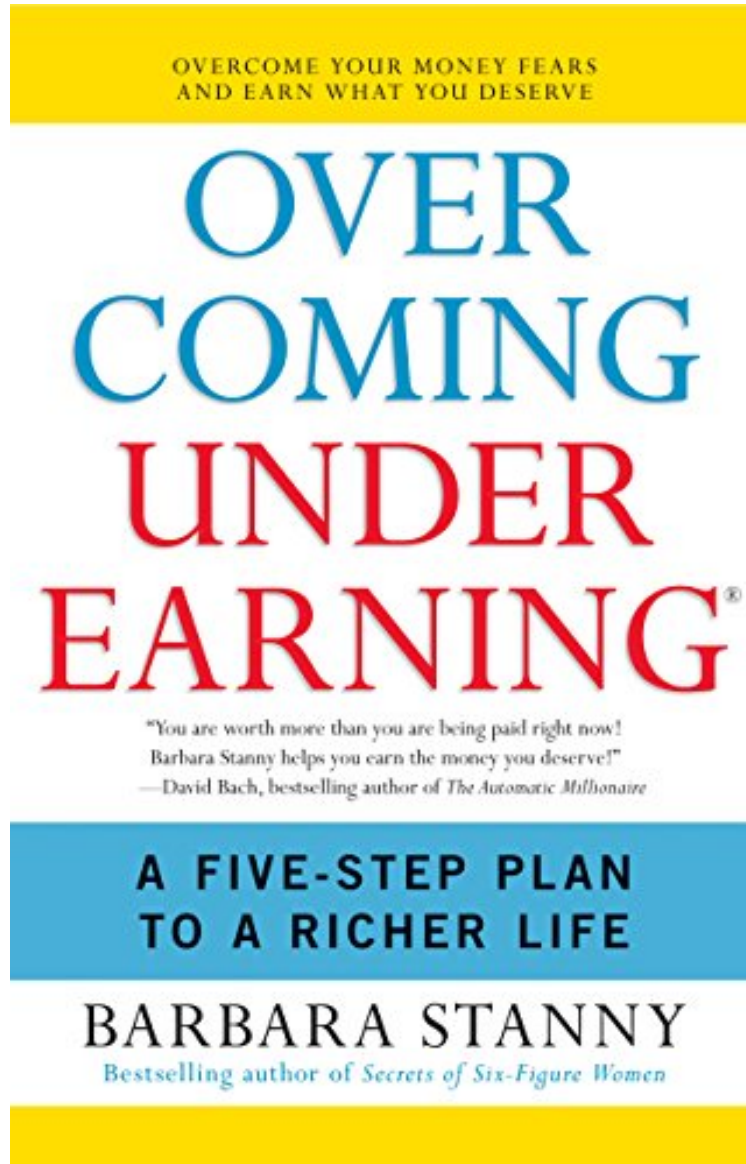


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Overcoming Underearning(TM): A Simple Guide to a Richer Life

Barbara Stanny

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Barbara Stanny : Overcoming Underearning(TM): A Simple Guide to a Richer Life before purchasing it in order to gage whether or not it would be worth my time, and all praised Overcoming Underearning(TM): A Simple Guide to a Richer Life:

9 of 10 people found the following review helpful. Journey To Earning More MoneyBy Stella CarrierYes, I said this before, but must say it again. Please know that I do not claim to have all the answers and do not dub myself a spiritual expert. I am only sharing books that I am looking into as part of my spiritual/personal expedition. I humbly confess that I did not want to publicly admit that I am working on my underearning because I am well aware that I am opening

myself up even more to being publicly judged. However, my higher self/spirit/soul is gently nudging me to be more honest with myself and others. Additionally, I am thankful for my current overnight shift job and am well aware that I am lucky to be able to pay my rent and other basic needs (after this review, I hope to still have a job when I return to work tomorrow night). However, *Overcoming Underearning* by Barbara Stanny appealed to me because I have made good money before and am determined to at least get back to that level (at a minimum) within the next two to five years (at the latest). Additionally, my husband and I are working on not only paying back our student loans together, but also plan on paying back his mother and growing our savings. She is very patient, trusts us to eventually pay her back, and is supportive of our five year timeline to do so. She is the only family member on both sides of my husband's and I families that we do owe money to and we both intend to keep it that way. However, I know that these things can only begin to happen once I address and do something (within the next six months) about the amount of money I earn. I also feel lucky to have received an e-mail about Barbara Stanny's class from Daily Worth around the time I started seriously getting into this book. The following is some of the information Stanny touches on in her *Overcoming Underearning* book: Page 73: Creating A Money Autobiography Page 77: Problem Indicator Checklist Pages 104-105: Decoding Resistance Page 168: Chapter Three on ensuring success Page 129: An Exercise on Inputting Community, pages 125-128 touch on building a community of support (which I reluctantly and humbly admit that I need to do so).

61 of 63 people found the following review helpful. Want More Out of Life? By Nikki Jefford Hello, my name is Nikki and I was an underearner my entire life until I read *Overcoming Underearning*. This is the first self-improvement book I've read that's making noticeable changes in my life. The reason it's effective is because it forces the committed reader to examine her beliefs and attitudes about money with exercises throughout each chapter. (I wrote all over my book, I recommend purchasing it in paperback rather than an electronic copy.) All of my adult life I have dreamed not so much of money, but Financial Independence, yet that's all it's been: A Dream. Wishful thinking missing a Plan of Action, the courage to execute it, and the confidence to value myself and my creative talent. For the past five years I've earned below \$12k a year doing jobs that felt "comfortable" and "low key" believing I was better off sticking to work that didn't challenge or drain my creative energy. I kept telling myself that my husband was the only one who could make "real money" with his IT experience. I blew through my entire savings just to keep up with practical expenses. My sense of self-worth suffered. I turned a blind eye to my bank account and tuned out my husband whenever he tried to talk about our finances because it was too depressing to face. Two years ago I decided to pursue my lifelong dream of a career in fiction writing by publishing my first young adult fantasy novel. I was so grateful for the warm response I received from readers and book bloggers that I constantly did giveaways to express my gratitude. I released new titles at a special 99 cent price to "reward" my faithful fans before upping it to the intended price a couple weeks later (after the buzz had died down, along with sales). Not surprisingly, I was operating in the red or just breaking even at the end of 2012 and 2013. Stanny's book made me realize I need to start treating writing as a career rather than a hobby. I need to value myself, my talent, my skill, and the work and passion I put into what I do. Books don't write themselves! That also means respecting my business hours. I used to allow any little distraction to interrupt my writing time. What I was doing didn't pay the bills so I let everything else take precedence. Now I'm diligent about my work hours. I don't have access to the web, personal email, or social media at any of my day jobs. I couldn't just take off and run errands. Why wouldn't I give myself the same respect and dedication I did to an employer? I opened up a separate business account last month. I put aside 30% of my earnings for taxes and pay myself a modest monthly salary, which I will increase as my earnings do. Whatever's left is what's available for cover art, copy editors, marketing, advertisement, blog tours, giveaways, swag, events, and miscellaneous business expenses. No more spending every last cent from my personal account. What really hit me in Stanny's book is how small steps lead to big changes. There's a quote in the book that says: "Don't let who you are get in the way of what you might become." It's amazing how so many of the road blocks getting in my way turned out to be myself. I'm ready to step out of the way and charge forward! I recommend this book to anyone who has ever wanted more out of life. What are you waiting for?

0 of 0 people found the following review helpful. Mind blowing! I have read this book 3 times ... By Organize 365 Mind blowing! I have read this book 3 times since buying it 18 months ago. AND I went and bought all of Barbara Stanny's other books :) Now if I could just stop being a HENRY.

When it comes to money, are you controlled by fear? Do you live in financial chaos? Do you underestimate your worth? Are you ready to go to the next level, but can't seem to get there? If the answer is yes to these questions, you may be an underearner. Underearners are self-saboteurs who never live up to their earnings potential, says Barbara Stanny, a financial educator, motivational speaker, former journalist, and career counselor. Underearners tend to live paycheck to paycheck. They rarely balance their checkbooks and are often in debt. Ironically, many work incredibly hard. Yet they are ashamed to admit that money matters to them. They all have a high tolerance for low pay. The good news is that underearning is often self-imposed. By focusing on overcoming underearning, you will not only earn what you deserve, but you can live up to your full potential. With techniques and exercises that have helped thousands of

people who have participated in her *Overcoming Underearning* trade; workshops, Stanny teaches you five essential steps to financial independence. Once you understand these steps, you will be confident asking for a raise, increasing your prices, or getting a better job. "Now I'm making more than my friends, all because I had the guts to dream and ask for more," says one Stanny fan. First, **Tell the Truth**: be honest about your financial situation and figure out your attitudes toward money. Second, **Make a Decision**: decide that you want to make more money. Third, **Stretch**: take action, face your fears, and be willing to be uncomfortable. Fourth, **Create Community** by finding supporters and asking for help. Fifth, **Respect and Appreciate Money**: learn to save and invest. *Overcoming Underearning* is filled with inspiring, real-life stories of underearners who turned their lives around. Stanny brings a message of empowerment and hope to all those who chronically undervalue themselves. "I'm making more, working less, feeling healthier, have more energy, and I'm so much happier," concludes another Stanny believer.

About the Author Barbara Stanny, the leading authority on women and money, is a popular motivational speaker, financial educator, former journalist, and career counselor. She is the author of *Prince Charming Isn't Coming: How Women Get Smart About Money* and *Secrets of Six-Figure Women*. She lives in Washington state.