

#132: Six Steps to Forming the NOW Habit



Full Episode Transcript

With Your Host

Debbie Sassen

#132: Six Steps to Forming the NOW Habit

You're listening to *The Jewish Entrepreneur Podcast* with Debbie Sassen, Episode 132.

If you want to make six- or multiple six-figures this year, in 2024, then my group coaching program, *Wired for Wealth*, is just for you. *Wired for Wealth* is my lifetime access coaching program designed for coaches, creatives, and service providers who want to create consistent \$5K, \$10K and \$15,000 income months with a small audience.

Wired for Wealth is the only group program that includes live weekly group coaching calls, business strategy, and income-based curriculum, copywriting, editing, feedback, money mindset, and so much more, to walk you into a six- and multi-six-figure business that will take care of your family.

We will support you through all of the challenges, difficult decisions and growth that come with growing a six-figure business in this industry. I have walked several clients into their first \$50K, \$100K, \$200K, and \$500,000 years using our *Wired for Wealth* method.

I will be sharing all of the details inside of my free masterclass “Five Pricing Myths You Need to Bust to Make More Money and Keep It”, happening on June 6th. You can go to my website, DebbieSassen.com/wealth, to get all of the details.

The investment to join this lifetime group coaching program, where you get unlimited live weekly coaching for life, is \$555 for 12 months. Or \$6,000 pay in full. VAT applies to residents of Israel. I will see you inside *Wired for Wealth* on June 6th.

Welcome to *The Jewish Entrepreneur Podcast*. I'm your host, Debbie Sassen. I went from being a financial adviser, author and chronic under earner to building my business to six figures as a financial planner and money mindset coach. then, on to multiple six figures as a fulltime money and business coach.

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Hello, my friends, and welcome back to the podcast. I have a funny story to tell you about today's episode on the podcast. You might know that I am currently in the United States. I've been traveling in North America, in Canada, and the United States. I have had three business conferences to attend. I've been to two of them.

I have been to visit my family in Los Angeles. I gave a keynote speech in Dallas, and I'm currently in New Jersey, where yesterday I had a meetup with some of my clients and some of my online friends that I got to know through LinkedIn or some WhatsApp groups.

Yesterday morning, my time I think, or maybe early afternoon, my podcast production company, hello shout out to the production company, sent me a message in Slack saying, "Hey, what about episode 132?" I really thought before I went on my travels that I was very organized and planned out. I had so many episodes planned out in advance. Guess what? I had planned out this one as well, except that I never recorded it. I didn't even have a title. I just figured that I would get to it. Somehow on my to-do list, it got looked over.

So I said, you know what? There is no time like now. So we are going to talk today about six steps to developing the now habit. There's a book that was put out more than 20 years ago, 30 years ago. It's called *The Now Habit* by Neil Fiore. I read parts of it when I was doing financial planning because something that many people like to put off until the future is financial planning.

They sort of live in this world where they expect that someday, tomorrow, next week, next month. This mythical land called tomorrow, they will be able to sit down and plan out their finances, invest money for the future, and grow a beautiful nest egg. But it's just not true.

We have to start developing, forming, and building that strength to do things now and not push it off. So just like that, I'm taking a little bit of my own medicine, and I'm recording this podcast now.

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I quickly put together six steps that I think are very important because also in business, also raising your prices, also just getting good at sales conversations, which is something that you must do as a business owner. I know you might want people to come to you to say yes right away, and you won't have to negotiate with them.

Here's what happens when you wait for people to just come to you is that you don't get to charge prices that reflect the real value. Not just the value today, but the value tomorrow. Speaking of now versus tomorrow. You don't get to charge prices that reflect the long-term value of the work that you do if you are always keeping your prices low and expecting that when you quote, people are just going to say yes to you. It's really important to develop the resilience, the strength, the feeling of confidence in your prices, that you can quote them and ask people to pay you more money.

In fact, I'm going to be giving a webinar on the 6th of June. It's a master class called Five Pricing Myths You Want to Bust to Break Through Your Income Ceiling and Make More Money and Build Wealth for Your Family. So right now, press pause after you hear the. I want you to join me on this master class. It is going to be filled with very actionable information that you can use to raise your prices.

This is especially for you if you have not raised your prices in a year or two or four. Some of my clients are like that. I start working with them and show them hey, look at your prices. Look, if we break this down, I don't believe in charging by the hour, but if we would break this down into an hourly wage, what are you earning?

So many of my clients have these huge aha moments that they're not earning a livable wage, or they're just not earning what it's worth for their years of expertise and the heart that they pour into the work that they do. So we work on helping them overcome their discomfort and start charging a price that really begins to reflect the long-term value of the work that they do. So now you can press pause and go to debbiesassen.com/webinar and sign up for this free masterclass happening on June 6th. If you cannot join me live, then you will, of course, get the replay.

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So let's talk about the habit of now. We like to procrastinate. It is what your brain wants to do. Your brain doesn't want you to feel failure. Your brain doesn't want to feel uncomfortable. Your brain doesn't want you to be rejected or criticized, have people judge you for raising your prices, for being visible and selling, marketing, sharing your goodies with the world. Your brain is like you know what? Let me just stay small and stay here in my little cave. When people come knocking on my door because they want to work with me, that's amazing. I'm just going to wait for them.

But you know what happens when we just stay small in our cave? We don't grow our businesses. Oftentimes we don't get healthy. We don't plan for the future. We don't do that financial planning. Maybe there's a conversation that you want to have. There's a loved one that you just want to tell them how you're feeling, that you're thinking about them.

There are things that we put off until tomorrow that we should be doing today. It's really important that we overcome this habit. Instead of the tomorrow habit, we build the now habit. It's very understandable that you don't want to fail.

If you've been in a school system, you went to school first grade, second grade, maybe even kindergarten. You didn't get your ABCs right. You mixed up your Ds and your Bs. You wrote them backwards. Usually in kindergarten, the teachers think it's really sweet and it's a very normal thing. They congratulate you for writing so beautifully. But if you're still messing up when you're in second and third grade, it could be that you had some remedial writing.

Do you remember writing between the lines and you have to write over and over and over again, like 20 times the letter D or B? Or maybe it was your math, and you couldn't get your addition correct or your subtraction, and you just felt embarrassed.

Then later on, you wrote book reports and you wrote history reports and you took exams and you didn't get 100. You didn't get A plus, plus on your test. Maybe you got a B or a C, and then they teacher circled the things

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that you did wrong with a big red marker, and they write comments like needs to improve. We know that so-and-so is a lovely student. If she would only work a little bit harder.

How does a student feel about that? Like they just feel dejected. There's despair. They feel discouraged. Our brains want to succeed. It has been wired into us since we were little kids. Our parents clap for us, right? If you have kids, toddlers, when they start walking, we clap for them, and we cheer them on. Success is what we are wired to go after.

So failure, not getting something right, is going to feel uncomfortable. I want to normalize that for you. But as you build your business and as you raise your prices, being uncomfortable is something that we're going to get comfortable doing. It's one of the steps that we're going to talk about with the power of now.

I love the story that I've read a couple of times about Sara Blakely. She's the founder of Spanx. she has a story that she talked about when she would come home from school. Her father would ask her what have you failed at today? He wanted to normalize that we're not all going to get a hundreds on our tests of life. We're not all going to get A plus pluses on all of the work we do.

Failure doesn't mean that you're a bad person. Failure doesn't mean that there's anything wrong with you. The only thing failure means is that you're trying and that you're learning. I like to say that we are either learning or we are winning. When you get the right answer on your test, that's a win. When you don't get the right answer on a test, that means there's more opportunity to learn and to grow.

So here for you are the six steps that you want to develop so that you can form the habit of now. The first one is rather than fearing failure, change the script in your mind similar to what I just said, which is I only learn when I fail. That way you're going to be like oh, I want to learn. I want to grow.

I'm a human being who's going to continue pushing my capabilities forward, continue moving my lines and my boundaries of what I can

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accomplish forward. When I don't get it right the first time, that's a beautiful thing. I am learning. So instead of being afraid of failure, let's change the script to say I only learn when I fail. That's number one.

The second step because people have this tendency to procrastinate, I'm going to do it tomorrow, maybe next week. I'm too busy right now. Oh, my kids. My kids are getting in the way. The kids as a mama, as a grandma, we can use our children as the reason that we don't do things because we have busy lives and I get you.

I have a very busy life with my kids and my grandkids and thank God I'm so happy and proud of them, and I love having them be a big huge part of my life. I am so blessed that my children and grandchildren live close to me. My family is the reason that the reason that I succeed, the reason that I grew my business, the reason that I'm involved.

It's not because of them that I'm going to put something off to later, but I want to be a role model for my girls especially and my daughters-in-law and my granddaughters that even as a busy mama, we can also grow something beautiful and uniquely ours.

Also, as a busy mom and grandmother hey, we have costs, right? We do like to enjoy some good quality food. We don't want to live on noodles even though when my kids were young they could have lived on noodles and ketchup. It was fine by them until my kids grew older. When they're teenagers, they actually start wanting real food. My boys especially, they needed their meat and their chicken and all that protein.

But really, we don't want to make our kids the reasons that we're not doing something. We want to make our family the reasons that we are succeeding and growing and really becoming that next version of ourselves.

So rather than saying I'm not going to do it because of my family, let's say when can I start? If there's something on your to-do list, and it's something that is going to help you grow your business, if it's something that will help you make more money, hey if it's something that's

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going to help you get healthier like putting an exercise routine into place, like dieting because you want to lose that last five or 10 pounds or even more, when can I start?

Because you know that old saying, yesterday is history, tomorrow is a mystery. The only thing that we have is today. This is the present. It's a gift. So start now. Don't put things off until tomorrow. Get going.

Step number three is be willing to feel uncomfortable. There is going to be discomfort with growing your business. There is going to be discomfort with raising your prices. Yeah, when you're doing something new, when you're building a new habit, you're not used to it. It's like putting on a new pair of shoes. There are some shoes, like maybe slippers, that you put them on, and they're comfortable straight off the bat.

But if you have a nice pair of dress shoes, leather, they're going to be a little bit stiff at first, and you're going to have to walk in them until the shoe forms the shape of your foot, until the leather softens a little bit and you really feel like you are at home in that pair of shoes.

So be willing to be uncomfortable. It doesn't mean that anything has gone wrong. It doesn't mean that there's anything wrong with you. It just means that you are forming a new habit. The more you can feel uncomfortable having that sales conversation and be willing to challenge your potential client when they say, "I don't know, it's too much money. Maybe next year, maybe next week."

The more you can challenge them and get curious about hey, tell me, why are you saying that? Because now you know that their brain is also going to want to procrastinate, put things off. They're going to feel failure, and that's what you want to uncover. So the more that you can help them and challenge them because they came to like want to work with you for a reason. Then you can help them move forward. When you're uncomfortable, you can also move your business forward.

So whether it is raising your prices, having a sales conversation, putting a website out, writing copy for your emails, recording a podcast, whatever it

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is, be willing to do it, B minus work. It doesn't have to be A plus, plus a hundred percent perfect. You can also do it with a little bit of not quite perfect, be a little bit uncomfortable with that and just get going.

Step four, this is a very hard one in 2024 because we have so many distractions, but step four is to eliminate distractions as much as possible, and you can also learn how to move forward even when there's distractions.

One of the things I did today is I unsubscribed from two email lists because I have emails coming in all the time. Trying to keep my inbox down. I am not an inbox zero kind of a girl. When my inbox starts creeping above a hundred emails in my inbox, I know that something's gone wrong, and I need to whittle it down again.

So today I unsubscribe so there's less distractions in my inbox. By the way, I can also close my inbox and have one time of day when I look at my emails. I don't have to be in there all the time and neither do you.

So eliminate distractions. That means if you're going to be working in your business, recording a podcast, writing an email, writing copy for a website, going out to a networking meeting, eliminate the distractions. Leave your phone closed away in a drawer, hide it, turn it off, put it on airplane mode, whatever you need to do.

Also your work environment. If you're working at home, whatever papers that you don't need, get rid of them, shred them, throw them away. Just eliminate the clutter that's on your desk because your brain just feels so much more at ease when you have, as much as possible, a distraction-free environment.

But again, as a working mom, I am going to have distractions in my life. My kids are going to call. My kids are going to need me, my grandchildren, one of my grandsons. God bless him. Last year I think in school, I don't think it's happening so much this year, but he used to print off a page. He wanted to come over.

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He would call me every single Thursday because he wanted to print something, a newsletter out, that he would give to all the boys in his class. It was so beautiful, and we had this routine every single Thursday that he would call. He would come over either Thursday night or early Friday morning before he went to school.

But don't let that get away, and from your friends. Eliminate it as much as possible and learn how to move forward even with the distractions. Set up for yourself some blocks of time. Maybe you're going to work for 45 minutes and then take a 10-minute break, or you're going to work for 50 minutes and take a 10-minute break so that way you're working on the hour. Figure out what's the pace and what's the tempo that works best for you.

I work in like 45 to 50-minute blocks and then I need to get up, stretch, take a break, and you also find out what does your body need, what does your brain need so that you can focus, be distraction-free, and then get up and shake your body out, move around, go have a drink of water, put a load of laundry into the washing machine if that's what you're doing. But eliminate as much as possible and don't wait for perfection because we're forming the now habit. We're not waiting for all of the ideal circumstances.

Step number five is to break big projects down into smaller actionable tasks. So, for example, if you're writing an email to the people on your email list, it could be that on day one you're going to write down your table of contents. You have an idea, something that you want to write about, so you write it.

Then the next day you're going to come back and now that you have your table of contents or your bullet points, you're actually going to fill in all the different steps. Because it's also simmered, percolated overnight, it could be that you have some new ideas that are coming up. Now you're going to actually write that email that you wanted to write.

Then the next step, maybe you'll do it later on in the afternoon or you'll do it the next day, is you're going to edit that email and then you're going to

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upload it into your email service provider on the next day and then you're going to actually press send.

So if there is a bigger project, not just quickly like sending off a text message, that can be done quickly. But if it's a bigger project like a website, an email, a webinar that you want to give over, break it down into smaller chunks. Chunk it down because then your brain is not going to get overwhelmed. Just for today, the only thing that I have to do is figure out what are the main bullet points.

Then you want to maybe fill out bullet point one, bullet point two. Step by step by step, if you do things in a much more systematic, methodical manner, then you will get bigger projects done without the overwhelm.

Step number six, and this is really key to getting better. Remember we said we are either learning or winning. The only way that you can learn is if you actually evaluate what you did. We want to be able to look backwards and say hey, last week I had 10 things on my to-do list, and I got five of them done. What worked? What didn't work? Maybe it worked because you got five things done, and there are only five left.

But here's something that I want to point out to you. Sometimes we get things done, we cross them off our to-do list, because they're the small, easy to-do things. I'm not saying you shouldn't do easy to-do things, but your brain might always be going to the easy things, and you're procrastinating and pushing off till tomorrow, that mythical land of tomorrow. You're pushing off the things that are causing you overwhelm.

Rather than looking and saying oh, I didn't get these five things on my to-do list done, and the reason is because they were too big. Let me take these five and break them down into 15. Right? If each one of those items on your to-do list can be broken down into three smaller steps, now you have 15 items on your to-do list. Maybe next week you'll actually get it done because your brain won't be so overwhelmed with a big project. We don't know.

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But what you want to know is why did you get the things done that you did get done? Why did you not get done the things that you didn't get done? Again, maybe there was an emergency in the family, God forbid. Maybe you overestimated how much you could get done in one week, and you underestimated how much you can get done in a month. We tend to overestimate what we can get done.

Were you being distracted? Did you get lost down a social media rabbit hole? Were you just afraid? Were you afraid that someone was going to judge you or reject you if you put something out into the world?

When you evaluate what happened, when you evaluate the results that you had in your business, then you have information that you can use to do things differently next time and next week. It is so important for you to evaluate your results.

So let me give you a quick recap of the six steps that you need to form the now habit. One is to remind yourself that you only learn when you fail. Number two is not pushing things off till tomorrow that you could do today and ask yourself the question when can I start? Don't tell yourself I can't, I shouldn't, maybe tomorrow.

You definitely do not need to start your diet on Monday. You don't need to wait till Monday to start your diet. You can start this moment. The same thing with your business. You don't need to wait till next year to raise your prices. You don't need to finish your website before you raise your prices. You can actually raise your prices now.

Step number three, be willing to be uncomfortable. Discomfort is the currency of growth. If you want to grow your income, if you want to grow your impact in the world through the work that you do, if you want to grow your business, be willing to be uncomfortable. Be willing to feel vomity, right? Especially if you want to double your prices and quote new prices to people. Be willing to feel vomity and just go do it.

Step number four, eliminate as many distractions as possible and don't wait for perfection. Step number five, break down bigger projects into smaller

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steps and actionable task items. Number six, make sure that you're evaluating your results so that you can tweak and get better with every step.

All right, my friends, I hope that that is helpful for you to develop the now habit, and I want to remind you that on June 6th, I'm offering a webinar Five Pricing Myths You Want to Bust to Break Through Your Income Ceiling and Make More Money and Build Wealth for Your Family. Go to my website debbiesassen.com/webinar and sign up for the masterclass.

Also, on the same day as the masterclass, I will be opening enrollment for the next round of my group coaching program Wired for Wealth. You want to be on that masterclass, on that webinar, because when you sign up and register, apply to Wired for Wealth right away, you will also get the bonus, which is going to be a three hour workshop on turning your business into a family business.

Meaning making your business a business that works for your family, that you can build around your family so you have time to be with your family and you have time to build wealth for your family. I'm not suggesting that you hire all of your kids in your family. That's not what I mean by a family business.

This is a family friendly business so you have time to do all the things. That bonus is only available for the first three days. So make sure that you register for the masterclass debbiesassen.com/webinar, and I look forward to seeing you next week on the podcast. Bye-bye for now.

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