

## #13: When Your Client Wants A Refund



### Full Episode Transcript

With Your Host

**Debbie Sassen**

## #13: When Your Client Wants A Refund

You're listening to the *Mastering Money in Midlife* podcast, episode 13.

Welcome to *Mastering Money in Midlife*, a podcast for midlife women in business to overcome financial anxiety and make more money without burning out or sacrificing their families. Join certified life and money coach Debbie Sassen as she shares practical business strategies and mindset shifts that help you dissolve the money blocks that keep you stuck in a cycle of underearning and under saving, sabotage the growth of your business, and prevent you from building the wealth that you desire.

Hello, my friends, and welcome back to the podcast. I've missed you. Now, you might not know this because one podcast episode drops every week, but I actually haven't recorded a podcast in a whole month. During the month of January, I spent three weeks in the United States. I left on the 5th or 6th of January.

I flew to Los Angeles to visit my parents, and I spent over a week and a half in Los Angeles, and then I flew to Kentucky where I was for another week, and I was with my mastermind for four days, and then I stayed a few days extra before I flew back to Israel. And I actually got back to Israel a week ago. Now, by the time this podcast drops, it's going to be two weeks, but when I arrived in Israel, I actually discovered that I had COVID.

I don't really know how that happened because I had 6 or 7 tests, COVID tests when I was in the United States, including one the morning before I flew back to Israel, and every single time I was negative. Still, upon arrival, I was tested COVID positive, and then I had to be in isolation in my home for five days. Which was fine because, at the same time, my husband also had COVID, and thankfully we really had mild cases.

My case was less than a cold. Like, the common cold was more severe than any symptoms that I was experiencing, and my husband had like the headache thing. I've heard that people experience really painful headaches, and he had that. He was taking ibuprofen like around the clock, but really after five days, both of us felt 100% fine, and really thank God

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that we managed to get over that little blip in the month of January pretty much unscathed.

If you're listening to the podcast right now and you have COVID, you just recovered, you have family members, I think by this time we all know somebody, or we've had it ourselves, I just wish you a speedy recovery. Stay healthy, stay safe, and give your body the time and the rest that it needs to recover.

So, here we are back in the podcast, and today, I have a special episode for you about when your client wants a refund. Because as business owners it's a normal kind of a thing that clients want refunds. Now, sometimes as the owner of the business, we can take it personally. Especially like if you're a coach and you have a one on one relationship with your client or maybe if you're a therapist or a healer and your client is not getting or doesn't feel like he or she is getting the service or the results that they're looking for, that they desire.

And they approach and say, hey, this isn't working for me. I want to end our relationship. I want a refund for money I paid you in advance, and you can take it personally. I mean, I'm going to give you a couple of examples from my own 2021 experience where I had a couple of clients ask me for refunds, and I did take it personally, right?

When I got that email or I got that voicemail that said, hey, I'd like a refund, my first reaction is to be defensive and to feel rejected, judged, criticized, and oh, no, what did I do wrong? And if this has happened to you, it's so normal. Right? I think if we step back for a moment and we think about refunds from the point of view of a consumer, we totally get it that refunds are normal. I mean we've had situations probably you have, I have, where I've gone into a store, and I've bought something like a sweater or a skirt or could be a handbag, whatever it is, and then I get home, and it's not the color I wanted.

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It doesn't fit exactly right. I thought something was going to look good, like a piece of furniture in a certain place in my house, and it just doesn't work the way I thought it would work. Or you know how you go, and you try on clothes in the fitting rooms? Sometimes the mirrors are a little bit wonky, and you think it looks good sometimes. The mirrors are designed—they're at an angle, so they make you look slimmer. Then you get home, and you're like, oh no, this looks terrible, or you thought it was going to go with something in your closet, and you get home, and it just clashes. And you're like no, I have to take it back.

And the shop owner doesn't take it personally the product has been returned. It wasn't what the customer wanted. And if it's a customer service-oriented type of establishment, they usually issue the refund, or maybe they give you a store credit without really blinking an eye. And we certainly know when the days of online shopping, right, Amazon? Right? It's really super duper easy these days to get a refund for things that you purchased online.

But when it comes to service and it comes to somebody coming to you to work with them and then all of a sudden they tell you kind of to your face that you know what this isn't working for me, and I want a refund. It can sort of like get you in your gut. So, I'm going to discuss with you and really share with you two examples of when that happened to me last year and how I worked my way through it because there's something here for all of us to learn.

So, the first example, and I'm going to call my examples, Katherine and Elizabeth, those aren't their real names. But when my mom was pregnant with me, she wanted to name me Katherine Elizabeth. She also wanted to name my older brother Katherine Elizabeth. That was a boy, so that didn't work out. But, by the time I was born, she was so sick of the name that she's like, no, I'm not naming my daughter Katherine Elizabeth.

So, I hope you like that example, and I'm going to use Katherine for my first example and Elizabeth for my second example. Because I just think it's

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easier to talk about people with names. Okay, so at the end of 2020, I started working with Katherine. She wanted to grow her business. She came to me, and we started working together, and very shortly into our relationship Katherine who lives in Israel like I do, went abroad to visit her family. Because of COVID at that time, she also got stuck there for a little bit, came back, had a fever.

In our coaching relationship, I felt, and I think she certainly felt as well, that it never really developed that momentum that she was looking for, and she was paying me monthly. She had already paid for the third month, but I received an email from her that said, hey, I was new to this coaching. I had never experienced coaching before; I didn't really know what I was looking for, and this isn't working for me, and I want to end our relationship, and I would like a refund.

So, as I said before, very normal. I immediately got that email and read into it that I was doing something wrong and also like scarcity because now my client is asking for a refund and I have to come up with the money and give it back to her, and there's a lot of negative thoughts and emotions that can come up very naturally and very normally when a client asks you for a refund.

So, I was able to stop where I was, take a deep breath, pause, and pull myself out of what was going on and what I was reading into the email. And appreciate that Katherine was a new business owner and had never been in this kind of relationship before. Then I remember back to the very early days of my online business. I had signed up for a course, learning how to run webinars and webinars where there would be an offer, an upsell at the end of the webinar in order to attract clients, and I did that course, signed up for that course, I think way too early in my business. I felt overwhelmed probably by the material, technology, whatever it was that was going on, and very thrown into the course. I also asked for a refund.

I approached the fellow that was running the course. I sent him an email or maybe a message and said, you know, this isn't working for me, and I

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would like a refund. And he did try to suggest for this reason and that reason that I stay on. But I said no, there was a refund clause when I purchased the course, and he gave me the refund, and that was the end of it. I'm like, oh, you know, this is a normal thing.

It could happen when someone is starting out they have certain expectations. Their expectations aren't met, and therefore I was like, okay, no problem, and really within four hours of receiving that email, I wrote Katherine an email and said no problem. I've already issued you the refund, and I wish you well in your business.

I think that's something that I would like to highlight for you is that the more quickly you can get yourself out of that negative drama that's going on and thinking that it's all about you, and pull yourself back and say, oh, how could this be really something that isn't working for my client, and also trusting that there are more clients out there in the world, there are more people in your pipeline, there are others who want to work with you, and are looking and waiting and hoping that you're going to show up at just the right time.

Or, as I like to say, my clients are divinely contracted to work with me, and Katherine just might not be the one, or our relationship was good for two months, and now we're finished. We've had that experience, and now both of us are ready to move on. And the more quickly you can get yourself out of that negative low value thought loop, and I spoke about that in episode number five, and you can switch yourself into a high value thought loop.

Where you are like, yep, this isn't working, issue refund, go back out there, and serve the people who are waiting to work with you. The faster you can help more people, serve more people, move your business forward, and make more money because really nothing has gone wrong. Right? It didn't work, and now you get to move on—both of you for the mutual benefit and the separate benefit of the two of you.

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Because you know, if it's not working for one of you, it usually shows up in that like, energy exchange between the two of you, and I did feel it on our calls. I felt that there was a strain, there was something that wasn't working, and if I looked back on it, where I could have taken more responsibility in the relationship, I could ask, hey, I notice that we don't have the same conversation that we had in the very beginning, things aren't going as smoothly, is anything wrong? Is there something that we should be talking about? I didn't do that.

I didn't take that responsibility, and that's something that I've also learned from that relationship. But be that as it may, the more quickly we're able to cut and move on, the more beneficial it is for each one of us. So, that's my situation with Katherine. Now, let me share with you a different story, and this is with Elizabeth.

Elizabeth and I started working with each other in February of 2021. We agreed on a six-month coaching relationship. So, that would have been from about the middle of February until the middle of August, and towards the end of June, we were 18 sessions into a 24 session coaching package. Elizabeth asked to take a break.

Now, Elizabeth is in a special industry, network marketing industry, and her team leader was running a six-week program. She wanted to take a break from our coaching and work specifically with her team leader at that time. And I was like, okay, that's fine. I understood that you know, she's a mom, and she needs to work in her business, and she needs to be a part of this other coaching environment that was going on specifically for network marketers.

It made sense for me, and I was perfectly happy to let her take a break, and then, six weeks later, we would resume. So, towards the end of August, I hadn't heard from Elizabeth yet. So, I sent her an email, and I said, hey, when would you like to schedule your next session? And she replied and said, that's a good question, we're in a lockdown right now, and I'm due to give birth in the next 4-5 weeks.

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Then, I didn't hear from her, and one week went by and another week went by, and then very shortly after, it was the Jewish holidays. So, I was busy. She was busy, and then I really didn't hear from her until the end of October. I received a voice message from Elizabeth, and she said that she didn't get what she wanted out of our coaching. She felt that she needed something different as a network marketer, and she would like a 50% refund. She is about to give birth. She doesn't have the time to, you know, work more in our coaching relationship, and she would like a 50% refund.

So, again very normal. I immediately became defensive, right? Because I was feeling attacked, and if this has ever happened to you, I really understand that it's normal because your brain is feeling like you are being attacked by like, a wild animal, and it just wants to go hide in the cave where you're going to be safe. So, I calmed myself down, and I thought about it.

And my thought was like, hey, you know, we were in a relationship. We had agreed that we were going to go back to work together in August, and she did not fulfill her side of the bargain. So, I wrote back in the email that, you know, I was unwilling to give a refund. We were 18 sessions into our relationship. Meaning we were 5/6th of the way through our coaching engagement, and now she was bringing up that she wasn't getting what she wanted out of the coaching.

So, I said, this really should have been something that you could have brought up earlier on during the coaching. So, I received an email back from her with all sorts of reasons why she felt that she wasn't getting what she wanted out of our coaching relationship. One of the things that she said is that she felt intimidated. And I really looked at that.

This is where I had learned from my previous experience with Katherine, where I didn't dissect what had happened in the coaching relationship and where I hadn't taken responsibility and when I read that word in the email, intimidated, I slowed down, and I asked myself how did I create that? Like, where could I have taken more responsibility. Where did I create that

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situation where there was a disconnect between me and Elizabeth in our coaching relationship?

And I got curious, sort of later on in October, which was several months after we had started, and I did not take that responsibility earlier on in that relationship. So, I wanted to do that at this point, and then I went to the place where I asked myself, what's the result that I want to have for me from this refund request? And the result was that I wanted to believe that I was doing the right thing. Right?

And doing the right thing is going to be subjective. It's going to be something that felt right to me. Maybe somebody else could look at it differently, and they would have had a different decision. Still, I wanted to feel complete and with myself equanimity that I was in integrity. That I was really thinking about Elizabeth, and I was thinking about me, and I was taking responsibility, and I was showing up as the coach and the leader that I really wanted to be.

So, I asked myself if she was feeling intimidated or she was feeling judged, right? How did I create that relationship? And where was I thinking that she wasn't growing fast enough or she wasn't working hard enough, and why had I not taken a step back and again, I learned from my experience a little bit with Katherine about not asking early on enough in the relationship about hey, I'm feeling like there's some dissonance here or there's some disconnect between us, right?

And when Elizabeth would come to her coaching sessions, she wouldn't have anything specific that she wanted coaching on, and I could almost pinpoint when that disconnect happened, and at that time, I wasn't able to sit in the discomfort of having that disconnect in our relationship, and I wasn't able to take responsibility at that time for having created that or not even asking and not opening up the conversation to ask Elizabeth.

Like, hey, Elizabeth, are you getting out of this coaching relationship what you came for? And because I hadn't taken that responsibility earlier on, I

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had created safety for my client to come to me and tell me that she was feeling intimidated, right? That was something because of my presence, because of the way I was talking, because of my state of being, because of my thinking, right? I really did want to be integrity with how I created that result. I also wanted to allow Elizabeth to take some responsibility for creating the result that there was like a disconnect between us.

Of course, she couldn't understand. That's what I wanted to allow her to do. Still, it was in my mind that if I didn't give her a full 50% refund, right, but I gave her the last six sessions when we didn't work together plus a little bit extra as some remuneration for the time when there was a disconnect between us. Then, I felt that okay; I had taken my responsibility, but I hadn't issued 50%. I ended up issuing her 33%, like a third of the fee for our coaching relationship.

I gave her 30% of her money back. I was like, okay, I took responsibility, and also she could have said to me, like, earlier on, hey, this isn't working for me, and not continue to push it away and under the carpet month after month until she was about to give birth. She, you know, messaged me at the end of October and said, hey, I'm about to give birth. I'm not going to have time to fulfill this coaching relationship, so please give me a refund.

But, I took responsibility, I allowed Elizabeth to take some responsibility in my mind, and I issued her that refund. She emailed me back and thanked me very much. We parted on good terms, and she even told me that she gave birth to a baby girl. And I was thinking afterward, you know, because Elizabeth had told me that during the coaching, she felt intimidated that she might even be at home in her house thinking to herself, I asked Debbie for a 50% refund. She said no, and in the end, she gave me a 33% refund. I won.

I got Debbie to back down and issue a refund, and I really thought to myself because I can't control what she's thinking, what she's doing in her house, but I really thought to myself. I said, you know if that's what happened if

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that's what I created. I think that's amazing, that it's great because if earlier in our relationship, she had felt intimidated. She was unable to approach me and tell me what was going on, and this was the first time she was able to speak up for herself and say what was on her mind, and become more empowered. I thought that is a fantastic result, and I would be so thrilled for her that she was standing up for herself, and she was getting what she wanted, and she was becoming a more empowered woman.

And I thought that's great that we really parted ways with a win/win for both of us. So, here are the takeaways that I would like you to take away from refund requests that you're very likely to get from your clients if you continue in business for almost any period of time.

Number one is there is a relationship between a buyer and a seller. Whether you're selling products or you're selling services. You have a relationship, and you know what, sometimes relationships are meant to have a certain lifespan, and they don't go beyond these boundaries, right? It could be a two-month relationship, a four-month relationship, even though the relationship was supposed to be six months or a year, but it could've been you've exhausted the terms of that agreement just like if you were like dating someone.

You go out for two, three, four dates, and you're like, you know what, we had a good time together. You know, we enjoyed each other's company, but this is not my forever person. Like, this is not my forever partner, and it was good while it lasted, but now it's time for us to part ways. So, when you're providing a service to someone, or you sold a product to someone, and it doesn't work, it's time for that relationship to end, and for you to part ways, you can issue a refund.

The more quickly you issue the refund, and you get back to doing what you're doing, serving the people who are waiting for you. They're waiting for you to be more visible, waiting for you to show up. The more quickly you can get back to work serving them. So, issue the refund and just move on.

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Number two, if it's specifically a coaching relationship and this is something I learned specifically from that experience I had with Katherine, like, Katherine didn't feel like we were a good fit for each other. Now, she had ideas about how she wanted to grow her business in 2021, and I sort of saw things a little bit differently. And if you're hiring a coach, it is always useful for you to hear what the coach is saying to be coachable.

Because if we're growing our own businesses, we can get short-sighted. We can get a little myopic about the way we see something. We also do get emotionally attached to our own decisions, and if you can take a step back from your business and ask yourself, what is my coach see that I'm not seeing? Why does she like her ideas? What is it that I'm missing that she gets?

You can get yourself to the place where you like what your coach is saying. You can actually understand what she's understanding. You can grasp the rationale for why she's saying what she's saying. Now, that doesn't mean at the end you're going to decide to follow your coach's advice, but get yourself to the place where you understand what he or she is saying, and you like her reasons for doing that.

You can still like your decision. You can still like your reason, but I want you to like both of them equally. And from liking both ideas equally, then you get to decide which path you're going to follow. But don't immediately dismiss what your coach is saying because you have to assume that both of you are on the same side. Both of you want you as the business owner to succeed. Both of you want you as the business owner to make money, right?

It doesn't really matter if you're hiring a business coach, you're hiring a life coach, you're hiring a health coach, whoever it is you're hiring if you're hiring a therapist, right, both of you want the same results which are for you to succeed. So, if you hear something that doesn't quite like, sound right to you, it doesn't quite gel. There's something missing. Just ask yourself like, what you could be missing, what's the logic behind what your coach, or

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what your therapist or your healer is suggesting to you, and then from that point of view where you actually see that then you can make a different choice. That's number two.

Number three is that you don't actually have to like your coach, healer, therapist, or your doctor, right? I say this because when my husband had cancer, I spoke about this in the first episode of the podcast. He had an oncologist who was very arrogant. We didn't like his oncologist very much. There was a certain protocol for my husband's cancer.

It was either three rounds of chemo or four rounds of chemo, and my husband's oncologist was very adamant that it was going to be three rounds of chemo, and when we tried to ask him why he dismissed us. It was kind of like because I said so. I don't remember his exact words, but he didn't give us the time of day to explain his reasoning and his rationale.

Now, I understand we're not laymen. We're not doctors; we don't have that experience, but to have a more gentle bedside manner and say, hey, the research that I've done and the patients that I work with and see that three rounds of chemo are very, very effective, like, even something as nice and gentle as that would have been helpful for us as the patient and the patient's wife.

But he didn't have a lovely bedside manner. And what I want to offer you is that my husband got the healing that he needed as I've already mentioned he you know, cancer-free, intermission we don't even think about it anymore. And the doctor was on our side. He wanted my husband to heal. Similarly, if you bring that home to your business, if you hire someone that person, you don't have to like him or her, right?

You can hire a business consultant. You can hire a business coach. You can hire a life coach health coach. You don't necessarily have to like the person to become like your best friend. Now, it does make your working relationship nicer, you know when you're civil with each other and have lovely conversations, but liking the person as a friend does not have to be

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100% part of the bargain. Your coach can be on your side without you guys being buddy-buddy. So, that's number three.

Number four is that you want to always ask yourself what is your responsibility, right? And I said before, you know if your coach brings something up and you don't quite understand it, you want to assume that your coach is right and has your best interest at heart, and then ask yourself again, what's my responsibility in this? Or, if you're feeling intimidated, what's my responsibility?

If you're feeling like you're not being empowered by the relationship, like what can you do, you can also bring it up in your next session because you are peers. Like, you did hire someone who could guide you and lead you, but at the same time, you're both adults, you are peers, you can have that relationship where you can take responsibility for bringing something up in the discussion and saying hey, this isn't right. This isn't working for me. Can we talk about it?

So, you get to be the adult in that relationship also. And then the last thing, as I said before, is that it is normal in business for people to ask for refunds. Now, where so many business owners get stuck, and I discussed this in the episode on managing fluctuating income when someone comes for a refund, there is no money available to issue that refund.

And so automatically you're going to go into like scarcity or your brain is going to get weird and be like oh my gosh I'm not going to be able to eat I have to give money back to this person and how am I going to eat, how am I going to pay my bills, right? And you might feel a little bit weird about it, so it always makes sense for you to have money in a reserve account just in case there is something unexpected like a client asking for their money back.

And that way, you can issue the refund with calm and equanimity, and you can quickly move on to taking care of the people who are waiting for you to help them. Now, I'm just going to finish with one little story. It's not a story

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about me when I was a coach. It's a story that happened to me many, many years ago when I was working in financial planning, and the memory is a little bit vague, but it's a cute story.

I went to visit a woman in her house, an older woman. I think that her son was also there, but my memory is just a little bit faded that I think so, but I'm not 100% sure. Anyway, I met with this woman. We did some financial planning, retirement planning, estate planning, whatever it was. We met for about an hour and a half or two hours, and when we finished, I gave her my fee, she wrote me a check, said thank you, and I went on my merry way.

Before I got to my car, my client called me, and she was having a lot of questions, and as I remember, she was even asking me questions about the fee that she paid. I spoke with her, calmed her down, we were on the phone for maybe ten minutes, and then I drove home. It's about a 45-minute drive because from my neighborhood where I live to Jerusalem, where the meeting took place, it probably took about 45 minutes.

I got home, and she was calling me again, and I had another long conversation with her, and I think there was more drama about the money. I hung up the phone, I took the check that she had given me, I ripped it in half, I wrote her a letter, and I said, "Thank you very much, I don't think this relationship is going to work." I put it in the mail and sent it back to her.

Now, I issued the refund to my client before she even asked for it. And this is just to show you that sometimes relationships are not meant to be, and the more quickly we close them down and move on our merry way, we can show up, and we can serve the next person who's waiting for us. Who loves us, who you're going to have a beautiful working relationship with, and both of you are going to thrive in that relationship.

So, remember that there are always more people there. There's always more business. There's always more money, and go and serve your people the best way that you know how. That's what I have for you today, my friends, and I look forward to seeing you in the next episode. Bye.

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