

Jessica Ortner: Welcome to the Tapping World Summit 2016. This is your host, Jessica Ortner. By listening to this interview, you agree to the terms located at TheTappingSolution.com/disclaimer. We hope this interview helps you become a healthier and a happier you. Debt can feel like a shameful secret. If you are struggling with debt, you are not alone. With mortgages, credit card balances, and student loans, the average American household carries over \$200,000 in debt. Having debt is not just a financial burden, but it carries heavy emotional consequences which, when not addressed, leaves us feeling overwhelmed and often resentful. The anxiety that often comes with even looking at this problem robs us from the ability to be resourceful and innovative. Problem solving is nearly impossible when emotions are weight heavy on our shoulders. So our time together today is about lightening that load, financially and emotionally. To teach us how, we will be speaking to Margaret Lynch, from MargaretLynch.com.

The Wall Street Journal calls her the ‘wealth manifestation authority.’ Margaret has x-ray vision for seeing the fears and limiting beliefs that keep success-minded people limited in their money and personal power. She is the author of a great book called *Tapping Into Wealth*. It is a joy to have her. Welcome, Margaret.

Margaret Lynch: Thank you, Jessica.

Jessica: Well this is a big topic because so many people are in this problem of debt. And I want to start off by just talking about the emotional implications of debt and what difference does the tapping actually make? Why should someone take the time to listen to this?

Margaret: Yes, don’t stop listening now, right? Because we know that at the end of this session your debt isn’t going to have magically disappeared, right? But by shifting the emotion and even the nervous system reaction that you have around your debt it can change everything forever so there is healing that is coming for you, and there is also a massive shift in your energy that is going to lead to miracles on the other side. So that is not a lot to promise. But stay with us because it is sitting down to look at it and most people would say, ‘Hey, do you want to spend almost an hour thinking about something that really makes you feel bad? No thanks, but I promise if you stay with us we are going to have a massive shift in your energy about money that is going to create miracles for you.

Jessica: Yeah, and I really honor everyone that is showing up because as you said it is a very painful and uncomfortable topic. I want to start off by just hearing some stories about how tapping has helped other people change their financial situation.

Margaret: So I have done this work with people all over the globe for the past eight years and I didn't really start by focusing on debt as one of the kinds of money that really triggers people, but it would come out the sides, in a way. And so I remember this one time that I was doing this workshop and everyone is there in person and there was a guy there who really was stuck around setting a big, outrageous goal which was what we were doing, right? We wanted to use law of attraction and set a big goal and start taking action. And something kept getting in the way and we weren't really getting to what it was. And finally he just looked down at the floor standing in front of the room of 40 people and he said, 'The truth is I have this massive amount of debt and so when I look at that income goal, I just feel like I am such a failure already and I am never going to get there.' And the whole room felt it. His whole energy, his whole physiology just shifted into such a sad, defensive posture. And the first thing I said was, 'Wow, thank you for sharing that. And how many other people feel the same way as him?' And then I told him to look around the room. Because the majority of the room had their hands raised and in my mind I am thinking, 'Note to self, Margaret, this is a big issue.' And so we started to dial in and work on all of the feelings and emotions that were coming up around people's debt. Do you know the number one feeling that comes up universally for people when they start talking about their debt or looking at it? It is the worst feeling that you could ever have blasting through your nervous system, and it is shame. Shame and embarrassment. And because of that shame and embarrassment he really could never move forward and actually change his financial picture and he never spent any time dealing with the debt that he had created. So his story came out. He was so dedicated to being a good dad and a good person when he got divorced that what he did as a man of pride and integrity was say, 'I am going to take all of the debt and put it all on my shoulders and be the good guy.' Ever since that day he was saddled with a tremendous amount of debt and looked back and was torn. 'God, I was an idiot. Why did I do that to myself? I am never going to get ahead.'

So there is just so much pressure that I find men who are family men put on themselves when they have debt and any person, men and women, when they have debt it triggers such a negative emotion. So as we tapped with him, with a span of minutes, all of that intensity about the past and about his debt was released and suddenly I had this bright-eyed, energized man standing in front of the whole group, who suddenly had a totally different level of resourcefulness. So

he kept in touch with me and over the next six months not only did he eliminate is debt, but he had put a down payment on a home. And over the next year – yeah, amazing, and completely different. He had a home for his children and he had been living in an apartment. He paid off his debt and it was absolutely amazing. I have heard versions of this story over and over again over the years and certainly since I put out the book. You have no idea the resourcefulness and he energy that you can bring to your financial situation when you shift the wall that you have inside right now around it.

Jessica: That is such an inspiring story, Margaret. And what is interesting around this topic of debt and this idea of letting go of this stress is I feel like most people think that is the last thing they should do, that if they really care about changing a problem they should stress about it and feel this burden because they somehow feel they deserve it or that the only way they are going to make a change is by putting this heavy, emotional weight on themselves. So when you are speaking to someone who is coming from that mentality, how do you begin to explain this mind, body, money connection and show them a different way of looking at this?

Margaret: Well the first thing is to really observe and start to question our habitual reactions. When most people think about their debt and we are going to do an exercise in a minute where we are going to walk you through this. When they think about their debt they feel shame and they often feel guilty and sometimes there is an event in the past that they haven't forgiven themselves for, right? So these things together like shame and guilt and I should have known better, I should have made a different decision, those things together always mean one thing. It means I don't really deserve anything good because guilt says it is my fault. I didn't learn my lesson and I need to be punished still. Or I haven't really been punished enough yet. So sometimes when I point that out to people about when they look at their debt and they feel like a failure or shame or guilty. What they are saying is, 'I really don't deserve –' or, 'I actually deserve what I am getting and I deserve to feel this guilt. I deserve to suffer. I deserve to be stressed.' And when I say that to people they usually nod at me and go, 'Yeah, Margaret, that sounds right.' So the a-ha moment is to observe this and take stock in this and observe what happens in your body when you are feeling those feelings and how that wall comes up over and over and over.

And so if you were to go to work tomorrow, you bring your brilliant self, right? You don't have any of this baggage with you and you are working on projects. You are doing great and knocking things out of the park. Yet when it comes to our debt and our finances we feel blocked because of all of this negative emotion

and it is exactly this wall inside and all of these feelings that we are not aware of but actually make us incredibly stuck and unresourceful when it comes to our finances. Of course when we think about them we think, ‘Wow, how am I going to change it? It is so overwhelming.’ And it is because in that moment we are not resourceful and this is so important to realize. You shift into a more resourceful person when you let go of some of this guilt and shame and fear.

Jessica: Right. Do you feel like when people do the tapping they also release the pressure of having to know all of the answers? It seems to me when it comes to the process of getting rid of this debt, like the gentleman that you mentioned, he made a lot of progress but I am sure the answer wasn’t just one decision he made. It was probably the daily commitment to make a difference and to be able to really look at the problem face to face and not let it emotionally drain him, but actually feel empowered. So is it really important to have some kind of tapping practice or to approach this in a way where we feel like we can be consistent with taking steps forward even though we don’t know all of the answers.

Margaret: Yeah, absolutely. And what is funny about that particular story about that guy is what he would say to me when he would give me these check-ins and that dealing with this debt started to feel like planning a vacation, like it was the same energy. He was researching, he would stay up late, he would look at spreadsheets. He was coming up with new resources and ideas. He was like, ‘It’s fun researching where you are going to go on vacation,’ which was a big surprise, but you could see the change in energy. He was excited about the goal and so he was curious. He was learning and he was reaching out to people instead of shrinking in shame and getting more isolated, he was reaching out and wanting to talk about it with experts. And so to have a process of being open and curious and willing to see what else I can do, what else can support me, where a miracle could unfold for me. Where is there a resource I already have? That is what I am talking about. You become a completely different person in the process of tapping and as you work towards a goal around your finances, which can include a goal around your debt and it becomes something exciting that you are enthusiastically doing and creating. And that is just an awesome place to be.

Jessica: That is a huge shift from denial and shame.

Margaret: Yeah, absolutely.

Jessica: So this is what I love about tapping. We are having this conversation and we logically know that it makes sense for us to begin to have emotional shifts to feel

a little bit better so we can address our debt. Now someone who has debt thinks that this is a really great idea but the reality of feeling a physical difference and feeling this emotional shift can seem very far-fetched because they are still kind of ingrained in that fear and that overwhelm of looking at the bills and really looking at their situation. So what is the very first step that we can take to begin to address this challenge?

Margaret: I think there is only so much talking about it you can do or people are like, ‘Uh-huh, uh-huh,’ because you have to jump in and do it, right?

Jessica: When people say, ‘I know what to do but I am just not doing it,’ that is when the tapping comes in.

Margaret: Absolutely and the way we are going to get started now is really for you to get out a piece of paper and actually start to write down the number that you have of your debt. What is that number and if you are not quite sure because you haven’t been opening those letters – I can’t tell you how many people tell me that, where they haven’t opened them in months or sometimes years. Take your best guess because just looking at the number and getting clear about it, even if it is a guesstimate, starts the process of shifting your energy. Because avoiding is like a vacuum.

Jessica: Yes, and that tends to be really common around this topic.

Margaret: 100%. And again why wouldn’t you avoid something that makes you feel awful? It makes you feel ashamed or embarrassed or that you failed or got betrayed at one time in your life. Why wouldn’t you avoid that? You would be crazy to put a lot of time and energy and focus on it and that is the mind, body, money connection. When we shift the inner stuff your outer actions will be able to shift in a way that is much more open, inspired, and powerful.

Jessica: It reminds me of my favorite quote from Brad Yates when he says, ‘Self-sabotage is simply misguided self-love. And I am happy that you are bringing this up because the idea of beating yourself up for the way that you are acting is not effective but actually understanding that the reason you have been avoiding the debt is because there is a part of you that doesn’t feel like it is safe to take an honest look at it. So here we are and we are going to make it a safe environment.

Margaret: Absolutely. And around the issue of shame, whether it is from shame or something else in the past where you feel like you haven’t forgiven yourself because when it comes to debt people often have an old story that something that

created the debt where they say, ‘I actually haven’t forgiven myself for that and I don’t deserve to forgive myself or someone else.’ So there is often a lot of feeling of unforgiven around debt and when you think about that, I have had people say to me, ‘Margaret, the very reason I didn’t start tapping on this was because I didn’t feel like I deserved to let it go and forgive myself and move on because I knew that would happen if I started tapping on it.’ So we want to get you started and that is why we are going to actually lead you through this process.

Jessica: Okay, so we have our pen and paper. What do we do?

Margaret: So write down the total amount of your debt. If your mortgage feels okay to you, like that feels like good debt for some people. They look at mortgage as good debt. Then you can leave that out but I want you to really focus on the debt that feels bad to you, that is sitting there. Maybe it is a debt from a mistake or some kind of a business gone bad or just credit card debt so really focus on debt that makes you feel yucky when you lay in bed at night and put that number down on the page. Then I actually want you to say it out loud. Look at the number and say, ‘This is my debt,’ and then say the number out loud. Then as you say it I want you to pay attention to the feelings and the raw sensations that arise when you speak that number and just notice how that feels. I want you to guess if you were to sit here in this moment and really keep looking at it and really keep saying it, on a scale of one to ten with ten being the highest, how high would the feelings coming up right now get? And sometimes people say to me, ‘Margaret, it is a five right now, but if I keep sitting with this it is going to be a ten.’ And that can be fear mixed with shame, mixed with words like what you are going to fill in next. So as you look at it I want you to finish this sentence, because this reveals another piece of it. So here is the sentence – This debt means I’m _____. And fill in the blank.

Jessica: What are some answers that are very common?

Margaret: Well, the way that people fill in the blank on this is some of the darkest stuff you can ever hear someone say. This is when you hear people say, ‘I’m an idiot,’ or, ‘I’m a failure,’ or, ‘Nothing I do ever matters,’ or something about the world. Like, ‘I can never get ahead, the world is unfair.’ People betray you. So when you fill in this sentence this is a big a-ha moment for you. When you think about the feelings and the sensations that came up and people often say shame, embarrassment, anxiety, or the feeling of failure, which is truly a piece of the feeling of shame. And then you will look at the sentence – this means I’m _____. I want everyone to take a breath and have an a-ha moment that when you think about or you are reminded of your debt, this is what happens inside of you. There

is a blast of negative emotion and this phrase pops into your head. So just another level of taking stock. Do you see why you haven't spent a lot of time focusing on your debt? So just give yourself that little bit of okay, I am going to let myself off the hook a little bit because it is painful. But even before we start tapping just look at a different perspective. Energetically debt means someone has lent you credit. It is you being lent credit by a third party and so when you think about this energy and the form of money coming into your life, which is actually credit, it triggers a lot of negative emotions. So for you law of attraction people, think about that. It is another level of saying wow, when I think about any kind of money I have a really negative vibration and in general when we think about me being creditworthy and someone lending me credit, I want to feel great about that. So it is another sort of subtle thing around shifting this energy.

So as you look at these emotions coming up, again my first thing is to just have an a-ha moment like this is your wiring right now. It is not resourceful. It is not supporting you. You don't deserve to be punished anymore because I want you to think back about all of the years that have gone by since you have had this debt and how many times you have said this sentence to yourself. Do you really need to keep punishing yourself or is it time to move on? And with that energy, I want to move into the tapping.

Jessica: Let's do it.

Margaret: Okay, so we are going to start tapping and I am going to walk through the tapping points starting with the eyebrow point. I am actually going to skip the whole karate chop point setup because when people are feeling it sometimes in tapping we just jump right in. Is that okay?

Jessica: Yeah, we will jump right in. Perfect.

Margaret: Okay, so eyebrow point –

Eyebrow	There is my debt
Side of Eye	It does not feel good
Under Eye	And I am feeling it
Under Nose	The shame
Under Mouth	The failure
Collarbone	I have really failed
Under arm	There it is in black and white
Top of Head	All of this feeling

It is so dark, so heavy.

EB There is my debt
SE I don't want to look at it, it is painful
UE I don't want to think about it, it reminds me
UN Of something painful, I am failing, I am not enough
UM What I do isn't enough and it's always the same
CB It is all of this feeling, so heavy
UA All of this fear and sadness, and it feels like it is all my fault. I mean, isn't it?
TH All of this debt, all my fault

EB I honor my feelings
SE I am just going to honor my feelings
UE This is really heavy
UN I am breathing light into it
UM All of this old shame, unforgiven shame
CB Unforgiven debt, shameful debt
UA I am breathing light into it, it is time for a change
TH I have been punished enough.

Now take a deep breath. And for some people that is when they would want to keep tapping through that, tap through that multiple times. And on the recordings you can tap through this again if you jump in and get the summit. You can tap through this again and on your second or third time through, tapping if it is still intense, it is okay to shift the words to words that resonate even more. But we wanted to at least address all of that and show you that is how honestly we voice the emotions that come up when it comes to debt. The best way to do it is that honestly.

Jessica: What would you say to someone who is covered in tears right now or a lot of emotions came up or they feel like they are really in it? Does that mean that there is something wrong?

Margaret: Well this is what happens when we have avoided something for a long time. We never really sit with it so just know that this is a healing moment. It isn't about making you feel bad and suffer, tapping is a clearing technique so we are trying to find this negative feeling and the nervous system component of it because your feelings are blasting through your nervous system and we release them when we voice and we tap and that is what tapping is proven to do. So I would say it is okay to keep tapping while we are talking right now, grab a couple of the tapping

points with both hands and keep tapping with the intention of I am honoring and releasing all of this heaviness.

Jessica: I want to talk about this honoring and releasing because for those who do follow the law of attraction they often hesitate with giving these feelings a voice. They are scared that if you say how you feel they are just going to attract more of it. Why is it so important to have this honest conversation and actually honor where we are.

Margaret: And we want to respect that because tapping wasn't as full and around and for many, many years when people were learning law of attraction and positive thinking and even psychology, we didn't really have a good way to deal with really powerful, negative emotions that blast through the nervous system. The only way was to sort of do some mental gymnastics. And if something is not that big of a deal you can actually use positive thinking or affirmations and we will shift it. But when something is this powerful it is like trying to move a mountain with a feather and so with tapping it is a technique that has been proven over and over and over to work the same way. When we voice these strong, powerful things they get lighter and lighter and lighter.

Jessica: Wonderful. Thank you for taking us through that tapping experience. Where do we go from here?

Margaret: Well, when we have that first round and we start to feel a little more calm, it is good to start to shift into a different who am I energy because people fill in that sentence that says, 'This debt means I'm _____,' and it is often something super negative about themselves or what they have done or who they are. And so we actually want to start shifting that and so I want everyone to look at their debt again. Just look at the number. It hasn't changed, magically, right? But notice how it feels when you look at the debt now. And it is interesting that people find that after even that one round, it just feels a lot more neutral. That is what they always say to me, right? And it is like, oh my gosh – if you go from feeling a blast of shame and sadness and frustration to even neutral, that is a massive, massive change. But we can go better than neutral. So I just want you to look at the debt again and say this is the number, this is the debt. And I am going to ask you first. Is it your intention to repay the debt? Is it your intention to pay off this debt? Not everyone has that intention, right? We often find that people who are doing this personal development work are very high integrity. And I can't believe how people forget that about themselves. So we are going to start tapping again on the eyebrow point.

Eyebrow There is my debt, it hasn't changed
 Side of Eye It feels a little more calm. I mean, I don't like it, but it is what it is
 Under Eye I honor all the shame I had about it
 Under Nose And how hard I have been on myself, I totally get it. I am really hard on myself about this
 Under Mouth I honor all the stories and things that happened
 Collarbone That led to this debt. Some of them I have let go of and some of them still hurt
 Under arm I honor how this debt came to be and my role in it, but it is time to move forward
 Top of Head The truth is I am a person of high integrity

EB I really want to repay this debt. I want to eliminate it, and that means repay it.
 SE I am a person of integrity. Not everyone has that intention
 UE I feel good about that
 UN I love the idea of having fabulous credit, of being able to get credit when I need it
 UM I am grateful I have this line of credit
 CB I am proud of my goal to repay it
 UA So I am now open to being supported in that goal. I am open to this being easier than I thought
 TH I am actually a really smart person and there are lots of ways I can figure this out

EB So I am open to that
 SE I am open to resources and people helping me
 UE I am open to having an idea in the shower about this
 UN I am open to the entire universe supporting my repayment
 UM I am open to it happening quickly, so quickly I am amazed
 CB That sounds really fun. I have no idea how that could happen
 UA But I am open to it
 TH I honor my integrity and character and I honor this debt as it disappears

Okay, and take a nice deep breath. I have to say a lot of people say they have ideas in the shower.

Jessica: I have a lot of good ideas in the shower and when I am tapping and when I am going for a walk. It just shows the power of relaxing.

Margaret: The reason why I put that in there is because when you put that in there, when you say, 'I am open to having an idea around this,' one will literally show up. It will wake you up in the middle of the night and appear in your head when you are walking, that is another big space. Your mind is open to having ideas and by

simply saying, 'I am open to resources, I am open to people supporting me because as a person of integrity this is a goal that I have,' right? That is when I find it is like weird stuff happens.

Jessica: Right and it sounds a little bit woo-woo when we hear some of the stories because are just open to seeing opportunities that were always there. And then sometimes they are just really weird.

Margaret: It is – people will say, 'I literally went out to the mailbox the next day and there was a check that I didn't expect to get from an inheritance that was in probate,' and you are like, 'What?' and it paid off half of my debt in one shot. Sometimes I wonder, well, maybe if that person was in that avoidance and self-punishing around the debt maybe they would have taken that money and done something else with it but now it shows up in this energy and it feeds this exciting, beautiful, snowballing feeling of their goal happening, which is super cool. It is super cool.

Jessica: It really is.

Margaret: I get really excited about it.

Jessica: It is so exciting and people are taking their life back and they are enjoying the process. That is what I think is so great about this work, that we don't need to suffer in order to achieve. I think that is an old, outdated belief.

Margaret: Yeah. It starts with you and as soon as you shift into enthusiasm the whole world will shift with you and when you work on something again, it is like as many people do when they go to work they are like, 'I am a different person at work,' and you wouldn't believe how many CPAs and financial advisors and bankers have this exact massive issue in their debt and they are advising people all day financially because when they advise people at work they don't have this inner shame that they have in their own finances. So it is not isolated to people who aren't smart with finances. It truly isn't and it cuts across all demographics and all people of all income levels so we are sort of in this together but the common thing is that the heavy, negative emotions and the self-punishment has to go. You cannot keep that and move forward.

Jessica: Absolutely. I am enjoying this tapping, it is incredibly powerful. I would love to keep going. What are some other tactics or another process we can do with the tapping?

Margaret: With debt, because it is something that has actually materialized in your life, it is actually dollars and sense sitting out there in space right now. It is real and you have manifested it. It means that you have to go from doing this inner shift into action and in the actual world the way it happens is your inner shift creates new action, new activities, and new focus. Focus always creates new action and that is what actually makes the debt go away. Yes, sometimes things fall in your lap and we hear a lot of those crazy stories but in general to consistently clear the debt and consistently clear more money it is going to have to come from your actions. So to shift from debt into the whole – then you have neutral. Like now I have zero debt and then you have the whole other side, which is shifting into wealth and creating wealth even if that simply means for now a savings account, right? Which is sort of the opposite of debt. It is like I feel safe and secure and supported, right? That means you have to shift into someone you may have never ever been your entire life up until now, which is to think of yourself as a good money manager, right?

Jessica: I can imagine many people going, oh, I can't do any of these things until I get rid of the debt.

Margaret: Yeah, and that is you stepping into the energy and the openness of becoming and growing into a good money manager and that starts right now. So it is like everyone, take a breath and feel that little challenge I just threw down. Go inside yourself and ask, 'Am I open in this moment to saying I am open to growing myself into a better money manager?' Because that is what life is calling you to do if money is a problem for you. And I don't care how spiritual you are or how selfless you are, you are also being called – if your money is a calling right now, step into being a good money manager because that supports you in being secure, strong, and powerful in your life and go inside and see if that feels okay because that is what we are going to go do next. Don't leave the summit now. Don't turn it off, this is where stuff gets good. And it doesn't mean that you have to read a million books and become an expert overnight. It is a process and it starts just by being open so the next tapping I want to do is to bring that energy together.

Jessica: Yes, please. Let's do it.

Margaret: Okay, because the number one thing people will say when they are dealing with stuff is, 'I'm an idiot with money,' right? And we really want to shift that. So, eyebrow point.

Eyebrow The fact that I created this debt lets me often say

Side of Eye I am bad with money, and I say that a lot
 Under Eye I am a terrible money manager. There is evidence everywhere
 Under Nose But the truth is I am pretty smart
 Under Mouth I have learned a lot of new things in my life and this actually is not rocket science
 Collarbone It seems my life is calling me to become a better money manager
 Under arm I don't think of myself that way but I am open to it
 Top of Head I don't know what that would look like but I am open to it

EB I am open to learning what I need to learn
 SE To be a better money manager
 UE I am open for it to be easier than I think
 UN Being a better money manager
 UM I am open to learning whatever I need to learn
 CB And finding people who will advise and teach me
 UA Because that makes it sound easy
 TH I am committing to put my focus and energy on this

EB Wow, that is a big statement
 SE But it feels right
 UE Putting my focus and intention
 UN On being a better money manager
 UM Maybe a million dollar money manager
 CB I don't know
 UA What that would be like
 TH But I am open to it. My mind will support me every step of the way
 Managing my own money like an empowered money manager - that feels good.

Okay, and take a breath. And so that tapping is less about really voicing deep emotion and as you hear it starts to shift when we come to the other side of an issue into become a little bit more of an affirmation about what we want and being open to being supported. And so when there is something specific that we want, when it comes to money there is no real way to skate out of this part of it. You need to be willing to look at what money represents in your life because it represents many things. It is also kind of metaphorical for your empowerment and you need to be willing to put some focus and energy and intention on putting the best money manager you can be and becoming savvier around money or at least having advisors help and support you and when you have that energy you are going to feel fantastic and this is the other part of a shift. In a day of people looking at their finances and making decisions and putting together a plan, people leave that activity and they feel like a million dollars even though they are like,

‘Wow, the plan hasn’t even been enacted yet and I feel empowered and smart and savvy,’ and that is an incredible energy.

Can I tell you one last thing about the story we started with? I keep remembering pieces of it.

Jessica: Yes, please.

Margaret: I keep remembering pieces of it. One of the other funny things that this guy would do was it became a game to go pay off – like, he would go to the money machine and transfer funds or deposit a check and put it on the loan and then he would come home and the kids and him would log on online and look at the number and look at the debt getting lower. So totally opposite of avoiding the debt it becomes this exciting thing where every time he went online and looked at that number, he thought, ‘I’m awesome. I am a great money manager, and I am teaching my kids something great, too.’ And that is just such a great example of how the energy shifts.

Jessica: And this shows, as well, that you could be reading all of these different books and getting different advice on how to manage your money but if you are just so overwhelmed and you feel like you are not good enough, you are not going to apply it and it is not enjoyable. So what I love about this tapping is you are not saying, ‘Oh, just tap, and suddenly everything will be okay,’ you are saying you are going to empower yourself in a way that this becomes an incredible experience.

Margaret: Yes, something has to happen after the tapping. This is where personal development and inner transformation hits the real world and we actually start taking action with that new energy. When it comes to the dollars and sense reality of how your money is right now it needs to also be dealt with in an action-oriented way and in the real world. It is like woo-woo married with actionable steps.

Jessica: Right, and when you are open you are able to learn – the challenge is when you begin to learn something new you are not a pro at it. you are kind of learning and figuring out what works and what doesn’t work and if you always have this inner critic that criticizes you over every single mistake then you are going to take one step and maybe it doesn’t work out, and then you will stop. But if you are open then you have the ability to take that one step and if it doesn’t work out you can

look at it and go, ‘Hmm, what can I do different? This is exciting, that didn’t work so I can take that off, and I can focus on something else.’

Margaret: Yeah, and I keep using the metaphor of work and that is how people tend to be when they encounter a challenge at work in a project that they are working on. They are like, ‘Okay, let me try something else,’ right? And so when it comes to your money and the issues that you have in your money one of the things I say to people a lot is to be willing to focus and be relentless. If money is an area that you really want to shift and you probably wouldn’t be listening to this one if you didn’t really want to shift it, like it is causing you pain and keeping you up and night and you would rather on the other hand have fabulous money in your life, then be willing to leave no stone unturned. Be relentless when it comes to clearing out your blocks to wealth and when you hear your inner critic saying, ‘You’re an idiot, that is never going to happen,’ I want you to stop in that moment and stamp your foot and go, ‘You know what? That is not helping me. I am going to relentlessly take action and figure out what I need to do about my money.’ So whether it is clearing out actions or asking more questions, finding more experts and trying more things, be relentless because when you take that much energy and enthusiasm and courage towards something in your life, this is where you see people going from such a massive shift. I have been doing money work for eight years and if I find that I have a resistance to something on a scale of one to ten at a two, I tap on it because I want to be relentless in clearing out anything that is going to stop me because I don’t have time for fear. I don’t have time to be stuck. I want to expand and I want to earn well and so I am relentless at going after things and I am so much more willing to ask questions than I used to be.

Jessica: Yeah, that makes a lot of sense. And I know that people are listening now and there are many people who feel incredibly inspired. They feel this new drive that they didn’t have before but let’s fast forward a week from now. Someone has been making great progress and they suddenly come across another block or they feel like they are going back to that old pattern. When they catch themselves, you just said stamp your foot and say this fear is not helping me, but from that place when they are by themselves and they don’t have you to lead them through the tapping, what do you recommend they do?

Margaret: Well my thing is that the easiest way to do tapping on your own is to simply start tapping and you can start tapping on any of the tapping points – one hand, two hands, or any of them. Just start tapping and start voicing whatever is going on with you. So if you start to notice that you are in a negative place and you hear yourself saying, ‘I am such an idiot, I am such an idiot,’ I actually want you to tap

and say that out loud and voice it and voice it because you know why? It will finally relent and release and you will finally shift out of that voice. Don't even fight it, just start tapping on I'm an idiot, I'm an idiot, I'm an idiot. And after a while I find myself saying, 'Yeah, yeah, I have heard it all before,' and then I move on with what it is I want to do. So sometimes it might just be fear like, 'Oh my gosh,' what if this happens, what if it gets worse? Just voice whatever it is and when you feel calmer this is what you do. So take a breath and notice if you feel calmer and then ask yourself this question – what do I want? What do I really want? And that is going to give you a more clear answer and put you back in the energy and the enthusiasm of going for what you really want instead of spiraling down from that inner critic or that fear.

Jessica: That is great advice, thank you. So as we are wrapping up here are there any other important points that you feel like you want to leave us with?

Margaret: Well eventually – debt repayment is a piece of it and when I look at the whole financial picture for people I always encourage people to start setting goals, so eliminating your debt is a really big goal and you want to celebrate, just like that dad was doing. He would go on the computer and he would celebrate – another \$500 knocked off the top.

Jessica: Celebrate progress, not just the end.

Margaret: Yes, celebrate the progress every step of the way. It is so important. And then take the next step which is to set a goal for financial solvency, even if it is like six months of living expense in the bank or something like that. Set goals for yourself so that you can excited and can start to focus your money management activities. Otherwise we tend to just sort of randomly spend and not really think about our bigger goals so set a goal and then let your new money management activities and skills really rally around that goal. It is so important to celebrate the progress. If you put one dollar in your new savings account, celebrate like you cured cancer. Celebrate because the celebration is what is going to have you continuing towards that goal. Continuing.

Jessica: That is a great piece of advice. We talk a little bit about affirmations and you talk about once you let go of some of that emotional heaviness you want to actually move towards another feeling and feeling empowered. What are some of your favorite moving towards statements, your favorite affirmations when you tap around money?

Margaret: Well, it is funny because I went through engineering school so I had lots of levels of calculus and if you put a dollar sign next to a number, I would panic and freeze. My CPA is my brother-in-law and I would be completely afraid and embarrassed and I would tap and be like, 'What is wrong with me?' And I realized I don't have any models around that and I never thought of myself as a competent money manager. I thought, 'Well, I am not good with money. I am not good with money.' And so what I find is most people, the affirmation that they love, which is one that I love, is so wildly different from where they began, which is I am an awesome money manager. Money is flowing to me because I am a great money manager, I can handle it, I know what to do with it, I am savvy. And so having an affirmation around I am an awesome money manager. I am empowered and I am savvy. For some reason to me that feels so good. And it is a little more concrete than just some of the affirmations that people have like money is manifesting and money is showing up. It is sort of like if the universe knows that you can handle a million dollars to get woo-woo about it, maybe the universe is much more willing to send you a million dollars, right? So to me, that idea of having an additional affirmation around being a great money manager, play with it. It is fun and it will actually encourage you to be more thoughtful and more savvy.

Jessica: Yes, and I really hope people come back to this interview again and again and do the tapping and just notice the shift from the beginning of our time together, which was all about that shame and that overwhelm to now moving towards this feeling of empowered and being savvy and creative and a great money manager. When we begin to change our internal environment the shifts we see in the external world are just incredible. So I want to thank you so much for taking us on this journey. I am so appreciative, thank you.

Margaret: You're welcome. Thank you, Jessica.