

## Ziv coaching Jane transcript

Coach: [00:04](#) Hi [real client name deleted, so transcript is about 5 seconds difference throughout].

Client: [00:05](#) Hi, Ziv.

Coach: [00:07](#) How are you?

Client: [00:07](#) I'm good, how are you?

Coach: [00:10](#) I'm fine, thank you. Thank you for allowing me to coach you and to record you for the sake of assessment, I'm grateful for it.

Client: [00:22](#) You're welcome.

Coach: [00:26](#) What would you like to talk about that will bring value?

Client: [00:32](#) I would like to talk about money. I have this sort of complicated relationship with money. It's not exactly bad but it's ... I'm just ... it's just complicated for me. So I would like it to be more straightforward and be easier for me to make money decisions, like big money decisions.

Coach: [01:02](#) What do you mean by "complicated"?

Client: [01:08](#) I mean that I make pretty good money, so that's good, and I live in a nice place. In general, you could say that I have enough money. But I am not very good at ... I'm really not very good at keeping track, like I don't look at my money all the time and budget my money and go according to a budget. I also don't overspend in the sense that I don't have credit card bills that I can't pay, in general. But right now, I have a big house issue going on where I need to remodel my kitchen and bathroom because there was a big issue with a leak and the insurance company wouldn't pay anything, so I'm stuck paying all the bills. I can see how it's very complicated for me making this decision about what to do. I'm realizing that I have this I think complicated relationship with money.

Client: [02:22](#) It's taking me a long time to make this decision. It seems I am afraid to spend the money and overspend it, and at the same time I don't ... in general, I don't want to worry about money, that's why I don't spend that much time on it. But I can see that I want something different. It's not really working.

Coach: [02:50](#) What is so complicated about the way you treat money?

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- Client: [03:00](#) I don't treat it as just money, really. I treat it as ... there's a couple of different dimensions, if you will. There's one dimension where I go to talk to one contractor who's going to cost way too much but I don't want to tell him no because then I'm worried that he won't like me. I'm just saying it how it is; it's crazy, but it's true. I know his family, we're not close friends but I know his family and I'm worried about saying, "Oh, I don't want you to do this work." There's a rejection thing in there that I'm afraid to do.
- Client: [03:50](#) Then there's another dimension where I feel I don't want to even think about money and yet I'm afraid to not have enough money. So I...I just kind of spend the money so that there's nothing left at my bank account at the end of the month or on average, over several months. So I'm not good at saving up and that makes me scared because I'm a single woman. So on one hand, it seems...I want to tell myself that I don't care about money but then on the other hand I worry if I'm going to have enough.
- Coach: [04:46](#) So clarify, is that what you meant by the word complication?
- Client: [04:49](#) Yes.
- Coach: [04:51](#) Okay. Then what would you like to get from the coaching session today?
- Client: [04:59](#) What I would really like to get from coaching is clarity about...more clarity about money and how to be like it's about numbers and not have it be about rejection or safety. Well, there will always be a part of that but I don't want it to be about love or rejection or ... I want it to be like a transaction, not something emotional. I think I make it emotional, like these are emotional decisions, and they need to belong in the realm, in the universe of money, of transactions, of numbers, and I drag them into emotional world, and it makes it very hard to make a simple ... or to make a quick decision or to make a timely decision.
- Coach: [06:11](#) You're saying that you drag it to the emotional realm. How would it look like if you will not drag it to the emotional realm and in your words it will be "just a transaction"?
- Client: [06:29](#) I think it will be great because it would be very clear. I would enjoy having knowledge, clarity about it, to have a budget and to stick to it. I would really enjoy that, whereas now I feel like that's a burden or I fell like it's an impingement on me.

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- Coach: [06:49](#) A what on you?
- Client: [06:53](#) Impingement, like it's a pressure, it's like a box that I can't go out. Yeah, a limit you know, that I don't want.
- Coach: [07:13](#) I see. And how will it be in reality if you are without this emotional side to the money?
- Client: [07:25](#) You mean in reality, in my life going forward?
- Coach: [07:25](#) Yes.
- Client: [07:30](#) I think it will be such a relief. I think it would be just very clear, clear-cut. It would be a lot less energy so it would be ... you know, I brush my teeth every day, it's not a big deal. I take a shower, it's not a big deal. I go to work, I deal with some complicated things in my engineering work, but it doesn't drag me down. Money drags me down. So it would be similar to all the other things I have to do in my life. Like I have to do the laundry all the time; okay, I have to deal with my money every week, say. You know. I got to do the laundry every week; okay, I have to check in on what's going on with my money every week. I want it to be like that.
- Client: [08:17](#) I want it to be that I make a budget, figure out, and I've tried this so many times. I have spent many days of hours trying to figure out what my budget should be, and I end up just confused. I've no idea what it really should be. And I even have a financial advisor who is a friend, so she's not a professional but ... I've just spent so much time on it. I want it to be clear, I want it to be unemotional in a sense of okay, I'm doing my laundry- I'm doing my money. When I have a big decision to make it, I want to make it quickly.
- Coach: [09:02](#) So that is a pretty clear, to me, description of on the who level, how will you feel and who will you be in the context of money. In addition to that, how if you get in the coaching, you achieve what you want, how will it look like in the practical life, in the doing, in the way of spending, etc.?
- Client: [09:33](#) I love that you asked that question because it makes me realize I have not even set myself that goal, which I think is very interesting. Okay, here goes.
- Coach: [09:33](#) So, what was the sigh?

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- Client: [09:48](#) The sigh was, I realized that what you asked is such a perfectly reasonable I mean that's thing to consider. I'm 50 years old and I've never set myself the goals of what would my money ...you know what would it be ideal for me, how to handle money. And I've never asked myself that. I've spent countless hours how my house should be, but I've never thought about how I would deal with money, so thank you for asking the question.
- Client: [10:24](#) What it would look like is I would have a regular time that I would look at my accounts and all that, so there would be a regularity about it and I would just deal with it and it would be you know, tracking things and adjusting things as needed. And then there's a big chunk where upfront, I really would set a budget and I would set some retirement goals, for instance, which is, I don't know, maybe 15 years away. And then I would go according to that. It feels so much safer and more sane than what it is now where it's just confusion. I would really like that.
- Coach: [11:17](#) I see. So what...how will you define a success of the session today?
- Client: [11:25](#) Success for me today would be to understand what's going on better. I don't know what's causing this confusion. And then I don't know exactly what it would look like to know that I would go forward differently. I think you're just going to have to ask me and I'll tell you.
- Coach: [11:52](#) Then what would be the measure for the success, as far as you can tell now?
- Client: [12:04](#) It would be a different feeling when it comes to thinking about money, and especially there's \$60,000 or \$90,000 that I'll have to spend on my house and making a decision about it. It will be, "Okay, that's a decision I can make," as opposed to, "Oh my gosh, I don't know what to do."
- Coach: [12:26](#) And how should we know if we ... how should we measure if we arrived to that state?
- Client: [12:36](#) I would like you to ask me and then I'll report back.
- Coach: [12:45](#) Okay. So this seems pretty clear. Now I would like to ask you what do you feel we need to address in order to achieve the goals that you want?
- Client: [12:57](#) What do I need to address? The underlying reasons of why I don't want to deal with money or we need to address you

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know, things for me to move through in order to just deal with it as a transaction instead of something emotional.

Coach: [13:34](#) Please clarify what do we need to address or resolve. I did not understand what you said.

Client: [13:43](#) We need to address the emotions I have about money and get me to a place where I'm thinking about it, like thinking about it as numbers, not feelings.

Coach: [14:08](#) Okay, seem to be pretty clear. So let's go for it.

Client: [14:10](#) Okay.

Coach: [14:30](#) I see a few ways we can go and I would like you to think or to decide where do you want shall we go with it, and even you know, bring directions of your own if you think that you have something else you like to ... One is addressing the meaning you give, meanings you give to money. The other is the various emotions which are connected to, associated with money, and/or anything else that you can think of.

Client: [15:34](#) I do not have any of my own ideas here. I know I talked about the emotions, but when you said the meanings I give to money, I made it...I realized that I have some ... I didn't even think about it, but as you said that, I think I do have some different meanings I give, so I would like to talk about that.

Coach: [16:05](#) Thank you. Thank you for the clear answer. What is then the meaning you give to money, to having money, to spending money, to accumulating money, etc.?

Client: [16:31](#) I definitely have this notion that having a lot of money doesn't mean you're a good person; it probably means you're a bad person. So I have something about, a value about that, and then I definitely have this notion that you shouldn't think about money like wanting to accumulate it. Like it's bad to want to accumulate money, that makes you a bad person. There is also something about my ... you know, there's a lot of conflict in my home growing up about money. And my mom was very critical about my mom spending any money, and my ex-husband was very critical about me spending money, so there's a part about how ... maybe even men accusing women or some people accusing other people of spending money, and yet the accuser is not the one who is taking care of the house. There's a part about how I don't want to get into that, and I want to be beyond that or above that or outside that. And so I don't want

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somebody telling me not to spend money. I can see how I have that part.

- Client: [17:57](#) And I don't want to restrict myself to spend money on the things that I think are important, that I think I value. So for instance, I spend a lot of money going to see my family in Europe every year, a lot of money, a large amount.
- Coach: [18:13](#) For what?
- Client: [18:14](#) To go to see my family in Europe every year, and usually two times a year or more. I spend a lot of money on that and I don't want anybody telling me not to do that because that's my highest value is my family. But at the same time I get a little sad that they don't spend money coming to visit me. They'll go on other vacations but they don't spend money coming here to visit me. So there's a lot.
- Client: [18:49](#) And also, money can't buy love, and yet I want to spend money on things with the people that I love.
- Coach: [18:59](#) Money can buy you or cannot buy ?
- Client: [19:01](#) Cannot. My value is money cannot buy love, and yet it's my highest purpose, to spend the money I do have on things, trips with people I love or like my home, making it welcoming to people.
- Client: [19:23](#) Oh, another one I just realized. It's not okay to spend money on me. It's okay to spend money on my kids, on my house, on my family, but it's not okay to spend money on me. Yeah, that's quite a bag.
- Coach: [19:43](#) Yes, very good work, it's quite two, four, about six meanings and associations with money. A good list.
- Client: [19:58](#) Yeah.
- Coach: [20:02](#) So that's good work, as usual.
- Client: [20:04](#) Thank you.
- Client: [20:14](#) I have another one for the list.
- Coach: [20:16](#) Okay.

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- Client: [20:16](#) Poor people are usually generous; rich people are usually not generous.
- Coach: [20:38](#) Let's start with one of them. I would like to ask you for the sake of my clarity. You said before you don't want someone telling you not to spend money.
- Client: [20:55](#) Right.
- Coach: [20:56](#) What is actually the point, being told not to spend what you don't really like here?
- Client: [21:10](#) When you said that, my heart started beating faster and I'm like, pissed. I'm angry even talking about this. There's a big emotional response.
- Coach: [21:23](#) What is the anger?
- Client: [21:23](#) Like, don't tell me what to do. And especially don't get on me about how I spend money. What was your question, I'm sorry.
- Coach: [21:39](#) You actually answered it. The question is what is the emphasis here in not want to be told not to spend money, is about not spending money like being limited in spending money, or not wanting to be controlled by somebody else who would tell you what to do regardless of if it's money or not.
- Client: [22:10](#) I think that's true in general, but it's especially true about money.
- Coach: [22:15](#) Mm-hmm (affirmative). When someone tells you not to spend money, what meaning do you give to it in particular about yourself?
- Client: [22:36](#) They don't value me. There might also be a part, you know, they don't love me. They don't want to support me. If they did, surely they would encourage it.
- Coach: [23:04](#) Here I'm not sure that I understand, thank you if you clarify. Let's say you want to donate something or to buy something not for you, for the children, and your ex-husband, when you were married, was telling you, "Don't spend on it." In what way do you come to the conclusions that they don't value you?
- Client: [23:38](#) It's funny, because when you first asked that question, I'm like, "Isn't that obvious? Like how is that even a question?" and then I realized, oh, it could just be about them not wanting to spend

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money, but I've always heard that kind of opinion as they don't value me. It's very ... so I just want to give you that observation. I have it be about me because ... well why is that? Gosh. Oh, that is so funny.

Coach: [24:21](#)

What is so funny?

Client: [24:22](#)

Well it's just I've never seen it any other way than that is about me, and now that you ask it, I'm like, "Oh, I guess it could just be about the money."

Coach: [24:36](#)

What is the sigh?

Client: [24:39](#)

I just have never ... it's about realizing how much I've seen the world this way and how yes, there are other ways of seeing that. You know, it could be them being responsible about our finances, it could be them having a different opinion about what should be bought, it could be them thinking there are other things that were also important to the whole family that they wanted to spend money on, and I've never seen any other way. But right now, I see it, you know, the good reasons. I've always seen it as well that person doesn't appreciate me or value me or respect me. Or that person is stingy or small.

Coach: [25:33](#)

Just for my understanding, do you mean that you gave this meaning even when the expense was not about for you? Like something for the children or for other people?

Client: [25:52](#)

Yeah. Yeah.

Coach: [25:58](#)

That's a very deep and seem to be a new insight.

Client: [26:02](#)

Yes.

Coach: [26:12](#)

So that's the meanings that you gave and you are not giving now, maybe, anymore, to being told not to spend money.

Client: [26:24](#)

Yes. That's very helpful.

Coach: [26:30](#)

You said also it's not okay to spend money on yourself. What is not okay about it?

Client: [26:46](#)

That one has to do with different voices in my head that argue. One of the voices is ... you know. I mean it's my dad and ... again, it's my dad and my ex-husband, which I you know, chose my ex-husband, right? But it's also become my own voice saying, "Oh, it's wasteful to spend money on yourself," like

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buying new clothes for myself. And... you know that means I'm being selfish, that means I'm being vain. That means I think ... yeah, I think I deserve that, and then the other voices, "Gosh darn yeah, I deserve it." And yeah, and I have the right to ... it's like me trying to prove that I am worthy. So the two voices are one voice that says, "You're not worthy to spend on," and the other voice that says, "Gosh darn yeah, I'm worthy," or trying to prove it.

Client: [28:14](#) Because the truth is in this day and age, it's not like I don't have clothes, they just you know, might be old clothes or not very attractive clothes on who I am now. And so, I could buy cheaper clothes, and I always have that voice that goes, "Oh, you shouldn't be spending your money this way." Or maybe it's a trip I would like to go on and I never go on it because is it really okay to spend on me, there's a part of me that doesn't think so.

Coach: [28:56](#) In what way do you look at money as measuring your "worth", if at all?

Client: [29:19](#) That's a great question, and what I don't do ... what some people do is they say, "Oh, I want to increase my own feeling of worth so I will save money so I will have more money in my bank account," so then they'll feel that they're worth more, and maybe other people will look at them that way too or they think so. I do not do that at all. It's not exactly the opposite but almost. I'm looking to increase my worth by how I spend the money. I just realized that, that is a key sentence. I am looking to increase my worth by how I spend my money.

Client: [30:05](#) I'm going to give some examples because this is absolutely key here. Charities, I choose my charities and I'm generous. They're about education and kids and poor people. Another is spending money to go see family and showing my family how much they mean to me and having that time with the family which I do think is key. It's both my Danish family and my American family. Another one is my home, the things I spend money on in my home are not things in my own room, it's things in the places where guests will come. I want to show them hospitality and comfort and have great things there. I have a lot of nice dining ... my dining furniture is very nice, and those are the spaces that I create. Until now, I haven't spent money, for instance, in my bathroom. Nobody else is going to come there, so why would I spend money on that?

Coach: [31:44](#) From all these examples, what do you learn about what are the criteria or motivation behind the decision on what to spend the money?

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- Client: [32:04](#) The criteria for how I spend money. The criteria for how I spend money is that it will do good for other people. With me, I'm not saying just other people, but me with other people. My kids qualify, friends qualify, guests qualify, strangers sometimes qualify. Family. Yeah, definitely.
- Coach: [32:43](#) What is do you feel bad about to spend money only on yourself?
- Client: [32:55](#) When you asked that I 'm like, "Ah! Isn't that obvious?" I know it seems selfish, seems wasteful, like it's just one person who benefits, and I shouldn't support my own vanity.
- Coach: [32:55](#) What your own vanity?
- Client: [33:27](#) I shouldn't encourage it or support it or strengthen, you know? I shouldn't buy nice clothes.
- Coach: [33:59](#) Very good, very good insights and orderliness that I feel about. What do you feel now?
- Client: [34:13](#) It's really cool to see these things. I still don't feel any better spending money on myself but I do see how ... I do feel like I have clarity about how this is how I think about it. And as I'm describing them, I can see how there are other ways to look at it, and I can see how that makes my decisions more complicated because I have these emotions about what I'm supposed to spend money on, what I'm not supposed to spend money on, and other people not telling me what to do, which might be why I'm still single, by the way. And I can see how it has to do with other things, other choices I make. But from money, yeah.
- Coach: [35:14](#) What's the connection between all what you said and being single?
- Client: [35:21](#) Well, one of the keys in there that we talked about was I don't like other people telling me what to do and if you're in a relationship, you don't get to make all the decisions. And as a parent, when I'm a single parent, I basically get to make all the decisions, but if there was another adult there, that wouldn't be the case.
- Coach: [35:43](#) I see.
- Client: [35:44](#) I do have a tendency, I'm not proud of this but I have to tendency to think that I know better.

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- Coach: [35:54](#) Okay, feel free to express yourself about it. No problem at all.
- Client: [36:00](#) Not with you, with people like romantic relationships.
- Coach: [36:06](#) Okay. What I meant was feel free to talk about it and don't feel ashamed.
- Client: [36:25](#) Okay, got it. Yeah, somehow I don't feel ashamed talking with you about that. This is all my worst stuff that you hear and you seem to be not affected by it, so no, I don't have any.
- Coach: [36:42](#) Do you feel we are on track?
- Client: [36:46](#) I feel a lot ... I almost feel entertained. I almost feel like I'm having fun, which is very unusual when it comes to money, by the way. Thinking about money, I always feel very dragged down, but I like, I really, really like having awareness about it and understanding, oh these are the ones. Because at least I'm that person who immediately when I see my own bias, I can see how it could also be different. At least I'm not any more stuck than that. I really like this, this is good.
- Coach: [37:32](#) Do you feel we are in track in terms of arriving to the coaching goal?
- Client: [37:39](#) Yeah, definitely.
- Coach: [37:40](#) Okay, thank you. One more question I like to ask you. Among the meanings that you said before is lot of money meaning bad person, that rich people are usually not good and poor people are more generous.
- Client: [38:06](#) Right.
- Coach: [38:16](#) You don't want somebody will tell you not to spend money. Money can't buy love. It's not okay to spend money on yourself. And when you spend your money, it has to be on things which are always to some extent good also for others, not only for yourself, and if it is yourself, it's selfishness and vanity, etc. So when you look on the whole thing, how would you characterize these set of values?
- Client: [39:18](#) Huh. On the whole, how would I characterize. There's something about how I ... you know, I need to be a good person, or something like that. I need to do the right thing. There's something about how I have to stand up for the good in how I spend money. There's certainly something about how I'm not

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worthy. You know, like I just can't spend money on myself, like I'm not worthy ... and yet, when somebody tells me I can't spend money on myself or shouldn't spend money on myself like my ex-husband did, then I get really pissed.

Coach: [40:39](#) If we look at the set of values behind the DOs and DON'Ts or good and bad motivations about money, like first of all a lot of money is a bad person, the rich is not generous and the poor is more generous, and spending on yourself is vanity and selfishness and you should always seek the good of others. What do you think is the source of all this batch of values?

Client: [41:29](#) I don't know.

Coach: [41:50](#) Like in other word, what is so bad about vanity? What's so bad about selfishness, etc.?

Client: [41:57](#) Well I mean those are the ... that's the value system I suppose that's been handed down to me. It's certainly the value system that I've adopted. I'm not a religious person but they go along with you know, the Ten Commandments, I suppose.

Coach: [42:26](#) You said was handed to you and you adopted these set of values. What is the difference being handed to you and you adopted?

Client: [42:41](#) The difference there is somebody told me that's how I should live and then me deciding that's how I should live. Just for background, Denmark isn't a religious country, I didn't grow up in a religious family. My dad sang in church but that wasn't something that was really a big part of my life. But I have...but I can...I do live by those value standards. As a society, Denmark I think ascribes to a lot of those values, but it's me who's adopted them. I think I would be really pissed if somebody tried to indoctrinate me. I mean I would be. Things have happened in my life where I turn away from something religious like that.

Coach: [43:40](#) When you look on buying nice clothes for yourself, to what extent it's vanity and selfishness and to what extent it's worthiness or unworthiness and to what extent you deserve or not deserve it?

Client: [44:08](#) All three of those come up. Are you asking which one is the more important to me?

Coach: [44:17](#) What would you feel be the right decision for you which you will not feel regret from any of those forces, inner forces?

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- Client: [44:43](#) Personal worthiness.
- Coach: [44:49](#) What do you mean?
- Client: [44:51](#) If I truly felt worthy, I wouldn't feel a struggle there.
- Coach: [45:03](#) What makes you see that buying a cloth for yourself measure your worth?
- Client: [45:16](#) I think clothes in general are either a measure of your worth or what you want to be judged by. A measure of how you see yourself or how you want to be seen, and I'm not really ... I'm not particularly into how I want to be seen, although I'm not naïve, I mean it happens, I'm ... but I think it's more about, for me with these decisions, with those value system, it's more about feeling worthy.
- Coach: [46:00](#) What do you mean, I'm not sure that I understood.
- Client: [46:03](#) If I truly felt worthy then I wouldn't feel bad about spending money on myself, whether it's clothes or my kitchen or my bathroom. The kitchen will be enjoyed by others. My bathroom, I could see how there's ... yeah.
- Coach: [46:28](#) How it is connected to vanity then, if you felt worthy?
- Client: [46:36](#) If I actually felt worth it, it wouldn't be connected to vanity. Then it's just an expression of myself, something I want to have in my life, something that I feel is an enhancement.
- Coach: [46:53](#) Then what makes you choose how much or what you expend on yourself to being indicator of worthiness?
- Client: [47:13](#) How do I choose that?
- Coach: [47:15](#) What makes you choose it?
- Client: [47:18](#) In this moment, you mean, or when I actually go buy clothes?
- Coach: [47:24](#) When you go to buy clothes.
- Client: [47:31](#) I think that's what finally when I can connect to that worthiness, that's when I actually go do it, then I actually do spend money. Because last time around, I actually went with a girlfriend who was also works, is a professional, and she said, "You have to have clothes that reflect your work, your status at work," and that made it okay. I saw how she was right about that, so I don't

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even know that I really got to worthy. She helped me with that but I didn't get there myself.

- Coach: [48:15](#) What makes you at all connect the way you dress and expend on clothing with worthiness as opposed to what it ... for example, your friend said that it should reflect some status or something without being too emotional.
- Client: [48:40](#) What makes me connect with that, those deep-held beliefs, I guess. That's a good question. I don't know.
- Coach: [49:04](#) What makes you think at all that good clothing are entitled to worthy people and not expensive clothing to unworthy people?
- Client: [49:25](#) It doesn't. It doesn't. I see that now. This is where you're so annoying. You just keep asking til I realize what I'm saying.
- Coach: [49:42](#) What did you realize now?
- Client: [49:46](#) Well, I have this much more widely held value or this much more deep value that everybody is worthy, and certainly you're the clothes that you're wearing, I think about people walking around or whatever, no, their clothes are not a reflection of their worthiness.
- Coach: [50:03](#) How it reflects on now, on clothing, on dressing yourself?
- Client: [50:14](#) Well, it's silly. It's silly, and I really like it because this is really going to help me get dressed in the morning faster. I don't have to think about, how worthy am I today, am I going to dress up or am I going to be casual or how much do I care about myself today how much I'm going to put into it. This is very good, thank you.
- Coach: [50:49](#) Now you have been talking faster and lighter and laughing. What does it say about how you feel?
- Client: [51:01](#) I'm relieved. I'm having a good time. I am entertained at my own, I don't know, inauthenticity, my own silliness.
- Coach: [51:22](#) What makes you look at your inauthenticity that you said, as entertaining, even?
- Client: [51:36](#) I think it's entertaining. I love to figure out that I've been under this spell. It's like I'm under a spell of looking at the world this way. I love to discover, "Oh my gosh, it's so much better than I thought. It's so much easier than I thought, it's so much simpler

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than I thought, it's so much ..." you know what, I'm sighing because it's also expanded. I'm expanded, I love that, super entertaining. I love increasing my awareness.

- Coach: [52:15](#) In the beginning, you were talking about the various difficulties and emotions that you attach to different aspects of handling money.
- Client: [52:36](#) Yes.
- Coach: [52:40](#) How do you feel where are now about it?
- Client: [52:47](#) I have a smile on my face because I feel a lot lighter, and again, as I said before, I'm entertained. I feel so much ... well it's relief and excitement to go forward with such a much better view on money, such a much better perspective. Thank you.
- Coach: [53:27](#) Can I share with you some observation?
- Client: [53:29](#) Please.
- Coach: [53:32](#) I see that you're really lighter, your entire face look lighter, younger, you seem to be you know, smiling, happier, and really not taking things too much seriously at the moment. What do you think about it?
- Client: [54:00](#) Yeah, definitely, and it's actually being released from a burden, which I think makes all these things that you said true.
- Coach: [54:17](#) Very good. So in terms of the criteria for success, what...how did we define success of the session?
- Client: [54:29](#) I wanted clarity and be able to disengage, you know, in money decisions, which I love that I have so much more of that. And I also wanted to not have it be so emotional, like have it be about the money, the numbers, the transaction. I think that that is true. I think that getting such awareness and perspective of the things we talked about has brought me that.
- Coach: [55:06](#) So to what extent do you feel that we achieved?
- Client: [55:09](#) A hundred percent. I love it.
- Coach: [55:18](#) Very good. So what do you feel was the learning that you got from the session?

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- Client: [55:26](#) The learning was that these notions that I have about money and spending money were just my own ... kind of I had blinders on, just look at this way, and instead there is a much bigger perspective that I wasn't appreciating or using that I have now, that I can go forward with.
- Coach: [55:51](#) How this learning, by the way, I'm very inspired from this insight, and how this learning is going to be expressed in daily life and in who you are?
- Client: [56:09](#) I think it will just make my decisions more simple, and I do for sure know that when I go to buy clothes, it will be very different. Not so emotional and more about an expression of myself which I think will make it a much more beautiful experience. I'll probably save money like that too because I don't have to overdo it to prove to myself that I'm worthy. I just am worthy.
- Coach: [56:42](#) What actions are you going to take regarding the managing finances and anything else that you think you can take?
- Client: [56:58](#) I'm meeting with my carpenter about the kitchen and bathroom tomorrow, so that'll be great, I'll get an opportunity to look at this ... I'm really looking forward to it instead of dreading it, and looking at how I can do things in the kitchen and in my bathroom to enhance both places both for myself and for other people.
- Coach: [57:33](#) I see. And what kind of support, if any, you need in order to really make it happen the way you want?
- Client: [57:50](#) Yeah...after this discussion and before I meet with the carpenter tomorrow, I'm going to make a list of things that are important and what's important to me about these two spaces; I never thought about that. So I'll be more prepared. And my girlfriend Monica, who's really smart about money, her and I have been talking about money, I'll talk to her about this so that we can keep following up on this new expanded you know, view of mine to deal with money.
- Coach: [58:21](#) Very good. Is there anything more that you like to say or are we in a good place to complete now?
- Client: [58:40](#) I just want to say thank you. I'm in a good place to complete. This is really, really helpful.

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- Coach: [58:53](#) Thank you. Remember that you did the work, and I would like to say that it seems that you got really deep insights about the various contexts that you viewed money, so the various eyeglasses and perspectives and the facts that you feel now, that you see other perspectives, shows that you got a lot of freedom, a lot of freedom in the context. That's a very good progress, I would say.
- Client: [59:39](#) Yes, definitely. Thank you.
- Coach: [59:42](#) Okay, thank you very much and see you next time.
- Client: [59:47](#) Okay, sounds good. Bye-bye.
- Coach: [59:49](#) Bye-bye.