

EPISODE 979

“TL: Money is a direct reflection of your relationship with yourself. It's just one of those things because it's so, you know, we need it to live, right? So it's a mainstay topic. But when we look at how we developed this belief that our worth was actually negotiable or we had to earn, it was because we really were raised in a social conditioning and in a culture where, what you have tells me how valuable you are.”

[INTRODUCTION]

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FT: How do you handle fear? Do you let it hold you back, or do you use it as stimulus to charge ahead? Personally, for me, fear's been a friend over the years. I like to call my life a healthy state of panic. Welcome to So Money, everybody. I'm your host for Farnoosh Torabi, our guest today is Tracy Litt, and she wants to help you get out of your own way and discover a new way to live. And timing couldn't be more perfect. A lot of us are looking to the New Year for some inspiration may be a time for some change.

Tracy is a certified mindset coach. She's an author and a rapid, transformational therapist. She's also the founder of Worthy Human, an inspirational and empowering merchandise line which also has, included in that merchandise, a new book called *The Worthy Human: Because you Are the Problem and the Solution*. In the book, Tracy explains that we all have the personal power to create the life we want, we're just not using it. Here's Tracy Lit.

[INTERVIEW]

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FT: Tracy Litt, welcome to So Money.

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TL: I'm so excited to be here with you.

[0:02:08.5]

FT: Same. You have the best last name. It has inspired a company — the title of a company called The Litt Factor, which is your personal growth and coaching company. You're also behind Worthy Human, which is an inspirational and empowering merchandise line. You have a book out called *The Worthy Human*. You're obsessed with helping people feel like they're enough and that they're worth it. What brought you to this place?

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TL: Ah, so the pain, the actual “my heart hurting,” watching people negotiate their worth. Watching people feed into what I believe is the greatest lie of our lives — unworthiness, allowing people to think that what's happened to them or things they observe throughout their lives can influence their worth. And, you know, in observation of people in my life and clients and the world at large struggle and effort and not realize that there's a different way to live. Not realize that you're worth isn't negotiable. And you can learn how to think. You can use your inner power to experience life in a completely different way than you currently do. So it was my own frustration and sadness around, “Hey, guys, there's, like, a whole different way to do this life thing. Let me show you.”

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FT: Personally, did you struggle with this? Like personally, Tracy feeling as though sometimes you weren't worth it?

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TL: Yeah — every single human being in the world, listening to us. has some iteration of not feeling enough. It really is part of the human — it's an epidemic and it's a condition, right? So for me, it showed up as I'm not smart enough and plagued my entire life until I worked it out.

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FT: And how do you come to a day where you're like, "Actually I am brilliant." What's that work? Just read more books. I don't know. Surround yourself with Yes people, how does it work?

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TL: Right? Well, really it's going back into your childhood where everything stems from on taking a look at what were those pivotal moments or those deeper emotional memories or wounds that taught me that I wasn't smart enough, right? What were those instances in life where I created meaning and started to add things to my pile of I'm not enough. So when you take a look back and for me, it was comparison to my older sister, over and over and over again that created me thinking, "Well, I'm if I'm not as good as her, that must mean I'm not smart enough." And then I held on to that label.

And then it wasn't until I you know, we're grown up — it's you're not responsible for what happened to you when you were younger, but as a grown person, you are right now. You are 100% responsible for healing it and not having it be a block anymore. So once you can see it and recognize it, then I was able to go "Wait a second. That wasn't true. That was just what seven year old Tracy made that mean. Or four year old Tracy made that mean or 12 year old Tracy made that mean. The truth is — is I'm fully enough!" Because you guys, that's the truth. Like you are born pure, worthy, enough, significant, lovable, and you matter. That's the way it is. Then — are you with me?

[0:05:47.5]

FT: Yeah, I'm with you and I'm thinking I need to clone you and, like, put you, like, bottle you up and send you out to the world because — we need — you're such a cheerleader for your clients and for your community. And it's unfortunate, though, so many of us are raised around people that don't exude that same encouragement and support. How do you find your people? We can't all work with you. I do think that yes, it's you have to change your mindset, its internal work, but it also like who you surround yourself with matters, right?

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TL: Yes, and it's actually a direct reflection of whether or not you're honoring your worth and loving yourself. The way you allow people to treat you the type of people you hang out with. What you tolerate and allow, is a choice. And when you are settling or you're allowing disrespect or you are hanging out in groups — I believe it was Jim Rohn, who said, "You are the sum of the five people you spend the most time with," right? So that's actually another spot space in your life to audit to say, "Hey, woah, people are disrespecting me or every time I leave this crowd, I actually feel depleted and I'm insecure."

How do you feel when you are with people and what are you allowing?

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FT: And it was Steve Harvey, who said, "If you surround yourself with broke people, if eight of your friends are broke, you're going to be number nine." So, like kind of linking this back to money. Often we talk about how you know we often have very complex relationships with money. Money is often a — how much money we have in the bank is sometimes a self reflection of like how worthy we are. There's a lot of — there's a lot of work that we often not need to do in that department of feeling worthy and making — and not letting our financial life impact our sense of self worth. How much does this show up in your work with your clients?

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TL: All the time, all the time. Money is a direct reflection of your relationship with yourself. It's just one of those things because it's so you know, we need it to live, right? So it's — it's a main stay topic. But when we look at how we developed this belief that our worth was actually negotiable or we had to earn it, was because we really were raised in a social conditioning and in a culture where what you have tells me how valuable you are. That is not the truth, but it is a a very common belief system.

So we have to be able to shift ourselves out of that and realize that are worth that our worth is — not only, as we've said 1000 times now — not negotiable, but it's not connected. If you are super financially successful or you are working towards financial success, it doesn't have impact on your value. It doesn't.

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FT: Now, when I hear that you're worth is not negotiable — in the context of asking for a raise, you are negotiating your worth in that context. So I'm gonna take it really literally and ask you how do I apply that great ideal and concept to a very tactical day-to-day situation when you're at work and you're trying to earn what you think is your worth and it is a back and forth, right? You can't just go on like this is my number, I mean, you could, if you're willing to walk. That's a great negotiating tactic. But, realistically, you need to have a — there needs to be some back and forth.

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TL: Oh, yes. So, I love this. So, I actually before I jumped into my reason for living, which is this work in the world. I spent 12 years is a VP of human resources. So this particular example is a great one for us to play with. The truth is, is that when you're going in for a raise, you're not negotiating your worth. I want everyone to start seeing your worth is a human being. You're enough-ness is it's own fixed part of your inherent birth right, okay?

So let's just say, "Alright, Trace, I'm with you." Now let's put that to the side. When you are negotiating for a raise, what you're negotiating against is your contribution in the work that you do. We have to disconnect that you are what you do, right? That's where we fall short. That's why our worth has been negotiable because we're connecting it. This is more about okay, I'm a great employee, right? These are my — this is how I contribute. These are my deliverables. This is the value that my contribution brings to the company. And you're negotiating on that?

You're never negotiating on your humanness and yourself.

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FT: Wow, That's some clarity.

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TL: It's everything. If we could take this one little tiny moment of our conversation, and realize, "Oh, my God, so it's not about me?" Nope. It's not about you.

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FT: Wow. And to go into a negotiation with that mindset, I think, is far less threatening, right? You feel like — you feel way more in control. And it's not as easy to feel short changed in that — in that scenario, or at least to take things personally.

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TL: Yes, well, exactly. You actually show up when you come from your right as a worthy human, which everyone hanging out with us — you are. You all are. Now, you're coming from a place of personal power. So you go into that meeting because it's like a whether I get the raise or not. I'm not walking away from that, beating myself up and taking it personally and making it about me, right?

We get to have a conversation about my work product. Let's do that all day. But in no way, shape or form am I having a conversation about my worth as a human being? Right? And that does feel different. And it's totally powerful. And you know what else happens as a byproduct of that? You're gonna use your voice differently. You are going to show up in that space of courage knowing that, "Hey, however this goes down, it's not a reflection of my actual worth."

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FT: Yeah, because I mean, imagine you've now extricated your work from you, from your body. And now you can really be in the position of advocacy in a way that doesn't feel like you're bragging or you're being, you know — because sometimes we don't like to talk about ourselves.

You know, we feel like it's too — it's just not comfortable or for whatever reason, we don't want to talk ourselves up. But you have to. But think about — also like, you're not talking up your worthiness. You're talking up the worthiness of this work that — your output. I think that's such an important distinction.

Your book, *The Worthy Human* — who did you write this for? And is it the same people that are coming to you to be coached by you? Because that's really my question — is like — at what point in your life does Litt Factor really help? Like, how do you even know you're ready for this kind of help in this kind of work?

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TL: Mmm ... if you are spending more hours of your day not feeling how you want to feel than feeling how you want to feel. If the tangible results in your life aren't what you intended them to be. If you keep efforting and you're not getting anywhere. If you feel like you're rolling a boulder up a hill and it just rolls back down on you every. Single. Time. If you have so many external victories and inside, you're still waiting to be happy. It's time to dig in and do the work.

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FT: Some of us might be roaming the planet and think it's not a problem about our sense of self worth. So how do you identify? I mean you gave us a list of questions that, if you're answering yes to this and probably you should pick up the book or call Tracy. But what are some of the things that we confuse our sense of self worth with, or our lack of self — sense self worth? Is it fear? Is it insecurity? Is it constantly comparing ourselves? What is the action?

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TL: It's really — you nailed it. It's all of those things because really everything does come down to whether or not you are owning the worth that is yours, right? So we know that you're worth is yours. It's not negotiable. There it is. You woke up today? You know nailed it. So now, what choices do you made throughout the day that are reflective of you standing in that power and owning your worth, right?

It's you using fear to propel you and not paralyze you and understanding how to do that. It's you letting go of self judgment. It's you setting boundaries and using your voice. It's you prioritizing yourself. It's you taking real action to make all the things you say you want — actualized.

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FT: You have a really great leap that you made. You know, you talked about working as, the VP of people and culture. You said, is that what you meant by HR?

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TL: Yes.

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FT: Okay, you worked in health care. Now you're an entrepreneur. That transition is something that a lot of us aspire to make, but we don't know if we can really do it. You know? There's a lot of unknowns. It's kind of scary. There's probably a period of time when you're not making money and there's a lot of uncertainty. So, how did you navigate that financially and, you know, let's be — let's tell everybody how we met. We met at a conference for entrepreneur women who make 7-8 figures a year, to learn how to play even bigger.

And so we know you're doing well as an entrepreneur, but it probably took you some transitioning to get to where you are. So talk about those transitions for us and get really, real about the good, bad and the ugly. How did navigate that —

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TL: Oh, yes. Yes, yes, yes. So, the first thing that I did was downsized, financially. So to your point, we need as entrepreneurs to create a little bit of a runway. I believe, right? Because you want to be as least compressed as possible when you're creating something out of nothing. Which is what we do is entrepreneurs. So in deciding to go after my reason for being here, I had

the conversation with my husband — that's where it started. Like, "Hey, this is what I meant to do. This is what it's gonna look like and it's gonna take some ramp up time. And here's what I think we can do."

Like we lived in a gated community, I didn't need to spend an extra \$400 a month on a guard gate that was a false sense of security, right? So it was taking a look at where our money was and how can I create some space for myself, so that I can release any pressure that would have become self inflicted, right? By keeping her lifestyle the same. So that was a very tactical decision and we moved. And we cut our overhead by \$2500 month.

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FT: What did you cut out?

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TL: When I say — this is another important thing to say — when you're all in, you're all in. When you've made a decision, it means to cut yourself off from any other possibility. And I'm gonna get there hell or high water. That's who I am in this world. And that level of conviction and belief takes the inner work. So what we decided was, let's sell our house. Let's move our kids and let's set ourselves up in a way where we're just having, you know, less overhead monthly.

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FT: Those are big changes. People might be listening to, like, "Sell your house, move, uproot your family," — you know, everyone's fine now I think right everyone made it.

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TL: Everyone's thriving. I mean, we didn't move across the country. We moved eight minutes down the road to a community that wasn't gated. You know what? I would like that — to a home that was 25 years old, you know. And now I'm renovating my bathrooms. So it's, you know, so it doesn't matter what we focus on the wrong thing.

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FT: Yes, and so now that you're on the other side of it and thriving — is there a desire to go back to some of the old financial ways in spending?

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TL: You know, it's not going back to, let's say, quote the “gated community,” as the example. But now we can spend money in all kinds of ways, right? In different contributions, in different family vacations. I have three teenage daughters we're gonna have college coming around the corner. There's all of these different things that are going on. So it's not to go back to a certain way. I actually love this house more than I loved the last house. And aesthetically, you'd have been like, “No way! The last house is like amazing,” because also, I'm happy. I'm internally happy, and I think that that's where we missed the beat too — stop being so externally driven. How are you doing on the inside? What is your inner environment like? Because I don't care what you have outside of you. If you don't feel good, what's the point?

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FT: Yeah, what is the point? Listen, you have a retreat. I want people to meet you in person. Tell us about that. How can we hang out with Tracy?

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TL: So my retreat is called Worthy Human Live, after the book. It is middle of January in Palm Beach, Florida, which, like, you know, weather-wise, there's no better place than Palm Beach, Florida in January. And it's at the Eau Palm Beach Resort. It's gonna be three days and two nights fully immersed, doing the work with me. Healing the past, taking a look at where some of your money blocks and some of your limiting beliefs about yourself, where you don't believe your enough and getting rid of that so you can let the past go and really step into a new future and create 2020 not just from a place of what we usually do, right. Which is like, ‘Okay, I want to

do this and this and this and this,” and you make a bunch of proclamations and you get all jazzed up and then three weeks later, you're right back to where you were.

This is about me teaching you what it means to create the vision and then make decisions from the woman you're becoming, not who you are today.

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FT: That's the Litt Factor with two T's. You talked about money blocks. What are some other money blocks that you have encountered through your consulting? And just because you are a human who lives life.

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TL: Mmm... can I afford that? Rich people are evil. Money is not for me. Am I worth that? These are things I hear from people all the time. I can't afford it. My parents divorced because they fought about money. Money breaks people up. These are the types of beliefs and world-views that we walk around with as a result of what we witness when we were little.

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FT: And so, what is your money mantra today? If you have to have one overarching financial philosophy, Tracy Litt's, you know, financial philosophy?

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TL: I say this to myself all the time, “I love money and money loves me,” right? And of course, every single day I am enough. I am enough, I am enough. It's written on my mirrors. It's even written on my teenage daughters mirrors and they kind of roll their eyes. But I don't mind because it's sinking in anyway. See it every time they curl their hair or take a selfie, they see it and it matters.

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FT: You know, some people might hear this and go, “Oh, that's so woo,” but the reality is, is what's the opposite of that? You know, stuffing your brain with all the negative? And we see the results of that. So shifting gears to thinking more positively and from a place of abundance. I mean, you've lived it. Your clients live it. The results happen, and how quickly? Because you I see that you you kind of pride yourself on being a rapid transformational therapist. So, like, how quickly can we start seeing changes?

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TL: Within weeks. Within weeks. Because to also understand how your mind works, you always see what you look for. So for those of you that feel like, “Oh, is it to woo,” that's your own resistance to change? That's not you. That's your mind and body not wanting you to change. You want to be skeptical because you don't actually think it's possible yet, right? There might be a part of you that is actually blocking you from feeling like happiness is safe. Right?

So this is about your ability to go, “Wait a second. The way I've been up until now is not getting me where I want to go or not helping me feel how I want to feel. So let me at least be open minded to trying something new.”

[0:23:02.6]

FT: Well, let's try something new, right now. I don't think you've ever done this before, which is to do some So Money fill in the blanks. This is my rapid fire way of ending the show. I don't get to do it all the time, and I love when I get some time to do this. So, this is when I start a sentence and then just finish it. It's kind of like Madlibs.

So if I won the lottery tomorrow, let's say you want \$100 million. The first thing I would do is ...

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TL: Pay off everybody in my family's debt. All of it. Everybody.

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FT: I love that. One thing I spend on that makes my life easier or better. Or both — is...

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TL: Healers. Reiki healers. Pranic healers.

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FT: Can you describe that a little bit. Like what? What is a healer?

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TL: Yes. Yes, yes, yes. I love this. A healer, well an energy healer — so, reiki and pranic are both types of energy healing and one of the things that we don't understand and just open your mind for a second. For those of you that wanted, you know, think that this is woo, it's not. We are energy, you guys. We are human and spiritual beings. And if I put your body under a microscope, I would drill it down to a cell that has energy and vibration inside of it. And one of the biggest disservices we do to ourselves in our lives is we don't treat ourselves like energy. And we are so essentially, you're screwing yourself over if you don't want to believe what I'm saying to you, right? So reiki and pranic healing helps to clear my energy. It helps to keep my shoppers clean. It helps to keep me clean. And lighter.

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FT: And what does it cost?

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TL: Anywhere from \$65 to \$200 a session, depending on the healer you hire, in my experience.

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FT: And do you go in person?

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TL: Oh, that's the fun part you could do in person. I've done both, and you can do remote, because when a pranic healers working with you, they're feeling their way through your energy and they can actually work on your remotely.

Actually, when I was an iconic, I called my pranic healer for my hotel room. I was like, "Hey, can you do a little work on me?" Because I felt a little bit of my own resistance, being there. And she Yeah. And she, like, just did some stuff. Yeah, I feel great. It was amazing. She did some stuff — I don't even know what she does. She just like, I don't know, move their arms around — she does her area of genius. I don't ask questions.

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FT: Okay. This is why I do this game. Because I constantly learn new things. How about this? When I was growing up, the one thing I wish I had learned about money is ...

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TL: That you can have as much of it is you want

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FT: Yeah, And you're not a bad person for it.

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TL: Thank you. Yeah, that's a massive — another block from the question you asked earlier.

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FT: Oh my gosh. All right. When I donate, I like to give to blank because...

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TL: To the simplest things in life that people don't have because everyone deserves the basics. So, like, yesterday, the Litt Factor donated to Charity Water, because I can't stomach people not being able to wake up in the morning and not have water.

[0:26:20.3]

FT: It's a great reminder. Yeah, people don't have a lot of the basics. A lot, A lot, a lot. People in this country don't even have access to, like, Internet. Like WiFi. Like rock solid, you know, Internet connection. And, you know, I can't — can you imagine like — imagine, just 10 minutes, you lose your phone and the chaos that ensues. And then there are people who don't just — don't even know. I mean, it sounds trivial, oh whatever WiFi, but it is important because it's how we connect with the world now. So that's just one example. We're having that conversation today with some friends, and you can — the list is long, all right.

And last, but not least I'm Tracy Litt, I'm So Money because...

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TL: — because I remind people what they're capable of.

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FT: And we thank you for it, Tracy. Happy holidays to you and your family. Wishing you all the success continued success. And we hope some of our listeners will join you on that Palm Beach retreat. Sounds like a lot of fun.

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TL: It's gonna be amazing. Thank you so much for having me. And for everything you do in the world, you are very special.

[END]