



## The Women Masters Interview with Reverend Karen Russo

AMY: Welcome, everybody; I'm just beaming and smiling from ear to ear. This is Amy Ahlers and I'm the creator of the Women Masters Teleseminar Series, and also the CEO of Wake-up Call Coaching, and I really hope that you're ready to get inspired today, because we have a magnificent expert today, the amazing Reverend Karen Russo. A reminder that my vision for this series is to allow people from all over the world access to the most respected women experts of our time, so they can get inspired and connected, and motivated, so I invite all of you, once again, to just take a deep breath, breathing in and breathing out, and just allow yourself to get into that mode of receiving, as I present to you Reverend Karen Russo.

She is your spiritual guide in wealth creation. As an MBA from Columbia University, an accomplished corporate trainer and an award winning sales person, and an ordained minister, Karen shares expertise from over 20 years of success in the secular and spiritual realms. She's the author of the wonderful book, The Money Keys: Unlocking Peace, Freedom and Real Financial Power, with endorsements from Dr. Michael Bernard Beckwith, Loral Langemeir and T. Harv Eker, and a foreword by Bob Proctor. She's been featured on TV's Sonoran Living, Good Morning Arizona, Eyewitness News New York City, and Phoenix Woman Magazine, Science of Mind, the Arizona Republic, and on radio's Dr. Pat and LuAn Mitchell. Karen delivers keynote speeches, leads coaching groups and offers numerous self study programs, showing conscious wealth creators how to break through to new levels of spiritual money mastery. Please, everybody, give a warm welcome to the amazing Reverend Karen Russo. Welcome!

KAREN: Amy, thank you so much. I'm just thrilled to be here, and I'm just so grateful for the space of giving and receiving that you've created with this teleseminar series.

AMY: Thank you very much. I'm so thrilled to have you, Karen, because I find your background so incredibly fascinating. I have to tell everybody on the call that I'm currently in the middle of The Money Keys, Karen's book, and it is fantastic. I wanted you to start off, Karen, by telling everybody a little bit about your background. One of the things in your book that you mention is that you have this MBA from Columbia, and you were making all this money, and then you started to delve into spirituality, and you kind of kept those two things separate for a while, and I wanted you to talk a little bit about that, about your background.

KAREN: I'd be happy to, and it's really an interesting dynamic, this idea of experiencing separation of money, work and worldly things, from the world of spirituality and meaning and purpose. I, like probably many of the folks who are on this call, when I was coming up—and I grew up in a family probably similar to many of the people that are with us—I grew up in a family with my parents of very middle class, good, strong work ethic. My father worked for years for the government, my mother was a school teacher, and they had a pretty functional partnership when it came to work and money, and they also had some of those wonderful eccentricities. My dad purchased individual stocks by doing research at the library, and starting from nothing, sent three kids through lots and lots of college, and he also, at the same time, he was the guy on the block that when his Honda Civic, which we nicknamed 'Old Red,' which



should give you a sign of what shape it was in, Old Red, when the mud flaps in the back were coming apart, he used a giant binder clip to hold them together. Everybody I know has that kind of, or at least exposure to that kind of a little bit of eccentricity, but also a real value for money and work. But you see, I saw money, work and success—mostly I evaluated it from an external point of view, so I was a good girl, getting good grades, working hard and going to college, looking for a job, and I felt that my success was measured by the externals. Simultaneously I had some real inner struggles and pain, and that's a whole other call, Amy.

AMY: I want to actually just pause for a second because we're having a little bit of technical difficulties. The line feels like it's bouncing a little bit. Are you experiencing that when I speak as well, Karen?

KAREN: I am.

AMY: Okay, so everybody just bear with us. I'm not exactly sure what's going on but we're going to go ahead and continue, and hopefully it will get better. I notice that that happens a little bit on this conference call line every once in a blue moon, and then it works itself out, so just concentrate and focus, and we'll get through this, and I may actually have someone do a technical call, see if there's some troubleshooting that the team can do on that end. Just know that we're aware of it and we're working on it, and just focus, and you can hear what you can hear, and trust that you're going to get the great information.

KAREN: That's great, and if we need to pause at a certain point and call back in, we certainly could do that.

AMY: Yes. I think it will be okay. I've noticed it a couple of other times and it seems to usually work out.

KAREN: Wonderful. We won't do the whole hour of my personal struggles with substances and issues like that, that caused me, interesting as it might be, that was the stuff that caused me to seek out a spiritual experience. My spirituality came from pain, but grew into this deep connection to something greater than all of the external stuff. But as I matured, I still had this little bit of an idea that I would keep my work, money and success separate from this inner discovery of my spirituality. I maybe had some cultural ideas that the commercial bank I was working for wouldn't be the place for me to talk about—discovering a higher power and the metaphysical laws of life—and this was the late 80s, me with the tight perm, one of those little bow ties, panty hose, and all that stuff, and maybe there's a little cultural resistance on my part, so I kept the stuff separate. But what ended up happening is as I began to really develop greater appreciation for the invisible source behind the external circumstances of money, work and success, I became more comfortable authentically being my spiritual and secular self, in all the environments I was in.

AMY: Got it, yes, and so one of the things that you mention in your blurb here, that you sent to me about this call, was how too many smart, spiritually connected, talented people are blocked by anxieties, resentments and mess in their money lives. I'm sure everybody on this call can really relate to that statement, that oftentimes a lot of spiritual people are a mess in their



financial lives, and that a lot of people who are really successful financially are a mess in their spiritual lives. What's that about?

KAREN: What is that about? You know, I think it's any time there's separation, we suffer. Any time there's a sense that the authentic, internal experience of my life is somehow not connected to my relationships, my body, my food, the world, my money. Whenever there's that sense of disconnection, we suffer, and I think the other way can be true, as well, though I know everyone has had some experience of gosh, I got the gold ring—or the fabulous lover, or the great real estate deal, or the award—and yet the thing is empty, except for the meaning and the value behind it. When I say a word, it's interesting, we say words like mess or suffering, or we're going to talk about the traps of scarcity and survival mode, those words are kind of dynamic and dramatic, but what I notice, Amy, is that for even folks that are coming to calls like this, who are involved in personal growth, that there can still be some of these dynamics on a more subtle level, so I invite people to listen. You don't have to be really at your last paycheck, paycheck to paycheck, in order to have an experience that subtlety keeping you from the magnificence that you are, so some of this stuff will be obvious in our lives, and some of it will be subtle.

AMY: Got it. That's such a great point, because I know that everybody that's on this call is someone that is enlightened on some level—they're a seeker—so I appreciate you pointing out, look for the nuances, look for where just a little tweak might make a big difference to get you to the next level.

KAREN: Yes.

AMY: Great. So why do you believe that it's important for people to make a connection between money and spirituality?

KAREN: The number one reason is that we are the meaning makers in our lives, and money—so you can just think of yourself, you are a meaning maker—and money is really a neutral thing. It is just a medium of exchange, and it happens to be the one we currently use in contemporary society. There was a time when I had a bushel of potatoes and you had some pelts, and we traded them, and we got value and use out of different circumstances and substances, and today, we've evolved, so we use money as that medium of exchange. It, in of itself, is a neutral thing. It is what we perceive, think, feel, say and do that creates our experience of money.

AMY: Great. Yes it's fascinating, all of the story and all of the meaning that we assign to money. Where does spirituality come into play with that, knowing that we're the meaning makers?

KAREN: For example, I sat with a couple recently who just, eighteen months ago, their net worth was just over a million dollars; very excited about just getting over a million dollars. It was one of those, for them, doing their balance sheet, it was seriously like, oh, remember that 1000 shares of my friend's new company that I bought? Let's put that on there! So they got over a million dollars on their balance sheet. It also included some real estate, a couple of different



kinds of investments, and eighteen months later, just did a balance sheet and their net worth is \$600,000.

AMY: Wow.

KAREN: Yes. I'm going to give you three ways you could look at this and make meaning, and then I'm going to tie the spiritual truth behind them. One immediate way, to say huh, a million to \$600,000? We've lost 40% of our net worth. Another way of looking at it is hey, it's 2009, we have \$600,000 net worth with which to build our future life. Number three could even be something like you know, when people like us let go of 40% of their net worth, we have developed skill and knowledge and experience that we are going to use to take forward into our life. So those are kind of mental, emotional perceptions. What will make a person go to one of those kinds of different perceptions is their primary belief system about the nature of life behind everything, and here's where your spirituality comes in.

Spirituality is your relationship to the great transcendent realities of life, reality with a capital R. Spirituality is what you believe about why life is the way it is. For many people, it includes a relationship with a divine being—god, higher power, spirit, universe, life. Some will experience that being as the beloved mother, father, creator. Others will experience reality as the presence of the divine that's in all things. Some will experience a spiritual connection to larger meaning, but it won't have a religious connotation, but what you believe about the nature of life is going to be a lot of what dictates about how you're going to look at your financial specs.

I actually have a practical tip, because Amy, I know, I've listened to some of your other calls, you really like to be able to provide people with some practical homework, so here's our first one.

AMY: I do. You've got me figured out, Karen, and the line feels like it's getting a lot better, just fyi, so we're good.

KAREN: I'm so glad. Good; excellent.

AMY: So give us that practical tip that we're hungry for.

KAREN: Alright, well here you go. Everybody, I would like you to take a financial fact, and you know which one it is; it's the one that comes mind. Take a financial fact. Now it could be your net worth; it could be your monthly income; it could be the valuation of some investment that you own; it could be how many more months of unemployment you've got; it could be the amount of your credit card debt, but take a number, a fact, a circumstance. Your homework is to come up with at least three different meanings you can make about that fact.

AMY: Great.

KAREN: I would definitely say—my sweet sister Chellie Campbell, who did a wonderful call in this series—she would definitely encourage us to focus on the positive and the possible. We're



the meaning makers. If we believe that there's an essential, eternal nature of life that is profoundly for us—that we're here for a purpose, that our nature is to give our gifts, that life has meaning and value—if we believe that about the nature of life, it's going to be expressed in how we interpret our financial facts.

AMY: Great, so look at those three meanings, and the thing that I love about this—in the coaching world we call it perspective work, balance work—the thing that I love about this is that you really, when you take those three different options, or six different options, or however many, it frees you up to see that you have a choice, right, and that you're empowered by it. If you're choosing to feel victimized by it, you're choosing. By the way, hey, if that's the perspective and the meaning you want to assign it, then go for it, but your choice. You could choose to have a different meaning. I love this; this is a great homework assignment. I'm sure everybody on this call will take on that homework assignment and do it well; wonderful.

KAREN: Great.

AMY: I know in your book you talk about money traps, and I'm sure meaning that we assign is part of that. Tell us what the money traps are, and how we know if we're in a money trap.

KAREN: Great. First I think what I'll do is I'll tell a story about a woman who was wise enough to really want to understand her money challenges, and she really benefited from this idea that there's different kinds of money traps, so we'll use her as an example. Her name is Suzanne and she had a career as an interior designer, and she had a partnership that for a while was successful, but then ended in kind of a difficult way. She ended up coming to a new city, looking to create her life as an interior designer, but she had some challenges. She had a certain image of what her design business should be and the kind of clients she should have. She also had some personal credit card debt that was growing, that she wasn't managing well, but she didn't feel good about, so there was some shame and also some not paying attention to it, so it did become—what I call a mess is something that's un-reconciled and un-dealt with; not you're a bad person, but that's what a money mess is. This individual was also building her spiritual education and knowledge, so she came right up against it and said for me to really thrive, spiritually, I cannot let my money area be so out of integrity with all of these principals I'm learning. What Chellie called implementation—it's not just information—Suzanne was ready to really implement. What she did is she became aware of the different kinds of money traps, which we'll talk about in a moment. She was in one of our Breakthrough Programs, and in a relatively short period of time she was able to enjoy the spiritual benefits of escaping the traps, and I want to talk about the spiritual benefits, which are peace of mind rather than fear and hint: when you're peaceful, you can then become inspired. She also discovered freedom. Just like you were talking about, Amy, when she understood she was a choice, when you're free you can also be creative. The final spiritual benefit is she got her house in order, and when you have order, you can move into possibility and flow.

AMY: Great.



KAREN: Yes, so she had the spiritual benefits, and then people love the transformation parts, too. Within a very short period of time, two different credit cards, big outstanding balances, her rates were cut by 50%. She collected thousands from a client that had been slow to pay. She had a tax bill that was a tenth of what her tax bill was the year before. She got a 20% increase in her part time salary. All of these positive financial results occurred as she enjoyed the spiritual benefits.

AMY: So the spiritual benefits were peace, freedom and flow.

KAREN: Absolutely. Now I'm just talking about the traps, but I always like to make sure we know the benefits are there, on the other side of the trap.

AMY: Yes, good.

KAREN: So the money traps—if you picture yourself, I'm going to talk about the traps, and Amy, well go from if you picture almost like a stick figure of yourself, we're going to start from our feet, which represents our actions and our habits. We're going to then talk about our beliefs, which I usually put beliefs around the body, because beliefs are held not just mentally in the mind, they're also held in the body of emotion. Then we'll talk about the spirituality, which is above our heads; represents our relationship with the divine.

AMY: Okay, great.

KAREN: We'll start at the bottom. The first trap is what I call survival mode, survival mode, and it's like our feet are stuck in financial quicksand, and you know you're in survival mode if you've got a money mess and overwhelm. What that could mean is you're very busy in your work, your business, your family life, but you're distracted, not productive, and not efficient when it comes to your financial systems and transactions. Some of the symptoms of survival mode is un-reconciled accounts, late pays, assets that you're not clear about their ownership or their value, inconsistency in the systems that you use, and you also will know you're in survival mode if you feel tired and exhausted when you think about your money. There also could be a sense of embarrassment, and I'll tell you one of the reasons it's horrible to be in survival mode—and financial quicksand's a good image—it drains your energy.

AMY: Yes, and I'm sure a lot of people on this call can relate to that, and a lot of people around the world can relate to that, with everything that's going on in the economy right now, about survival mode, overwhelm. Great; okay, got it.

KAREN: Yes and when we talk about how to escape, we'll talk about a couple of different tools and ideas, but I'm going to say something that's a little bit different than what . . . I'm going to encourage people, if you do not know what your accounts are valued at, you do not know what your credit card balances are, you do not know what the inventory in your business is. Although it can seem like that's keeping you from getting upset, I will actually say it's better to have an accurate and compassionate view of the facts, because hiding from it actually will drain you.



AMY: Great. I love that—accurate and compassionate.

KAREN: Yes.

AMY: We often will get accurate and be very judgmental, won't we?

KAREN: Yes, or we'll be indulgent, but we won't really know what the heck it is.

AMY: Right. Okay, good, and linking that back into Marcia Wieder's call about just being in integrity with yourself, so being clean with yourself and knowing the truth of what's going on in your financial life. Accurate and compassionate—great.

KAREN: Absolutely, and integrity is a spiritual quality that has to do with wholeness, which really is about completeness. It's not about being a good girl or perfect, or having no mistakes.

AMY: Good.

KAREN: Alright, we're moving up the body. The next trap is the trap of superstition, and this is the area of belief. Beliefs are units of mental thought, they're content of thought, held in place by emotion, reaction and repetition.

AMY: Got it, okay. Superstition—when you say superstition, do you mean like don't walk under the ladder, or what do you mean by that?

KAREN: Superstitious beliefs are like a financial jail. They're an imprisonment, so part of it can be erroneous ideas, like don't walk under the ladder, or investing in the stock market is difficult and hard for someone like me. It can be a thought with an emotional intensity that simply may or may not be true. Superstition is also that you're in that imprisonment because it's the idea, and you said it earlier, Amy, that somehow you're a financial victim, that someone or something out there is controlling your money experience. You know you're in superstition if you've got anger, resentment, guilt or shame about money mistakes of your own or betrayals or incidents from your money past. I sometimes call superstition the jail of our financial past.

Each month we do a free, open community call, at the beginning of the month, and I want to encourage people—the replays of those are on our website. We had a beautiful call about financial forgiveness, and a wonderful lady from Denver called in and she raised her hand, and she said I'm willing to process something here on the call. It was something like this: in 2002 I spent the weekend with ABC Coaching Group. I spent \$14,420 on it, and I never got the certification that I needed; she had the details, the weekend, the story, and we just laughed with such compassion because that's superstition. She was being stifled in moving forward because that resentment and anger was keeping her in this idea that she was a loser or a victim. The final thing that why is superstition so horrible, is it stifles your creativity.

AMY: Got it. Okay, good. We have survival mode at the feet, where that action lives; in the body of beliefs, which is where superstition lives, where you're imprisoned by your financial past. What about spirituality?



KAREN: The spirituality area is if you're imagining rising up, it's the trap of scarcity. What I mean by the trap of scarcity is the feeling, or the sense, of lack. The image I use is being on a deserted island, all alone, and when you're that deserted island, you are separated from supply, from capital, from nourishment, from people, resources and opportunity. It's the worry about money, particularly worry about the future, and scarcity is a horrible trap to be in because it extinguishes the natural light, glow and spirit within us. I'm going to say something that's a little bit provocative, but I think, Amy, I'd be interested to hear what you think about this.

AMY: Okay.

KAREN: What I've discovered, in all of my study of conscious wealth creators and what creates success, and then what keeps people from that financial success and spiritual fulfillment, is when we're afraid, our money worries are ultimately more of a faith issue than a financial one.

AMY: That just gave me goose bumps.

KAREN: I can feel it, too, because I can feel, and people know this, that if you're really freaked out, worried, anxious about money, yes, we can give you \$100, \$100,000, \$1 million, \$10 million, \$100 million—have to talk about billions these days. We could give you a giant pile of currency, but if we don't address the underlying fear, that fear will still live there as a lack of faith, even if you're circumstances are more luxurious or comfortable.

AMY: This is so powerful. I don't know, Karen, if you ever read—I think it was in the Los Angeles Times a year years ago—a study that was done about millionaires, and that every single one of them, or I think it was over 75%, said that they would feel secure about money if they just had double. The millionaire with \$1 million in the bank said, if I just had \$2 million; the person with \$2 million said, if I just had \$4 million, and it really opened the researchers' eyes to exactly what you're saying, that scarcity consciousness, and that the bank account balance had nothing to do with feeling "secure."

KAREN: Yes, and I'll say, I'm so glad you brought that up, and I'll just add the number that many people know, or will suspect, is that guess what percentage of lottery winners, two to three years later, will be in the exact same or worse financial circumstances?

AMY: What percentage?

KAREN: What percentage? It's 70-80%, study after study, and that's almost the other side of it, is that if we don't have a consciousness, a spirituality, plus thank goodness for Chellie and the good work she does, if we don't have our beliefs and affirmations, and if we don't have our actions in line, then we really can't be containers for a bigger financial idea.

AMY: Right. We've pointed out these traps; help us get out of them, please.

KAREN: We'll talk about each of the keys to escape, and I'll tell a short story in each one of them. If we start back down at our feet, there's a wonderful woman named Bronwyn Marmo, and this



success story is one that's shared many places, so she's happy to have her name attached to it. She is a delightful woman who, years ago, released 50 pounds of weight in a spiritual experience, and wrote the most beautiful book, The Food is a Lie: The Truth is Within, A Spiritual Solution to Weight Loss and Balanced Health. Gorgeous little book, wonderful woman, great speaker, raising her young kids, and the books were in the garage, and from time to time she'd get a coaching client, and she'd do a little coaching. She came to me and she said, you know, I've got some foundation here, but right now I have a sweet little hobby, and inside me I have a vision for a successful financial business, but I know it has to do with me, not just with the right capital , or the right message, or the right marketing tools. With her, very interesting, she already had a spiritual approach to things. She needed to start to get out of her survival mode because what was happening for her was that when it came to her business, she was in a bit of quicksand. If she got a coaching client check, she'd just throw it in her purse, and in between the kids errands she might stop by the bank. She had her business accounts co-mingled with the family accounts. She thought of herself as not really good managing a money system, so for her, we started with the key question to escape survival mode, and that question is not what's wrong with my system, or who do I delegate to. The key question is: how am I growing? How am I growing with my financial habits and actions? The reason we say growing—it's like hmm, what does that mean—the spiritual principle here is the law of circulation. All of life is giving and receiving, and when we give ourselves to growth, generosity—connected to the word generate—what we end up receiving is more skill, more capacity, more order for a greater flow and possibility.

AMY: When you asked her, specifically, that question, how are you growing, what was her answer that let you know she was in that survival mode?

KAREN: She was just keeping up with her business as a hobby, and her actions and habits were afterthoughts, and they weren't oriented toward growth.

AMY: Got it.

KAREN: It took some courage for her, but she was one of these ones who would listen to the audios at night before going to bed, and call her prosperity partner. She really was ready to take the actions and get involved. For her, she started simple systems, so she created a money management system and separate accounting for her business. When a check came in, she had a special priority of taking care of her deposits. She hired an assistant at just a few hours a month, to come in and create order and systems, and immediately new client opportunities, new speaking opportunities, more books selling. She became a growth system in her business, and we teach five different practical tools in this area, and she started to activate those. She became a spiritual giver in her business, she had a money management system, all of her financial transactions were a blessing; she really just got into positive circulating action as a leader in her business, and found that sense of flow.

AMY: Great, so for people that are on the call right now, that feel like they're in that survival mode, they need to look at the question, how are they growing. Tell us a couple more tips of some action items that they should be doing to be growing.



KAREN: I'm really glad you asked that. A very specific place to start is to look financial for where you can give. A little counterintuitive, perhaps, especially if things are close to the edge, but when I say give, the first thing you always want to give is you want to give gratitude, and this has been a theme. Marci Shimoff was talking about this as the power of gratitude. You're going to hear this throughout this series, but financially, the first thing, whenever any financial good comes to you, first thing you give is you give gratitude for the 100% and then I suggest having a money management system in your business, in your family, in your personal, whatever mode you're in dominion of. Having a system where you have some money that's given for what I call spiritual giving, and that is giving to people, places or institutions that inspire you. It could be—some will say tithe, give 10%, but it could be you start out with 1/10 of 1%, so that you start to create and grow as a giver.

Then two other things I'll add to your money management system. It's very useful to have some money set aside for savings, investing. For example, in my business, I'm doing a website upgrade. I have money in a business savings account to fund that, and that just makes me feel so much more like I'm really growing and expanding in a way that just feels orderly and excellent, so you want some money . . .

AMY: I was just going to say I like that word expanding, because that really highlights that growth, because I really get that when you're in that survival mode, you're not expanding at all. You're, like, shrinking and shriveling, so yes, great. Okay, so spiritual giving, giving gratitude, set aside some savings.

KAREN: And the final thing to set aside, and I know you're going to relate to this, is everybody needs some fun and play.

AMY: Oh, I love it!

KAREN: I'm the CEO of my own home based business. Even in the business account we occasionally will take the talent out for a massage, because the talent needs a massage every now and then. For the folks that are managing a household, rather than withhold from yourself and try to get a little bit of fun out of the grocery budget, actually set aside, and even if it's literally just dollars, set aside money—jar on the refrigerator—that is dedicated. Some percentage of everything that comes in goes for fun and play, so that when you want to take you and the kids to movie and a pizza as a special thing, it's really fun to grab that jar and take the money there, and have no qualms about it.

AMY: Okay, good. Moving up the body to beliefs and superstition, how do we escape that trap?

KAREN: This trap, this trap of superstition, is all about shifting out of win/lose and into partnership, collaboration, and so the question to ask here is not who's wrong, who to blame. The question to ask, the key question: what game am I playing in my money life? What game am I playing? When I studied the conscious wealth creators, over and over again they would ultimately say things like, you know, the money, it's not really mine; I'm just a steward of it. The money is fueling this project that I have about the environment, or to help children's literacy, or to build this product that will make people's lives better. There's something about



seeing our money lives lightly, not tritely, but lightly, as a bit of a game, and the spiritual principle here is the laws of co-creation or the law of attraction, or the law of cause and effect, and what that says is as we organize our thought and our feeling and our consciousness toward what we desire, we tend to experience what we desire. This is where, and there's wonderful work that you've heard about, about the use of positive affirmations, you know, 'money comes to me easily and frequently;' 'I am always learning and growing in my financial life;' 'my gifts are valued by the world, and I give and receive prosperously.' It's wonderful to have those affirmations. The piece I want to give as the homework—I want to tell you a story about a beautiful young woman named Alexa, and Alexa's from Greenville, South Carolina. She's in her early 30s and when I met her she said, you know, it's my dream to teach other women, diverse groups of women, about the power of real estate investing. That's her dream, and yet she's spending her days as an analyst for a large tire company.

AMY: Wow.

KAREN: Wow, yes. You kind of picture, hmm, she's in that cubicle but she is not of the cubicle. She really saw that she also had a lot of anger with herself for past financial decisions, so she saw immediately that for her, she needed to free up her energy, so she could play a game of co-creation, collaboration, creativity. So here's the tip I want to give everyone. We teach three tools in this area: inquiry, forgiveness and co-creation. You've already heard a lot about co-creation—those affirmations, how powerful they are. What I want to mention is the value of the tool of forgiveness. Alexa found she would leave her cubicle and at lunch she would go and sit in her car. She'd listen to the audio tracks, and she wrote herself a forgiveness letter; she shared it with her prosperity partner. What she found is she had to let go of the self judgments she had about her money past, in order to free up her energy to then create what she does want, going forward. This would be, and we'll summarize the homework at the end, but this would be my second practical homework tip, or maybe this is number three, is forgiveness. I really encourage everybody, just take a financial memory, and you know the one, it's the one that came to mind, about a mistake, or a choice, or an investment. Take that memory and write out what happened, how you felt, the impact you still have today, and what gifts you've got from it. What happened, emotions, impact, what gift, and then you want to read it to your coach or counselor, and I'm actually willing, Amy, if people do this work, I'd be absolutely willing to just hear it on the telephone from people who are willing to let go. You share it with someone else, that person says, are you willing to release this, and release yourself, and you say yes. That person says you are forgiven. You tear it up, you feel your shoulders relax and you move on.

AMY: That's beautiful, and I really love having that witness say you are forgiven.

KAREN: Yes.

AMY: Hugely powerful; wow.

KAREN: Ultimately all forgiveness, it really ends up being self forgiveness. Isn't it amazing that when Suze Orman was just on Oprah recently, she said one of the most metaphysically deep and



powerful things I've ever heard about finances. She said, it's time to focus on what you have, not on what you had.

AMY: Karen, I watched that show, I heard that, and I was like, yes!

KAREN: I know. I'm going to be at a beautiful spiritual center in Denver, and I can't wait to be like, can you believe her? My god, that was one of the deepest, most spiritually metaphysical things you could ever hear. But forgiveness is a key part of it, because if we focus on what we had—and this could be when I was a size four, when I made \$120,000, when I had that piece of real estate, when I had that chance to invest—whatever it is, we focus on what we had, we end up being stuck in the past, our creativity is stifled, and we're not able to be grateful, creative people in the present.

AMY: Excellent; love it. The moving up to that spirituality place above the head, the land of scarcity, that money trap, how do we escape that?

KAREN: This one is all about asking the key question: what reality am I serving? What reality am I serving in my money life? You see, if we're focused on our fear, our concern, what's not there, the lack, what we're doing is we're serving, or we're investing, or we're cherishing ideas of scarcity, and when we ask what reality am I serving, we open ourselves up to the idea of serving, cherishing, focusing, revealing wholeness. The principle here is the law of unity, and the law of unity says that all of life is interconnected, and that there's an invisible, infinite, eternal, loving, plentiful reality that's behind all of creation.

The story I'll share here is a gentleman, John, out of Chicago, a long time spiritual seeker, and his gift to the world is he's an entrepreneur, he's an actor, he's an artist, and for him, when he came upon this, he realized, you know, I've got a lot of fear about the future, even though intellectually I know better, as a spiritual person. I know God is my source, and there's that invisible reality, but I still feel afraid. Here's what he discovered: that he was still depending on his own talent and luck and hard work, in order to be well supplied. I'm going to give a little nuance that is a possible life changer. There's the difference between the spiritual source and the material channel. Material channels are things like the generous spouse, the great book deal, the fabulous piece of real estate, the widget that's better than anyone else's, the website that's got a ton of traffic, the secure job, or for John, it was the next gig, or a certain level of fame, or his wonderful voice. All of those things are channels. You know something's a channel if it comes and goes; it's got a beginning, middle and end. Even our own hard work and talent is really a channel. When we create a relationship with the source behind the channel, that is when we feel a sense of peace, because the source never changes, never goes away, is not volatile. It's something we can count on.

AMY: How do we nurture that relationship?

KAREN: That is exactly the question, and I'm so glad you said it, nurture that relationship. It's literally, and these are the tools that we teach, of prayer, meditation, visioning, gratitude, inspiration, is you want to have, and I will say this will be the homework I'm going to review in a moment, but you want to have some time set aside, on a regular basis, and I'm a big one for choose a



regular time, ideally early in the day, at least 10, 15 minutes, 30 if you can do it, an hour if you're blessed, whatever you've got, where you literally do your spiritual practices and consciously build a sense of connection with that infinite source. Part of it is it's a relationship. You need to nurture it with your time, energy and attention. That means reading things that are inspiring, it means making your gratitude lists of the things that you're grateful for. It means guided meditations; it means quiet meditations; it means speaking to the divine in prayer; all of those practices, and I'm just a big one for you want to think, feel and know that your pocketbook is with you on your meditation cushion.

AMY: Great. I think that there can be that belief that goes around, that these two shall not mix; money and spirituality shall not mix. Having a meditation where you focus on creating more money, oh no, no, no, no. Well yes, why not?

KAREN: Absolutely, especially if you feel that you have a dream or a vision inside you, where you really want to give your gifts to the world. It's such a high integrity thing to understand that being financially prosperous enables you to just flourish in giving your gifts. You don't have to be rich to be generous, to make a difference, et cetera. I don't want to so much think of it as a particular number, but I will tell you, when you're worried, angry, resentful and distracted, you are not at your best. When you're peaceful, inspired, free, creative, flowing, orderly, you are absolutely to set up to just flourish.

AMY: When you ask that question, what reality am I serving, we want the answer to be the reality of source is infinite, something along those lines?

KAREN: Absolutely, so the reality of source is infinite. You could label it as wholeness, unity, divine love, the reality of divine supply. I would say give it a name that really works for you. I'm a big one for . . . I like wealth and well being. The word wealth, to me, Latin root is connected also to the word well and whole, so wealth, to me, is really . . . that's a word that, you know, feeling wealthy is very powerful. My beloved and I, our wealth vision for our partnership begins with the phrase 'we are already wealthy,' and I've got to tell you, those words just totally get me serving the reality of wholeness and oneness. We are already wealthy.

AMY: I'm looking at the time here and I'm thinking I know that we've given a lot of information. Tell us what are some practical steps, and I know that we have many that you've already mentioned, so let's do a really great review here of some practical steps people can take to have more spiritual money mastery.

KAREN: Wonderful. Begin with your exercise about perspective on your financial fact. Take a financial fact and come up with at least three ways of interpreting it.

The next is, to escape survival mode, you ask how am I growing. You want to find a place to give. Find a place, financially, to start giving, and one way to start would be to give gratitude for the 100% and have some percentage that goes to spiritual giving, some percentage to savings, and some percentage to fun and play, so giving's number two.



The next is to escape that trap of superstition, and to really say what game am I playing—I want to be creating a game of partnership and collaboration and creativity—is financial forgiveness, and that's where you take a financial memory that's weighing heavy on your heart, and do some journaling; what happened, the emotion, the impact today, the gift you've received, and then you share it with a beloved partner/ friend/ counselor/ coach, who says, are you willing to forgive yourself. When you say yes, you are forgiven.

Finally I would say that if it's been give and forgive, we'll make it rhyme, we'll say live, so this will be your final assignment: live. The final thing will be to make your spiritual practice alive and connected to your relationship, to wealth, to source, to wholeness. On a very practical level I'd encourage people, within the next week, to dedicate some quiet, meditative, reflective time to cultivating the relationship with the source behind the money channels in your life.

AMY: Great; excellent; wonderful assignments for people. One of the things that I always ask all of the experts at the end of the call is just what do you most want listeners to take away from the call today. Just one big thing that you really want to make sure people take away.

KAREN: The big idea, Amy, is that we are the meaning makers of our financial experience. You are the one who has the spiritual dominion, the mental and emotional choice, and the decision making power over your actions, to create the wealth experience of your dreams, right now. That's what I want people to really know and understand.

AMY: Great; excellent, and I want to let all of our listeners know that Karen has a wonderful website that's filled with a lot of powerful information, a lot of free resources, so I want to make sure to give that website out. There's actually a free Money Key starter kit. Her website is [TheMoneyKeys.com](http://TheMoneyKeys.com), and I really want to encourage everybody to go there and log on, become a part of your email list, and you mentioned a few times prosperity partners. Can you just tell us a little bit about that and what you mean by that?

KAREN: A prosperity partner is a friend or a colleague, where you might have seven or eight different ways that you relate to each other, but when you're someone's prosperity partner, you've made an agreement to be in conversation and spiritual practice, and regular content, dedicated to each other's prosperity. A prosperity partner can be someone who helps you with accountability, that's one way of help. For example I said I was going to take my business system out of the family QuickBooks and create my own system for the business. I said I would do it by the end of the month, my prosperity partner, I know I'm going to call that person and have them help me stay accountable. If you're pretty mature you can say the best way to make me feel accountable is to do XY and Z. So accountability is one value of a prosperity partner.

The other is encouragement. It's nice to have somebody, when you say, you know what, I look at my credit card balances and rather than feeling guilty and ashamed, I'm choosing to look at this financial fact and to say, you know what, problems like this can be solved, and I'm on my way to creating a new reality. You want to have somebody who can encourage you, rather than laugh at you. Your prosperity partner can do that.



Finally, a prosperity partner is someone who can do some of these exercises with you. Isn't it great when you have a friend who will say, I will listen to your financial forgiveness this weekend, and next weekend you'll listen to mine.

AMY: Great; I love that. I love a prosperity partner and what a perfect name for that, and I really get that about the encouragement, accountability, and holding each other's highest good in place. Wonderful, wonderful.

I know Karen, that you are willing to give one of these lucky listeners, that's on the live call here, a copy of your beautiful book, The Money Keys: Unlocking Peace, Freedom and Real Financial Power, so the way that we're going to do this today is Karen told me before the call lucky number twelve. You can email Karen to go ahead and be entered into the contest to win that book, by putting lucky number twelve in the subject line, and the twelfth email that she receives at [Karen@TheMoneyKeys.com](mailto:Karen@TheMoneyKeys.com), with the subject line lucky number twelve, go ahead and submit to her and the twelfth email that she receives, she will go ahead and mail you off a copy of her beautiful book, The Money Keys.

I know, Karen, you're also going to . . . anybody that goes ahead and enters that contest, you'll pop them onto your email list and if they, for some reason, don't want to be, they can opt out or let you know in the email that they don't want that, but I really want to encourage you, I'm on Karen's list and it's fantastic and very inspiring information, so I encourage everybody to visit her website, [TheMoneyKeys.com](http://TheMoneyKeys.com), and please pick up a copy or three of Karen's book. I always say three; get one for yourself, one for someone you love and then surprise someone in your life that you know would really benefit from blending their spirituality with their money. I just thank you so very, very much, Karen, for being with us today on the Women Masters call, and really honing in on this beautiful connection between spirituality and money, and the word wealth; I'm really going to take that away from the call today, as well. Wealth; I am wealthy. Wonderful, thank you so very much, Karen.

KAREN: Amy, thank you so much. You're just doing such important and beautiful work; I really appreciate you.

AMY: I appreciate you right back, and I'm going to go ahead and un-mute the lines, so we can spend the last moment here on the call with everybody just giving Karen a beautiful thank you, so let's go ahead and un-mute, and let her know how much you appreciate her.