

STOP the (debt) bus!

*The all encompassing guide to
overcoming debt, financial stress and
worthlessness*

By Lisa Steingold

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Lisa's work is about unlocking the magic of individuals. For more information go to www.lisasteingold.com

This book is for you; the reader. It's for having the courage to believe things could be different. They can! Keep the faith.

I would like to thank my soul mates Jocelyn, Daphna, Jan and my sister Lauren and Vusi for inspiring me.

Thanks to Barney for being a game changer!

Infinitely grateful

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Introduction

Money. Moolah. Cash. Dinero.

It's a funny thing, money. Some people have it. Some people have lots of it. Some people don't and most people want it.

I never really thought about money until I didn't have it. All of a sudden, it became really really important. It became so important that I delved into every aspect of it. Not just into the concept money itself but what I believed about it, how I used and abused it and my value in relation to it. It took me a couple of years of soul work, financial healing and introspection to overcome my pattern of financial crisis. Of course I can't tell what might happen in the future but what I've discovered has changed my life and I'd like to use what I've discovered to change yours.

Financial management, a skill all of us have to learn to master, isn't just about budgeting. It isn't just about knowing how much you earn and how much you spend. It isn't, just about knowing how interest rates work. It's about a relationship; a life-long deep and committed relationship between yourself and money. It's about understanding what drives your behaviour in money. It's about understanding that your value extends far beyond how many Rands or Dollars enter your personal account each month.

It's about understanding that money is trying to talk to you. It's a part of you that's trying to get your attention.

Why should you read this book?

Have you finally reached the point where you're tired of dealing with financial crisis after financial crisis? Are you tired of the overwhelming weight of debt? The strain it places on your relationships with loved ones, your health and indeed on your own sanity?

Maybe you're just in a little bit of debt and want to know how to deal with it on a physical and psychological level. Maybe you're in a whole bunch of debt and feel that you won't recover. I'm here to tell you, you can and will.

I've been 'fighting' financial crisis ever since my youth. In my early teens, my mom and step father lost a lot of money. I don't know exactly what happened except that we moved from a luxurious small holding with horses, a pool and a tennis court to a dilapidated plot with overgrown fields and a cottage. There was talk of change of schools although thankfully it never happened. There was a definite shake up and I felt it.

As a result I decided I'd become an entrepreneur.

At university I ran a shopping business for executives and was the sports massage therapist for a cycling club. I made a heap of cash. I paid off my car in a year and moved in with my then fiancé to a new place.

At the age of twenty seven, I had a paid off car and house. I was married and planning to do my MBA. I wrote a brand plan for myself that had visions of me running my own company by age thirty.

We'd been paying extra money into our bond. Additionally, through some good fortune, I received a small inheritance which helped us pay the house off.

Then, in an act of extreme creative genius I had an affair. Whilst this book isn't about marriage or relationships, you can't separate money from life. So I had an affair (and you can read more in my book *Looking for Love in All the Wrong Places*) and life as I knew it began to change.

In a further act of genius, my then husband and I decided that in order to fix our marriage, we needed to buy a new house. We sold our place for R950k. We made a massive 40% on the original purchase price due to the good inflation on house prices and thanks to paying off our bond in super quick time. When we

sold, we invested what we could into a large family home of R2.2million and took out a bond for the rest. Three months later I had moved in with my parents and was broke.

I felt, after my marriage, that all my dreams had been shattered and that the onetime chance I got to live life to its fullest, was over. So I began spending. Every day I bought chocolates and pudding to make myself feel better. I also bought clothes. I even went so far as to buy a guy I was seeing a bicycle. I bought new appliances. I bought until I had maxed out my credit card.

Thankfully I put the proceeds of the divorce into a small deposit on complex apartment. Thankfully I hadn't spent that. I met a guy and we moved into the place in the December of 2007. Finances placed incredible strain on our relationship. He was a recovering cocaine addict and couldn't really afford to contribute to the household expenses. Eventually I got a house mate to assist me with the finances. 'He' moved out when we broke up in the August of 2008.

I was determined to get my life back on track. I accepted a position as National Marketing Manager of a specialist marketing university; a private institution that formed part of a listed entity. In essence I was the marketing manager of the

University for marketing. In the December of 2009, whilst driving to work one day, I decided to resign from my job and take a sabbatical. A radical move but I had felt like I had to; for the sake of my sanity.

Security has been on the top of my father's values ever since he stepped foot into the world. It's not a bad thing at all; it's just that my sister and I, well let's just say it hasn't been the top of our value chain. It hasn't always been a good thing. He didn't support the move and had I told him I used my retirement savings to fund the trip, he would have flipped. Sorry dad.

I mountain biked across Vietnam and Laos for two months before returning to start my own marketing consultancy and coaching practice. Things went well for about six months. During those six months I decided to start an NGO / charity organisation with a friend. It was her idea and I loved it so much that I jumped right in. At the time I was invoicing R60k a month.

I had a great corporate client or so I thought before ethical issues brought the contract to a halt in July of 2010. Around the same time my other clients started 'mysteriously' pulling out; lack of budget, lack of time...blah blah blah.

I went from invoicing R60k a month to invoicing around just R10k. I had no idea how I'd survive. It was courtesy of a very generous man; Jose, that I did! We started dating in the September of 2010 and he pretty much bailed me out.

In the meantime we, my friend and I, had found potential sponsors for the NGO. Despite the challenges I felt confident that it would all work out. I'd be able to pay Jose back and everything would be sorted right?

Who knew that with just a couple weeks to launch our sponsors would pull out. Who knew that the weekend of the launch of the NGO I'd be arrested for speeding and spend the weekend in jail. Who knew that the week after that I'd have a car accident.

In December of 2010, just a year after resigning from my job, I rented out my house, traded in my car and moved in to Jose's log cabin in another province. I stayed there for 3 months before breaking off the romantic relationship and coming home to 'get serious' and establish my coaching practice.

I came home, I got an office and I got serious but I had no clients. No matter what I did, and I worked hard, nothing worked! I had a couple clients but could never really establish the practice to a sustainable level.

One day with R500 left in my account and R20k going off the following week, I decided to get a job. I was staying with a friend and I had opened my laptop at her house, just a mere ten minutes before I arrived at the office. Upon arrival at the office, where I planned to send my CV to every marketing contact I had, I discovered that my laptop had cracked down the centre of the screen. I started crying.

In a lucid moment of insanity I'd either start painting or drinking that day and I'm really glad I decided it was painting. I bought R300 worth of paints and went to the park. It was a weekday morning and most people at work. I sat alone, feeling absolutely desperate and so I began to paint and pray. I prayed, really prayed for the first time in my life. A few hours later a friend of mine called me to ask if I could help him on a project and that they'd pay me R80k. I asked for an upfront part payment and lived to fight another day.

2011 and 2012 saw me trying to recover yet with unstable income. I had a few clients and random projects literally fell out the sky into my lap. I can't actually tell you how I survived financially; it just happened. I was taken care of and at the right time, money always appeared and just enough to save me from total bankruptcy.

There were times I couldn't afford a cup of coffee. I'd give friends old presents I had stocked up on from my birthday because I was too embarrassed to admit I couldn't afford it. I'd avoid contacting people I knew to avoid the question '*how are you doing?*'

In 2011 my Self worth dropped to an all time low. So low, in fact, that I got sick; really sick with countless episodes of flu and bronchitis. My beloved cat had gone missing for five weeks upon my return from the forest cabin and when I found him, he was sick. I received a R10 000 vet's bill for that little episode. I was spinning beyond control but with no energy to try and fix things in my usual manner of force and will. I had no idea how to fix it and even if I did, I didn't have the energy.

I turned my focus solely to spiritual and creative growth. I spent two years in the pursuit of happiness and enlightenment. I began to investigate the deeper drivers behind my seemingly random rollercoaster life. Some days I felt the anxiety life so intensely; it felt like I might spontaneously combust but eventually the anxiety and fear had no hold over me. I began to realise my worth as definitive in relation to no-thing; no man, no monetary value and no number. I asked for God to help me find faith. It's funny what we think in times of crisis because I remember

thinking “*well if I’m going down then I’m going down, so why worry right?*” so I stopped worrying.

In late 2012, I rebranded my coaching business and got serious about ‘magic’. I began to integrate the ‘principles of magic’, those I had discovered in my two year sabbatical, into work with coaching clients and slowly began to gain momentum. In 2013 I was asked to lecture at a top local business school on the principles. It was a dream come true to be able to share ‘magic’ with individuals interested in business, and based on my assumption, not normally open to such conversations.

As I write this now, in 2014, the year of the horse in Chinese Astrology. I have paid off a significant chunk of my debt and will be publishing my fifth book. Well to be precise it is the fifth book I’ve written but will be the first of my books to be published. In the two years I spent meditating and introspecting I also wrote four books. I received over a hundred rejection letters for my efforts but I never stopped writing.

My point in sharing my story is for you to know that it is possible. It is possible to come back from debt and more than that to live your dreams but it takes understanding; not only of the psychology behind debt and money but also understanding of

value; true value. True value is the innate sense of worth we step out into the world with; the worth that translates into solid relationships, money in the bank and most importantly a sense that no matter what we encounter, we will be able to meet it with grace and fortitude.

Yes, it takes budgeting and gaining understanding of your finances but more than that, it takes accountability. It takes accountability for the choices we make in our lives. It takes forgiveness for those choices. It takes an understanding that many of us are afraid to let go of debt because keeping small keeps us comfortable. So if you're ready to be uncomfortable then read this book. The truth is you're uncomfortable anyway right?

Your story might be different. You got retrenched whereas I left my job. Perhaps you've had to take on the financial responsibility for a member of the family. Maybe you've been sick and the medical bills feel like they might swallow you. Maybe you've had some really bad luck in terms of unexpected expenses. Whatever it is I know two things; that we're never given what we can't handle and that no situation is forever. Change is possible. It may take a little introspection but it's possible.

I know facing debt isn't an easy road; having no money is one thing but being in debt carries a heaviness to it that is exhausting. Often we don't start facing it because we think it's too big or too overwhelming but ironically it's not facing it that creates the feelings of overwhelm or anxiety.

The thing is that facing it and more importantly facing what money has to show you, is one of the most liberating things you will do in your life. What's the alternative? Stress? Suicide? Yes, I know you've probably thought about it. Running? More debt?

I have included practical aspects of facing debt because otherwise it just remains a philosophy and a philosophy that isn't practical, doesn't serve anyone. There are all too many reasons not to look at the practical aspects of debt; the shame around it, the unconscious fear of not being good enough or of abandonment.

Once you can look at what drives debt and how to overcome the shame around debt, tackling the physical steps becomes as easy as 1,2,3.

Most people in debt think that they're the only ones. It's for this reason that I've used lots of case studies throughout the book.

Once you can realise it's not just you, overcoming your debt, irrespective if it's thousands or millions becomes much easier.

Join me on a journey that will change your life!

Chapter 1 – Ground Zero

Facing debt isn't an easy thing. In fact it's probably one of the toughest things for anyone to do. Debt is scary and looming financial disaster is even scarier. What I do know however is that ignoring it, running from it or pretending it doesn't exist doesn't work. Not only does it not work but it makes it worse. It heightens anxiety, it maximises fear and takes shame to an all new level.

My intention in this book isn't to make you feel bad; not at all. My guess is that you're probably already feeling bad. That is the reason we buy stuff we can't afford right? Because we feel bad and are trying to find a way to make us feel better but it just leaves us feeling worse. No, my intention is to make you feel better by really getting to the core of what drives debt, financial challenge and the related emotional, mental and physical stress.

Awareness is the first step and that's why we're starting at ground zero. I know the term 'ground zero' has negative connotations. It is typically used to describe areas of natural or manmade disasters and more specifically, the point of most severe destruction.

I mean to use the term in the sense that when we begin to uncover all the drivers of debt, it's also the starting point. When we look at what's actually been supporting the financial chaos, that's the turning point. It's the point at which growth and forward momentum begins.

Debt, especially severe debt is destructive but when we begin to face it, to uncover ourselves in its wake, it becomes the starting place from where we rebuild our lives. It's becomes the point at which we begin again.

It is however becomes impossible to begin again unless we know where we're at. Do you know what's happening in your finances? Do you know who you owe and how much? Do you have an idea of what money needs to be pain when?

If not, don't flip out. It's okay. This is where we start. This is where the debt bus stops. You may want to take these steps over a day, a week or a month. It's up to you but whatever you do, start. Reading this book is a step in the right direction.

I get why many people don't want to look at their finances. They think that if they peek inside, the whole fort will come tumbling down. The irony is that by not looking at what's going on, the fort is just a ticking time bomb anyway.

So let's start with a few simple things on a practical level;

- Write down how much you earn
- Write down what your monthly expenses are
- Write down who you owe and how much

I remember moving out my house and renting it out because I couldn't afford to stay there. I got in tenant in, who, because it was fully furnished, paid me a two month deposit. As my life and my finances were in such turmoil, I spent the money just trying to survive. When the time came to pay the tenant back, I couldn't so I used the new tenant's deposit to pay the old tenant. This happened three times before I realised I had to pay back the deposit without using the new deposit. I arranged to pay the old tenant in two monthly payments. I paid the first one but then couldn't afford to pay the second so I just pretended it didn't exist.

As time wore on I began to justify in my head why I didn't need to pay them back immediately or the full amount. I began to disassociate myself from the debt. It was made easier by the fact that they had moved back to Spain.

One day in my meditation I asked for guidance on my debt and immediately got a flash of an image of an ostrich. I knew what it meant. I had to own up, look at my finances and take responsibility.

I looked at, not only how much I earned, what my expenses were and whom and how much I owed but I also began to look at my patterns.

What did I spend money on?

I noticed that whenever I had extra cash on me, I spent it on healing. Believing myself to be broken and in need of fixing I spent it on therapy and healers. This, of course, wasn't a waste but it was interesting to note how much I spent on trying to be whole when all the time wholeness lay in my realising the fact that I didn't need to spend so much on trying to be whole. Ironic.

I noticed that when I was married my spending patterns were different. I spent money trying to keep up with the Jones'; a new house, nice clothes, cellulite treatments, massages, sport and hair. Nothing wrong, just interesting.

I'm not saying spending is bad; not at all. Money isn't bad. In fact it's pretty awesome. It gets you stuff and experiences that

enrich your life. It can be a means for bringing dreams to life but when you're spending what you don't have and you begin to notice the kinds of things you're spending on, it gets real interesting.

When I work with clients I always say life reflects back to you like a mirror. If I look at what life, and in particular, my money was reflecting back to me is that when I was married, image was important to me. When I look back later on, I see that I felt I was broken and kept trying to be 'healed'.

So what does this have to do with ground zero?

Well if you're going to get up close and personal with your finances, you're going to have to understand not only what's going in and out of your account but you're going to have to understand your emotional spending patterns and you're going to have to understand what your money is reflecting back for you.

We'll go more into what money is reflecting for you a little later in the book but for now let's take a look at your spending patterns and their emotional influence.

Answer these few questions silently in your head;

- If you have money in your wallet, do you find ways to spend it?
- Do you feel compelled to spend money if it's in your account?
- What are the typical things you spend money on?
- Do you often look at the ways you can loan more money or make more money?
- Do you avoid people you owe money or do you embrace your debt?
- When you give money, how do you feel?
- When you receive money, how do you feel?
- How do you feel about cash as opposed to 'virtual' money that sits in your account?
- How do you feel about wealthy people?
- How do you feel about impoverished people or beggars?
- What do you think it's okay to spend money on and what do you think it's NOT okay to spend money on?
- What part of dealing with money makes you anxious?
- Do you know what you're worth – what I mean by this is can you put a figure to the services that you provide in the world?
- What are your continuous thoughts about money?

- Are there significant patterns you have regarding money you can identify?
- What do you believe about work?
- What do you believe about your gender role regarding money?

In my life, I found every reason to give away money. I just couldn't allow myself to receive. I gave discounts, I gave away my services for free, I volunteered and I wrote proposals with figures too low for just consideration by the reader.

- How do you behave with money?
- Can you see interesting and quirky ways you behave around money?

There are no right or wrong answers here. This is about self discovery in relation not only to money but in relation to your emotions and habits and money. Were there any answers that shocked you? Perhaps you've already discovered something you didn't know or realise. That's all we're trying to do here; realise what's REALLY going on underneath the seemingly random events that result in your financial life.

About the Author

Lisa is a transformational change coach and author. Her approach to mental, emotional, physical and soul change within individuals is revolutionary. Books she's authored include;

- *Looking for Love in All the Wrong Places*
- *Get Real*
- *Carbs, Curves and Everything in Between*
- *I'm okay, life's okay*

Her work is essentially about the unlocking of Magic which is about learning to uncover our subconscious beliefs in order to transform our lives. She believes compassion to be the essential component on the journey.

She's learnt the process not through text books (although she is currently studying psychology) but through her life experience. She began professional life in a corporate career until one day she resigned and took a sabbatical mountain biking around South East Asia.

She's had interesting life experiences that include being arrested, climbing literal and figurative mountains and losing all her money...twice.

She's contributed to various publications including The Star Workplace, Psychologies and The O Mag. She finds joy in painting, writing, cooking, adventure and time with her family.

The End.