



**MONEY  
REBEL**

JUNE 2014 | ISSUE 6



# LETTER FROM THE EDITOR



Welcome to the June issue of Money Rebel magazine!

I created this magazine to help women entrepreneurs see that just because their businesses (and money) are different than what they perceive to be the ideal—and far from perfect—doesn't mean it's bad.

This month, my Money Rebel theme is EASE. I think this is a perfect theme for June, because this is the time of year when we have to revamp our priorities...life slows down a bit, people's schedules are a bit lighter and it's a good time to make time for things that you have been letting slide. The beautiful weather always reminds me that JUST SITTING is a perfectly acceptable way to spend my time.

And something I have always noticed about my own business: the more I remember to incorporate ease and fun into my day, the better my business seems to do. I've said it more than once, when I am feeling stuck I know it's time to go play, and inevitably when I return to my desk, the thing that was stuck always seems to have worked itself out!

This an important lesson that I continue to revisit: you can't force success. You can't force people to work with you. And as much as planning and goals have their roles, it's also important to just let go and see where your business takes you.

This month we have four beautiful money rebels who support this vision of ease—because they all make it look so easy to the rest of us! That's why I love how transparent they are about their struggles—we KNOW they'll triumph, but understanding their journeys helps us all realize we're not so far off the path.

*Mindy*



# MONEY REBEL MANIFESTO



**No excuses.** Money rebels release all external circumstances as the reason they aren't where they want to be. They know it's up to them.

**Don't get hung up on mistakes.** Money rebels figure out how to work through the shame, guilt and have forgiven themselves for screw-ups. Then they move on.

**Acknowledge the darkness.** With everything in life, there is duality. Just because you've conquered a dark period with money doesn't mean now it's all sunshine and unicorns. You just learn how to manage the darkness when it comes back.

**Harness their anger.** Anger is healthy, and sometimes even necessary for real change. Rather than feeling bad about their anger (and other inconvenient emotions), money rebels use it.

**Fight for what they want.** Money rebels might just be fighting themselves—their thoughts, insecurities and fears—but they never believe for a second that they will lose the fight.

**Act before knowing.** Money—and entrepreneurialism—is more like learning a sport than learning an academic subject. You have to jump in and try before you become an expert.

**Know failure is temporary.** In fighting for their dream, money rebels might get dirty, beaten down or completely knocked out. But then they get up again.

**Are self reliant.** Money rebels know that only YOU are the solution to your own problems, even if you haven't figured out the "how" yet. Money rebels trust themselves.

**Have a vision.** Even during the rough times, money rebels know where they are going. Sometimes the vision is a 5 year plan and sometimes it's only for the next 5 days. But they know clarity of direction is half the battle.

**Maintain momentum.** Forward motion is everything. Money rebels stay moving through all circumstance and environments.

**Take measured risks.** Money rebels know that their goals are going to require risk—maybe a risk of money, maybe a risk of time, maybe a risk of the status quo. But making a calculated risk is better than staying stuck.

**Choose freedom over security.** Money rebels know that security is an illusion. They are usually entrepreneurs that have built something that will sustain them long-term.

**Protect their time.** Money rebels know that the time they spend building their empire, expanding their freedom and vision are the most valuable hours of the day. And they protect those hours aggressively.



## MEET THE MONEY REBEL

Char is the design brain behind this magazine! She created this awesome template that I use (and abuse, and mess up) every month. We connected when my first designer retired and I was looking for someone to maintain what I already had, web-wise...but I can't help but get sucked in to her awesome design sensibility. She has this way of pulling it out of your brain in the way you always imagined it would be, only better.

## CHAR DAVIDSON

**Identity, print, packaging and visioning to get clients where their businesses are going and accomplish their mighty vision.**





## INTERVIEW WITH CHAR DAVIDSON

**Mind reader, design savant, website and logo awesomifier, creativity junkie, designer, business owner, world traveler and Seattleite.**

### **Why are you a money rebel?**

I always knew I would do something creative with my life, but I had no idea how much I would enjoy the business aspect of being an entrepreneur. I like looking at my business finances and making sure I am on track for my goals. Emphasis on looking. I'm notorious for breaking spreadsheets.

### **What do you see as your first money rebellion, or where did you stray from the conventional path and start doing things your own way?**

I moved to Seattle from the Midwest when I was twenty-one. I didn't have a job, a place to live, or any friends or family in Washington State. Thankfully, all those things eventually worked out.

### **What did you have to walk away from (maybe in terms of security or status quo) to get to where you are now?**

Often people assume that if you're a woman with a significant other, and you take a leap to go out on your own, that your partner will financially support you if times get rough. Which implies you won't necessarily have to work as hard. For me, having a supportive partner was awesome, but it also made me more determined to succeed. I knew I wouldn't be my true self if I had a sugar daddy.

Now, a cabana boy on the other hand...

### **Where do you think you would be if you had denied your money rebellion?**

Working an 8-5 job with a horrid commute and probably working on projects for a huge corporation that uses a lot of acronyms. I loathe Excessive Usage of Acronyms (EUOA).

**The only thing worse than failing is regretting that you never tried at all.**

### **What's the scariest moment you experienced in your journey up until now?**

The first time as an entrepreneur that I took a vacation without bringing my laptop. I was sure something would explode. Of course, everything was fine!

### **If others are feeling scared in taking that same step, what would you tell them?**

The only thing worse than failing is regretting that you never tried at all. You may make mistakes along the way, but trust me, you'll learn from them. You won't fail!

### **If someone is just getting started in their entrepreneurial dreams, what advice would you have for them around starting out right?**

Get a great logo. No this is not a shameless plug. Your logo goes on everything. If you have a pixelated logo that your nephew drew on a cocktail napkin and scanned on his laser printer, you're going to hate everything you put your logo on. A professionally designed logo is an investment, but it's important.

### **If someone is just getting started in their entrepreneurial dreams, what advice would you have for them around money?**

Most entrepreneurs don't have bosses (isn't that the point?) so they don't have reviews, promotions, or even raises. Goals are very important to me, so I set up monetary (and non-monetary) goals every quarter. If I reach them, I get a "bonus." Sometimes my bonus is a pair of shoes I've been eyeing, a trip to wine country, or a nice dinner out. Try it, it's a great motivator. And while it's not a gold pen or plaque on the wall, every time you put on those killer kicks or stumble across those exotic vacation photos, you'll remember that you rock!

## **Business History Questions**

**What I do to generate moola . . .** network with other inspirational entrepreneurs and small business owners—many of whom often become clients, assertively seek new business, and never forget to invoice my clients.

**I started this version of vocation work back in . . .** February of 2009.

**My favorite thing about this version of work is . . .** having such an awesome boss.

**I've been at this entrepreneur thang since . . .** if you count my hamster farm, age twelve. If not, since 2009.

**Aside from the school of hard knocks, I also earned my experience from . . .** traveling

**If I didn't do this, I'd be . . .** can I say traveling again?



## Money History Questions

### What is your first memory of money?

Collecting empty pop cans as a kid to collect my 10-cent refund at the grocery store.

### How has your relationship with money changed from when you were younger?

I was raised to pay for everything in cash. If I didn't have the cash, then I had to wait until I raised it. Debt still makes me queasy, but I do have a mortgage.

### What has been the biggest catalyst in “growing” your relationship with money over time?

I love traveling and would love to live overseas for half of the year. This requires budgeting, advanced planning, and learning Spanish. The first two are easy, and I am still working on the third.

### What area of money do you feel most successful with?

I excel at knowing what my time is worth. I know what I earn hourly, so if I can outsource something—especially if it's something I dislike doing—to someone else at a lower hourly rate, I do it. Which is why hiring that cabana boy is starting to sound super smart.

### What area of money do you feel most challenged by?

That first meeting with a prospective client when it's time to discuss their budget and my rates. I'm getting better at this, but it's not my favorite subject to broach with potential new clients.

### What's the best advice you ever got (or gave) around money?

If you don't know why someone is doing something, the answer is probably money.



Char Davidson moved to Seattle 14 years ago from the midwest in search of mountains and mild winters. As owner of [Small and Mighty Creative](#) she works with established businesses and non-profits (Top Pot Doughnuts, FareStart, Urban Craft Uprising) to keep their brand growing with their businesses as well as collaborating with new businesses to develop shiny, new brands. When she's not busy cooing over typography and constructing puns, she makes [jewelry out of used car parts](#) and designs [greeting cards](#).



# CREATIVE QUESTIONS

From the Indigo Root Artists Series



Char Davidson is an amazingly creative designer that Indigo Root has recently partnered with to develop new, unique designs for our Wrapitz™ line.

Char has created several fabulous, modern designs over the last few months that we are crazy about and excited to share with you in 2013. She also the designer of [QVC Wrapitz™ holiday line](#) currently airing on Lori Greiner's QVC Clever & Unique Creations.

## SHORT BIO:

I'm constantly inspired by my surroundings. Creating has always been something I've been driven to do. I love designing patterns, working with small businesses on their branding, and puns.

## Could you describe the type of artwork you focus on and why?

I love doing pattern work and logo design. I love that they are versatile (or designed well, they should be) so they can be used on a variety of products. Seeing a logo I designed large on a truck and itty bitty on a business card makes me embarrassingly giddy.

## Are there other types of art that you enjoy that you do not necessarily do for a living?

I do a little jewelry making out of reclaimed car parts as a side hobby ([www.junkyardjewelry.biz](http://www.junkyardjewelry.biz)). As much as I love graphic design, the tactility (and power tool usage) of jewelry design is a fun diversion.

## Did you always know you wanted to pursue art as a living?

I was a very determined child and decided to become "a computer graphics artist" at age 13. Previous to that, I wanted to own a pet store.

## How did you get started?

Drawing! Drawing!! Drawing!!!

## What path did you take to get there?

I grew up in a small town and there wasn't a graphic design class in my high school, so I took drafting, art, and joined yearbook. And I designed cassette tape sleeves for my friends.

## Who has inspired you?

It would probably be quicker if I listed everyone who hasn't inspired me.

Off the top of my head: [Louise Fili](#), Sam from [Exploding Dog](#), [Corianton Hale](#), [Orla Kiely](#), Emily and Lara from [Making Brands Happen](#).

## What has influenced you over the years/in your career?

Even though she's thousands of miles away, I hear my moms voice saying "You can do anything you put your mind to" multiple times a week. I was lucky that she started telling me that at a young age, so I actually believe it.

## Are there other creative outlets you participate in that inspire your creativity (e.g hobbies)?

I love creating. Cooking, woodworking, jewelry making, theme parties, punnery.



**What brings you the most enjoyment in your career as an artist?**

I work with a lot of small businesses and I love hearing the stories of how they took the leap out onto their own. It generally involves an overbearing boss at a job with a long commute and a non-flexible schedule that results in an a-ha moment when they realize life wasn't meant to be spent in a cubicle. I adore hearing "the only regret I have is that I didn't start this business years ago!"

**When I was growing up, I wanted to be....**

A pet store owner and then I shifted to a graphic artist when I realized I was more excited about designing the logo for the pet store as opposed to actually caring for animals.

**I am currently a fiend for....**

Single use appliances: dehydrator, ice cream maker, bread machine (although the one I bought ALSO makes meatloaf, so it might not count as single use), juicer. I have an addiction.

**My fondest childhood memory is...**

The first time I heard a swear word. I grew up in a junkyard that sold bulk mortar/cement on the side. Construction workers would pull up and need their truck loaded up with pallets of cement. One worker came and my dad was nowhere to be found. My mom took his order and told him she'd be right back with the forklift. I was standing next to him and he looked confused. Confusion turned to shock when he saw my mom barreling towards us in

the full size gas (not one of those sissy electric ones) forklift loaded with a pallet of bagged cement. He said "F\*%#, I've never seen anyone drive a forklift that well, let alone a WOMAN." At that time, I thought all moms drove forklifts, so I only remember this story because it was the first time I heard a swear word.

**I relax by...**Cooking with wine. Some of the wine actually goes into the recipes!

**When I create new designs, I get my inspiration from...**Blogs. Nature. Fabric. If those don't work, I take a shower. The best ideas come when I'm in the shower.

**My favorite color is...**teal

**My favorite artist is....**I've always had a soft spot for [Barbara Kruger](#)

**My home is...**Home to everyone who enters it; at least I hope they feel that way.

**If my house was on fire I'd save...**My husband... or maybe my bread machine. Tough choice.

## SHARE THE REBELLION

**Enjoy reading about this money rebel?  
Share the love (and the rebellion) please!**

"The only thing worse than failing is regretting that you never tried."  
@SmallAndMightyCreative #MoneyRebel mag

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## MEET THE MONEY REBEL

Suzi is one of those people who came across my radar from ANOTHER Money Rebel, and once I got to know her, I was all, “Where has this woman been hiding?!?” I love her attitude and story around the evolution of her business, because it’s something we all go through (read on to get the deets!)



## SUZI ISTVAN

**Ultra-custom web design, development, and brand-identity creation for entrepreneurs who are ready to stand out, go pro, and connect with their ideal clients.**





## INTERVIEW WITH SUZI ISTVAN

**Limit eliminator, permission rejector, abundance perpetuator, certified yoga instructor helping businesses with websites and identity.**

### **Do you think of yourself as a rebel?**

I didn't always think of myself as a rebel, but lately I've been feeling like a very nice rebel. Ha! It took me years to break out of the belief that money was a super limited resource and there wasn't enough for everyone to have what they need. My rebellion began when I realized that many of the money limits I'd created for myself were completely self-imposed. I've been having more fun ever since!

### **What do you see as your first money rebellion, or where did you stray from the conventional path and start doing things your own way?**

I started straying from the path and doing things my own way when I stopped asking for permission from other people. I used to run EVERYTHING by other people.

Family, friends, online acquaintances- every single decision in my life was up for debate, or so I thought. When I started running my own business, I realized that I called the shots. And not everyone needs to be ok with every decision I make. I now am proud of investments I choose to (or don't choose to) make, but I'm really quiet about it. I think there's confidence in being able to make decisions personally and quietly.

One of those beliefs that I hold so personally is that there is room for everyone to play and there's enough abundance for everyone. I absolutely do not believe in competition. Yes, there can be bullies and "haters" but other people in your industry and just playmates. And what's a win for one is a win for everyone. More money in her pocket means more money in mine later!

**What did you have to walk away from (maybe in terms of security or status quo) to get to where you are now?**

The biggest risk for me in starting my own business was the looming question of if people would respond to my work and would there be clients. When I started up, I was saying yes to EVERYONE. I was charging way too little and taking on WAY too many clients. I was so worried that I would never have clients again, so I needed to maximize the interest while I had it...or so I thought.

**Where do you think you would be if you had denied your money rebellion?**

Oh, I shudder at the thought, but right back where I was at the beginning: burning myself out taking on too much and charging too little and constantly scared that I'd never have a steady income. Even though I had no proof that I'd run out of clients, my "lack" mentality was running the show!

**What's the scariest moment you experienced in your journey up until now?**

In the summer of 2013 I was starting to get a wait list of clients and I was booking out a few months. (And still charging WAY too little.)

I received an inquiry from a woman I had never met who wanted to put down a deposit for TWO websites in July. I said yes, because I said yes to everyone. When July came around, she decided that she wanted her new boyfriend to do her websites instead and demanded her non-refundable deposits back, threatening to sue.

I was scared and send the money back- but that put me in an awful situation. I was out the

deposits (which I needed to run my business because I charged so little) AND I hadn't booked anyone else that month because these were supposed to be big projects. I realized how quickly everything could fall apart if I didn't start taking myself and my business seriously. That month I filed for my LLC, got real contracts created by a lawyer (who I now have on retainer), and started working with a bookkeeper. It sounds like I was getting more into the "lack" mentality by taking all of these protective measures, but really I was embracing the fact that I was a "pro" and that I would continue to grow. I needed to take myself seriously- which meant admitting this business was serious!

**Many of the money limits I'd created for myself were completely self-imposed.**

**If others are feeling scared in taking that same step, what would you tell them?**

You don't need to feel like an expert or the best in the world to declare that you are a professional and you're ready to make an income with this business. Taking measures with money and legal protections are absolutely an amazing step towards feeling more confident and embracing your calling. It gets you out of the "hobby" mentality.



**If someone is just getting started in their entrepreneurial dreams, what advice would you have for them around starting out right?**

START. Just do it. Find some clients to practice on, ask for feedback, tweak, and get yourself out there. Network as much as you can. Not just for the business connections, but because you're going to need friends on this business journey of yours. Friends who will push you and celebrate with you, because other people in your life may not do those things.

**You don't need to feel like an expert or the best in the world to declare that you are a professional.**

**If someone is just getting started in their entrepreneurial dreams, what advice would you have for them around money?**

Its ok (no, its good!) to want to make money. There's this funny guilt around getting paid when you love your work, but it is valuable to your clients and should earn you an income. Don't be stingy- pay your contractors, designers, assistants, service providers what THEY are worth and expect that investment to power your business forward.

## **Business (complete the sentences)**

**What I do to generate moola . . .** I spend a little. I make an investment in something I've been eyeing for a while, or I hire a little help from the right person. I find when I loosen my grip on my cash, more flows in. I also get a little louder about what I'm selling- nobody can buy from you if they don't know you exist!

I started this version of vocation back in . . . 2013

**My favorite thing about this version of work is . . .** getting to creatively bring my clients' online business dreams to life.

**I've been at this entrepreneur thang since . . .** I was a kid! When other kids used to play dress-up, my cousins and I played "office". I've always known I would run my own business, but I didn't try doing it on my own until 2012.

**Aside from the school of hard knocks, I also earned my experience from . . .** being a mom of 3 boys (ages 6, 2, and 1!)- they teach me patience, how to multitask, the value of my time (a project must pay pretty well or be pretty great to take me away from them!),

**If I didn't do this, I'd be . . .** teaching yoga full time. I'd probably own a yoga studio. (I'm a certified yoga instructor also.) Or maybe I'd have gone to culinary school. I'd end up owning some kind of business, though!

## **Money History Questions**

**What is your first memory of money?**

I honestly don't know! I know that's lame, but I can't think of anything! My grandfather

(continued)

owned a drug store and I remember being behind the counter and playing- it probably formed there.

**How has your relationship with money changed from when you were younger?**

I am more friendly with money now. I see it as a tool and something you can invite in and use wisely. It used to always feel like something there wasn't enough of and was out to hurt you. Or you'd hurt other people if you had more than they did.

**What has been the biggest catalyst in “growing” your relationship with money over time?**

Letting go of the opinions of others. I had to stop caring what people thought I should be making, or if I made too much, or what I should buy, or who I should share with, or who I shouldn't share with, or what I should charge or who I should hire. All that noise was making me hate making money so I tuned it out.

**In what area of money do you feel most successful?**

I'm kind of in charge of the savings in my family, and I'm thrilled that we're meeting and exceeding goals without giving up having fun, eating well, and feeling satisfied. That's a great feeling.

**In what area of money do you feel most challenged?**

I want to know more about investing in retirement and college savings...basically growing wealth. It is just SUCH a mystery arena for me- and although I know lots of smart people, I haven't taken the time to learn. Don't get me wrong, I'm saving, I just wish I knew more so I could take more ownership. This interview may spark me to do that :)

**What's the best advice you ever got (or gave) around money?**

I was reading Denise Duffield Thomas's book “Lucky Bitch” and she mentioned the idea of appreciating your money. Notice every quarter you find on the street, every small or large deposit that comes into your Paypal account, and pause to be thankful. For me, that was a way I got over the taboo and fear around money and started loving it again!



Suzi Istvan is a brand strategist + designer/developer that works with creative entrepreneurs and independent businesses to stand out online. With over a decade of design and marketing experience, Suzi's specialty is working with clients to define their brand and then design/develop ultra custom web sites that help them build their online empire. She can be found at her flagship design business, [Social Suzi Designs](#) and her newest offering, [A Splendid Start](#), where she helps new business owners create their brands and get online.





# 3 ASSUMPTIONS YOU SHOULD NEVER MAKE ABOUT YOUR BUSINESS CRUSH

By Suzi Istvan



I have a crush. Several of them, actually. And I bet anything that you do, too. I'm referring to your business crush; you know, that entrepreneur who does more than just inspire you.

She has YOUR DREAM business, the one you'd give anything to have. You've loved her from afar, maybe you've even tried to copy her (everyone's done it), maybe this crush has even stopped you from moving forward with your business because how will I ever be as good and pretty and smart and rich as her aaaaaahhhhhh!

Having a business crush can be helpful (inspiration, motivation, encouragement), but can also be damaging if you make these three potentially false assumptions. ('Cause you know what they say about those who assume....)

## **Assumption One: She's Not That Into You**

I used to be TERRIFIED of my business crushes. I had them up on these big ole pedestals, assumed they were so busy and so fancy they'd never have time or interest for hearing from a wanna-be like me.

Several months ago I decided that living in fear of people who didn't know I existed was a ridiculous use of my energy. I started forcing myself to reach out. If someone intimidated me, I made it a rule that I had to send them an email and confess my crush.

Not in a gushy, preteen-screaming-at-Justin-Beiber kind of way, but a respectful, professional, I like what you're doing in the world, thanks for elevating our field, and I'm cheering for your success.

Some of them don't respond, and that's OK! But some do. A few who I've contacted wrote back right away to say thank you, they were having a rough day and REALLY needed to read something like that. A couple have even set up phone calls with me to give me advice (really!). One even refers work my way occasionally.

Now instead of walking around being scared of these business giants, I feel like I've met some great humans, some of whom I can consider friends.

## **Assumption Two: She's Outta My League**

I've thought it: she's so much better than me, I can never do that. This limiting belief is one our ego loves to grab and squeeze. Instead, use this tip I picked up when I attended [Tory Johnson's Spark & Hustle Conference](#) this year: write down 5 things her business has that you love.

Now ask yourself: WHY NOT YOU? What skills do you need to acquire, connections do you need to make, hours do you need to put in to be at that level, earn that respect, produce that kind of quality? Great, now make an action plan to get it done. (continued)

### **Assumption Three: She's the Only Fish in the Sea**

Why bother building a business when SHE already exists? Everyone will want her! Banish this one, too.

Stop trying to copy the work of your crush, and start focusing on what makes you great at what you do.

Ask some people who love you, if you have to. No matter how amazing she is, she can't serve everyone.

Get yourself out there for those clients who are looking for you and what you can give!

OK, time for you to spill- who is your business crush?

How have they inspired you?

## **SHARE THE REBELLION**

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Share the love (and the rebellion) please!**



"You don't need to feel like an expert to declare that you are a professional." @tweetsuzi  
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**Click To Tweet:** <http://ctt.ec/8mfR5>

"Many of the money limits I'd created were completely self-imposed." @tweetsuzi in  
#MoneyRebel mag via @mindycrary

**Click To Tweet:** <http://ctt.ec/c0in1>





## MEET THE MONEY REBEL

Shanna just cuts through the B.S., there's no other way to say it. I love her because when everyone else is turning right, Shanna goes left...and always has a really good, mindful reason for it! She refers to this movement as intentionalism, and I can think of no better person than Shanna to help you get in touch with your own unique brand of intentionalism!

## SHANNA TRENHOLM

**Writer and creator taking creative entrepreneurs and their brands from dull to dazzling with crisp dynamic copy and strategic branding brilliance.**



A portrait of Shanna Trenholm, a woman with short reddish-brown hair, wearing a green sleeveless top, large circular earrings, and a necklace with large circular pendants. She has a tattoo of the Eiffel Tower on her left shoulder. The background is a wooden lattice fence with some greenery.

## INTERVIEW WITH SHANNA TRENHOLM

**Calculated risk taker, naysayer ignorer, expert bootstrapped and entrepreneur since birth.**

### **Do you think of yourself as a rebel?**

I've never thought about money in terms of my rebelliousness, but yes, I guess I am a money rebel. My life has been one of going against the stream in nearly everything I do, so the way I view money would be no exception.

### **What do you see as your first money rebellion, or where did you stray from the conventional path and start doing things your own way?**

Even as a kid, I always had a side gig. That is, if you can have a side gig to being a kid ☺ I have been entrepreneurial since I could remember—selling toys when I got tired of them, babysitting to buy a pony and to support him, buying my first car at 16, and my first condo at 21 on a retail salesperson's wages. I had credit early, and my mom taught me the value of

keeping a good rating—I did my share of overspending and getting into debt when I was in my twenties, but I never defaulted or screwed up my credit. Today, I am debt-free—that's pretty unconventional these days!

### **What did you have to walk away from (maybe in terms of security or status quo) to get to where you are now?**

I've always understood security to be relative. I'm also a risk-taker (calculated risks—I'm not foolish, I do my research), so I knew that the only way to get to where I wanted to be was to ignore the naysayers who tried to scare me with tales of how hard it would be to go out on my own. That was their fear talking—their words had little bearing on how I felt. I worked a full-time job while I started and ran my business on the side for two years before I



stepped off the W-2 merry-go-round. I can't imagine going back to being someone's employee. So, I guess the biggest risk when starting my business would have been to succumb to fear about the unknown.

**Where do you think you would be if you had denied your money rebellion?**

Oh, god, I hate to even think about that! I don't think it would be possible to deny my rebellious nature—it's who I am.

**What's the scariest moment you experienced in your journey up until now?**

The scariest moment was losing a client that accounted for 75% of my income. With a mortgage to pay, and half my mother's, I panicked. It was tough for a few months, but I bounced back and built my business to more than compensate for the loss. I don't worry about losing clients, now; I have a pretty good attitude about it all. When something goes out, that makes room for something better to come in.

**If others are feeling scared in taking that same step, what would you tell them?**

I'd say that fear will keep you small. It clouds your vision and makes everything seem like a life and death matter. If you have an entrepreneurial streak it will be hard to ignore—don't wait too long to start living the life you want doing the work you are called to do. Fear will always be there—make peace with it, and then get on with your life!

**If someone were just getting started in their entrepreneurial dreams, what advice would you have for them around starting out right?**

Keep your day job until your business starts producing some bankable cash flow. Don't think you're all fancy by getting an office and such until you have a track record. Of course, it depends on what type of work a person wants to do—services and sole proprietor gigs can be bootstrapped way easier than physical products-based or bricks and mortar businesses can, but still—be prudent. Work the business, make connections, and offer great value. Be honest, and most of all, have fun!

**If someone were just getting started in their entrepreneurial dreams, what advice would you have for them around money?**

Bootstrap. Don't borrow money. Spend less than you take in. Keep good records. See above.

**When something goes out,  
that makes room for  
something better to come in.**



## Fear will keep you small.

### Business (complete the sentences)

**What I do to generate moola . . .** is to maintain good connections and a strong referral network.

**I started this version of vocation back in . . .**  
2010

**My favorite thing about this version of work is . . .** my independence. And using my skills to help other entrepreneurs and businesses develop their messaging to appeal to their ideal clients.

**I've been at this entrepreneur thang since . . .**  
2008

**Aside from the school of hard knocks, I also earned my experience from . . .** regularly updating my skills, spending time around other creative people, being curious and asking questions, and just sitting down and doing it! The “it” being writing, of course.

**If I didn't do this, I'd be . . .** sad. I can't imagine not writing nor creating things like my cookbook, and not helping others tell their stories.

### Money History Questions

#### What is your first memory of money?

We didn't have much money when I was growing up. My mom was a single parent and she worked two jobs. She made my brother and me quite aware of the cost of things and how hard she had to work to provide the basics. She provided me with a solid foundation for understanding money as a tool—when I wanted something and it wasn't a part of the budget, I could work for it or pay her back (when I was older and babysitting). We always had what we needed, but she was careful and resourceful with money and that left a big impression on me.



### How has your relationship with money changed from when you were younger?

I still struggle with scarcity mentality from time to time even though things have always worked out, financially, for me. That doesn't mean there haven't been some scary-tight times, but when I let go and not try to control everything, money appears (of course, there's hard work behind the appearance—it isn't magic). I practice mindfulness to avoid falling into the scarcity trap.

### What has been the biggest catalyst in “growing” your relationship with money over time?

Trusting my instincts. I have made mistakes, but boy have I learned from them! I have a knack for personal finances, and I pay attention to what I have and where it goes. The more I learned, the more my confidence grew. I've done things, like buying houses, on way less money than people think you need to have. So, I guess trusting myself, getting to that point in life, has been the biggest catalyst in growing my relationship to money.

### What area of money do you feel most successful with?

Making money work for me. I don't like lazy money. I put money to work either investing it or using it to invest in myself by taking classes, etc. I'm pretty good at making money, too.

### What area of money do you feel most challenged by?

Staying on top of my accounting, like tracking/inputting my receipts in a timely manner! Every year I swear I won't wait until the last minute—the past few years I failed miserably, scrambling at the last minute before my tax appointment. So far this year, though, I am keeping up—and that's after selling my house and two major moves—maybe I finally broke the curse!

### What's the best advice you ever got (or gave) around money?

It's a timeworn tip, but a good one: Always pay yourself first. I skim 20% off the top of each client payment that I receive and I put that money away!



Shanna Trenholm writes, creates, and educates. She helps creative entrepreneurs and businesses take their brands from dull to dazzling with crisp dynamic copy and strategic branding brilliance. Her latest creation is **The Intentionalist Cooks! Simple, Delicious Recipes That Happen to be Vegan & Gluten-free**, a cookbook (ebook) designed for anyone who want to eat healthful and delicious food and doesn't want to spend a lot of time cooking. She's offering 20% off to all Money Rebel readers—a great resource for just \$8! (<https://gum.co/ticooks/20off>). She's currently working on more titles in the intentionalist series and a course on living the intentional life. Contact Shanna at [shannatrenholm.com](http://shannatrenholm.com).



# CALLING B.S. ON LIFE BALANCE

By Shanna Trenholm



**Books and courses and gurus abound, with ways for you to do more while maintaining work-life balance.**

**We'll I'm calling bullsh\*t on balance.** Balance is like perfection—an idealized state, not attainable, and one of those things that make us feel like we are never quite right or whole without it.

**The quest for balance is a total set-up and we suffer in our zeal to reach this illusory state.**

Tell me—how many times a day do you run around like a crazy person saying to yourself, or whomever will listen, that all you need is a bit more balance and then everything will be fine?

And what answers do you receive, **whether they are from the universe**, the other voices in your head, or the old man on aisle 4 in the supermarket? Maybe you hear slow down, make lists, set up a budget, plan better, take your vitamins, have more sex, have less sex (bad idea), stop and smell the roses, don't eat the daisies, or a number of other well-meaning snippets of advice.

But honestly, while **these things may enrich your life** (or not), and may make your day-to-day more pleasurable (or not), none of these things will help you find...

The major problem with the quest for balance is that the attainment is so fleeting. We may experience glimpses of the state, but not the state in perpetuity. The concept of balance implies stasis. **Even in death we are not static**, something is always changing, shifting. To be static, to attain perfect balance where the scale is stops shifting, to drop into one state is not living; it's not a life.

And by static, I do not mean the **delicious periods of stillness** achieved through meditation or some other transcendent pursuit. I mean the stasis as opposite of the creative chaos that is our lives. Yes, a bit more quiet is nice and necessary for restoration, but **life is flow**. Messy-lovely action. A current, a stream, damnable at times, but there it is—it's one of the things that makes us human.

(continued)



**So I suggest a pause** every time you think you should seek balance. To sit still for a moment and allow everything to stop spinning, seek momentary calm, and breathe. Ask yourself what you can let go of for the day, hour, moment. What can you put off or write off? Where can you let go of control and allow life to just flow through you, instead of meeting the current with opposition?

**Balance is an illusion.**

**Reject the tyranny of perfection.**

**Embrace the chaos of life; enter the river.**

## SHARE THE REBELLION

**Enjoy reading about this money rebel?  
Share the love (and the rebellion) please!**



“Balance is an illusion.” @shannatrenholm on #entrepreneurs in #MoneyRebel mag via @mindycrary

**Click To Tweet:** <http://ctt.ec/YDNtE>

“Reject the tyranny of perfection.” @shannatrenholm on #entrepreneurs in #MoneyRebel mag via @mindycrary

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## MEET THE MONEY REBEL

Kristen Kalp is one of those SUPER transparent people who has zero issues telling you about how she screwed up, what she learned and how she's better for it. That's so rare...most of us carry our screw ups around for years, so ashamed or embarrassed that we don't move past it. Not Kristen! Read on to see how she integrates mistakes and turns them into strengths.

## KRISTEN KALP

**Founder of the Brand Camp, leading a merry band of peeps who are working to change the world, showing people what's possible within the context of the modern world.**





A woman with blonde hair, Kristen Kalp, is sitting on a grey couch. She is wearing a black and white striped long-sleeved shirt. In front of her is a silver laptop. She is smiling broadly, showing her teeth. The couch has colorful patterned pillows. In the background, there is a white wall and a blue shelf with some items on it.

## INTERVIEW WITH KRISTEN KALP

**Master possibility stepper, midstream horse changer, multi-passionate entrepreneur and cliff jumper.**

### **Do you think of yourself as a rebel?**

I'm a total money rebel, since I don't see money as my true currency. The way I get the most out of money is by redeeming it for freedom and fun. (You can [read more about finding your true currency here.](#))

### **What do you see as your first money rebellion, or where did you stray from the conventional path and start doing things your own way?**

I always thought I would be a teacher and get paid a crappy salary for working long hours. That never scared me, since hard work is my jam and teaching lights me up. Five years ago, I started penning the Brand Camp blog and realized that I could teach as an entrepreneur, so my earnings would be determined entirely by...me. Instead of a school board! Holy shizbuckets, what a novel idea, right!?

### **What did you have to walk away from to get to where you are now?**

Starting my own business meant learning so many new things so quickly that I almost threw in the towel multiple times over the years. I've learned to stretch dollars into meals that last for days, to ask friends for stopgap solutions for cash when times are tight, and to enjoy the last few years of more robust earning as the sheer blessing that they are. I walked away from a known entity (work this job for thirty years, retire, you did it!) to the unknown, and I couldn't be having more fun.

### **Where do you think you would be if you had denied your money rebellion?**

I'd be scared, tired, and frustrated while trying to fit into the standard school system in the States. Since I enjoy being a wildcard,

shooting from the hip, and swearing copiously -- it probably wouldn't have ended well if it had gone on for too much longer.

**What's the scariest moment you experienced in your journey up until now?**

Being over \$20,000 in credit card debt without a safety net -- no trust fund, no extras hanging out in a secret account -- just my wits and guts and prayers. But I made it, and it's exhilarating to be in a place where I'm no longer scared of spending, saving, or earning money.

**If others are feeling scared in taking that same step, what would you tell them?**

Becoming an entrepreneur is a little like becoming a parent -- it's probably the best and worst decision of your life, but it tips to the joy side of things in the final count. Being your own boss is great when things are up and horrible when you know you're the only person who can get yourself out of your current circumstances -- no matter what they are.

**It's exhilarating to be in a place where I'm no longer scared of spending, saving, or earning.**

**If someone is just getting started in their entrepreneurial dreams, what advice would you have for them around starting out right?**

Ease into the waters of entrepreneurship, but don't wait forever to start. You'll learn fastest by testing your ideas, testing your products, and testing the responses your customers have -- so start now. Don't throw three-hundred grand at the business, but don't hesitate to simply START. You're as ready as you'll ever be.

**If someone is just getting started in their entrepreneurial dreams, what advice would you have for them around money?**

Decide that your business will pay you from the beginning. I have a friend who's had an award-winning, profitable business for over a decade, and she still hasn't paid herself. That's a freaking CRIME.

**Business (complete the sentences)**

**What I do to generate moola . . .** I help peeps get clear about what they want from their business lives, then I help them do it. To say it another way, I act as a guide through the entrepreneurial wilderness.

**I started this version of vocation back in . . .** I've been teaching since age five and writing since I could hold a pen, so the teaching and writing combo have been happening for over 25 years now.

**My favorite thing about this version of work is . . .** It's a complete and utter surprise/challenge mash-up. I love all the ways being in business keeps me on my toes, completely engaged in the present moment.

**I've been at this entrepreneur thang since . . .** 2009.

**Aside from the school of hard knocks, I also earned my experience from . . .** Getting a degree in English and Education, so I'm pretty good at writing and teaching from an official perspective. I've also helped to ghostwrite over \$1.3 million worth of books that have been heavy influencers in the lifestyle, business, and photography industries.

**If I didn't do this, I'd be . . .** An alpaca farmer. Because try as I might, I still prefer animals to grown-ups.



## Money History Questions

### What is your first memory of money?

Hosting my cousins for a weekend and charging a toll to walk around the living room in a made-up parade. (Don't worry -- I emptied the coins straight out of the bank so they could make another lap.)

### How has your relationship with money changed from when you were younger?

I've worked through a lot of my fears about money changing me as I earn more of it -- I used to think I would change DRASTICALLY if I had more money. Turns out I'm just more me -- more prone to be generous, to make outrageous purchases that are nothing but fun, and to book more travel adventures.

### What has been the biggest catalyst in "growing" your relationship with money over time?

Letting myself face what's actually happening in my financial life, whether that's

good or bad. Opening the bank statements, the 401(k) statements, the credit card statements...facing reality is incredibly helpful when it comes to money, since it's so easy to avoid if we're diligent with our denial.

### What area of money do you feel most successful with?

Spending without shame.

### What area of money do you feel most challenged by?

Investing.

### What's the best advice you ever got (or gave) around money?

Huh. Nothing comes to mind...figuring out that my true currency is freedom and fun helped me to stop viewing myself as broken or in need of "clearing money blocks," so that's helped tremendously. ([True currency article here.](#))



Kristen Kalp would love to help guide you through the entrepreneurial wilderness. Grab a free copy of her latest book, [Go Your Own Way: free yourself from business as usual right here.](#)



# DARE TO BE UNSEXY WITH YOUR DOLLARS

By Kristen Kalp



When it comes to money advice, there's a whole lot of help available in the "making more" department. As a business coach and an entrepreneur myself, I know the pull of "more."

Ask any business owner to start defining goals, and just one word answers every question.

How many clients would you like? More.  
How much money would you like to earn? More.  
How many products do you want to sell? More.

"More" is the convenient answer to any question we'd rather not take time to think about. It always suffices, it's always praised by others, and it's easy to pop into our go-go-go-go day planning.

"More" is so damn sexy that it's the name of a magazine with a circulation close to \_\_\_\_\_.

It's the call of our society, of our businesses, of our everyday lives: more.

Only more takes time.  
More takes effort.  
More takes energy.

What if what we want more of is peace, or freedom, or quiet afternoons on the beach? What if the "more" call in our hearts is for time to read, to knit, or to laze over a bottle of wine for hours with the person we love most in the world?

That's when it's time to define "enough."

## **What's the amount of money that's simply enough?**

Enough to pay the monthly bills.  
Enough to make regular credit card payments.  
Enough to leave gaps in the calendar for serendipity.  
Enough to sock a little cash away into investments.  
Quite simply, enough.

"Enough" isn't the slightest bit sexy. "Enough" doesn't get a magazine or a TV show, and it doesn't make news or headlines. "Enough" will never be found underpinning the launch of a brand or the latest Kardashian scandal.

(continued)



But damn it, "enough" is what gets us through. "Enough" allows us to rest when we're tired, to eat when we're hungry, and to play when we've beaten our brains to a pulp with work and stress and strategizing and striving.

"Enough" instantly tips us into gratitude -- into acknowledging that we literally have enough in this moment. If not enough money, then enough love, enough safety, enough shelter to see another day through to the end.

It's the greatest challenge you'll face as a money rebel -- to resist the appeal of "more" and take it upon yourself to define "enough." And to melt into gratitude when you reach it. (Even if you need to answer just one more e-mail or sell just one more thing.

I know. I get it. Enough. ;)

## SHARE THE REBELLION

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"Becoming an entrepreneur is a little like becoming a parent..." @brandcamp on #women #smallbiz in #MoneyRebel mag

**Click To Tweet:** <http://ctt.ec/f88Ud>

"Ease into the waters of #entrepreneurship, but don't wait forever to start." @brandcamp in #MoneyRebel mag

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# ABOUT MINDY



## I'm a lot like you. Practical. Emotional. Energetic. And sometimes even mental.

I understand that your greatest obstacle to wealth really is you. As a certified financial planning practitioner, I backup everything I say around sound holistic guidance, with not just from 15+ years in the big financial industry, but with professional certifications around the coaching industry, too.

I hold a Masters in Business in addition to my street cred...I've built and sold two businesses and acted as a mentor, trainer and speaker to other planners and broker-dealers in my industry. I created the first-ever regional online marketing training for brand-new advisors for one specific national firm. I've helped make multiple businesses better through process improvement, systems analysis, team and leadership development. I've helped startups figure out their core offerings, their business models and how they were going to get people in their door, virtual or otherwise.

Having the diverse combination of finance and coaching experience (along with an actual sense of humor that didn't require any particular certification), I help both your money AND you succeed. From growing your wealth to the actual person behind it, I help to bridge the gap between the energetic, spiritual and practical financial services industry, but doing it with a creative twist.

### Here's what you get with me:

- Financial planning direction and guidance, whatever your income.
- Coaching you through a decision, instead of selling you on one.
- Support through the emotional roller coaster of making tough decisions around your money.
- Solving challenges instead of selling you products.
- Creating independence and making you aware of the right tools and processes to address all areas of your finances.

