

*Secrets of  
Successful High Earners*

**GOING TO THE  
NEXT LEVEL IN YOUR LIFE**

Leader's Guide

*Barbara Stanny*

Leading authority on  
women and money

[www.barbarastanny.com](http://www.barbarastanny.com)

# *Secrets of Successful High Earners*

**GOING TO THE  
NEXT LEVEL IN YOUR LIFE**

Sample

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## *Table of Contents*

Section One: Introductory Remarks . . . . .	4
Section Two: Understanding Underearning . . . . .	10
Section Three: Tell the Truth . . . . .	22
Section Four: Make a Decision. . . . .	30
Section Five: The Stretch . . . . .	36
Section Six: Create Community . . . . .	40
Section Seven: Respect & Appreciate Money . . . . .	46
Section Eight: Closing Rituals . . . . .	50

**Barbara Stanny** created this workshop while researching her book, *Secrets of Six-Figure Women*. She wanted to test the strategies she was learning from the many successful women she interviewed. The results were profound. Women who participated over the years underwent phenomenal changes, not just in their earnings, but in all aspects of their lives. This is an abbreviated version of her two-day workshop, but it contains the essential ingredients to start a process that will continue long after you leave.

If you want to experience her complete workshop, you can read her latest book, *Overcoming Underearning®: A Five-Step Plan to a Richer Life*, or sign up for a two-day intensive she offers several times a year. Plus, she has a CD: *Guided Exercises for Overcoming Underearning®*. Visit [www.barbarastanny.com](http://www.barbarastanny.com) for more information.

### *Overview*

Here's what can you expect from this workshop:

- We're going to define underearning, talk about the five secrets to overcoming it, and conclude by creating a concrete plan of action.
- People most often have two reactions to this workshop:
  1. First, you're going to realize you're not alone; you're not the only one to feel the way you do. To get the most out of this seminar, I encourage you to participate in the discussion and exercises. Your participation is not mandatory, but that's how you'll gain the most insight... from yours and from others' participation.

2. And second, if I do my job right, you're going to be uncomfortable. That's right. The number one requirement for going to the next level in your life is the willingness to be uncomfortable. My request of you is: notice if you start to feel anxiety or some negative emotion, or if you start to zone out. Maybe journal about it later, but don't let it interfere with your focus here today. Remember this: discomfort is NOT a sign something is wrong, but a signal that something is changing!
- We'll be doing a series of exercises. To get the most out of these exercises, don't try to find the "correct" or "perfect" answer. Always write down the first response that comes to mind. The real value of these exercises is that they'll start a process that will continue long after the workshop is over. Your initial response is not nearly as important as what the questions trigger later on. Your most valuable insights may come when you're driving home, falling asleep or taking a shower.

## *Section Three: Tell the Truth*

🕒 **TIMING: SECTION THREE** [15 minutes] (+ 5 min. optional)

### **SLIDE 24**

Secret One: Tell the Truth

### **SLIDE 25**

The place to begin is by admitting what's NOT working in your life.

### \* **OPTIONAL ACTIVITY**

In your Workbook is a Problem Indicator Checklist on page 10. Quickly check the statements that apply to you.

### *Secret One: Tell the Truth*

The place to begin is by **admitting** what's **NOT** working in your life.

#### *\* Problem Indicator Checklist*

- Deep down, I believe someone/something will rescue me.
- Someone else handles all my financial decisions.
- I rarely balance my checkbook.
- I forget to record checks I've written.
- I don't know the total amount of my debt.
- Creditors keep calling me.
- I use credit cards for cash advances at the ATM.
- I don't have a savings account.
- I only pay the minimum monthly credit card payment.
- I can't even afford monthly payments.
- I was recently turned down for credit or a loan.
- I have less than two months living expenses in the bank.
- If I lost my job, I'd have difficulty paying the next month's bills.
- I don't know my net worth.
- I worry about money a lot.
- I have trouble paying my rent or house payments on time.
- I put off seeking medical attention, because I just can't afford it.
- I dip into savings and investments to pay bills.
- I take out new loans before my old ones are paid off.
- I am private or secretive about money.

The statements you checked are your troublemakers. If they're not causing you problems now, they will eventually.