

Ep #44: 10 Traits of Underearners



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Leah Badertscher

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So much of the work I do with my clients focuses on creating the inner and outer environments that are most hospitable to you being the greatest version of yourself, and also, making them inhospitable for anything that is not that, for compromising, settling, tolerating. And one way that I see people, again, tolerating a way of being that is not aligned with who they are, a way of being that keeps them small and struggling in life, is by making maybe an unconscious choice to under-earn.

In today's episode, I'm going to talk to you about what under-earning is. And under-earning isn't just about the amount of money you make. You can be making five million dollars and be under-earning. You could be making \$20,000 and under-earning. You could be making no money and not be an under-earner. So no matter what amount of money you're earning, if money seems to be something you'd rather not think about, that you obsess about, or something that's a mystery to you or that you struggle with.

Even if you are making a lot of money and have assets surrounding you and the appearance of a life of abundance, listen in today and see if you can improve your relationship with money, with wealth, with abundance, if you can evolve your prosperity consciousness so that you do have the full resources that you are worthy of at your disposal to be who you are meant to be in the world and to create and contribute what you were meant to create and contribute.

You are listening to *The Art School Podcast*, a show for artists and creatives who want to become the next greatest version of themselves. Learn how to cultivate an extraordinary way of being and take the mystery out of making money, and the struggle out of making art. Here is your host, master certified life coach, artist, and former lawyer, Leah Badertscher.

Hey there, all of you beautiful creative genius listeners out there. And welcome back. How have you been? Things here are so good and I'm

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about vibrating out of my chair because it's like my head is on fire this week. We started The Art School. I have been coaching my face off. It's been so much fun.

We have an extraordinary group and I am on fire. I'm so excited about this group of people and the vision I have for this group, and then also for my work going forward. I've been doing – I'll share that in some later episodes, but I've been doing some deep dives and calling my vision back, revisioning, and fine tuning some things. And a lot is just clicking into place.

So it's exciting times, including even with our house. Some of you have asked about how our home build is coming along, and it's really, really cool to see something that you've just dreamed of and that I drew it up on paper now rising up from the ground. And it certainly seems to be in tandem with so many other things in life. So very much a symbol and a metaphor, so I'm very grateful for that.

And the process is so fun. And also just every day, coaching and having this Art School and having these amazing clients – last night I was reading through some email messages and text messages from clients giving me updates, and they are just doing amazing things. And it just made me smile all by myself in my office, so super grateful.

And another thing I am on fire about is this topic today. The more I coach, the more I am realizing how passionate I am about this prosperity consciousness and money coaching and how really fired up it gets me to work with people to take their economic power back. And to me, it's all woven up in taking your creative power back.

So, what I wanted to talk to you today was about under-earning, and first, let me share a definition with you of under-earning. Under-earning, as I mentioned in the intro, has nothing to do with the amount of money you

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make. It has to do with what do you believe to be your ability to create and receive value in the world, and are you there?

Because you could be making \$10 million and still be capable of more, and therefore be an under-earner. You could be making \$100,000 and you're like, you know what, this is good, I like this, this suits me, and not be an under-earner. You could be making \$20,000, but really in your heart, you believe you're capable of making of creating \$500,000 worth and you could be an under-earner.

You could be parenting at home with small children and that is of immense value and that's where you want to be in the world and not be an under-earner. You could be parenting at home with children and be like, you know what, something in me also wants to make money, and then be an under-earner.

The thing is, as you've heard me say countless times before, the key is to not judge yourself, not beat yourself up, and not have any shame about this, that once we can pull the layer of shame back, once we can pull off that layer of money shame, that's when you're really going to start getting traction at creating more, having more, having a healthier, a better relationship with money and abundance in general.

So, as a matter of, let's just preface this all because I was talking to my Art School clients again about this, this week – sometimes I think I have talked about you being worthy and that being off the table, not up for discussion, it goes without saying so much that I can forget how much we need to hear that again.

And it's come to my attention in conversations I've had just in the last couple of weeks, how important it is for people to hear this message over and over again. You are worthy, no matter how much or how little you make. If you are an under-earner, it has nothing to do with your worth. If

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you are right on schedule, it doesn't make you a better person than somebody that's an under-earner. So when I talk about under-earning, please know that there is no judgment and there is no shame because your worthiness is decided. It's beyond any of us to decide.

It wouldn't matter if you had \$500,000 in credit card debt and decided you were just going to go, to hell with it, and watch Netflix for the rest of your life and do nothing about it, you are still worthy. You are still a beautiful perfect human being.

So when we begin this discussion, not only is it so counterproductive to feel ashamed or to beat yourself up, but it's just not even accurate and it's such a distraction from the truth. The truth is, you are complete, you are whole, you are worthy, and I know it sounds simplistic, but here is an exercise I give to my clients over and over again and I do myself over and over again. Because too many of us have been conditioned out of being able to feel our innate worthiness, because you might be listening and thinking, sure, intellectually I can get on board that humans are worthy; I just don't feel it. Please help me feel it.

So that is some of the deep dive coaching I do with people because I know it's one thing to know something. It's an entirely different ballgame to be able to feel it, to really know it and get it and internalize it and embody it. So that's some of the deeper coaching work we do.

And even though it is an individual process, what I can offer you and what I really hope you do is practice feeling worthy every chance you get, even if you think it's not working, because it's like so many training programs, even a physical strengthening program; you do it and you do it and you do it and for weeks you don't get results because you have momentum of past experience of not doing it for a while. So stay with it.

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So, one thing that I have clients do is just to sit and place their hand on their heart and bask in the feeling of knowing you're worthy, even if your brain is telling you I don't feel it. So just trust that you start to open a doorway and you just crack it open a little bit and that all that remembering will come back in. But you need to repeat it and you need to keep showing up for yourself with this kind of practice, even when it seems like it's not working, because that demonstrates a belief in your worthiness.

Even if you can't feel it yet, by showing up for a practice and saying worthiness, I so want to feel it, I so want to remember what that feels like, I so want to embody it – because if somebody's worthy, what do you do? You show up for them. So keep showing up for yourself, keep coming through for yourself, even when you're not feeling it.

If you're listening to me, hearing this now, that means something in you knows this is true and you just need to repeat this to yourself until it floods your being and it's just who you are. Keep coming through for yourself.

And now that you know you're worthy, or you're going to work on it and feel it and trust me and keep coming through for yourself, I'm going to talk to you about the top 10 traits of under-earners. So, this is taken from a wonderful book by Barbra Stanny entitled *Overcoming Underearning*. And I'd highly recommend this book. And again, when I recommend something, it doesn't mean I completely agree with everything in the book. And also, with this book, there's so much wisdom and there's so many powerful practices, I do recommend it to you.

Today, why I'm going to approach this topic is because it's a huge topic. I think I could put together a course on creating money, having money, building wealth from a life coaching perspective and a creative process perspective that could last a year long. And it's very sacred powerful work.

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So how I want to break this down today though is to first tell you about the top 10 traits of under-earners and to just have you listen and see if you can relate to any of these. Again, and as you're listening, you're not beating yourself up, right? Because we don't do that up in here.

So, number one, under-earners talk as if they're trapped. They feel stuck, as if they have no control over their lives, over their time, and they truly believe it. They justify, defend, or rationalize their situations with an array of excuses that block out their options with emotional blinders.

Two, under-earners give their power away. This is why under-earners feel trapped, because they're always projecting their power out there. So this is something I see so much with my clients and it's always a place I begin working is taking our power back. Because I will have people tell me over and over again, no this is out of my control, I don't set the salary for X kind of job, or this is just what's true for musicians in this genre and this market, or this is just what paintings sell for.

All of this is giving your power away. Oh, I only have this degree and I don't have my MFA or I don't have my MBA, this is all I can expect to make. Again, seems so reasonable, so many people in the rest of the world would agree with you, but that is giving your power away. So that's an important part of taking all of your creative power back, including your creative earning power, to look at the places where you might be doing that. Again, not with judgment, but just with open eyes because as long as you believe that the locus of control, Barbara Stanny writes, lies outside of yourself. All attempts to overcome under-earning will be halfhearted or misdirected.

So we don't want that for you. No halfhearted, no misdirected attempts. We're going to get you fully in line and on board so you can start earning like you mean it.

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Number three, under-earners underestimate their worth. Under-earners give away their time, knowledge, skills, experience for free or bargain prices because they don't believe they're worth more. I see this all the time too. People underestimating their worth, giving away too much, violating their own boundaries and talking themselves down out of a value that they know is what they're really worth if they could just stomach the discomfort of putting themselves out there, as this is my value, this is what I'm worth.

Number four, under-earners crave comfort. And so we might not think that we are comfort-cravers, many of us creatives. We're like, I'm doing things, I'm a rebel, I put myself out there. But there are always those places that are like our Achilles heel. And so it's just knowing what your comfort level is.

I was just coaching a client this week who is an incredible brilliant musician, singer-songwriter, can play so many instruments, has a voice like an angel, runs a band, and is changing her musical mentoring practice around so that she's no longer doing number three, underestimating her worth. And now though, I'm pushing her out of her comfort zone because really, I see her as mentoring this next generation of up and coming musicians who, what she has to offer is so valuable and she should not be giving her time away for less than \$5000 for a package.

And she said that feels cheeky to put that price out there. But then she also knows she's totally worth it, but something about posting that price feels uncomfortable. So that's an example of a scenario that we might not think as warranting somebody staying in their comfort zone because she's a hard worker, she's playing gigs, she's on a stage, she's cutting albums, she's rehearsing, she's in the studio. She doesn't look like somebody that's craving comfort, but for many of us, the comfort that we crave is we don't want to show the world who we think we really are for fear of what they might think, for fear that it might make us look cheeky or arrogant, or it

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might make us stand out. So just be onto yourself and what particular flavor of comfort is your poison.

Number five, under-earners are self-saboteurs. People who underestimate their worth tend to undermine their success – not just tend, I would say. I would add on, people who underestimate their worth are most definitely undermining their success. So again, that's why I begin with, like, your worth as a human is not on the table. That's not what we're talking about here. But then, when we're talking about the value of your services, underestimating that definitely will undermine your success.

Number six, under-earners are codependent. People who don't value themselves easily slip into codependence, putting everyone else's needs before their own. While it may sound noble, taking care of others at your own expense is anything but admirable because codependence creates victims.

And this is, again, something that needs to stop. Anything that you are doing for someone else that comes at your own expense is too expensive. And that means in your business or in your personal life. If you are victimizing yourself in the name of goodness, we've been taught that that's goodness, but we need to back that truck up and look at that all over again and evaluate that. Is self-sacrifice really a model that benefits all of humanity?

And I think particularly as women too, we are conditioned that there's a certain sort of self-sacrifice that makes us noble and good, and then men are conditioned in another way. So just be onto that within yourself.

Number seven, under-earners live in financial chaos. Under-earners tend to live paycheck to paycheck struggling to make ends meet and going from one financial crisis to another, racking up debt, working incessantly with no

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end in sight. This even applies to those who are making what sounds like good money.

So this is a great time to bring up another distinction about under-earners. You can be working so hard, three jobs, 20 hours a day, one job, 18 hours a day, 80 to 90-hour workweeks and be an under-earner. And again, you can be making a lot of money in that scenario and still be an under-earner. But just look around and ask yourself, am I living in financial chaos? And again, not beating yourself up and not having anxiety, because I've got you here.

There's going to be more podcasts on this. We're going to get you sorted out and get this book. That will definitely get you on the road to financial freedom and clarity.

Number eight, under-earners are vague about money and success. Under-earners use the same methods to manage their money as they do to make most decisions; avoidance and illusion. They often have no idea how much money they have, how much they earn, how much they owe, or even how much they need. They operate by wishful thinking instead of strategizing and negotiating as high earners do.

So, right there too, I think she gives you some hope in that passage of even if this is what you're currently doing, being vague, operating from wishful thinking, the road ahead is you can master the mindset of someone who creates value and receives money in exchange for that, but value is a good steward of the money and builds wealth by incorporating these strategies and negotiating, which comes from developing this mindset.

Number nine, under-earners are anti-wealth. Under-earners can be terrible snobs. They're ambivalent or downright negative about money and or people who have it. They dislike the wealthy, take great pride in living on a shoestring, believe there is virtue in being poor and criticize those too

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focused on their finances. Others are actually ashamed to admit money even matters.

So just know, if you have strong negative opinions about wealth or even the discussion about money, refer back to my shadow work podcast and know that again, that cave we most fear to enter or that cave that we have very strong opinions about so we say, “I don’t even want to enter that cave, I don’t care about that cave,” often holds a goldmine of treasure and self-discovery for us.

Number 10, under-earners are controlled by fear. They’re afraid of success. They’re afraid of failing. They’re afraid of rejection, of being judged, of people liking them or not because of their money. They’re afraid of the responsibility of having more and the possibility of losing it all. Some are afraid to even address their finances because it’s so grim and pointless, it will throw me into a tailspin, according to one person that Barbara Stanny interviewed said.

So, in listening to these 10 traits, did any of them sound familiar or resonate with you? And again, I know you know, you’re doing this from a kind space. We’re just gathering data here. So once we know the lay of the land, then we can start to make our way out. And if you don’t think under-earning applies to you, you can take this whole discussion and think of it as a metaphor for another area of your life where you might not be showing up and bringing forth your best and going for your greatest potential, or allowing yourself to be your best and next greatest version of yourself.

So think of it as a metaphor, for those of you who are like, no none of that resonates. Go back and look at it through the framework of an area of your life where you do want to experience more prosperity consciousness. So whether that’s in love and relationships, whether that’s in time for yourself or fulfilling work, because we can take this process and apply it to anything we’re wanting to create in our life. So just bringing awareness to these 10

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traits is the first order of business. And then just notice what all of these 10 traits have in common because every one of them is self-imposed and that is the best news you will ever hear if you are an under-earner.

We're going to go into a deeper conversation about under-earning on the next episode. And this continues to be some of the most exciting work I do with my clients – again, the ones that want to make more money and the ones that are making millions of dollars and still have sacred money work to do. So we'll be coming back to these topics again and again.

As I was saying though, the great news is that all of these things are self-imposed. And once we acknowledge that and take responsibility for that, then we can breathe a sigh of relief because then we know we can do something about it.

One of the biggest blocks I see people have is just this feeling of being mystified. It's just this vague fogginess about, I don't know, it's just a mystery. So I want to demystify this process of how did we become an under-earner. We became an under-earner because we have a certain mindset that creates a result, a reality, of under-earning.

How do you become somebody who creates the money that you know your services or your products are worth is that you develop the mindset of somebody who creates valuable products and services? So one of the things I do in my own personal practice and work on all the time is it's my goal to develop a very efficient mind at creating extraordinary value for other people and extraordinary value for myself.

It's my goal to create a mind that is very efficient at creating beauty and love and joy and inspiration and transformative coaching experiences and content for other people and also to create extraordinary beauty, experiences, resources, and abundance for myself and for my family.

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So, part of my self-coaching process is to develop the way of being, mind, body, and spirit that is very good at contributing and creating value to the world, and then also receiving it and being a steward of it.

So, this brings me to the part of the podcast where I want you to do more than just listen. I want you to take this information and apply it to your life, take this information and make it transformational. So lean in here. Work with me. Coach with me.

So I'm going to repeat what I said just a little bit ago; notice what all of those 10 things had in common. They are self-imposed. And that is the best news because once you know that actually you are choosing to think and feel and act in a certain way in the world and that by those choices you're actually choosing a certain result, then there's freedom. Then we've got something that we can work with and we can really start to make some shifts and move the needle and create momentum and create significant inner and outer change.

Here is the coaching question I want to offer you today. Think about a result you're currently getting in your life. For you, if money is something you're working on, maybe the result you're currently getting is an income level that you don't like. Maybe it's an amount of debt that you currently don't like. Just think about that number. And then I'm going to ask you, again, without judgment, to ask yourself why am I choosing to create that result?

If it's an income, why am I choosing to make only, let's say, \$20,000 a year? Or let's say you're making \$250,000 and you're not satisfied with that. Let's say you're making \$500,000 and you still know you're an under-earner, then ask yourself, why am I currently choosing to create this result? Why am I currently choosing for my ceiling to be \$250,000 - \$500,000, \$75,000?

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Whatever the number is for you, ask yourself lovingly, why am I choosing this? Write out the answers. Ask yourself, why might this be serving me to choose this?

Secondly, I want you to write down a result you do want to create. So again, it can be a number, it could be an income, it could be another result you want to create in your life. And then ask yourself the question, why am I choosing not to create that? Why am I currently choosing not to create that result?

Doing this process will help you get out of that trap of thinking that the results in your life, money, otherwise, are somehow imposed upon you and are outside of your control. Doing this exercise implies there is an eternal locus of control and everything you're creating in your life is back in your court.

Thank you so much for listening to another episode of *The Art School Podcast*. If you are enjoying this podcast, if it is of value to you, the number one thing you can do to support this podcast and this kind of content and offering every week is to go to iTunes and leave a review.

I so appreciate the reviews. It's the best way to get the word out. It's the best way to support this podcast. And it is so personally energizing to me to be able to connect with you this way, to know what's resonating and what's valuable for you and that definitely informs how I think about creating content and what you're needing and how I can meet you there going forward.

I also want to say, if you are really interested in this topic of money coaching and prosperity consciousness and overcoming under-earning and really stepping into your full economic power as a way then of ennobling and supporting what you came to do in the world. Because we can have success and we can have fulfillment, and I think we live in a time and age

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where there can be lots of success and very little fulfillment. Or we get the message that if you want to be fulfilled, you're going to have to sacrifice the success and that even fulfillment is going to come at your own expense.

And what I really want to do here is offer you things that make life work. And to me, life is working and you're in the zone and humming along and in the sweet spot of the universe when you have success and fulfillment going together hand in hand. I want to be an example that that is possible. I want you all to be examples that that is possible.

So I'm working on a really fun creative project that I think will just greatly augment the work I'm doing with this podcast and with my coaching clients. So I'm developing a workbook and journal about my two-million-dollar moonshot goal. So you'll be able to see the behind the scenes and my ongoing coaching work, and also my business strategy work, all of it, nuts and bolts, guts, framework, everything, ideation, brainstorming.

And then also, I'm going to create worksheets and a guided journal so that you can also plot your own moonshot, so that if a moonshot for you includes creating a certain amount of monetary value in life, then you can plug that in and follow this process that also allows you to tap into your own wisdom. So it's not a formula, not just my formula, but it allows you to apply all of the coaching techniques and everything that I'm using myself.

So if that sounds interesting to you, I am still creating that and I will be letting my list community, my newsletter community have the first look at that. And they'll be the first to know when it's released and available. So if you'd like, you can hop on my website, www.leahcb.com and get on one of my newsletters.

So leave your email, and it's through that newsletter that I will be communicating developments as they pertain to this two-million-dollar moonshot workbook and journal.

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And now for the closing of the podcast where I love to leave you with some food for thought, some infusion of energy or inspiration for your week going forward. Go back to that mantra I gave you. Come through for yourself. Come through lovingly, come through fierce, come through determined.

In what area of your life does that need to become your mantra? So fierce, so loving, come through for yourself. I really want you to come through for yourself. I can't wait to see what you're capable of creating when you do. Thanks so much for being here, everyone. I love you guys and I will talk to you next time.