

**EPISODE 1580**

[INTRO]

[0:00:00]

**FT:** So Money Episode 1580, tapping inner barriers to outer wealth with Karen Berzanski, founder of THeLuckySoul.com.

[0:00:10]

**ANNOUNCER:** You're listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, in a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas, or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life. Welcome to So Money.

[0:00:36]

***KB:** When I work with someone, it's about identifying what are the stories that you are telling yourself about why you can't have the thing. What is in the way? So I always ask like, "What's in the way of your desire?" Because that's going to give me some information, a clue as to where that pattern originated for you, and what those feelings are that are in the way of you getting the thing that you want.*

[EPISODE]

[0:01:04]

**SM:** Welcome to So Money, everybody. I'm Farnoosh Torabi. I'm going to guess that you and I, we have a shared belief that every woman and man has the right to be rich. And yet, this is not an idea that we all can get behind for ourselves. We have inner barriers to experiencing wealth. Rich is sometimes a four-letter word. What's up with that?

Our guest today has some thoughts. She is Karen Berzanski, transformational money mindset expert and certified pro-EFT tapping coach, who specialized in working creative and spiritual women ready to tap into abundance in all areas of their lives. She's the founder of TheLuckySoul.com, where she's helped hundreds of women unapologetically make more money, and virtually eliminate financial stress.

She's got a six-week program called M-\$POT, which helps women transcend their hidden money programming, so they can expect, earn, and enjoy more. Karen and I talk about some of these mindset struggles that are kind of universal, that we all tend to have when it comes to believing that we can want for more and that's okay. But we also talk about the reality, which is the rejection on the other side of declaring that you are a person who wants for more. How do you reconcile your desire to be rich and the cultures insistence that you play small? Here's Karen Berzanski.

[EPISODE]

[0:02:33]

**SM:** Karen Berzanski, welcome to So Money. This is going to be an experimental episode for me. Just because, what you are an expert in is not something that I practice much, but I think maybe I should start, and that's tapping. We've had a couple of episodes on this on the show, and I've always loved them. Happy to have you here. How's it going?

[0:02:56]

**KB:** It's going great. I'm so excited to be here. I'm a longtime listener of the show, so I feel honored to be on as guest. Thanks for having me.

[0:03:05]

**FT:** Thank you. We met on the Instagram, as a so many of my great acquaintances and connections have started these days.

[0:03:14]

**KB:** I'm from New Jersey, we're both from the same part of New Jersey.

[0:03:17]

**FT:** Where are you in New Jersey?

[0:03:18]

**KB:** I'm not in New Jersey now, but I'm from New Jersey.

[0:03:21]

**FT:** Oh, that's right. You live in Los Angeles now. I was reading your bio, quite the bio missing. I'm going to get into it with you. You are all about teaching primarily women, but I think we can all learn how to navigate the inner barriers as you call them to outer wealth.

[0:03:39]

**KB:** Yes.

[0:03:39]

**SM:** You and I share a belief that every person, woman, man has the right to be rich. This has to be a stated out-loud belief. We can't just assume that everybody is thinking this or accepts this. Why do you think it's so hard and why do we struggle so much with wanting for money? Maybe we can start there.

[0:03:59]

**KB:** Oh my goodness, there are so many reasons we struggle with wanting for money. As women, we live in a patriarchal society that has told us that we should just be grateful for what

we have, and that we should be good girls, and we should be quiet, and we shouldn't want for anything more than what we have. Those beliefs also stem from our families of origin, and from the religious or spiritual programming of our youth. It gets encoded in our energy, in our DNA. So that when we, all of a sudden as an adult have a conscious desire or maybe even younger that we want more, we might say that we want more. But then, those inner beliefs of, I'm not supposed to have more, I should just be grateful for what I have. If I have more, then it's going to make other people feel bad, or whatever those beliefs happen to be. They're going to pop up and cause us to sabotage. It actually feels dangerous to even own our wanting, let alone the laughter in the world, and express that we actually want more money.

[0:05:10]

**FT:** I love what you say that when you protest that you want more, that that's a safe thing to say, that's a safe thing to want. Getting from feeling afraid to save, what is that journey typically for your clients? I know you yourself have personal stories that I want to get into. But as you have worked with clients, and I read all the testimonials, your clients that were not convinced that they could or should ask for more, raise their prices, build the thing, and ask for money, and then they did. And they were like, "Oh, yes. This feels good. This feels right." But going from A to B, I want to live there for a little bit with you. What does that look like for your clients? What do you suggest they do?

[0:06:00]

**KB:** Well, it's different for every single person, because we all have individual experiences around what we were taught about wealth, about how safe it feels, and it is to be a powerful person in the world., and all of those stories. When I work with someone, it's about identifying what are the stories that you are telling yourself about why you can't have the thing. What is in the way? So I always ask like, "What's in the way of your desire?" Because that's going to give me some information, a clue as to where that pattern originated for you, and what those feelings are that are in the way of you getting the thing that you want.

It starts by –it's like an excavation process. I'm looking at like, what kind of family system did you grew up with in terms of how money was looked at in your family? What were the dynamics

around money? What did – what did your mom think about money? What does your dad think about money or your primary caretakers? What was their energy around money? Was it something that was even talked about? Was it something that was just brushed under the rug? What are the beliefs then that you picked up whether you know them consciously or not, which 99% of the time, the person is not conscious of what their specific block is? But what is that block?

Then, I'll take them through some tapping to help process that energy, because that's all fear. I know that you just wrote a book about fear, I can't wait to read it. It's not about making the fear bad or wrong. It's just about shining a flashlight, and identifying it, and then looking at it, and realizing that that fear, wherever you picked it up, through your family, through society, wherever, through the media, it's just trying to keep you safe. All our fears are ever trying to do is just keep us safe.

When we make the connection between what the fear is, the fact that it's trying to keep the person safe, and the fact that they want to move forward, but this old belief is in the way. That's the stuff that we tap on so we can move that energy, and then we can process that belief, and that emotion so then they can feel free to actually move forward without sabotaging.

[0:08:28]

**FT:** I'm nodding so hard right now if you could see me, but you can't see me. But listener, if you could see me, I'm like a bobblehead. Just to layer onto that, I think when you talk about that fear just really wants to keep you safe, it wants to identify, remind you of what it is you want to protect. Because so often, we can forget, so often we can even not really give it any credit or any attention. Like, "Oh, whatever." No, protecting your time, your energy, your safety, your traditions, those are all valid, and important, and they're personal. Sometimes you might decide I'm going to go do that thing, and I recognize that fear might be rooted in something that is not – it didn't start with me, it started somewhere else.

But I still want to protect things, I still want to – like, thank you fear for showing me like what it is actually that I care about. Then, going to go do that thing anyway with those, by trying to uphold those values that you're trying to protect I think is where the healthiness comes in, the healthy

panic. Tapping, this is something that you are certified in, you are long-educated in. Can you walk us through how this works, actually, and what do you mean by tapping? A lot of us are new to this including myself.

[0:09:48]

**KB:** Yes. Tapping is a mind-body tool that is a combination of ancient Chinese acupressure and modern psychology. What we're doing is we're literally tapping on the same points on the body that they use in acupuncture and acupressure. Except rather than needles, we're just using a light tapping sensation to stimulate the energy in the body in the same way. What that's doing as we're tapping on these points is it's sending a calming signal to the amygdala in our brain, which is the body's fight or flight center.

When we're in relationship with money, like I said, all those stories are going to come up. Our brain doesn't know the difference between something that's real, or something that's imagined, something that's right in front of us, or something that's from the past. When we're in relationship with money, all of those fear stories are coming up turning on our fight or flight center.

As we're tapping, and when we're tapping, also, we are saying very specific words and phrases related to the issue that we're working through. As we're tapping, that calming signal is being sent to the brain to turn off fight or flight response, and to turn on what I call peace brain, and what Harvard cardiologist, Herbert Benson calls, the relaxation response. I always say, tapping takes you from freaked-out brain into peace brain.

[0:11:11]

**FT:** Wow. Okay. I like that. You can also just read my book, which is the tapping in and of itself, I feel like. I think I go through this process, I might not be actually tapping, but I do see the benefits of really like, okay, we all have that intelligent brain. And yes, it gets superseded, it gets overwhelmed by the irrational side of our brain, which is like, "No, that fear is super real." Then, you got to freeze, or fly, or fight. But I feel like I'm always forcing myself to remember what is

real. Again, it's not conscious, it's very, like you have to bring it to the conscious, you have to bring it to the forefront. How do you get there, like, get there?

[0:11:57]

**KB:** That's why we always start with what's right in front of us. So if you came to me with a fear of going to speak at your next event, we would start tapping on even though there's this fear around going to speak at my next event, and it's bringing up all these emotions. Rather than saying like, "Oh, I've got this. I'm good. Let's go." Let's just move through our fear. It's like, "Uh-uh-uh." Because the more you shove that fear down, the stronger it's going to get.

[0:12:22]

**FT:** The bigger it gets.

[0:12:23]

**KB:** Then it's going to come up at an inappropriate time, whether that means stumbling over your words, or saying something inappropriate, or just freaking out, or having a panic attack, or whatever. It's like, that acknowledgement of the fear is like – again, it's helping us to almost like deescalate the bomb inside of us. That's a little graphic, but that's kind of what it feels like. Where it's just, we're deactivating that switch so that we can go out, and we've acknowledged our fear, we've let it know that it's okay, that it's still a part of us. We never have to get rid of it, and that we're going to go out and use the bigger, wiser part of ourselves to go and make this talk, or do whatever the thing is that's scaring us. All that fear needs is just a little love when it comes down to it.

[0:13:12]

**FT:** A little love, like let's give it some cred, y'all. We wouldn't be here. I keep saying this on every single podcast, because it's fun. I say, you and I would not be here, Karen, had it not been for fear. All of these centuries and eons. Can we just give it a little trophy? It doesn't have to be first place. It can just be a recognition trophy. But you know what, I'm like, it's just –

[0:13:36]

**KB:** Yes. Exactly.

[0:13:37]

**FT:** It's valid. It's got a place. Speaking of fear, in 2008, Karen, I'm reading that you are hit and run over by a car while crossing the street in New York. One of my biggest fears. Which is –

[0:13:52]

**KB:** Look both ways.

[0:13:55]

**FT:** Yes. I'm like, living in Brooklyn, every time I cross the street, it was like, "Here again, Hail Mary." You said that you were living in New York at the time, you were working in New York at the time, you had a soul-sucking job. You were trying to pursue acting, and then this happens. Take us to that moment.

[0:14:14]

**KB:** Yes. I was crossing the street, going to my job at the time, and there was a lady making left-hand turn, didn't see me. Hit me on the right side of my body, I was flung up onto the hood of her car, hit my head on the windshield, was flung back to the concrete, landed on my left hip and she ran over my right ankle.

[0:14:31]

**FT:** She didn't stop?

[0:14:32]



**KB:** She actually did stop, but I didn't remember her stopping until a few years later at her deposition, which is a longer story. I went through a tremendous amount of chronic pain, and PTSD after that, and went to all the doctors, all the regular Western doctors and Eastern doctors. It wasn't until 2012 that I came upon tapping. I was on a retreat at Esalen in Northern California, and I met a man who was an EFT master.

By this point, I had read enough and learned enough that I was clued into the idea that there was some connection between my emotional body and my physical body. I knew that there was more stuff down inside of me that I had to let come up. Because I was expert at pushing things down, and just mind over mattering, and muscling through. I mean, I'm from Jersey, like I don't let things get me down. I was doing Tae Bo, and trying to run around the city like two weeks after this happened.

[0:15:41]

**FT:** Tae Bo. Oh my gosh.

[0:15:44]

**KB:** Yes. Blast from the past. When I had the session with, his name is Victor Lee Lewis, and I believe he still practices up in Northern California. When I had this session with him, he took what felt like four and a half years of emotional pain, and grief, and stories, and completely neutralized them in the course of about an hour and a half. I was like, "What in the world did you just do to me?" Like that, I felt so much lighter after the session. I was like, I asked him after we finished, I said, "Well, how long does this last?" Because I felt so light. He was like, "Oh, it doesn't go away." I was like, "All right. Well, we'll see about that."

So the next day, I was having lunch with some people in the café, and I was sharing a part of my story that normally, when I shared, I couldn't not cry. I couldn't have the same emotional reaction that I had the time of the actual story happening. When I was telling the story, like nothing happened, and I was just talking to them like I'm talking to you right now. I'm like, "Well, that's interesting."

What I realized is that, the physical pain had so much more to do with the grief, and the fear for what my life would become, and the dreams that I might have to let go of, and how everything might have to change, and how – I couldn't do the things that I did before, and that was so devastating to me. I had so much emotion around all of that, that I was just pushing down. It wasn't until I started to let that up. Let me tell you, I ugly cried a lot. Because I was ready, and I was willing.

As I was tapping in that first session, and then in some subsequent sessions, like it was a lot of emotion for me to process. But as I did that, the physical pain started to go away, and the PTSD started to go away as well. Then, after that retreat, I wound up going back to New Jersey and deciding I wanted to move to California, and start my own business, and do that whole thing. It's been it's been a wild ride.

[0:18:00]

**FT:** Well, I appreciate what you say about grief and that you didn't – it wasn't like you were started tapping, and you're like, "Okay, grief be gone."

[0:18:07]

**KB:** No, no, no.

[0:18:09]

**FT:** You respected the grief. You allowed the grief to go through – you allowed yourself to grieve and go through those emotions. That then got you to a place of more closure. The mind is so powerful, the brain is so powerful. Unrelated, but sort of. I was reading about how they did this study, where people who even just thought about working out, like for 15 minutes a day, or 10 minutes a day, like they imagine themselves lifting weights were stronger. And those who didn't at the end –

[0:18:43]

**KB:** There's so many studies about that. It's crazy. It's like the people who actually lift the weights, or play the piano, or shoot the hoops, or whatever that particular study is studying. The progress that they make is usually only like 5% less than the people who are actually like on the court or playing the keyboard.

[0:19:03]

**FT:** Wild.

[0:19:03]

**KB:** It's wild. They're lifting the weights, yes.

[0:19:06]

**FT:** I think that when I – if we were to relate that story to our financial lives, or our career lives, or anything that we're trying to master, there is the doing, but there's also the processing, and the thinking, and the plotting, and the gestation. Writing my book, for example, people say like, "What was that like?" It's like, well, it's a lot of writing, but it's a lot of not writing too. But I am confident that the book is as good as it is, as hopefully as it is. Because I gave it, I invested the thought as well as the writing to the process. Same thing with our money, it's not just moving the money around, or the spending, and the saving, and the investing. It's also like thinking about what are my goals, why am I spending this money. And having that dialogue constantly is part of a healthy practice.

[0:20:01]

**KB:** Yes. I realized on my journey that my healing was so multi-layered physically. Then, when I found myself in almost \$13,000 worth of debt in 2017, I took that same framework. I said, "Well, what's going on here? How did I get here? What is this really about?" Because it's not about the money, it's never about the money. Money is a neutral energy. It's just paper. We drive ourselves crazy over money, but it's never about the money.

I had to ask myself what this was really about, and like, some of the stories in the layers that I uncovered where, I grew up in a very working-class home, penny-pinching, coupon cutting, always getting smaller, always getting the best value for the most amount of money. I realized that, that mindset, which I thought at the time was this very spiritual, makes me a better person, I don't need a whole lot. That was a limiting belief that I had. Was keeping me from actually creating value, and making, and being able to receive money in the world. I was like, "Oh my gosh, how do I change this?"

I have to do a lot of work around changing that belief, and that happens over time. I always say, tiny micro actions over time. Because if we try to make too big of a leap, we're going to sabotage. I always use the example of lottery winners, and people who lose a lot of weight all at once, like you're going to spring back. It's really about making sure that we feel safe. The way that we do that is through tapping, through regulating our central nervous system, and making sure that we feel grounded and safe to make these changes, and making them in a small way. So that it always feels like it's just our 71 degrees.

I hear a lot of people too, say like, "Oh, you got to amp it up, and go 200, and 300, and just keep going, and going, and getting bigger, and bigger, and more visible, and all this." I'm like, "That is so scary when I think about that. I'm also an introvert, so I'm just like, "Oh, that's terrifying." What I realized is that, when I'm expanding, when we're expanding, we never want to go more than like three to five degrees outside of where we are right now. Because that's like going from 71 to like 75, 76. It's uncomfortable when it's like seven –

[0:22:28]

**FT:** That's different, actually. I'm thinking of a layer at that point, yes.

[0:22:32]

**KB:** Right. My philosophy is like, you push it to 75, 76 degrees, and then you hang out there. You hang out there until that 76 degrees starts to regulate and feel like 71, and that becomes your new normal. That's what I did at the beginning, and I still do this as I'm leveling up, as I

continue to grow and evolve. I make small changes. I make sure that I feel safe. Then, when that starts to feel normal to me, then I'll make a look at what the next step is for me.

[0:23:06]

**FT:** Yes, it's like investing. Like investing, there have actually been – there's two ways to, I guess, contributory ways you can invest. There's the contribution that is like once a month or periodic, little by little, once every paycheck. Then there's the mindset of like, I'm just going to do one lump sum. When I get my tax refund, I'm putting that all in the stock market. Well, over time, both of those approaches tend to [0:23:36] the same results, in terms of like, are they investing in all the same things? Yes. At the end of that 30 years, they're pretty much even in terms of gains. But along the way, one path might make more sense for someone than another because of their appetite for risk, because of their relationship with fear, their relationship with loss aversion and all of that, and that's fine.

If you're okay with going into the deep end with all of the money right away, that's you. You do you. But I'm going to honor the fear in me that says, "Nope." But I'm going to do it smart still, I'm going to still invest. It's not to invest, I'm just going to do it at a different pace, so I can feel, I can measure it, and course correct, and I can sleep better at night.

[0:24:22]

**KB:** Yes. It's so important, and that's why I say money is so personal. It's so individual. We all have different things that make us feel safe, and different ways that we do things just because that's who we are, and there's nothing wrong with that. You reminded me of – I know a lot of the big money gurus, they would say – when I was paying off the debt, I actually bought a new-to-me car while I was paying it off. I was thinking about how a lot of the big-money people would say, "Well, don't do that" or "Trade in your car, and just buy another car in cash until you have more money" or whatever.

For me, because I have been in – I was in a bad car accident, having a safe car is very, very important to me. I couldn't imagine continuing to drive around my current car at the time, which was a 2001 Honda, which was great for many years. Then, it was on its last legs, and I knew I

had to level up. Taking some extra money, and purchasing a new-to-me car, which is for me is a 2016 black Camry that I affectionately call Sasha Fierce, and I love. It makes me feel like Beyonce. I'm not a car person, but I love this car so much. But I chose to spend that money, because I knew my personal history, and I knew that it was a time in my life – I was at a time in my life where I needed that kind of safety to make me feel like a financial adult, and to make sure that I felt safe on the road.

[0:25:59]

**FT:** And you're going to make the tradeoffs that you will need to make to afford that.

[0:26:01]

**KB:** Right. Absolutely. Absolutely. And I was willing to do that, and it's worked out great. So, we'll have to look at our personal –

[0:26:10]

**FT:** I mean, you're talking to a woman who grew up – my family was like a Toyota devotee.

[0:26:16]

**KB:** Oh my God. So proud of my Toyota.

[0:26:19]

**FT:** My first car was a Corolla, little silver like 1993 Corolla. Love that. I think it's probably still on the road. I think I sold it like 100,000 miles. You have helped many women earn more money. I want to hear from you before we go some tips on those of us who want to go and make more, whether it's through our business or at work. How can we do it if we are grappling with these voices, these narratives that, "I should just be grateful. What I have is enough. If I try to push the envelope, and ask for more, it's going to backfire"? I've had those fears, by the way.

[0:27:06]

**KB:** Yes. This is a thing too. Money work doesn't end. It's not like, you get to this place, and like all of a sudden, you're free from all of your money fears, and all of your visibility, fears, and all of your shining fears. It's a process. The first thing I would say is just acknowledge that it's a process, and you're going to move forward at the pace that's right for you, and that's okay. When you start to notice a belief that pops up, or a behavior that you have, just – I would say, write it down, like start writing down what are those things that I'm saying to myself about money, and what are the behaviors that I'm exhibiting around money that maybe I want to change. Just start there with some awareness.

Then, follow me on Instagram, @theluckysoul. We need constant reminders. The reason I said that is because we need reminders, and we need community. We really need to see other women doing it. We need to see other people asking for more. We need to hear their examples of how they reached out to someone, and they got a result, or they asked for a raise, or whatever the thing is. We need to hear that constantly. So really start to monitor your environment, and ask yourself if it's uplifting to you, if it's pulling you forward, or if it's keeping you stuck, and making you feel like **[inaudible 0:28:30]**.

[0:28:32]

**FT:** I would also love for all of us to share the rejections, because it's not always going to result in making more money. A friend of mine was – my goodness, a friend of mine applied for a job, and it was nine months before her wedding. She told them she was getting married in nine months. This job was available immediately. They put in writing in an email to her, "You are so qualified for this job. You are our number one choice. However, the timing of your wedding gives us trepidation. We think you should focus on your wedding." I quote, "We think you should focus on your wedding. It coincides with one of our biggest events of the year, so we're just concerned that this partnership right now won't work. But please, we'd like to keep you in mind for the future." As if, as if she would even.

I'm seeing this email, she showed it to me recently, and I was like, "You should have told me when this happened, because I would have forwarded this to the New York Post or The Wall

Street Journal". This stuff needs to get out. It still happens, why women are afraid of showing up for job interviews. She wasn't even asking for a raise. She was just asking for the job. Why are we afraid? Because the rejection is real, and it's not fair, and so biased.

[0:29:51]

**KB:** We have to acknowledge that. It is so important to acknowledge that this is still happening. This is still going on. This is still a barrier that women face to making more money. It's harder for them for a lot of reasons. This is the patriarchal money programming that I talked about as well.

[0:30:13]

**FT:** I mean, they wouldn't have probably not hired the man, because you know, man don't plan their weddings.

[0:30:16]

**KB:** Right. They would have hired him more qualified. They would have given him more money, because they're like, "Oh, he's going to start a family. He's going to be a great employee."

[0:30:23]

**FT:** Yes. She wrote back, and she said, "You know, I'm very disappointed, because this is completely biased towards me. We are talking nine months from now, and I was thinking maybe we could have worked out a strategy where I could work to collaborate on this event. I have been absent for things in my career before that it hasn't derailed me or the companies that I've worked for." Basically, this company was saying, "It's great that you want to have a life, but that's not going to align with what we need here."

Anyway, I really appreciate everything that you do, everything that you stand for. I mentioned a couple of things that we share in common, but I think a lot of overlap in what you do, and what I do, and the things we hope for our audiences. Everybody, check out Karen, as you mentioned,



TheLuckySoul.com, both for the website, and on Instagram, also on TikTok. How are you liking that?

[0:31:30]

**KB:** Theluckysoul\_moneycoach on TikTok, because TheLuckySoul is already taken.

[0:31:33]

**FT:** Someone already grabbed it.

[0:31:35]

**KB:** I just started on TikTok not that long ago. I'm experimenting with it. I'm actually having fun. It's a different vibe. It's a different energy. I like it so far.

[0:31:47]

**FT:** Okay. As long as you're having fun, that's all that matters.

[0:31:49]

**KB:** Yes. Yes.

[0:31:50]

**FT:** If you're having fun, your followers will have fun. Karen Berzanski, appreciate you very much.

[0:31:56]

**KB:** Thank you so much for having me, Farnoosh. This was a blast.

[END OF INTERVIEW]

[0:32:01]

**FT:** Thanks a lot to Karen for joining us. You can find her at [TheLuckySoul.com](http://TheLuckySoul.com), as well as @theluckysoul on Instagram. If you like what you're listening to, please hit that subscribe button. Because if you recall, I referenced this in an earlier show, there was a glitch in Apple Podcast if you listen to this show with a podcast app on your iPhone. Well, there was a glitch earlier this summer, which bounced off a lot of people who were subscribed to their favorite shows. So if you want to get this show in your feed every other day, just hit that subscribe button and leave us a review. If you like what you're listening to, leave us a review every Friday. I pick a listener from the review section to get a free 15-minute money session. Speaking of Friday, looking forward to seeing you back here for Ask Farnoosh Friday. Until then, I hope your day is so money.

[END]