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Speaker 1 ([00:00:09](#)):

There we go.

Speaker 2 ([00:00:11](#)):

Let me plug in my microphone so we can have some better sound. I'm so washed out. Hello. There we go. Oh no. Apparently

Speaker 1 ([00:00:22](#)):

That's just what I'm going to look like.

Speaker 2 ([00:00:33](#)):

There we go. A little better. Sound.

Speaker 1 ([00:00:36](#)):

Hello? Hello, hello.

Speaker 2 ([00:00:47](#)):

How are you doing?

Speaker 3 ([00:00:50](#)):

I am good. How are you?

Speaker 2 ([00:00:52](#)):

Good. I'm good. I am so excited our first call.

Speaker 3 ([00:00:58](#)):

This is very exciting.

Speaker 2 ([00:00:59](#)):

Yeah. Hi, Georgina.

Speaker 3 ([00:01:08](#)):

Okay. We are going to have more people. Okay, good. I was a little concerned at first.

Speaker 2 ([00:01:12](#)):

Yeah. No, it's only 9 0 1. We'll give people another minute and it is being recorded for anybody who can't make it live. I know. We've got a couple people at work at the moment. So Yeah,

Speaker 3 ([00:01:25](#)):

I've been telling a lot of folks about the anti-capitalist business 1 0 1 seminar, and a lot of folks are interested. Is it okay if I share the replay?

Speaker 2 ([00:01:35](#)):

Let me go ahead and find the link that way for them to get the replay. They hop on my email list. That way they can keep finding out about this stuff.

Speaker 3 ([00:01:43](#)):

Excellent.

Speaker 2 ([00:01:44](#)):

Yeah, that'll be helpful. Let's see.

Speaker 1 ([00:01:53](#)):

There we go.

Speaker 2 ([00:02:03](#)):

Yeah, let me make a page for it. I don't have one just for the replay, but let me make a page so that people can sign up, get the replay, and learn a little bit more.

Speaker 1 ([00:02:12](#)):

Cool. Yeah,

Speaker 2 ([00:02:15](#)):

Thanks. All right. Well it's 9 0 2, so we're going to go ahead and hop into things. Oh, hi Georgina. I see you in the chat. So we're going to just dive on into it. So basically what these calls are going to look like is a smidgen of teaching and then coaching. So you all have the course. I don't need to go through and read it to you, but I know a lot of folks here are neurodivergent and maybe I do kind of need to read it to you. I get it. What we're going to do is I'm going to share my screen.

([00:02:52](#)):

This is my system. That's not what we need. Here we go. So we're going to pop over to module one, and we're just going to go over some of the main ideas in here, and then I'm going to field any questions. Got it can be related to this module, but also if you've got questions that are outside of it, and especially if we want to apply this lesson to your specific business and like, okay, how am I seeing this in what I'm actually doing? I think would be really, really helpful hopefully, or we can do whatever would be helpful to you guys. So the idea behind module one was just, I know you guys don't need me to tell you that capitalism sucks, but I do think it's important to look at why capitalism sucks because I know for me, for a while there, I knew intuitively that capitalism was not a great system, but everybody tells you, oh yeah, capitalism sucks, but it's the best worst system we've got.

([00:03:48](#)):

Who's heard that? I just don't believe that. I don't believe it's the best system in any case. And so I wanted to identify why capitalism sucks, and I wanted to make sure that in our business, in the little microcosm of our business, we weren't replicating those specific things that make it so bad. So first is the racism, right? Capitalism is deeply, deeply racist. If you look at the slave trade, for example, that's capitalism at its finest. Capitalism deemed these people to be property, and that's hideous. And we see that continued today in the prison system, which is literally modern slavery. And so we see how capitalism says I can extract, so I'm going to right? And it's had really lasting impacts upon people of the global majority, which is a newer term for people of color, people who are indigenous black, stuff like that. Because people of color actually are the majority compared to white folks.

([00:05:01](#)):

So people of the global majority is a term that I've heard recently that I think a lot of people and prefer. So that's what I've been using. So if you were reading this and you were like, wait, what? That's what that is. But people of the global majority, generally speaking, have been so disenfranchised for so long that the system has had a long time to make white people richer generationally and to make people of the global majority poorer generationally. Now, I do have a note here. We should never assume someone's financial situation based on their race. That is not what I'm promoting here at all. There are so many people of the global majority who are crushing it financially. However, we also don't want to ignore the disenfranchisement that's been occurring for centuries. So we need to acknowledge the struggle that's there while also respecting the reality of the actual individual in front of us.

[\(00:05:54\)](#):

So it can be a delicate balance. There are lots of DEI coaches out there who help with this stuff. I am not that, but I really love Alyssa Hall. Let me see if I can find her Instagram really quick. She's just been, I know her kind of personally, and she is such a cool person and she did an audio mini series here. I'll drop her Instagram in the chat for you guys. She did an audio miniseries on the evils of white supremacy. That was so freaking good. It was so good. I listened to it. I immediately messaged her. I'm like, this is fire. She's like, I know, thank you. But yeah, Alyssa is really great. So if you need help balancing some of this, how do I not be a racist piece of shit when racism has been baked into me? That's real work we have to do.

[\(00:06:44\)](#):

You can't just assume, well, I'm a good person, I won't be racist. It doesn't work that way. Racism is baked into our society, it's baked into capitalism and all of this. So something I put in here that's just kind of a fun fact or not so fun fact, is that the way we view support, financial support is defined by race. So for example, if you work a government job, you get a pension a lot of the time. Now, these are slowly going away or not so slowly going away, but pensions used to be a thing and you would work a job for 20, 30 years and then you'd get a pension and the pension would support you in your retirement.

[\(00:07:25\)](#):

And let's see, 61% of government employees are white, and a lot of us don't view pension as a handout, right? A pension's not a handout. You worked for that, right? But when we talk about snap, which is like food stamps, 64% of people who receive SNAP are people of the global majority. That is considered a welfare or a handout, even though even though 38% of people who receive snap are working, they're working and they still can't afford food, which is bullshit, right? So anyway, anyway, I could go off about this for a long time. Let me check the chat. Oh yeah, Caitlin. Hello Caitlin.

[\(00:08:06\)](#):

So I could go off about this for a long time, but our perception of financial support is completely radically shifted by race because when you've got a pension, you're no longer working. Whereas for Snap, a lot of people are working and it's very strange the perceptions we have, there's a really big idea of people of the global majority being lazy, which is not obviously goofy, but it's pervasive. It's very pervasive. So classism and racism intersect to create what I call the cesspool of finger pointing, where you've got poor white folks mad at poor black folks when really they should be mad at the hyper rich who tend to be white and all of this other stuff. And it also helps a lot of poor white folks avoid reflecting on intersectionality. I know a lot of people who are white and struggle financially and they're like, well, I struggle too.

[\(00:09:07\)](#):

So racism can't be a thing. And it's like that is way oversimplified. I know you all know that, but it is important to consider when we're talking about the evils of capitalism, is just that it divides us and makes sure it divides us in a way that protects the most exploitative amongst us, which is crappy. So some tips for avoiding replicating this, keep learning about this. Like I said, go learn from Alyssa. Go follow her

over on Instagram. She's great, but there's lots of other DEI coaches too. Emily Anne Brant is another really good one. She's an indigenous decolonization coach. Love her. She's great. Let me type her name. Emily Ann Brant. There we go. She's very cool. I also like Rin on Ani. She has a whole, it's called the Wholehearted coaching certification that really teaches a decolonized approach to how to be a coach.

[\(00:10:03\)](#):

So if there's anybody here looking to do coaching, I really recommend her. I'm working on saving the money to do her coaching certification. I want to do it really bad. She's a very cool teacher. But anyway, so another tip is you want to represent all kinds of people in your imagery. If you use stock photos or if you take your own photos, just be sure that not everyone in there is white. However, you want to make sure that photos that are meant to represent you, represent your race accurately. We don't want to do, it's called digital blackface, and it's this idea that we co-opt black celebrities or black gifs to represent ourselves. And generally speaking, that's not great. That doesn't mean you can't use black celebrities or black gifs in your marketing. Just make sure that it's not meant to represent you that way you're not falsely representing your ethnic background and stuff.

[\(00:10:57\)](#):

So anyways, so this isn't meant to tokenize people, it's just meant to make sure that everybody feels included. And then I also put, you have to follow through. You can't just use the imagery. You have to actually create an inclusive space. A couple ways to do this is having ways for people to anonymously let you know if you do perpetuate some kind of harm. Something I do in my other business is I have a monthly membership that is primarily run on discord, and we have a whole separate discord server that is specifically for people of the global majority, and it's run by a person of the global majority. I'm not in there at all, and I pay the woman who runs it. So that is a more inclusive space. The line between appreciation and appropriation gets blurry sometimes in marketing. It can. You just have to be careful. And when in doubt, hire a DEI coach and figure out what other people think.

[\(00:11:56\)](#):

Hopefully this goes without saying, but if you have guest speakers, make sure you invite all kinds of people and make sure you pay them the same if that's something we want to do. And then just ask your people how you can be more inclusive. Just keep checking in. All right. It's not fucking pie. Capitalism treats wealth like a zero sum game. This is a fundamental rule of economics is like there's only so much money, and I don't believe that we are constantly creating new industries. We are constantly creating new forms of value, and I think money is very, very abundant. And I think capitalism has a deeply scarce mindset around money, and that's not helpful. And it leads to the pressure to be extractive and to be exploitative because if there's only so much you've got to get in and get yours and get out.

[\(00:12:47\)](#):

That's not what we want to do. Money, I think, is an energetic exchange. It represents time and effort spent. It's a shorthand for, I worked this much and this hard, and I'm willing to exchange that time and energy for what someone else has gained from their work and in this specific proportion. So sometimes, and I talk about this a lot, I feel like, but it's so important to me. Sometimes people are like, money is ridiculous. It's just pieces of paper. Or in our modern age, it's just ones and zeros. It's nothing. It's literally nothing. We shouldn't even use it. We should barter. And I'm like, no. Money is bartering. It's just bartering with a universal currency, something that everyone wants. It is bartering. That's what we're doing. It's just being able to use a universal currency means that, my example here is if you run an alpaca farm in Peru and you want someone in Alaska to design your website and all you have to exchange are alpacas, they don't do well in Alaska, I don't think. And so first of all, it'd be prohibitively expensive to send an alpaca to Alaska, but also it's not going to do well there. And the person may not want alpacas, they're not interested in that. They're a website designer, they're not a farmer. They don't care about alpacas. But if you have money, you can exchange that. It's a way to connect us. I think money, when you take out the extraction and when you take out the exploitation can be a connector, and I think that's great.

[\(00:14:18\)](#):

So let's see. Let's see. Okay, so here I talk a little bit about abundance mindset and how there's always more money, there's always more value, there's always another way. And I think capitalism is very, very anti creative. A lot of people say capitalism breeds competition, which breeds innovation. And I think it can, but not late stage capitalism. In my experience, a lot of times late stage capitalism just leads to copycats trying to ride on someone's coattails. It doesn't lead to innovation very often. And I just wanted to point out that the abundance mindset sometimes can feel goofy. It can feel silly when you're struggling to pay your bills. Like, okay, money doesn't feel very abundant right now, and I get that. I think we're talking about money as it should be, not necessarily as it is currently treated, and that's an important distinction to pay attention to.

[\(00:15:15\)](#):

So how do we avoid the whole pie thing in your business when you feel like money is finite and limited and scarce? I want you to write down a hundred ways you could make money. This can pertain to your business, or it could be like sell old clothes. It could be whatever, but you want to write down a hundred ways. And some of these ideas should be bad because when you leave room for bad ideas, you leave room for different ideas. And that can breed some of your best ideas. They may suck in their original form, but it'll evolve into something really cool. And then on a similar note, you can write down a hundred ways you can use your money to benefit people and things other than yourself. Acknowledge the flow of money. Okay? Okay. Put a one in the chat if you have ever asked yourself, am I exploiting my people because I'm charging them money?

[\(00:16:06\)](#):

Put a one in the chat. Let me know if it's just me. Okay. Aton for sure. Yeah. Anybody else had that thought before of like, oh, shit, Georgina, okay. Yeah. And Caitlin or everybody, we've all had this wonderful cozy thought about what if I'm a horrible person, so I just put straight up charging money is not inherently exploitative, right? Exploitation is when you're charging as much as you think you can convince someone to pay regardless of value, it's when you see others' needs as an opportunity to profit rather than an opportunity to help. And it's when you take without giving anything to replenish what you took. That is how I would define exploitation anyway.

[\(00:16:54\)](#):

And I think it's interesting that does anybody here have an employee or a VA or anybody who they pay in their business at all? It's okay if you don't, but I'm just curious. Yes. Okay. Caitlin does yes. And Aton. Okay. Would you ever ask your person to work for free? Never. Right? Would you ever say, Hey, it is just not fair for us to charge people money, so because of that, I can't afford to pay you. We wouldn't do that because that's exploitative. But when it's us, when it's our wealth, it's fine for us to exploit ourselves and say, no, I don't deserve to make money because this should be free. So okay, let's see if we can dive into this living under capitalism, but refusing to, I don't know, help it expand is really tricky because yeah, maybe in a perfect world, no one would pay for anything and we would all just support each other.

[\(00:18:07\)](#):

And yeah, we wouldn't need to charge because we would know we're taken care of. This is actually the system that a lot of churches use to support their priests, right? Priests make very, very little money if they make any money at all. A lot of religious leaders are like this. They make very little. They don't really have a salary. They just survive off of the goodwill of the people in their congregation, and people support them. They pay for their housing, they make them meals. A lot of people will bring them stuff. Some people I've heard of people buying their pastor a car.

[\(00:18:43\)](#):

There's all kinds of support. And in theory, we could get to a point where we all do that for each other. And I do think that would be magical and amazing. And if that's something you want to work toward, I

support that. But I don't think we work toward that by refusing to survive under capitalism. Now, it's like that meme. Have you seen that meme of the person using an iPhone to say, I think maybe capitalism is problematic, and then this person jumps out of a well and goes, ah, but I see you're using an iPhone, so you participate, so you're just as guilty as everybody else. And then the person on the iPhone goes, just because I'm surviving doesn't necessarily make me complicit. I'm sorry. I live in a society. So anyway. Anyway, that's a whole side note. But basically, don't exploit yourself. Don't make your people complicit in exploiting you.

[\(00:19:39\)](#):

Don't teach your people that they should expect everything for free. Now, this isn't to say we can't give anything away for free. We'll talk about that more in a different module on our product ladder. But I think, yeah, it's a collaborative energetic exchange, right? You are offering real value. I think oftentimes this instinct that, well, I shouldn't charge anything comes from a lack of self worth. It comes from this idea of like, well, my stuff isn't good enough to pay for. And not always, sometimes it just comes from I see my people, I see them struggling, I feel bad charging, and I get that. But that's where a lot of our free content comes from and our free resources and other things we can point them to.

[\(00:20:26\)](#):

But I think sometimes it comes from this idea of what if they pay for it and they're not happy? Let's see. So yeah, exploitation is bad. It's wrong to use up a resource for no thought of who will come after you, all of that. So whenever you start to feel like it's just you and your business and your bank account, I want you to zoom out. I want you to think of your friends, your local and online communities. Think of your territory, reservation or state. Think of your culture and ask yourself, how does your business affect these different circles? What are you taking and what are you giving? What is your role within these circles? And then I want you to put somebody else from one of these groups at the center rather than yourself and ask yourself, how are my actions affecting them? Zooming out is so helpful for me, it just reminds me, oh, I'm actually generally speaking, I'm providing a service. I'm being helpful. And people appreciate that help. How nice.

[\(00:21:27\)](#):

And then ask yourself, how would you expect a boss to treat you if someone else owned your business? And start treating yourself that way. Be a good boss, right? Be a good boss. Okay. Productivity equaling worth. This is a big thing in capitalism. And as someone with a DH, adhd, I really, really get frustrated with this one. Obviously, I hate the exploitation and the racism as well. This one is just personal to me as a white person and everything that with a DHD, the idea that your productivity equals your worth. When I have clinical inconsistent productivity disorder is hard and painful and rude.

[\(00:22:09\)](#):

I struggle to be productive in an even steady, consistent way. I can get eight hours of work done in 30 minutes sometimes. I planned out an entire in-person retreat that's coming soon. It's actually not that soon. It's coming in July next year. But anyway, signups will be in a couple months. But anyway, I'm planning a whole in-person event that's going to be super cool. And I got eight hours of work done in two. It was wild. But then other times, I stare at my computer and I get nothing done for a week. So capitalism is inherently connected to ableism in this way, which is discrimination against disabled folks. A lot of disabled folks can't work consistently. Sometimes we can't work at all, and these people still matter to our society. Profoundly. We bring creativity, compassion, humor, beauty, and so much more to the world. But under capitalism, we don't matter at all because we can't contribute financially all the time.

[\(00:23:03\)](#):

So money is not bad, but it is easier to exploit than things like compassion. And let's see. So we see this in how people talk about disability. I'd go on a whole rant about disability here, but I think it is relevant and everything. And then this was a crazy statistic I found on Forbes. 70% of people reported experiencing

burnout in the last year, not in their lifetime, in the last year, in the last 365 days. People exploit my compassion a lot. Oh man, it's Caitlin. Yeah. Yeah, that's fair. That's super fair. We can talk about that exploitation here in a minute.

[\(00:23:46\)](#):

But that is so interesting to me. So it's not just us neurodivergent people who are getting burnt out anymore. It's everybody. And this is where you get that saying that autistic folks are the canaries in the coal mine, because if something affects us, it's going to affect you when it gets worse. And I think we're just seeing that play out. So this whole concept just really fucks with your head. So here are some ways you can avoid replicating this. You want to find financial safety. You're going to find a lot of business coaches who say, go all in. Your business will never grow if you don't give it everything you've got. And there is something to that right there is because when you give it everything, when you love it so much, it's hard for it to fail. At the same time, it's really hard to succeed if all you can think about is where your next meal's coming from, how you're going to pay your bills, what are you going to do?

[\(00:24:46\)](#):

And so I kind of recommend getting a job if you need to. Now, I know that this isn't always possible for everybody. It's like I couldn't possibly grow my business if I was also working. I get that. I hear it, I respect it. I'm just saying that is an option, and it's an option. A lot of business coaches don't talk about. And there are lots, especially since the height of the pandemic and everything, there are a lot of remote jobs. Work from home jobs. I freelanced while I built my business. That was a really big way. I did Instacart for a little while because we got desperate.

[\(00:25:19\)](#):

Not that Instacart is a bad job, it's just a difficult job for someone who's autistic and has kids. I'm dragging my kids to all these grocery stores. It was a whole thing, but we needed it. We needed it. So it works. I'm sorry. Excuse me. That's where I've been lately. I'm actively applying to jobs. I'm picking up freelance work. So Caitlin, I see the frowny face, and we can coach on this in just a minute, but I want you to maybe, I know it feels crappy to take on a job. I just said I didn't want to do Instacart. It didn't feel good. But something that I also really liked about that time was I felt in control. It wasn't like I was controlling my money as best I could under late stage capitalism. Obviously I'm not in charge of everything, but there was this sense of, okay, I'm in trouble financially. I can fix this. Because up until I started working Instacart, I was in total denial. I was like, we're not in trouble. Everything's fine, everything's fine, everything's fine. To the point where I wasn't, I'm the main bill payer in our family, not financially, we share our finances, but I actually do the act of paying the bills, and I was hiding our financial situation from my husband. That's how bad it got. Like ps, don't do that. Don't hide your financial situation from your partners, please.

[\(00:26:49\)](#):

It's no good. It led to a big fight and it led to a bunch of issues and lack of trust. It wasn't good. And it led us to a really crappy financial place because if I had simply told him when we were starting to struggle, he may have picked up work or we could have worked on something together and instead I was just pretending it didn't exist. That's a problem. We've got to address our financial troubles. And when I started working Instacart, that's when we finally talked it out and I was like, I have to do this, and that's okay. I just have to do this right now. It sucks. It's not fun. An autistic person in a grocery store is like hell, but this is just what we have to do right now. That's okay. Okay. So anyway, that helped me. Okay. Affirmations can feel a little silly in the face of the overwhelming power of capitalism, but I think they can make a difference, especially if you use bridge thoughts, which is like, so here's your current thought, which is super negative, not helpful, whatever.

[\(00:27:50\)](#):

And then here's the super positive thought that you want to think, but your brain immediately is like, that is bullshit. Bridge thoughts are these neutral thoughts that kind of connect the two, right? And so a good example of this might be capitalism sucks and there's no way to survive under it and be a good person who's had that thought. I know I have. And then a good thought might be I can help people and make money at the same time, but that feels like bullshit. That feels totally out of reach. So instead, we need to bridge thought, which might be something along the lines of I am not the one orchestrating the capitalism or participating in a broken system as a means to survive is morally neutral. Or fixing the system from the inside out is the best I can do right now. There's lots of affirmations we can do such a mood. I've gone through that same journey with my wife. Yeah, Aton, it's hard. It's really hard. Participating in a broken system for my own survival is morally neutral. It is it though You would never shame somebody else for it. So why are you giving yourself so much shit? Why do we do this? You are part of your community.

(00:29:18):

You're part of your community, you count. Okay, so here's the little homework section. Unfortunately there's not, I wish there was a way you could just highlight, but it just doesn't really work that way in here. But you can bold sections if you want. There's a whole notes section if you like, and then here's some action steps you can take. Got the nice little Ron Swanson for you. Really proud of you. But yeah, this is module one, so I'm going to stop sharing and we can go ahead and do the coaching portion of today's call. Oh, right at nine 30, look at me go. So let's see. I want you to come up with one question that you have either for the group or for me, either way is fine or something that you need advice on or something you just want to hear me talk about more. I'm super happy to do that, but I think everybody needs to submit something that way we're actively engaged in the call and you can put it in the chat or you can come off mute, whatever works for you. I'll give everybody a minute.

Speaker 3 (00:30:35):

Hey.

Speaker 1 (00:30:36):

Hello.

Speaker 3 (00:30:37):

I think one of the interesting things to me, you started with the racism aspect of it, and I think that that also really ties in racism and classism are so inherently tied together and living in the Midwest, we've got a lot of folks who regardless of race, are quite poor. And I struggle sometimes to figure out how to serve them while not exploiting myself. And that's a real challenge. And there's so much inherently culturally that has been passed down that makes it a toxic mindset. My mother, my whole life growing up said, oh, you've got, what'd she say? Champagne taste on a beer budget?

Speaker 2 (00:31:26):

Yep, I've heard that.

Speaker 3 (00:31:27):

Which is so just backhanded. Yeah, so that's something that I struggle with sometimes with the wedding business. It's something where we have these full giant ceremony packages and we offer elopements and elopements for 50 bucks. You can't really do much better than that because none of the courts are doing any courthouse weddings anymore. So we're kind of their only option. But then on the financial planning side, it's like,

Speaker 2 ([00:31:59](#)):

Okay, financial planning. I think one of the best things you can do for people honestly, is just get rid of the bootstrap mentality and it's going to be something they're so resistant to because that's what they were raised on, that's what they were always told, and it's going to take some time and effort to really work with them and be like, look, you don't have to pull yourself up, pulling yourself up by your bootstraps started as an oxy freaking moron because it doesn't make sense. You can't do it anyway. But I think you can do a lot of that through free content. Do you follow her first a hundred K?

Speaker 3 ([00:32:42](#)):

No,

Speaker 2 ([00:32:43](#)):

I think that's, hold on, let me find it. Let me find it. It's on Instagram. She is like the anti Dave Ramsey. It's Tori Dunlap, that's her name. Okay. I just think she's very, very kind when it comes to talking about money, but she's also a multimillionaire and she's like 30. She's not shy about asking for money, but a lot of her content is aimed at people who are in debt and feeling a lot of shame about it, or people who have no clue how to manage their money, or women who've always let their husbands manage their money, and now they're getting out of that marriage and it's like, what do I do? A lot of her content is focused on, like you said, people who financially aren't in a good place to invest a lot with her. So I think her free content is just very valuable on an emotional level.

([00:33:34](#)):

But then she also has practical courses that are in the hundreds instead of in the thousands, and I think that's helpful. She has a whole course about how to invest in the stock market and it's like 300 bucks or something, which is crazy. So I think something you can do as a financial planner is just removing some of the shame for people, I think would be huge. And then for the wedding thing, I think the only thing you need to do in that department is not charge people more just for the word wedding and it's like, boom, you're already a million times better than most people in the industry.

Speaker 3 ([00:34:10](#)):

Yeah, it's funny. As a wedding officiant, I'm a person who says, do you, do I not pronounce you? Usually slightly more complicated than that. I've done Game of Thrones weddings, Lord of the Rings, weddings, Harry Potter, legend of Zelda wedding was one of my favorites.

Speaker 2 ([00:34:30](#)):

My brother just went to a Star Wars wedding right after their first dance. They did a light saber due, which is so freaking cool.

Speaker 3 ([00:34:35](#)):

So good, so good. I did a Star Wars wedding and I had a great, instead of a sermon or a homily, I did a reflection on why love is the force. I was pretty pleased with that. But it's funny because our top line package is 700 bucks and that's for the full themed everything wedding, and even then, we're still the cheapest vendor in a wedding situation. It's crazy.

Speaker 2 ([00:35:06](#)):

I think especially when it comes to the financial planning, the business you're looking to grow right now, the wedding stuff seems to be running itself or no,

Speaker 3 ([00:35:18](#)):

Caitlyn. I'm in northwest Ohio, but I'm more than willing to travel. I've personally traveled to Wisconsin, Michigan, Indiana, Illinois. Hey, Akron.

Speaker 2 ([00:35:33](#)):

I was going to say, I think out of the four of us, three of us are from Ohio, and then we've got Georgina in Mexico, so a little further.

Speaker 3 ([00:35:39](#)):

Yeah. Yeah, I grew up in the Medina area, so I'm right over. I've still got family over there.

Speaker 2 ([00:35:47](#)):

Nice. That's so crazy.

Speaker 3 ([00:35:49](#)):

That's insane. But yeah, it's a ton of fun. No, I went to Brunswick High School, Bruns Tuckie, but yeah. That's funny. I'll say I escaped. I live in the Toledo area now, but it's all good. Anyways, apologize, total tangent. I don't want to monopolize the conversation.

Speaker 2 ([00:36:21](#)):

Oh no, you're good. Is that helpful though? The idea of you can help people through free content and then give them maybe lower cost ways to wedge their way in, start making a difference in their financial situation, get them results for free or for low cost, and then once they have those results, they'll be able to invest with you at a higher price point?

Speaker 3 ([00:36:39](#)):

Yeah, absolutely. Absolutely. I've got a few high net worth clients who pay the bills, which is absolutely great, and they value the services to the point where they don't mind paying a higher fee because I'm doing active daily management of their entire financial picture. I'm their CFO essentially.

Speaker 2 ([00:37:01](#)):

That's awesome.

Speaker 3 ([00:37:02](#)):

Which, yeah, the goal is to grow that practice and whatnot, but I really do want to serve underserved people. I've taught classes before. The financial world is awkward because there's a ton of compliance when it comes to retirement products and things like that. They're heavily regulated by multiple authorities

Speaker 2 ([00:37:26](#)):

In a good way or in an unhelpful way.

Speaker 3 ([00:37:30](#)):

Yes,

Speaker 2 ([00:37:31](#)):

Fair.

Speaker 3 ([00:37:35](#)):

The legislations, the regulatory oversight has increased about fivefold over the last 10 years because of bad actors and they're trying to regulate their way to bad actors going out of business. The problem is bad actors keep finding ways around it, and those of us who play by the rules have had our amount of paperwork quadrupled.

Speaker 2 ([00:37:57](#)):

That's hard

Speaker 3 ([00:37:59](#)):

For an Audi DHD person.

Speaker 2 ([00:38:01](#)):

Oh yeah. We love forms,

Speaker 3 ([00:38:03](#)):

Love paperwork, love forms.

Speaker 2 ([00:38:05](#)):

I can't do forms. That's one of the things I have finally accepted that is truly well and truly disabling about my A DHD is I actually can't do forms. I can't do them. They will sit there for months until my husband's like, do you need help? And I'm like, no, I can do it. He's like, Megan, I didn't say you are horrible, and why can't you do this? I said, do you need help? And I'm like, oh, yeah. Yeah.

Speaker 3 ([00:38:27](#)):

I love creating forms and taking data and putting it into meaningful and enlightening ways, but yeah, filling out the same form over and over, and if I miss a checkbox, the whole thing gets sent back and have to do it over again. It's the worst. Good times. Also, as a financial planner, as a leftist, it's very lonely.

Speaker 2 ([00:38:51](#)):

I bet. I bet. Oh, you should see Tori's, her first a hundred K is really, really great. She just slams Dave Ramsey over and over, and it's so freaking funny and really great. It's such, I think you guys would get along.

Speaker 3 ([00:39:09](#)):

I've had to indoctrinate so many Dave Ramsey people. It's insane. It's insane.

Speaker 2 ([00:39:14](#)):

I think the way my husband puts it, Dave Ramsey is really, really helpful for middle class people who just genuinely don't know how to manage their money and are okay, excuse me, okay. With shame-based motivation. It's not a very healthy mindset, but for some people it works, and that's whatever. But for anyone else, anyone with any systemic oppression, anyone with any generational wealth issues or anything, he's just useless.

Speaker 3 ([00:39:44](#)):

Absolutely.

Speaker 2 ([00:39:44](#)):

And actively harmful.

Speaker 3 ([00:39:46](#)):

Yeah. The debt snowball concept in and of itself is not bad. It is functional, and it actually works with behavioral finance in a way that can be beneficial. But yeah, everything else is garbage. Thank you, Caitlin. That really touches me. Thank you. We've got about 20 officiants that work with me, and we actively try to be very DEI minded, trying to employ half my team is L-G-B-T-Q, which is awesome. We serve a lot of L-G-B-T-Q couples. We serve a lot of folks of all sizes, shapes, colors. It's awesome. I love it.

Speaker 2 ([00:40:27](#)):

I love that too. It's hard to picture yourself as a bride or a groom or a person getting married when you don't see yourself at all. And it's like, what am I going to look like on the day though? I don't know.

Speaker 3 ([00:40:41](#)):

Absolutely. Absolutely. And it sucks. It was funny. One of the first things was one, first few people that I hired were all white guys with glasses and beards, and I was like, I don't like the brand that I'm building.

Speaker 2 ([00:40:59](#)):

Yeah, yeah. Been there.

Speaker 3 ([00:41:01](#)):

Yeah.

Speaker 2 ([00:41:03](#)):

That's funny.

Speaker 3 ([00:41:03](#)):

There's not a lot I can do about me, but I have been intentionally seeking out more folks of different backgrounds.

Speaker 2 ([00:41:12](#)):

Yeah, absolutely. I love that. Okie dokie. Anybody else got questions? Caitlyn? Go for it.

Speaker 4 ([00:41:21](#)):

Hello. Can you see me? Because Zoom is telling me that my camera's on, but I don't see me. Okay, great. Then I'm just going to keep my video off. Sorry about that. It's fine. I don't like talking without having my face there, but okay, so I have a marketing program that I am working on launching. I've decided to postpone it. I've revamped the sales page and everything. You are kind of in on the knowledge on that. We've talked about it, and one of the things I've been thinking about doing is offering an accessible pricing option, doing, you can get this program for \$800, \$1,500 or \$2,000, but I'm worried that by doing that, I'm basically just pricing my program at \$800 and that I could just work on whatever my mindset or

whatnot and just price it where I want to price it. But I like having accessible options and I'm just not sure if I'm using that as another kind of crutch to not have to expand into the pricing or what.

Speaker 2 ([00:42:42](#)):

Okay. So I have a program that has what I call equitable pricing. There's three prices you mentioned. There are definitely pros and definitely cons. So I would say pros are, even if you effectively price your program at 800, if you make four sales versus making zero at 1500, that's still way more money. So that helps me when I'm always like, I don't know. So that's a, another pro is that people who are struggling financially often feel seen and they're like, oh, they're thinking of me, and that just feels good. So I think those are the big pros, the cons, something that a lot of people don't consider, I didn't consider before I did this, is that sometimes equitable pricing that confuses people and they're like, well, I don't know where I fit, so they just don't buy.

Speaker 4 ([00:43:33](#)):

Yeah. If I did have that, I would have bullet points, choose this price if,

Speaker 2 ([00:43:41](#)):

Yeah, and I think that helps, but sometimes people will be like, well, for example, on mine, I'm like, okay, if you own property have no debt, you should pay the highest tier. And people are like, okay, well, I have no debt, but I'm renting, but I'm white. And they're trying to do the math on where they fit. And so it can be a deterrent for people to choose where they fit. I think if you're going to do that, it is helpful. Something I'm going to add, because I just joined a program that did this where the person said, how did they phrase it? The different prices exist for a reason. Just choose the one you can pay. I trust you. I trust you. I think that helped me make the decision because I was like, I don't know. I feel like as a white person, I should pay the highest, but I really can't. And then they were like, if you can't then pay a lower price. And I was like, oh, okay.

Speaker 4 ([00:44:37](#)):

So I think that helps. I have a 90 minute session that there's a 50% off code just on the sales page, and it's like, if you need code equity 50, use it. I'm not going to follow up and ask why. So I will noodle on that a bit. And I also think that maybe I want to have a discovery call with people before they buy to make sure that it's a good fit.

Speaker 2 ([00:45:12](#)):

I think that's a great idea, especially because it's going to be a relatively intimate container, so you want to make sure the people you work with are on board.

Speaker 4 ([00:45:19](#)):

And also, I'm very specifically for a DHD people who have trouble marketing their business because they feel like they have to mask or everything feels fake. And some of the people who are giving me feedback on my sales page did not get that. They were like, I'm kind of confused what you're doing. But then some people read it and they were like, oh my God, that feels like a hug. So I'm very specific and I think the discovery call would help.

Speaker 2 ([00:45:49](#)):

Yeah, no, that's a great idea.

Speaker 4 ([00:45:52](#)):

Okay. All right. I want to

Speaker 3 ([00:45:53](#)):

Play, Caitlin. We need to talk.

Speaker 4 ([00:45:55](#)):

Okay, great.

Speaker 3 ([00:45:58](#)):

I struggle so hard with marketing and exactly what you said. I don't want to feel fake, but I want to figure out how to present my things in a,

Speaker 4 ([00:46:08](#)):

Oh, you're a hundred percent the perfect person for this program then.

Speaker 3 ([00:46:11](#)):

Yeah. Yeah,

Speaker 2 ([00:46:13](#)):

Absolutely. Yeah. Aton, I took Caitlin's free class. That was kind of the full program, and literally Caitlyn can tell you the call started and I'm literally horizontal on the couch, so depressed, and by the end of the call, I was pacing around my kids' playroom. What about this idea? What about this idea? Caitlin's a genius.

Speaker 3 ([00:46:32](#)):

Awesome, awesome, awesome. And the discovery call a hundred percent. A hundred percent agree with that. We don't allow couples to book with us for weddings until we have a vibe check meeting.

Speaker 4 ([00:46:47](#)):

I call mine a vibe check, too.

Speaker 3 ([00:46:50](#)):

We're the same person.

Speaker 4 ([00:46:51](#)):

Yeah, we're best friends.

Speaker 3 ([00:46:54](#)):

And we try to do it in person if at all possible, but we try to do, or we do video chat. We really try to do, because I'm the same way as you with the wanting to see in BC and when talking and yeah. Awesome.

Speaker 1 ([00:47:07](#)):

Love it.

Speaker 2 ([00:47:10](#)):

Yeah. The only other thing I was going to say, Caitlin, is you mentioned the mindset portion of it. I think sometimes money stuff is mindset for sure, but sometimes it's not. Sometimes it's just, okay, my people have made it clear that whether or not they can afford it, they're uninterested in paying this price. And

Speaker 1 ([00:47:28](#)):

You can

Speaker 2 ([00:47:28](#)):

Do mindset work around that if you want. And sometimes that works, but it's also okay to take practical action too. So when it comes to the mindset piece though, something that's been helping me is I recently had a whole breakthrough. I don't know, do you guys know Lindsay Johnson at the Radical Connector? I think on Instagram,

Speaker 4 ([00:47:49](#)):

No. I feel like I follow them,

Speaker 2 ([00:47:52](#)):

Right? They're pretty, I think the thing I know them most for is they're like, oh, my pronouns are they them cowboy, because they don't like being called dude or girl. They like cowboy.

Speaker 4 ([00:48:02](#)):

So anyway, Lindsay's great. I love them. I did just a discovery call with them and then changed my entire website. That's what happened to me. A new, beautiful branded website that is so chaotic in me was from a half an hour conversation with them.

Speaker 2 ([00:48:21](#)):

Yeah,

Speaker 4 ([00:48:21](#)):

I put my chaotic in the chat

Speaker 2 ([00:48:24](#)):

Radical lens. That's what it is. So let me find, there we go. Okay.

Speaker 4 ([00:48:33](#)):

A rainbow unicorn.

Speaker 2 ([00:48:35](#)):

Yes. Show me the website. Show me the website. Let me see. Pop up. Oh my goodness. These colors. Caitlin,

Speaker 4 ([00:48:43](#)):

I am a hot pink weirdo.

Speaker 2 ([00:48:45](#)):

Subscribe for your weekly doses of Audacity. I love that. Yes. Okay.

Speaker 4 ([00:48:56](#)):

This website makes me so happy. I should just read it when I'm sad.

Speaker 2 ([00:49:00](#)):

You should. That's a great idea. But okay. Something that Lindsay taught me, something I realized they were asking on a hot seat call a month ago. They were like, okay, if you had to get more people, what would be the first thing you do? And we were all just talking in the chat, and I was like, honestly, I would increase top of funnel. I would just start making more of my videos that tend to go viral and people will trickle down. And Lindsay was like, that is the opposite of what I would've said. If it works for you, that's fine, but I'm curious. And so we talked a little more and basically realized that I was acting like a content creator, but expecting to get paid like a coach, which are very different things. And I was like, oh, shit. So I literally completely restructured the way I show up on social media. I cast a protection spell over all of my social media saying, if you don't like me, get the fuck out. I'm not interested.

([00:49:57](#)):

It was really helpful. I did a whole ritual and everything. It was very nice. And it's worked pretty well actually. I started posting about the difference between life coaching and therapy, which in the past would get me tons of hate. I've gotten nothing but love and support. It's working. Anyway, all those posts, the reason I was mentioning all this though is that something I've started doing recently with the mentality of I am a coach is I am super transparent about my costs. I'll be like, Hey, you should book a call with me. It costs \$2,000 to do this with me. Let's talk about it. And that way I only get people who are actually interested, which is so nice.

Speaker 4 ([00:50:36](#)):

I like that. Oh my God, just being in this program is going to help me so much. One big problem I have is that I've worked with a money mindset coach, and I loved working with her, and she changed so much for me, but she kind of has this mentality where if I came in and said, well, my audience can't afford that, she would be like, then you need a different audience. And I'm like, no, my niche is chronically ill neuro neurodivergent, queer writers and creatives. And I'm like, that niche, not known for having oodles of disposable income. So I want to be accessible to the people who I want to serve. And yes, Georgina Neurodivergent people attract other neurodivergent people. The Normies leave me alone. I am plague ridden.

Speaker 2 ([00:51:34](#)):

Yeah. Okay. In the section of the course where I talk a little bit about how to price your stuff, I do kind of go into all of that where it's like you might need a different audience, or you might just need to think a little differently about the audience that you have. Because yes, there are a lot of chronically ill neurodivergent people who do not have money. There's a lot of us who do, or there's those of us who are married to people who have money and we share money and it's fine. Do you guys know Jordan Gill from Systems saved me? She's huge. She makes tons of money, and she has fibromyalgia. She works five hours a week, but she makes bank and she's got the money to invest in your program. She's got it. I think this is where we want to be sensitive to our people's financial struggles without assuming that they don't have money, because that's going to drive our people away who do have money, and then we're just going to lose Lose.

Speaker 4 ([00:52:39](#)):

Yeah, that's fair. And I have so much evidence that some of my best clients are people who I would say that they're broke and that they can't afford my stuff, but they find a way to afford my stuff because they want to work with me. And so having that experience has been very helpful, and I need to remember those things when I am in the depression hole being like, nobody can pay me. I'm going to die.

Speaker 2 ([00:53:06](#)):

Do you have a smile file?

Speaker 4 ([00:53:08](#)):

I do have a smile file. You should have a smile file and read it. Yeah, that is correct. I have a folder of screenshots on my phone that I call it. I help people.

Speaker 2 ([00:53:21](#)):

Yeah, you

Speaker 4 ([00:53:22](#)):

Do. And I just put stuff over there and I actually redoing my sales page. I've been asking for testimonials and the testimonials that I've been getting from people are like, oh, holy shit. Okay.

Speaker 1 ([00:53:32](#)):

Yeah,

Speaker 4 ([00:53:36](#)):

It's good.

Speaker 2 ([00:53:37](#)):

All right. We only have seven minutes, so I do want to make sure, Georgina, if you have any questions or anything you want to chat about, we have plenty of time to talk still, and we can go a little over if we need to.

Speaker 5 ([00:53:46](#)):

Thank you. Yeah, it's not really question, I guess. Well, we're talking about surviving in capitalism, being morally neutral, that kind of thing. And the thing I can struggle with is the idea of thriving, being morally neutral. It's like thriving and capitalism is worse. It's all good with surviving, but if you're doing well, if you're rich, then it's like you're cheating or something. And I say this because here in Mexico we have this thing going on that it's like, it's okay if you have a business where you're not like the bad guy, but it's just like if you're not doing well, if your business is being successful and you're making bank, it's like, no, you're the bad guy, even though you're not a billionaire. So yeah, it's like that difference. It's all good if you're just surviving, that keeps you into the good guy. I don't know if I made myself clear.

Speaker 2 ([00:54:55](#)):

Absolutely, yes. So let me share real quick. So I made this, I posted on my Instagram a while back, but which one is more likely are you going to become homeless or become a billionaire? So I know it's bleak to talk about, but the truth is you're much more likely to become homeless. So us, this is for the America. This is the info that I've got, but interagency on homelessness, over half of Americans are only one paycheck away from the possibility of homelessness, which is terrifying. But let's see, over a million

Americans experienced homelessness at some point in 2020, there are over 600 billionaires in America. So you were a thousand times more likely to be homeless than a billionaire. So why am I dragging you through all these horrible statistics? Basically, you could work for 50 years and make a million dollars every single month from the moment you started working until you retired. And 50 years is a long time to work. Not everybody works that long. You still wouldn't be a billionaire.

(00:55:53):

So we need to stop worrying about that level of unethical bullshit. It is thriving and being a hoarding monster are completely different things, right? Yeah. This idea really resonates me in something, but hearing it out loud feels like survivor skill. It can. And I think that's such a good thing. It means that you view yourself as inherently connected to people who are struggling with houselessness, and that's good. We are inherently connected. We should feel weird about our fellow humans not having a home. We're not having a house rather, I suppose, and that's okay. And I think a big part of making money under late stage capitalism is dialectics. It's being able to hold, yes, they deserve more, but that doesn't mean I deserve less. Does that make sense? And we'll talk about this a lot next week. The whole module is called You Being poor doesn't make anyone else richer.

(00:56:57):

Yeah, autistic empathy and justice. I love that. It keeps me soft and human hate that. It makes me feel the whole burden of the whole world. So when you start to notice the weight of the world on your shoulders, I want you to turn to organizers who've been organizing for a long time, and I want you to ask them either through consuming their content or just actually send them a message and be like, how do you survive? And they'll have advice. People who've been doing this organizing for a long time, they're still around. They have survived these horrible feelings and have managed to make it through, and that's great. We have examples, is what I'm saying. You are not the first person to feel this way. You won't be the last, and you don't have to figure this out on your own. That's something that's been helping me a lot over the last year is like, I'm like, oh my gosh, the world is ending. We have to fix this. And organizers are like, my dude. The world's been ending for a long time. Welcome to the party. And so, yeah, I think looking to organizers who've been doing this work for a long time can be helpful. But Georgina, does that help a little bit with the idea of thriving? I think thriving is morally neutral, especially non billionaire thriving, right?

Speaker 5 (00:58:13):

Yeah. Am just realizing that it's everyone else struggling. As a said, it's like survivor guild. It's like everything's okay if you're still sad, but when you're happy, you're forgetting the struggles of everyone, and now you are caught being the issue.

Speaker 2 (00:58:44):

Oh, I think you got muted at the end there, but I think I understand what you're saying, where the positive feelings can feel like betrayal almost. But here's the thing. I would never want someone who's struggling with housing to be sad all the time. Obviously, I understand if they are, I'm not saying, oh, you should be happy, but I would never begrudge them their joy, and I would hope that other people don't begrudge me. My joy, and something Adrian Marie Brown talks a lot about is this idea of, oh, yep, bye, Caitlin. But this idea of pleasure and joy being part of our activism and refusing to give into the hopelessness and despair because humanity is so much more than that.

Speaker 5 (00:59:36):

Okay,

Speaker 2 (00:59:38):

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Yeah. It's okay to thrive. You have a really good business idea, right? The first autistic NGO in Mexico that is so freaking cool, and I'm obsessed with it. You deserve to thrive. You had a good idea, and everyone deserves to thrive, right? And it starts with you.

Speaker 5 ([00:59:59](#)):

Yeah. Yeah. It makes sense. Okay. Thank you. Yeah.

Speaker 2 ([01:00:04](#)):

Maybe try a little bit of EFT tapping on this, because it sounds to me like you're like, okay, I know it intellectually, but it doesn't feel true. Try a little EFT that'll help.

Speaker 1 ([01:00:14](#)):

Okay.

Speaker 2 ([01:00:16](#)):

Yeah.

Speaker 5 ([01:00:17](#)):

Great.

Speaker 2 ([01:00:19](#)):

All right. Cool. Guys. Thank you for coming to our first call. This was so fun. I love this.

Speaker 3 ([01:00:26](#)):

This was awesome. Thank you.

Speaker 2 ([01:00:28](#)):

I'm so glad. Okay, well, I'll see you on Tuesday for our Voxer chat, and then I'll see you next Thursday for module two.

Speaker 1 ([01:00:38](#)):

Okay.

Speaker 2 ([01:00:38](#)):

Bye guys. Bye.