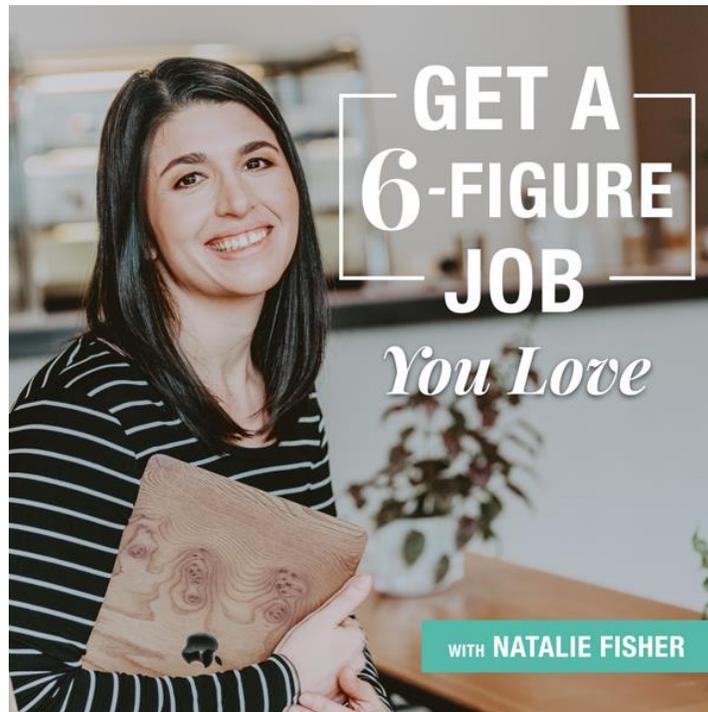


Ep #65: The Most Valuable Asset You Have



Full Episode Transcript

With Your Host

Natalie Fisher

[Get a 6-Figure Job You Love with Natalie Fisher](#)

Welcome, welcome to the Get A 6-Figure Job You Love podcast. This is episode 65, The Most Valuable Asset You Have. Hint, hint, it's not what you think. Stay tuned.

Hey there. Welcome to the Get A 6-Figure Job You Love Podcast. I'm your host, Natalie Fisher. I'm a certified career mindset coach who also happens to want to skip all the BS and get to what it really takes to create real results for you in your career. On this podcast, you will create real mindset shifts that will lead to big results and big changes in your career and your income. No fluff here. If you want to get a six-figure job you love and create real concrete results in your industry and make a real impact, you're in the right place. Are you ready? Let's go.

Hello. Hello. Today, I have a really exciting topic for you. We are talking about money and income and assets and how you can think about yours in a way that gets you the most return on any investments that you make. So today, I want to talk about where you are at now, where you want to be with your income, why you're not there, and I'm going to be going through a process to show you how the quickest and easiest most doable way to increase your income is.

So what is an asset? An asset is defined in the dictionary as a useful or valuable thing, person, or quality. It is property owned by a person or company regarded as having a high value. Because I've had this coaching business for several years now, and I've spoken to hundreds of people, and I've heard a lot of thoughts about money, I've worked through my money thoughts myself, and I find it so interesting the way that people think about money. The problem that I see the most is we're spending our money on the wrong assets. We're prioritizing the wrong assets. I'll get into it a little bit later on in the podcast, but I want to introduce to you that your brain is actually the most important, most valuable asset that you have. Because all the money you have, everything you have comes from your brain, which produces your beliefs. So your thoughts, your decisions, your thought processes, the work that you do, the results of the work that you do, all of that is valuable, and it comes from your brain. And that equals the income that you earn.

The reason why we prioritize spending money on the things we do is because of how society has just taught us to be, right? We're willing to spend thousands of dollars on a house, right? This makes perfect sense, it's a place to live. But we also see this as an investment. So we're going to be happy to pay a lot of money for a house because we feel like it's an investment. We put money into it, and then it's either going to go up in value, or we're going to sell it and we're going to get a lot of money out of that for having put it in. So either way, it's an investment.

The other thing that we're willing to put money in is a car. A car is a little different because the amount of money that we spend on cars, unlike a house, we don't get a return on that investment. It costs us more money, and it actually depreciates. But we're willing to do that because we value a car so much. What I want to do is just question, just get curious about how you prioritize the spending of your money. I want you to ask yourself, whenever you spend money on something in the future, what are you going to get out of this purchase?

Another one is college and university. People spend hundreds and thousands of dollars on college or universities throughout their lifetime, and many, many people have a very difficult time making enough money to live off of and pay back the loans. So let's talk about that investment. Investing in education, a good thing to do? That's something that only you can decide, but you want to question the return on investment that that education is going to get you. And only you can decide if you're going to be able to make that work. Is that a viable career that you'll make work and get paid back? And then do the calculations. If you got a job paying 100K right after you get out of college, how long will that take you? And just think it through a little bit.

If it can provide you with a career that has you earning more money, then yes, it's going to be a good investment, right? But I feel like a lot of the times, we don't really put that thought in. We don't really make that plan. We don't really do that calculation because I've talked to a lot of new grads, I used to work a lot more with new grads than I do now, and so many of them would tell me, "Oh, yeah, the university center just said, 'Oh, yeah, you've got great grades. Your resume looks great. You'll get a job, no problem.'" And then a year later, they're not in the position that they thought they would be. They're struggling. They don't understand.

My client, Rammato, on the podcast talks about this, and I've talked to several other people who had the same experience. A friend of mine was showing me some rants on YouTube about how some very angry people who hadn't made their money back from their investment on in university were wanting a refund. So this is something that we want to consider, right? And something that we accept as society as being the best way to invest our money, but is it really? So just questioning. I have nothing against it. If you want to go buy a car or invest in a house or university or whatever, I don't have any opinion or judgments about however you want to spend your money. I'm just saying you want to question what the ROI is for you and whether it is worth it and how long it will take you and kind of do that proactive work.

Before you commit to invest into anything, you really want to ask yourself that key question, "What will I get back from this investment?" And so when it comes to investing in a coach or a coaching program or something like that, you want to ask yourself the same question, "What will I get back from this investment?" This is a smaller investment than college or a car. Maybe some people might say that coaching is the same as a used car. And then I would say, "Does a car get you the higher-earning capacity, higher ability to make money this year and next year and the next year?" It does, and it just goes down in value. If you're thinking about making a coaching investment or hiring a coach or doing a program that's going to uplevel your value and the value of your brain, you want to ask yourself that question, "What will I get out of this investment?"

And the answer to that is going to be what you are willing to commit to create for yourself. In my program, I show you how to make it work for yourself. So it's not like it works or it doesn't work, I show you how to make it work, and you get to just do that. So if you decide to make an investment, you want to make sure that A, you know it's going to provide a good return for you and that you will get your investment back several times over. And so that's why to me, coaching is such an amazing investment because that is what it did for me. It has exponentially increased the ability that I have now to create money with my brain and help so many other people uplevel their own beliefs about making money and how they can earn more money in a short amount of time.

So that's what you want to actually work on, is investing in creating a brain that knows how to make more money. Because once you do that, then you can go buy a car, then you can go buy whatever you want to buy. And you know that you can always come back and make more money because that money was created by your brain, your thought process. And you can feel very proud of that. That's the concept that I'd like to introduce you to, is investing in your own brain as the biggest, most abundant, most valuable asset that you'll ever have. Because without your brain, there is no reason to earn money, right? There's nothing to care about. So your brain is the most valuable, the most abundant asset that you will ever have. And in my opinion, and what's worked for me so well, is investing in my brain first.

So if you're wondering if hiring a coach or signing up for a coaching program or doing anything that you're thinking about doing, you want to pay attention, you want to learn everything that's taught to you. You want to follow through, and you want to be committed to seeing it through no matter what. So my thoughts when I sign up for working with a coach or if I sign up for a mastermind, my thoughts about it are, "I'm going to 10X this investment." My thoughts are, "I'm going to go all in. I'm going to do

everything they say." And the result from that is that I get that, I get that more than 10X investment and I've gotten really good at creating that for myself, right? And I learned to do that in the first experience that I have where I was taught to make it work. So it wasn't like, "Oh, is this going to work or not?" It's not about it, it's about you, right? And that puts all the power back to you so you don't have to worry about it being out of your control because it's always within your control.

How we try to navigate this problem is if we don't have enough money, we try to hoard the money, we try to hang onto the money and save it. We want to be like, "Well, I want to make sure I make the right decision with this money." And then we go buy a car. Which technically you might feel is the right decision because it feels really good, but then it's not going to actually make you any money back, right? So the thing that we end up doing is we end up buying iPhones, spending money on clothes, buying cars. And these things are never going to make us a return on our money. Which I have nothing against. These things are all amazing and awesome and you can go buy them, and I support it. However, I'm just saying, if you're not making the money you want to be making, there is something you can buy to make more money, and that is making an investment in your brain.

Think about it this way, this is a good way that I thought about to make an analogy, is would you work harder to make an extra \$10,000, or would you work harder to stop someone from stealing your \$10,000? Probably stop someone from stealing it, which is what we're doing. So then we end up staying small and not ever making more than \$10,000 because that's what we've decided we have to keep that. And if we were to do the other thing, if we were to make the opposite decision of say, "Okay, I'm going to work really hard and make \$10,000," then you can make \$10,000 again and again and again. But if you only can stop someone from stealing it, then that's the only skill you have; hoarding and protecting. You don't have the skill of creating more abundance for yourself.

This is how I see a lot of people approaching money. They work really hard to get it. They work really hard to protect it. They work way harder than they should to get it, like overtime hours, they work for lower pay, and then they hang on to it really, really tightly. But it's like I said, if there was such thing as like a magic pill, and I was like, "Hey, here's a magic pill. It costs \$10,000, but it's going to make you a million," this is a hypothetical situation in an exaggerated version of what I'm talking about... not even exaggerated. But if somebody were to say, "Oh, here's a magic pill, it will make you more money." And if it was, there's proven testimonials this was a real thing, this is an example, and it's just silly, but say that was true, you wouldn't say, "Oh, I don't have the money to afford that. I'm going to buy this car instead." Right? It's like if somebody said, "I have the cure for cancer, and I'm willing to sell it to you for \$10,000," you wouldn't say, "Oh, I'm sorry, I can't afford that."

But when we look at coaching, essentially it's the gateway to making the more money that you want in your career, assuming you're the right fit to work with a coach and assuming that you feel aligned and you feel like it's the right fit and you want to, and then we're like, "Oh, I can't afford that." Right? And to me, it just makes no sense because I'm like, "You're going to make so much more money when you invest this." The reason why this doesn't work is because we become stuck at the same income level. We don't invest in ourselves. We don't invest in our brains. And then in order to learn how to make the money we want, we just stay believing that we can only make the amount we're at. We make it so hard in our head but we don't invest in making it easier. We don't invest in making it possible. We don't invest in learning how, right?

I sometimes think we're a bit jaded from these get rich quick things and all these things that are trying to lure you to make money. But there are legitimate ways to figure out how to make money yourself, like getting a raise, for example, mastering a salary negotiation conversation that could get you five to 10 to 20, to \$30,000 more from mastering how to have that conversation, which many of my clients have done, is so worth it. And learning how to interview, how to confidently present your value so that then

you can earn more money and get higher-level positions, how you're not confined to one organization because you're not afraid to go out there and interview, what is that really worth in your life over the first year and then over every single year after that that you get to enjoy that? And you're not going to go back down to earning less, that's not a thing. That's why they always ask you what's your past salary because they're not going to offer you lower than that. And that's a different conversation. I don't recommend ever telling them your past salary. But the reason why they ask you is because they're not going to offer you lower than that. They're going to offer you the same or a little higher. Because we don't go down, we don't go to making less than what we were making before.

Of course, there's always exceptions, but generally, that is not what happens. So that doesn't work because you end up getting stuck at that income level. So what's ultimately created is just a constant lack mindset and a repetitive cycle of working really, really hard, not making as much as you want, hanging on really, really, really tight to your money, and then carefully spending it on things you want like cars and clothes and stuff like that, and then not ever increasing exponentially like you could potentially do if you were able to navigate the world and your career in a more confident, more abundant way.

The process, essentially, broken down very simply, the alternative solution here that you have to making more income is to first decide and understand how important your brain is. Just understanding the concept of the fact that money comes from your brain. It comes from your thoughts. It comes from your feelings and the decisions and actions you take from there. And then you produce the results, which would be producing more money. The income level that you're at, that's your result. So understanding that. Then secondly, believing enough in your own self and your value to make more money and then understanding that you can't see what you can't see yourself. If you've been at the same income level for a long time and you want to raise it, what have you tried? So looking back at what you've tried, what's worked, what hasn't worked, and then potentially looking at hiring a coach in order to help you with those blind spots to see why you're not making the money that you want to be making, especially if you believe leave on paper, and I talk to a lot of people, they believe on paper, they're like, "Yeah, my skills totally match up to this amount of money. I should be making this amount of money yet I'm not.". So where's the gap there, and where do you need coaching to get that pointed out?

And then with a single conversation, you could raise your income. It's incredible. And yes, it might be uncomfortable. A lot of people don't like negotiating. But as I heard one of my colleagues put it so eloquently, it's like having a leg cramp in order to get an extra 10, \$20,000 because it's a little uncomfortable. The leg cramp being the discomfort. Because we're not willing to feel a little discomfort, we leave lots of money on the table. It could be 5,000 for you. It could be 2,000, it could be 10,000 or 30,000, right? Or even 50,000. Because you're not willing to have an uncomfortable conversation, learn how to have it, go back and have it again.

Or with the interview, it's the same thing. If it's very uncomfortable for you, then you're going to need to learn to have those discussions, get better at them, get more confident at them so that then you can make more money. And that all comes from your brain, right? And then you can do it again. That's the great thing, the investment keeps on paying you back, right? It'll pay you back year after year after year, every year that you make more money. Understand that your brain is an asset, and your income is created by your thing. Then the second thing, you have to evaluate what you've already done. What's worked, what hasn't worked. Three, you want to look at getting your blind spots pointed out by a coach or looking for some help outside if you haven't gotten to where you want to go. And then four, you want to go all in and commit and learn everything you can, follow the process, do everything they say, and then commit to creating that result of the extra money that you would like to earn.

And so why this is going to work is because the investment that you make in yourself will pay you back not just now, but every year after that. One of my clients, for example, she hired me. She got a job for 178K, which was way more than she actually was aiming for. She was aiming for 150K. So she's already made an ROI back on her investment, and that's just in the first year, because she's now not going to go back to making less than that. So every year after that, now she's going to be making more money with a financially stable company. She's now increased her confidence. She's aligned herself more. She's more capable now that she's done this. And so she can never go back to where she was, right?

Another client of mine went from 57K, jumped to 80K, 100K total compensation. So that's a 17K return just in cash, so not even including the benefits and the perks, 17K return on her investment just from the first three months of working together. So now she's ready to uplevel from there. What it cost her to do that, if she hadn't made this investment, would've been years, right? Potentially she would've been trying for years. Maybe she would've given up. Maybe she wouldn't have done it. So she may have lost 17K. She basically would've been leaving 17K on the table. And then the time it takes because it can take a long time. I've worked with a lot of people who have been in the job hunt for about a year. They've come to me, and within the next month or two, we rewired their brain and set up beliefs to support them in getting the job that they want. And then they get it, and then they come on our podcast and then they talk about their story, and it's an amazing experience.

What you need in order to be one of these people who does this is you need a willingness to take a courageous step forward, and you need to believe in yourself a certain degree. A lot of my clients had a lot of self-doubt, they had a lot of doubt in themselves. They were like, "I'm not sure if I can do this. I know it might work for other people. I don't know if it can work for me." They had all sorts of reasons. It was like, "Oh, it's my accent, or it's how I look, or it's my height, or it's the color of my skin. It's just not working. It's my age. I can't get hired." All these things. So they need to decide to believe that those things are not a problem by looking for the evidence or allowing that to be pointed out that there's people who have done it even with what they think is their so-called limitation, right? They have to believe it's possible for them on some level. You don't have to 100% believe it, but you have to at least believe it a little bit. Because then I can meet you the rest of the way.

And then they decide to go all in and commit to getting the result for themselves. And then imagine how much money you could create with your brain if you weren't emotionally suffering on a day-to-day basis, if you weren't using your brain juice on things that didn't actually get you the result, if you weren't feeling frustrated and in pain or overwhelmed or undervalued. If you knew the tools to create money with your brain and with your own thinking, how much money could you make? So that's the point I want to make to you. Just want you to reevaluate how you invest your money. And no judgment. I love cars. I love iPhones. I love clothes. And I love houses, right? We just want to question the investment because if you're not getting the money back on your investment fairly fast, if you're not getting it back at all, it's fine, but you want to invest in the thing that's going to make you the most money first, right?

It's like investing in a solid, good quality engine so that you know that you're going to be able to go in that car versus investing in a really nice body when the engine is no good, right? It's like, "Oh, it looks great, but it doesn't really go any way." Right? So you want to make sure that you are investing in your prime asset, in your brain, so that your brain can then create the money for the rest of your career for the life you want. And then you can buy all the cars you want. Then you can buy a motorcycle. Then you can buy a vacation. And you don't have to worry about not having the money to do it again. Or you don't have to worry about not having the money or not being able to make the money to do the next thing you want to do. That's what I have for you, my friends. I hope it was helpful, and I will see you next week.

Hey there. So if you've been listening to the podcast for a while, I want to invite you to something very special. As you know, you know I've been coaching one-on-one for years, and you've heard me talk about all my clients, and you've heard them come on the podcast. From these experiences and from all these hours that I've done coaching, I've created the ultimate program where I take you through the steps that I walked everyone through to achieve the unreasonable results that they've achieved. I don't just mean just getting any job or making things a little better here or there. I mean life-changing results, doubling salaries, switching industries while doubling salary, getting six-figure positions with no official paid experience, and just creating a life that you didn't imagine was possible.

This isn't for special people or unicorns. This is for everybody, as long as they're willing to be open and apply the work. We work in a high-touch container where you're supported with lifetime access. You get the proven process, the highest quality support in the industry, and there's literally no failing unless you quit. Which I won't let you do. So there's literally no risk in joining me inside The 6 Figure Career Curriculum Mastermind. So if you want to get started, all you have to do is go to www.nataliefisher.ca/getstarted and sign up for that workshop, and I will see you in there.