

A woman with short blonde hair, wearing a pink and white patterned cardigan, white pants, and brown lace-up shoes, is walking down a set of stone steps in a lush, green forest. The background is filled with dense foliage and trees.

THE

REWIRE

RESPONSE

*A Three-Step  
Formula to Reprogram  
Your Brain*

*Barbara Hudson*

The Leading Authority on Women, Wealth & Power

# THE REWIRE RESPONSE

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*Barbara Huson*  
The Leading Authority on Women, Wealth & Power

[Barbara-Huson.com](http://Barbara-Huson.com)

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Dearest Reader,

In any situation, you always have a choice in how you respond.

- 1) **Repeat** old, habitual behaviors with the same frustrating results  
or
- 2) **Rewire** to build healthier habits with far better outcomes

Welcome to my new body of work, the *rewire response*. In the following pages, you will learn a cutting edge, powerful yet simple, three-step approach for breaking through your blocks to wealth, well-being, (and really) whatever you want.

The emphasis is not on changing your behavior but on changing the cause of those behaviors—your brain’s wiring.

By choosing the *rewire response*, you’ll eliminate unwanted habitual behaviors and expedite the learning process until wealth building becomes your default mode.

The steps are simple, but not easy, especially in the beginning. I guarantee, however, as you understand how to train your mind to rewire your brain, you’ll realize how much power you have to create the life of your dreams.

I’m thrilled to share this formula with you. I’d love to hear your thoughts.

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# WHY I DO WHAT I DO

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I've spent the last several decades coaching, teaching and writing six books on Women, Wealth and Power. It still blows my mind that I'm actually doing this. For most of my adult life, I lived in an impenetrable financial fog. I was born into a wealthy family and the only advice my parents ever gave me about money was...*don't worry*. Making and managing money was a man's job, my parents told me, quite explicitly. I realize now, I was literally brainwashed to be financially clueless from a very early age

Naturally, after I married, I let my husband handle my money. My inheritance. He was, after all, a stock broker, so who better? Yet even when I found out, early in our marriage, that he was a compulsive gambler, even when I'd find out every year, *for 15 years*, he lost a fortune of my money—I continued to let him manage everything. That's how terrified and intimidated I was by money.

After our divorce, I decided money was not my thing. So I ignored it...until I got over a million dollars in tax bills, for back taxes my ex didn't pay, for illegal deals he got us in. My ex had left the country. My dad wouldn't lend me the money. I tried to get smart, but to no avail. I'd go to classes, read books, but my eyes would glaze over, my brain would fog up. I felt helpless and frustrated. But I wasn't going to give up. I was committed. I had 3 daughters. I was not going to raise them on the street. But believe me, I had no idea how I'd do it. None at all.



Then a miracle occurred, which often happens when you make commitment (a down to your toes, no back-door commitment).

While working as a journalist with the *San Francisco Business Times*, I was hired, for a freelance project, to interview women who were financially savvy. In hindsight I realize those interviews started the process of reprogramming my brain. Of course, I had no idea at the time it was happening. Which is why it took so long to finally get my financial act together and write my first book, *Prince Charming Isn't Coming: How Women Get Smart About Money*.

I've been actively investing for over 30 plus years now. Despite living through at least nine crashes, not just corrections (when the market falls 10%,) but full on crashes (when the market plunges 20% or more), I'm proud to say I've done quite well.

The reason has far less to do with the knowledge I've accumulated and everything to do with how I've rewired my brain. But, as I said, it took me years of struggle to make that shift. If I'd known then the steps to rewiring my brain, I would've saved myself so much time, pain and turmoil.

That is what I hope this ebook does for you—speeds up the process. I'm going to tell you the 3 simple steps to rewiring your brain for wealth and well-being. But first, let's talk about Wealth Building.

# WHAT IS WEALTH?

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I want to be very clear. Wealth does NOT come from what you earn (or inherit or marry). Wealth comes from what you do with what you have. It makes little difference how much...or how little...you make.

If you read my book, *Secrets of Six-Figure Women*, you might remember my interview with a high-level executive, in her 50's, whose salary was close to \$700,000 a year. The conversation went like this:

“I feel one step away from a refrigerator carton on the street,” she told me.

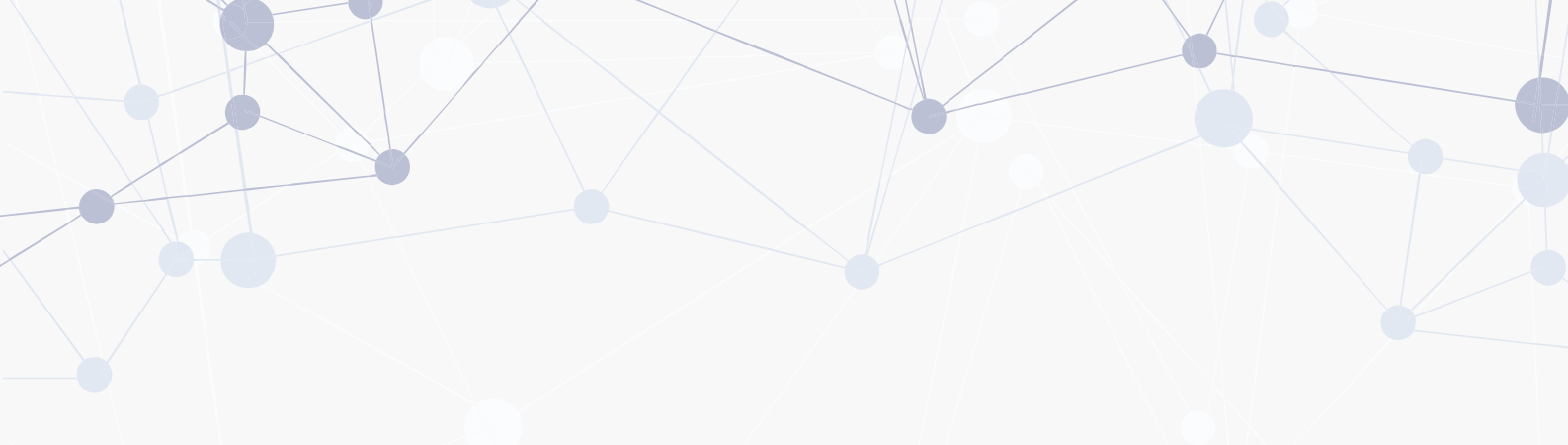
“How is that possible?” I gasped.

“My biggest investment has been buying shoes at Neiman Marcus,” she said.

That remains one of the biggest surprises I have when talking to High Earners...how few of them are wealthy. *The fact is, there is little correlation between a sizable income and a substantial net worth.*

Conversely, I remember reading about a librarian who made \$8500 a year and left a \$2.2 million estate. And a 94-year-old bookkeeper who earned even less and was worth over \$8 million at her death.

According to the articles, both these women created their wealth by *carefully investing their earnings*. In other words, putting money in assets—like stocks, bonds, real estate that grow faster than inflation and taxes take it away—is what builds wealth.



But here's what breaks my heart. According to the latest Fidelity survey, most women (71 %) keep all their money in cash. That may *seem safe*, yet I assure you, over time, your purchasing power will shrink like a wool sweater in a hot dryer. And you know why, right? Inflation. Prices go up. They always do. Right now, inflation is relatively low, a bit over 2%. But, I promise you, it will eventually be back up to the average 3%. Maybe even higher.

The biggest financial risk you and I take, as women, is *not* that the market will go down, because it will. But over time, the trajectory is always up. Your biggest risk, without question, is that you could outlive your money, regardless of how much you earn, inherit or marry.

The fact that so many smart, successful women are not protecting themselves financially has forever bothered, as well as baffled, me. Especially since surveys reveal the whopping majority (90%), like you, really want to learn. I always felt something was missing in our approach to financial education for women. But the missing piece eluded me for years—until now.



## THE MISSING PIECE


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Four years ago, I stumbled upon an article about neuroscience. This was a subject I knew nothing about. And I couldn't understand why I was so drawn to learn more. The more I read, however, the more fascinated I was. I learned that our behavior, what we do, is determined by how our brain is wired. And the brain is wired by our past experiences. All the effort, will power, discipline, good intentions or financial knowledge won't change anything until you learn how to consciously create new neural pathways that produce new wealth building behaviors.

When I read *The Mind & The Brain* by neuropsychiatrist, Jeffrey Schwartz, a pioneer in successfully treating patients with Obsessive Compulsive Disorder (OCD) without drugs, I was hooked. People with OCD can't stop a certain behavior, like washing their hands over and over again, no matter how hard they try...because of the way their brain is wired.

Dr. Schwartz proved *undeniably* that by training a person's mind, one can actually change the faulty brain chemistry of an OCD patient.

Now, if OCD patients could learn how to rewire their intense urges, replacing compulsive actions with new beneficial behaviors, just by consciously directing their thinking, imagine what those of us with 'healthy' brains can accomplish. I kept devouring anything I could find on neuroscience.



The more I read, the clearer it became. Adding principles of neuroscience to my work with women could speed up my client's learning curve and cut through their resistance as well. Over time, I blended three components that I'd long been working with—**psychology** (the study of the mind), **spirituality** (specifically, mind training as taught in *A Course in Miracles*), and **personal finance** (the fundamentals of wealth building)—with **neuroscience** (the study of the brain).

Weaving together these four components, I spent a full year developing what I now call *the rewire response*, creating a 3-step formula for altering the neuronal circuitry of our brains, enabling my clients to confidently, knowledgably, efficiently create wealth and well-being.


In the fall of 2016, I introduced *the rewire response* to a room full of women at a four-day retreat in Chicago. Based on their enthusiastic response, I was eager to dive deeper into this work. I started coaching individuals, one-on-one and in groups, through the steps over a longer duration of time through *Rewire Mentorship Programs and Rewire Intensives*, taking hundreds of women through this process while I continued to refine it. The results have been astounding.

# TESTIMONIALS


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*“I have been inspired and uplifted by Barbara Huson’s newsletters for a few years. When I recognized that fear of living fully in my power was at the core of my financial limitations, I was drawn to Barbara as a mentor and a model. By living in my power I mean, being in my greatest joy as well as offering my greatest contributions to the world; in other words, truly being my best self. A month into the program I have not been disappointed.*

*If you recognize that practical models of feminine power include inner work and community support, do yourself a favor and check out Barbara Huson and her ReWire program. It is not for the faint of heart but is for those with great heart who desire to soar.” ~Neesa*



*“I signed up for the rewire course with the hopes of learning about financial investing. It was a world that seemed foreign to me and honestly, I didn't think it was something I would ever fully understand. I am thrilled to say that my desire to feel confident with investing my money has happened! I did it! I am no longer afraid of this important area of my life. I am actually excited to be embarking on a life-long learning journey in this area. Barbara's guidance and this program have made my dream come true!” ~Kat*



*“I am so grateful for this course and everyone here. In these months I saw my business shifting from traditional marketing to website development and software development with the marketing to support each client. This has been a major change and it is only the beginning. Thank you, Barbara, and all of you, ladies, for your comments and support. xoxo “ ~Joan*




## HOW YOUR BRAIN WORKS (*AND HOW TO CHANGE IT*)

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Your brain is an approximately three-pound organ, the texture of tofu, the size of a large grapefruit, sitting snugly in your skull. And it controls virtually everything you do—inhaling, exhaling, spending, saving. Every time you think a thought or feel an emotion, your brain responds with electrical/chemical impulses, transferring the thought to the appropriate brain cells. These cells, or neurons, connect to either form a new neuropathway or to deepen an existing one.

The more you think a thought or feel an emotion, the stronger the neuropathway grows. It's called Hebb's law: *Neurons that fire together, wire together.* As you continually repeat a thought, feeling or action, the neuropathway deepens into a well-traveled rut and a habit is formed.

Let's say you constantly worry "*There's never enough.*" The more you repeat that thought, the stronger the neuropathway grows until it becomes a hardwired habit. At this point, you'll unwittingly engage in behaviors that create 'not enough,' such as spending more than you earn, earning less than your potential, or forgetting to open a retirement account.



Here's a great example. Karen, a Rewire Mentorship Program graduate, is a successful artist, living in Paris who makes a very good income. But no matter how much she earns, there's never enough to do what she wants, like take vacations, buy a house, or dine out as often as she'd like. As we worked together, she discovered she spent a lot of money on food, especially when friends came over. Hanging out with friends was very important to Karen. And she wanted to be a good host. But she couldn't seem to control her spending, until I taught her the 3 steps to rewiring your brain, which I will be sharing with you in a few minutes. Here's what happened.

On her 42<sup>nd</sup> birthday, Karen invited ten friends over and asked them each to bring wine. When she went to the store that day, she started filling her basket with wine bottles. Suddenly, she stopped. "It was as if I came out of a trance," she told me. "I looked at all those bottles in my cart and realized, even though I told my friends to bring a bottle, I was afraid there still wouldn't be enough."

That was her old story—the one she always heard her parents repeat—*There's not enough*. Because our brains are hardwired to confirm our deep-seated beliefs, Karen's brain unwittingly drove her to do things that made sure there was never enough—like always having an abundance of food in her cupboards but hardly any money in the bank. She knew she had to begin telling herself a different story.



Here's what she told herself that day at the store.

“Whatever my friends bring, there *will be enough*.” Then she put all the bottles back on the shelf...even though it made her very nervous to do that. Her old story kicked in.

“What if there isn't enough?” she thought, then immediately switched to her new story. “So what. It will all work out.”

And that was the beginning of her successful rewiring.

Breaking free from an habitual pattern, from telling your old story, is far more arduous and complex than simply promising yourself “*today I'm not going to worry about money*” and then consistently follow through. Your brain, which is basically lazy and hates change, will always take the most familiar path. Every time you try to oppose an ingrained, automatic response, your brain cries out: “*Stop! Don't do it. Danger! Danger!*” And, despite your best efforts, you'll be sucked back into the hardwired neuropathway faster than a speck of dust in front of a giant Hoover.

*The rewire response* is a powerful, holistic formula for countering the intense undertow of a hardwired neuropathway while reinforcing a new healthier one, until wealth building becomes your new norm. Just as *neurons that wire together, fire together—neurons that fire apart, wire apart*. The key, in rewiring, is to stop thinking the old thoughts and engaging in the detrimental behaviors. How?



## THE THREE-STEP FORMULA TO REWIRE YOUR BRAIN

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Here's a simple three-step formula for consciously reprogramming your brain. The three steps are:

- 1. Recognize**—start by observing your thoughts. In my earlier example, Karen recognized when she saw the wine bottles in her basket that she was having thoughts of *not enough*. She realized this thought wasn't a factual truth. It was a false belief she picked up from her parents that became a hardwired neuropathway.
- 2. Reframe**—once you recognize the unwanted thought, you need to find a new way to see the situation. Karen realized she was telling her old story and chose to see it differently, creating a new narrative: *Whatever happens, there will be enough*.
- 3. Respond differently**—*consciously, not habitually*, react in ways that don't feel comfortable. Karen put the wine back on the shelf even though it made her nervous that there *wouldn't be enough*. Which is exactly what it's supposed to feel like when you respond differently—very uncomfortable. That's what happens when you leave the comfort zone of the old, well-traveled neuropathway. You won't feel like yourself for a while. It takes time to build up a new pathway that reminds you “*there is enough*.”

Repeatedly practicing these 3 steps, though difficult at first, will cause the old brain circuits to become weaker as new ones grow stronger.



## WHAT THE REWIRE RESPONSE IS REALLY ABOUT


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You need to understand that *the rewire response* is about far more than money. It's about the powerful woman you must become in order to create, grow and sustain wealth. I assure you, it's the process, not the money per se, that empowers. Too many of us have been in a deep sleep regarding our true nature, how powerful we actually are or how affluent we could be. *The rewire response* is about waking up to the truth of who you are, the power you have—the enormous power—to not only create wealth but, more importantly, to generate change.

One of my favorite quotes is by Reverend Michael Beckwith: “*You can't be light of the world if can't pay light bills.*” My goal is not just to help you pay your bills but to empower you to shine your light at full wattage without the distraction of insufficient funds or unhealthy habits. I want you to have the resources to do what you're here to do, wielding significant influence in areas you feel passionate about.

This is where it gets exciting. Rewiring need not take a long time. As Norman Doidge, an early pioneer in neuroscience research, declared in *The Brain That Changes Itself*, “Massive (neuro)plastic reorganization can occur at unexpected speed.”

The speed of your success, however, rests entirely on your level of motivation to change and your commitment to actually do the specific practices that will effectively and efficiently challenge your neuronal networks.



And that is how to **rewire** your brain. It's simple but that doesn't mean it's *easy*. **Rewiring** your brain takes continuous reinforcement and a special kind of support.

As women, we come together to trade recipes and remedies, share tips on parenting or relationships but we often don't have the kind of support group where we can go to talk openly about money and our power as women.

I recently fulfilled a long-time dream and created *The Wealth Connection*—a virtual community where women can come together with other supportive women to take charge of their financial lives and step into their power.

If this sounds like a place you've been searching for, I invite you to join us. You can learn more at <https://www.barbara-huson.com/twc-2020>.

## WHAT WOMEN ARE SAYING ABOUT THE WEALTH CONNECTION

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*“Thanks Barbara and everyone for your support. Because of this group i pay less for car insurance with MORE coverage and have an umbrella policy and a better home-owners policy; i have two online savings accounts—getting great interest. I have 5 months of expenses in the bank with a goal of 12 months. I am maxing out my contribution to my SEP; i am watching the diversification of my 401k and asking more questions and making sure I am protecting myself. This is an amazing community and I appreciate all the help and guidance.” ~~Joyce*



*“Need money support? Barbara and The Wealth Connection has your back. My body is relaxing around money now that I have a safe and knowledgeable community to support me.” ~~Susan*



*“I don’t trust easily, but I feel very safe in this group and free to share whatever I want. Love having a place where women are real, where we can celebrate our successes and get support for our challenges.” ~~Tandy*



*“I can’t express in writing the change you have made in my life. In my family’s life. I am thinking big. Acting big. We are on the road to wealth. I am pushing out of my comfort zone everyday. Barbara Huson, you really changed our lives! I am forever grateful!” ~~ Betsy*



*“With Barbara’s laser sharp mind and direct approach, I am being invited to look into corners of myself that I didn’t know were there. Without someone shining a light on these shadows I would continue unknowingly with the same behavior and getting the same results. Barbara has an extra bright light which reaches the parts that no other guide or mentor has before. I am deeply grateful”. ~~Marion*