



KISTY STEPHENS  
Create Wealth. Become a Leader.



# BOLD *Moves*

OVERCOME THE TOP 5 MONEY  
BLOCKS STANDING BETWEEN  
WOMEN AND WEALTH

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## THE WORLD HAS BEEN WAITING FOR *Better Leaders....*

I'm talking about the kind of leader who takes time to learn from her environment and peers so she's empowered to create change. The kind of leader who works hard, and gives, loves, and feels more than everyone around her. The kind of leader who doesn't see failure as a barrier, but a hurdle.

Are you that kind of leader?

You might be nodding in agreement, or maybe you think you only fit part of the description, but the truth is: you're here. And we need you!

**A recent study found that less than 5% of all S&P 500 CEOs are female.<sup>1</sup>**

Think about that — it's fewer than 25 women leaders...vs. 475 men!

Put another way, that's less than 1 female CEO for every 20 male CEOs. Talk about an imbalance....

At the startup end of the business spectrum, the numbers are slightly better, although still far from ideal. During the first quarter of 2017, 17% of startup companies had female founders. Sadly, that number hasn't changed in the last 5 years.<sup>2</sup>

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<sup>1</sup> Barriers and Bias: The Status of Women in Leadership. The American Association of University Women, 2016. [https://www.aauw.org/aauw\\_check/pdf\\_download/show\\_pdf.php?file=barriers-and-bias](https://www.aauw.org/aauw_check/pdf_download/show_pdf.php?file=barriers-and-bias)

<sup>2</sup> In 2017, Only 17% of Startups Have a Female Founder. TechCrunch, 2017. <https://techcrunch.com/2017/04/19/in-2017-only-17-of-startups-have-a-female-founder/>

Does that mean that women aren't innovative enough to create and lead something successful?

Pardon my language, but hell no!

Lots of women are going into business and taking matters into their own hands. Many are succeeding.

But that doesn't mean they're all making an appropriate amount of money. On average, women are paid only 80% of what their male counterparts make. That's pitiful!

WTH? Why?!

There are political and cultural explanations. But there are many other blocks standing between women and the success, salary, and satisfaction they deserve. This happens at every level, from beginners to the most experienced executives!

**We have to change that. And it starts right here.**

The truth is that more women than ever are going into business, but that also means more women are starting and quitting their businesses, too. Only about 80% of new businesses make it to see their second year, and **the number one reason new businesses fail is a lack of cash flow.**<sup>3</sup>

So, if you can learn to recognize, address, and overcome your money blocks, you can be a successful business owner. *You can live a life of abundance!*

But here's the gritty bit: it won't be easy. You're going to have to face the music and really dig deep to overcome these money blocks. And that's just the beginning!

But the good news is that you're not alone. You can make it and become the type of business owner, mom, wife, or sister who has a positive relationship with money. You can make a difference in your life and in the lives of others.

It won't be easy, and it requires lots of work.

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***"Since I've started working with Kisty, my income has doubled and I have control over my finances. It's an incredible feeling to experience such confidence in my business!"***

*Amy De Seyn, owner of Body by Amy*

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<sup>3</sup> What Percentage of Small Businesses Fail? (And Other Similar Stats You Need to Know). Georgia McIntyre, 2017. <https://www.fundera.com/blog/what-percentage-of-small-businesses-fail>

Fortunately, I know exactly what you're going through and am here to help you through every step of the process, starting with this free workbook. And then after you complete the exercises in this book, we'll schedule a 1:1 strategy session (also free!).

What's better, I've been lucky enough to meet and mentor some fabulous, inspiring, brave, bold, business owners just like you and me. And after you finish this workbook, I'll invite you to be a part of that community of learning, love, and support.

This community is THRIVING with folks who are success stories...they're either leading booming businesses or they're well on their way. The best part is that everyone has a story, all of which are still being written, and each member is eager to share theirs to help educate and support.

Whether you've been in business for a while or are just starting out, I'm certain you'll feel the warmth and love from these gals. It really is about lifting each other up, especially when things get tough!

### **BOLD MOVE:**

**The most important part of the process is to create a positive money mindset.**

Trust me on this one — it works. Once you start to open your mind to all the abundance that exists in this world, your life will change. It creates a ripple effect, the extent of which is limitless!

Together, we're going to work through five of the most common money blocks, and if you follow along, take it seriously, and complete all work, you'll begin to notice a difference.

And these are just five *common* money blocks...there will be all sorts of other blocks at each level of your professional life, so that's why it's so critical to start with a strong foundation. Your money mindset is that foundation.

How do I know? I've been there.

Years ago, before I studied mindfulness and learned how to really accept my potential, I was living a life of less. I grew up poor and promised myself I wouldn't continue the cycle. There had to be more to life!

I took matters into my own hands and started to consume all the content I could find about the law of attraction. I learned how reciting affirmations and maintaining a positive mindset can not only transform you, but it can pave the way for success.

Then I worked my rear off, going back to my positive foundations whenever I needed.

**It worked for me, and now it's time for it to work for you, too!**





## MONEY BLOCK #1: LACK OF CLARITY / GOALS

This first money block is so, so common in women.

We spend so much time helping others achieve their goals—I'm talking about our families, friends, colleagues — that we leave little room for our own.

Even worse, we might not even know what our real goals are.

**If you establish vague goals, you'll get vague results.**

Have you ever felt ashamed of talking about what you want with another person? If you were in a mastermind group with me and I asked you to speak up about what you're trying to accomplish, how would you explain it?

If you don't know exactly what you're trying to accomplish, or if you feel some sense of shame about your goal, you **MUST** deal with this money block!

I see so many women who don't even know where to start when it comes to setting their goals. And the truth is that they'll never get anywhere unless they learn how to overcome this. The most successful business owners are successful only because they knew what they wanted. Then they figured out how to get it.

So, here we are...what do you really want? What's at the top of your list? What's preventing you from getting it? I know — these are hard questions to answer!

**BOLD MOVE:**  
**Identify your top goals.**

We're going to identify your top goals, first by listing out what you don't want.

Use the space below to list out the things you don't want, or that you want to stop doing. Then, for each item you wrote down, write something that would be considered opposite to that.

For example, maybe you don't want to continue getting overlooked in search results on Google. Something opposite might be improving your search ranking to get on the first page.

**STOP DOING:**

**OPPOSITE:**

Got that? Now, look at that second list (opposites) and identify the three most important goals.

Finally, use the space below to reflect on why you want to achieve each goal. What will each goal get you?

You also might surprise yourself by thinking you want one thing, but when you reflect on why you desire it, you may find that you actually want something else. Dig deep and be honest with yourself!

*The question isn't who's going to let me;  
it's who is going to **stop me?** ~ Ayn Rand*



## MONEY BLOCK #2: LACK OF ORGANIZATION

Okay, this one is one of my favorite money blocks to address because it involves making a physical difference!

Life moves quickly, and sometimes you just need to take some time to get your sh\*t together.

Now look around — are you surrounded by clutter? Time for some spring cleaning!

When finals came around during college, I always found myself cleaning and reorganizing my dorm room. It's like I couldn't focus before I got my physical space in order. It definitely had nothing to do with me procrastinating studying! ;)

But there was power in this act:

**Organizing provided me time to collect my thoughts and see real progress.**

In addition, it gave me confidence that all the tools I needed were where they were supposed to be. Basically, I was setting myself up for success, especially when I struggled to see progress in my studying.

Organization extends beyond your physical space, too. There are all sorts of business items that require organization.



Bookkeeping and the operational items can take up a huge amount of time, and fortunately, this is the age of the app. Some of my favorites for managing my business are QuickBooks (for bookkeeping), Evernote (to-do lists), Setmore (for scheduling), and Google Calendar.

Take time to get organized, and do it regularly!

**BOLD MOVE:**  
**Organize your workspace and work practices.**

Make physical room for your success by straightening up your desk/workspace!

Go through that pile of receipts and bills, removing what you don't need anymore. If you have old or unused credit, bank, or store cards, close those accounts and toss the cards away.

Here's another big one: if your wallet looks like it's seen better days, clean it out and get a new one. Then you'll be EXCITED and not ASHAMED to reach for it when you need to use it.

After you deal with your physical space, answer the questions below:

*1. What do you use for tracking your time? Do you have a business calendar?*

*2. What does your email inbox look like? What kind of filters and labels have you created for keeping important items separated from the junk?*

*3. How do you manage to-do lists? How do you get things done?*

“With organization comes  
*empowerment.* ~ Lynda Peterson”



## MONEY BLOCK #3: LACK OF GRATITUDE

It's so easy to get caught up in daily life and work and forget about what we've earned or been given. And this extends beyond what we currently have.

When we talk about being grateful, we're really getting at two things: being grateful for what you have, and also learning to accept abundance when it enters your life.

**We place so much value on stuff — the things we own and have worked hard for. But that doesn't have any relation to our total overall value.**

You have a lot of things, even if you don't think so. You're on a computer or a mobile device reading through this book. There's a roof over your head. Food in your stomach. Are you grateful for all of it?

Take note of what you have and say *thank you*. Don't stress over what you don't have...that won't get you anywhere!

At another point on the spectrum of gratitude, are you uncomfortable when someone does something generous for you, like paying for dinner or drinks? What about when someone compliments you?

If so, you might suffer from this money block.

This discomfort can prevent you from establishing an *abundance mindset*. Exercise saying yes to wealth whenever it comes to you—even if it's as simple as someone holding the door for you. Practice smiling and saying thank you!

## **BOLD MOVE:** **Practice gratitude.**

It's kind of scary how easy it is to take things for granted, yet we do it all the time!

One way to combat this is to start a gratitude journal. Putting thoughts onto paper (even digital paper!) is a very powerful method for reflection, and practicing gratitude requires a lot of serious reflection.

Start by listing out everything you can think of that you're grateful for over the last 24 hours. Start with the people in your life, your health, the personal qualities and gifts that empower you, etc. Then move to the physical: your home, vehicles, food, etc.

What / who are you grateful for today?

Record a journal entry on a daily basis. It doesn't have to be super long or comprehensive, but jot down at least a few things each day that you really appreciate.

### **HELPFUL TIP:**

**Set a gratitude alarm on your phone to remind yourself to journal. Then, even if you're not near your journal, you can still mentally perform the exercise.**

*Be thankful for what you have;  
you'll end up having **more**.  
If you concentrate on what you don't  
have, you will never, ever have enough. ~ Oprah*





## MONEY BLOCK #4: LACK OF CONTROL

Important question: Do you feel like you're in control?

For many of us, this is a constant struggle — just trying to get a handle on everything and get ahead of the 8-ball. What does it really mean to be in control?

The beauty and the challenge of being an entrepreneur is that things change on a daily basis, and you have to learn to adjust. That's being in control.

One area I'd like to focus on is a tricky one, and it's related to how much we charge for our products / services.

### **You can't let others handle your money for you.**

What I mean is that you can't let others set your prices for you. Are you influenced by friends and family when they talk about the cost of your product or services? Are you setting your prices based on your competition?

It's good to know what your competitors are charging for similar work or products, but you'll never get ahead by flying with the pack. You're essentially forfeiting your power to someone else. And who knows what kind of money blocks they're dealing with?!

You're basically taking on someone else's blocks and baggage without even knowing it!

How do you take ownership of your pricing yet also remain competitive? It's hard! Especially when you're starting out. That's why having training and guidance from an experienced entrepreneur is so helpful. (I got you!)

I absolutely hate hearing when women quit their business venture because they can't get it off the ground, and that starts with getting through money blocks exactly like this one.

Trust me, I know it's hard. But you have what it takes! And this training, these exercises, and the incredible support I describe later is what you need to make it.

### **BOLD MOVE: Take control.**

You might be held back by your competitors, or maybe it's something or someone else who's really controlling you / your success.

Think about what you charge for your best-selling product or service.

How did you determine it? Have you ever been influenced by feedback from family/friends? Have you tried anything different? When did you last increase your pricing? What's likely to happen if you increased your price by 5%? 10%? 20%?

Now, write out how you feel about increasing your prices. What or who is holding you back?

*When you learn how much you're **worth**,  
you'll stop giving people discounts.*



## MONEY BLOCK #5: BUILDING YOUR FOUNDATION ON NEGATIVITY

This last money block is so important and for many of us, it's so personal, because it deals directly with people we love. That said, it's also a bit controversial, so please stick with me through this entire section!

But before we jump too far into it, I want to stress how important it is to deal with this money block right here, right now.

### **How you deal with the people around you could be the difference between making it or not!**

The foundation I'm talking about could include your family, friends, or colleagues. Maybe it's your clients. Or maybe it's a professional group you belong to.

Honestly, it doesn't matter who they are or how close you are to them, or how long you've known them; the people in your life influence you!

When *The 4-Hour Workweek* author Tim Ferriss was asked on a book tour what he would print on a billboard, given the chance and creative freedom, he responded with a quote from the famous motivational speaker Jim Rohn:

"You are the average of the five people you spend the most time with."



That can be good or bad, depending on who you have in your corner of the ring.

Think about it like this: we're like magnets, and we attract other people who are similar to us. That also means that when we surround ourselves with people who think and behave like us, it's really hard to recognize when it's time for a change.

Or vice versa:

You need people — whether it's co-founders, mentors, family or friends — who will challenge you and make you better. The people around you should have the top goal of helping you be the best version of yourself.

Many people with an entrepreneurial mindset always want to be the smartest gal or guy in the room. But if you're always the smartest person, you don't learn.

**Surround yourself with people who run circles around you in as many areas as possible, and learn from them.**

If you don't, you're just going to clump together and share negativity, fears, and struggles.

How can you tell?

Take a look at your life (professional or personal!), and think about how well things have been going for you over the last couple years. Then look at the people you spend the most time with.

A negative foundation could be one of the biggest reasons why you're stuck.

Like everything else, it's not easy to get through this. As a counselor, I've helped so many people through this, and I've even done it myself (practice what you preach, right?!).

I used to run around with a group of girlfriends who were all doing different things, but one day I realized that their ambitions didn't match mine. What's worse, after I reflected on it, I never really believed that any of them — except one or two — would be successful. It was an awful feeling. What if they thought the same about me?

Immediately, I started to reduce the amount of time I spent with that group of friends, and I forced myself to get out there and meet new people.

Now, I spend most of my time with just a few people who inspire me. They lift me up and help me find the motivation to keep moving forward. I still see and care for some of my less positive friends, but they no longer consume my time.

**What do your friends do for you?**

**BOLD MOVE:**  
**Remove negative influences, rebuild on positivity.**

Who are the five people you spend the most time with? Think about your last 24 hours...who do you interact with, and for how long? Write their names down in the space below.

Take a look at the names on that list and for each person, assign them a numerical value from 1 to 10, with 10 being the most positive influence and 1 being the least.

Now, take those values and calculate your average:

This is a tough exercise, but it's so incredibly important. You might find that only one or two people from your list meet your new positive standards, and that's okay.

Take small steps to reduce the amount of time you spend with the negative people on your list. Increase the amount of time you spend with positive influences, or challenge yourself to find new

influences who can help you move forward.

As you enter new stages of life, your five people may evolve.

For instance, your high school circle was probably very different than your close friends now. And it's not as though your high school friends needed to be thrown out, but their roles may have diminished.

True friendship always endures, and you're simply shifting your focus *for your own good!* On the flip side, if you identify people who might help you improve, make a concerted effort to spend more time with them.

And if, for some crazy reason, you're still stuck with someone in your five who maintains a negative attitude, here's a tip:

Practice deflecting their negativity by rehearsing what you'll say when they're being negative.

"I am in control of my own success, and I'm open to receiving more." Or, "I'm going to focus on what I can change right now, and less on what is out of my control."

Use this space below to write out more affirmations to rehearse!

“*Sometimes your circle decreases  
in size, but increases in value.*”



***Kisty has been such an inspiring, supportive, and helpful business consultant and coach! She helped me understand business concepts, accounting software and programs, and helped me feel generally more confident and at ease as a new business owner. I highly recommend Kisty to anyone who is ready to become the greatest version of themselves individually and professionally. She will help you get there every step of the way!***

*Becky Kagan, MA, LPC*

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***Kisty is a sum of many incredible words. She loves with intent, is purpose-driven and a pillar of strength. Her coaching and mentoring style has every attention to detail. Kisty is an extraordinary support to have in your corner. She shows up and draws the best out in you. Kisty is authentic and real. She truly summons you to rise to your calling. Kisty is a part of my journey and my success.***

*Lindsay Gayman, Life Coach*

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***I now have an expert I can lean on when I hit a new stumbling block, and a clarity on my business's money I never dreamed of. I could have kept going with my old system, never realizing how easy it really is to 'add zeros to my bank account.' THANK YOU, Kisty!  
You're a lifesaver for the stubborn and rising.***

*Shannon Townsend, Speaker*



## MAKING SENSE OF IT ALL....

These five money blocks are just the beginning. There are many more blocks that you'll encounter on your journey to success, and you don't have to deal with them on your own!

But that's the trick right there: *dealing with them*.

Whether or not we're conscious of it, we create these money blocks out of our own need for safety. We're scared of being perceived as aggressive or bitchy, just because we're dealing with life and trying to get ahead.

**We let our fears take over and control our actions and progress, when all we want to do is live good, happy, successful lives with the people we care about.**

Think about it...we hang with people who bring us down, just because we've known them for years. We let others influence how much we should charge or get paid, just because they're doing something similar and we don't want to be the outlier. We downplay what we've earned because we don't want to brag.

The list goes on.

You can't — and you won't — get anywhere if you're committed to feeling "safe." And you'll never become the leader you're meant to be...the same leader the world needs more of...if you're not constantly reviewing your progress and identifying blocks to overcome.

And that's why you're here: to create a sense of awareness and a path forward.

**BOLD MOVE:**  
**Face your money blocks.**

Take a moment for one final bold move and answer these questions:

1. What am I getting from keeping these money blocks in my life?

2. Where did these money blocks come from?

3. What am I truly afraid of?

“*A ship in the harbor is safe,  
but that is not what ships are  
built for.* ~ John Augustus Shedd



## YOU'RE BECOMING AWARE, BUT YOU CAN'T GO IT ALONE....

Do you know what's next? There isn't a wrong answer here.

You might have reached this point in this book and wonder if any of these money blocks actually apply to you. And I challenge you to be as honest and open with yourself as possible...dig deep and reflect on what's holding you back.

Maybe you know what's holding you back, and you might think that it's totally external; it has nothing to do with you. *It's the economy! My industry has been hit hard. My clients are trying to save money and I need all the clients I can get.*

Here's some tough love, sister: businesses succeed and fail all the time, no matter what's going on in the outside world.

### **How you deal with it defines you.**

You might be right about external factors or how your industry has been hit. But you have to muster up the strength to move forward regardless, and that starts with investing in yourself.

Time for some good news: you've already started that!



And more good news: there's a whole community of like-minded friends who are there to support you!

**After our 1:1 FREE strategy session (which we'll set up after you send this completed workbook to me at [kistys@gmail.com](mailto:kistys@gmail.com)!), I'll send you an email with an invitation to join this exclusive group of entrepreneurs who are on the same journey as you.**

These women are just like you — strong, smart, brave, and bold! And like me, they're here to help you. We celebrate each other's successes and lift each other up when we fall. Although many of us are at different points on our individual journeys, we all walk side-by-side, hand-in-hand. It's really a beautiful group.

One thing I love about this group is that we talk freely about our own blocks. Money blocks are a very real thing; I'm affected by them, too. You took a HUGE first step by completing this lesson, and you might have to return to this book to keep working through your blocks, and new obstacles that appear on your journey.

And that's okay. You got this!

Until next time, my bold, brave, beautiful friend.

Muah!

~ Kisty



### **“Do something every day that scares you.”**

That quote by Eleanor Roosevelt has always struck a chord with me, because I firmly believe that the only things standing in the way of women succeeding in business are the mental, emotional, and financial blocks we place in our own path. We scare ourselves.

Through many years and lots of blood, sweat, and tears, I cleared the obstructions standing in my way, and now I'm dedicating my life to helping people like you do the same!

Over a career of 20+ years as a social worker and counselor, I've guided and assisted hundreds of women in their quest to improve their net worth. Having changed my own mindset, I take great pleasure in helping others do the same. The way we think can have a hugely positive influence on the twists and turns that our lives take, and I'd love nothing more than to be your guide as you embark on a new professional journey!

I was 27 when I decided that life as an employee wasn't for me, and I started my first business: a hot wings restaurant in sunny California. It was hard work...like, really hard work! I kept the faith though; I wasn't ready to be just another line on a spreadsheet, subject to the whims of a CEO

who couldn't pick me out of a line-up. I rolled up my sleeves and promised myself I wouldn't let anyone else's negative outlook hold me back.

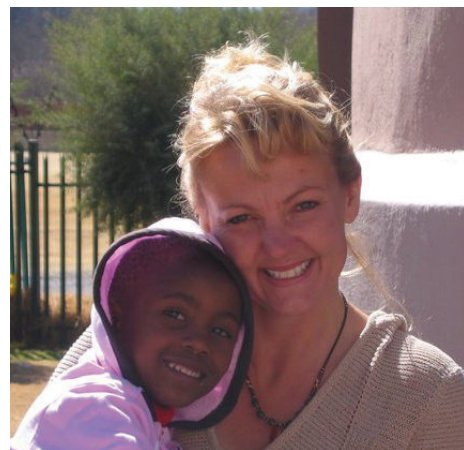
That shift to my mindset was key to changing my whole life — I was working and living for me and me alone! I dedicated myself to becoming the best possible Kisty I could be, and eventually the hard work paid off. I can't even begin to describe the sense of achievement I felt as that single hot wings restaurant turned into a chain that stretched across the west coast, and my first six-figure income followed. It was exhilarating, and I knew that there was no turning back after that!

I'm a firm believer that nobody should ever stop learning and growing, and I use this mentality to help other women reach their full potential. That's why I started the nonprofit **Sparrow's Voice**, to help children from underprivileged backgrounds rise above their circumstances and become a force to be reckoned with. **A portion of the proceeds from every coaching session and online training course will be donated to Sparrow's Voice. Thank you for making a difference!**

**Some people still think this is a man's world, but not on my watch.**

The truth is, we all have the potential for greatness, and we all deserve the opportunity to soar to great heights. I channel my own experience and background into helping people just like you achieve your dreams, and we can work together to create the life you deserve.

Let's turn your dreams into reality!



*Me and my friend Gugu, one of the children Sparrow's Voice has helped over the years.*

~ Kisty

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