful for this early education. And if it hadn't been for my parents getting divorced and for my mom getting terrified, it's pretty unlikely that I would have turned in my young-adult novels for business and money books.

My rollercoaster ride of being in business partnership with my mother is also hilarious in retrospect. I'm eternally grateful that I didn't know any better than to just dive right in because I was young and innocent and didn't know a thing about anything. This was made manifest in a variety of significant ways, the most important being that we never had a written agreement. Right from the get-go we talked about how I would be compensated and the division of labor, but we never

wrote it down and really fleshed it out. This was a huge learning experience for me. I will never, ever again go into a business partnership without putting things in writing, especially with friends or family. But I wouldn't be so firm in my resolve on this point had I not experienced the challenge of what happens when you do it the other way. And the growth that occurred for me personally, and in my relationship with my mom over the course of our business partnership and then separation, is a priceless gift that couldn't have happened any other way. Youthful enthusiasm is such a blessing. It can guide you down the path that your soul requires to grow.

There are so many gems of lessons to pull out from this segment of the story. Not only did I learn to make written agreements, but I also learned that I'm responsible for how much value I put out into the world, and no one else is capable of making me feel smaller than I am unless I let them. I remembered that I'm enough—always have been, always will be. I learned that the things we hold on to in order to keep us safe are often the things that are preventing us from claiming our freedom.

Part of claiming our freedom in any area of our lives is looking at our stories through a lens of seeing the positive lessons, taking responsibility for our part, and finding ways to grow as a result of our experiences. And that's just what I've done.

There are so many reasons I could tell you that could explain why I experienced financial downfalls. I could say it was because I had never been taught financial responsibility by my parents. I could cite that my dad always wanted to teach my sister and me "the value of a dollar" but we would simply go behind his back and ask my mom for money, which she handed

out freely. I could say it was because they never shared their financial-planning practices with us, or that I was working out some sort of pain as a result of my parents' divorce and watching the financial upheaval of that.

But the thing is that none of those versions of the story feel particularly freeing. If I were to let my mom or my dad (or society, for that matter) be to blame for getting myself \$20,000 in debt, I might as well lock myself into a cell and throw the key out of reach. I was completely responsible for my lackadaisical approach to my finances that left me scrambling, in the red, and ashamed of myself. I chose to not pay attention to my money for a variety of reasons and none of them were anyone else's fault. And it was the perfect twist on my path because there are simply things you can only learn the hard way in order to effectively teach them.

I'm not saying that in order to teach something you have to have been through it (or screwed it up, as the case may be). But let me ask you this: Don't you take me more seriously as a money wisdom teacher knowing that in the span of five years I got myself into and out of nearly \$20,000 of debt while building a successful network marketing business? I certainly hope so because writing that sure reminds me that I've got something valuable to teach. This is my heroine version of my story. *I* made mistakes, and *I* overcame them. I am strong and capable. I am living a life much more in line with who I am deep down. My experiences have given me the chance to tune in to my soul's path.

Can you see how valuable a 60,000-foot view of life is from time to time? I once heard Louise Hay say how

grateful she is for her ex-husband because even though her heart was broken over their divorce, he made her the Louise Hay she is today. I feel the same way. If my parents hadn't gotten divorced and I hadn't gone through those tough years of watching both my mom and dad be sad, confused, angry, and figuring things out, I never would have learned what I learned to become a successful businesswoman. And I never would have taken the conscious journey to owning my worth and, as a result, adding more value to the planet. I'm so grateful to both of them for everything they've taught me, consciously and unconsciously. It's all worked out exactly as it was supposed to.

I took a few steps that some would see as missteps. If you haven't figured it out yet, I, of course, see all of the moments, all of the choices, all of the happenings as the absolute perfect things to bring me to the very moment I'm in, writing this to you. I don't believe in regret.

WHAT'S YOUR MONEY LOVE STORY?

Now it's your turn! You may be relatively new on the paying-attention-to-your-money path. This may be the first book you've ever read about money. It may be a topic you've avoided most of your life. If so, that's okay. You're doing great! Or perhaps you love this topic and this is one of many resources you've checked out. Either way, now is a great time to take a look at your own money story. This exercise will help walk you through telling your story and then owning it, just like I did above.

Part 1: Tell Your Story

Get out your Money Love Journal and write your own money love story. Where did it all begin? What were the high points? Low points? What were the gems? Tell your money story in a way you've never told it before.

Part 2: Moments to Reframe

Tell the truth, but don't forget your rose-colored glasses. Every moment has been a lesson that has brought you to precisely where you are today. Where in your life have you let a challenging circumstance or event define your reality? Where have you not taken responsibility for the way you're choosing to see something? Pick one or two such areas of your money story, and look for ways in which things really have ended up perfectly as a result of these circumstances that may not have felt so great at the time. Did you learn something you couldn't have learned in the same way without getting into debt? Did you begin to claim your financial power or your worth in a new way after realizing how painful it had become to give it away? I'm not asking you to completely switch your perspective on whatever unpleasant circumstances might be hanging out in your past. But I am asking you to do a quarter turn. Is there one thing from your money story you can choose to find right in this moment? Maybe even two?

Part 3: Heroine's Journey Version of the Story

Today is the day to own your story and get into agreement with how things are. And that starts by acknowledging the beauty and perfection of the path you've walked to get here. Now I invite you to expand upon the approach we took in Part 2. Now that you've shifted your perspective on a particular element or two of your money story, take an overview of your story as a whole and look for more layers of perfection and beauty and rightness in what *is* (and/or *was*). You can freewrite on this, meditate on it and ask whatever you consider to be your Higher Power for guidance, or discuss it with a trusted friend who has an evolved perspective. Or you can do all three. Once you start to nudge your perspective on things in a new direction, you may be surprised by how your life can begin to unfold itself before you like a rich, gorgeous tapestry, the pain and the joy, the grace and the growth all woven together perfectly and inextricably. Just like it did with mine, your perspective shifting may come to include other aspects of your life beyond your relationship with money. Everything in life is, after all, interconnected. Whatever you do, do yourself the honor of telling your story with you as the heroine. You are absolutely worth that distinction.

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As I was reading through this book one last time before sending it off to print, it struck me that it's not really mine. My name may be on the cover, but this book contains the work, hearts, souls, and stories of thousands. And for that I'm beyond grateful.

I stand on the shoulders of giants. I feel incredibly blessed to have been born at this time to walk a path prepared by the footsteps of those who've come before me. Thank you to all the way-showers, women and men who dared to suggest a new perspective, and for everyone who's ever chosen to do something differently than everyone else.

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Kate Northrup is a creative entrepreneur, business mentor, speaker, and writer. Her philosophy is that if you free yourself financially you can be fully present to your purpose on the planet. She created this financial freedom for herself by the age of 28 through building a team of more than 1,000 wellness entrepreneurs in the network marketing industry. Through her network marketing business, ongoing seminars and her 30,000-mile Freedom Tour, she has mentored thousands of people in their quest to create financial freedom. She also hosts her own online talk show, Glimpse TV, where she interviews entrepreneurs and change-makers about loving life and being free. Learn more at katenorthrup.com.

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