

## Ep #030: Your Empowered Worth

**Vulnerable  
to Valuable**  
*with Rosie Aiello*



Victoria Lowell



**"Empowering Your  
Worth, Personal &  
Financial--After  
Abuse"**

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### Full Episode Transcript

With Your Host

**Rosie Aiello**

## Ep #030: Your Empowered Worth

Our guest Victoria Lowell, a financial advocate coach, empowers women to take on an active role in their own financial future. Were you financially abused? Do you know what that means or looks like?

Get ready for an eye-opening and frank discussion about your money, your worth and your net worth. Grab a drink, a pen and paper to take notes.

Hi, I'm Rosie Aiello and welcome to the Vulnerable to Valuable Podcast. We talk about moving forward after experiencing narcissistic, controlling, demeaning and abusive relationships. If you've been in one of those like me, you KNOW what I'm talking about. You are not alone. You've been through some painful stuff ... shame, blame, that inner bully inside you. My mission is to lift and inspire you ... give you the ways you can reclaim your voice and value, your confidence, and the courage to BE the new empowered you.

Victoria Lowell is a financial advocate, coach and international best-selling author of "Empower Your Worth. She shares how she abdicated her financial power and the ways women become financially abused. I get raw and real on my own financial abuse story.

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In this episode, I'm not doing a mini masterclass because this episode says it all.

The key is for you to know your value, values and set healthy boundaries so that you understand and believe you deserve to know all about your finances and financial decisions.

If you're afraid, or unsure of your next step, then grab a pen and paper and write this information down about the Freedom Fulfillment Assessment.

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The only way to move forward and create an impact in your life is to know where you're at, where you want to go and what's holding you back. Get started by taking the Freedom Fulfillment quiz. In 4 short minutes, you'll discover where you are, where you want to be, and what you'll need to do. If you are serious about evolving into a new empowered you, who can show up as the confident woman she once was, or wants to be then start now. Your life is waiting for you.

Go to: [FreedomFulfillmentQuiz.com](https://www.FreedomFulfillmentQuiz.com)

## Ep #030: Your Empowered Worth

I'm super excited to share this episode with you. Victoria Lowell, founder of Empowered Worth, shares concrete tips on how to become comfortable with your financial numbers so that you become confident in yourself, are not taken advantage of, and increase your own self-worth and net worth.

Victoria Lowell will be here in a moment and first ...

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Thank you for downloading the Vulnerable to Valuable Podcast produced by the Love is Kind Network. We're just starting out, Please subscribe. Every 5 star review on iTunes and every share will help our mission to impact 100 M women worldwide who have lost their voice, value and authenticity in narcissistic, controlling and abusive relationships. Will you help us achieve that goal?

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Now let's go from Vulnerable to Valuable with Victoria Lowell.

**Rosie Aiello:** Welcome, my dear Victoria Lowell. I'm so glad you made it here. I know it's a little bit of a challenge for us. And that's what life is, right? We just have to kind of jump through the hoops sometimes.

**Victoria Lowell:** Yes, definitely. I'm so honored and happy to be here and to finally have gotten it together. So I could and overcome some health challenges that I had leading up to this taping.

**Rosie:** Yeah. So I really feel lucky to have you here. And I want our listeners to hear how fabulous you are and why I wanted you on this show. Victoria is a financial advocate, coach, international best-selling author of Empower Your Worth, A Woman's Guide to increasing self-worth and net worth, and the founder of Empowered Worth-- a Financial Education Platform that empowers women to become active participants in their own financial future and well-being.

In late 2018, she left Wall Street and followed her passion to help women assert themselves fiscally. Her expertise in this field has led her to hosting her own podcast, presenting at conferences and webinars and being a guest on many TV, radio, and podcast shows.

I can't get to this topic fast enough. And as you know on this podcast of Vulnerable to Valuable, we talk about women who have been in some form of a narcissistic relationship, whether it was a

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personal one, a parental or friends or business or colleagues. So, just share a little bit about what your experience has been.

**Victoria:** I like to tell everybody, I am the empowered woman. I was a woman. I am a woman, sorry. So I am a woman that walked that walk. I am fortunate enough to be married to my college sweetheart. He's a great person and a great man. But I had really just stepped away and abdicated my financial power in our marriage. I have placed the full burden of financial responsibilities on him. I was raising children. But it wasn't so much the fact that I wasn't working at the time. But it was also the fact that I didn't want to engage. I didn't want to be part of the decision-making process.

And we were part of that 2008 financial calamity that happened in the United States; we were hit very strongly by that. And it was a wake-up call to me to see him suffering and being agonizing over what was going to happen to our family from a financial standpoint. I didn't even know what my mortgage payment was. If something had happened to my husband, I didn't know where to find documentation. I didn't know anything. And it was a wake-up call because I also realized this college degree that I had worked so hard for, I was basically flushing down the toilet because I wasn't working. So the farther away I was from that, the more unhirable I was. So I couldn't even go out and get a job that could help him with the financial, not that we had every week. I was very good at spending the money, but I wasn't good at knowing what was coming in, where it was going, where was it invested? Did we have retirement? I wasn't asking those questions.

So I changed that narrative for myself. I had a wake-up call. I went back to school for a little while. Then my husband gave me the opportunity to go work for him in finance because my husband's in finance, and I loved it. And I fell in love with it because I met women who were basically suffering from the same financial abdication I was, only to a much larger, any much more detrimental point.

I was seeing women who were leaving abusive marriages, and looking for financial help. And I was asking the question of them. "Well, how did you get here? How did this happen?" And the question that came time and time again was: "I never was told that I had to be part of the financial conversation. I was raised not to do that." We mimic behavior that we're seeing from our mothers. We were mimicking behaviors from our grandmothers, and we were abdicating this financial power.

What happened a lot of times, I would say a great deal of my clients, was that that was leading to what I call financial abuse, which led to other forms of abuse. Women were putting up with maybe physical abuse, that happens as well. They were putting up with, quite frankly, emotional psychological abuse on an epic scale.

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They were putting a warm behavior from their spouses and their partners because they were scared of, “What happens if I leave? I don’t know where any of the money is. I don’t know how to support myself. I don’t know. I know I’m entitled. Everybody thinks I’m entitled to half.” But they knew seeing their friends get divorced that that didn’t always ring true.

**Rosie:** And this is so true, and I know from my own personal experience as well. And I’m curious. Before we delve into that a little bit more, I’m so thankful and blessed that you have a wonderful husband and really great relationships. But there was some relationship, you had mentioned that you had an ex-friend, now an ex-friend that you discovered was a narcissist. So I want you to go into that a little bit to tell our listener all the awakening you have right. I don’t know what the timetable is, and they will know that. But just like, how did it happen? How did you know it was happening? And what did you do?

**Victoria:** It’s happened. It’s unfortunately happened to me. There’s one person in particular that stands out, but now that I’ve seen that behavior, I know that’s happened before.

**Rosie:** Yeah.

**Victoria:** And really what the wake-up call is, is when the person doesn’t listen to you. And I call the narcissist a lot of times when it comes in a friend forum, I call it the emotional vampire.

**Rosie:** Yeah.

**Victoria:** They’re great on the phone as long as they’re talking about themselves.

**Rosie:** Yeah.

**Victoria:** But the minute the conversation should just be you, something happens that they have to get off the phone. Right? That was my wake-up call. I remember having a horrible situation and I needed her to be there. And I called and the person picked up the phone and said, “Yeah, I can’t right now,” and hung up on me. I was in tears. It was very obvious. I was in tears. I needed my friend, and that person was not there.

And I remember, it was really hard, first of all, because I think the first thing that happens is that you doubt yourself like why I picked that person. I valued that person. I trusted that person. I spent so much energy and love and time on fostering that friendship. I was a fool. Shame on them, but shame on me. And then the next thing that’s happened, quite frankly, was just when I wanted to talk about this, when I wanted to say, “Hey, I don’t think you realize that you did this.” There was no accountability.

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**Rosie:** No empathy. No accountability. So, yeah. And then you start to doubt yourself. Isn't it interesting how we go into doubt, self-doubt, blame, and all of this?

**Victoria:** Yes. And then there's the other factor. In fact, I just had this conversation with a friend talking about a narcissist that we both know, and the fact that there's no closure with this narcissist. There is no closure. Because when you go and you tell them, they invalidate your feelings. But they have a great way-- they can walk away from the friendship with no problem whatsoever. And that was very shocking. That happened to me.

We had the moment where I had the epiphany. I want to discuss it. It didn't want to get discussed. But then I remember thinking, "I missed this person." And it's so obvious to me that they're not missing me. They've moved on to the next person. And here I was mourning this relationship, this friendship when they weren't mourning it at all. And that was actually, I would say, as hurtful if not more hurtful to the demise of the friendship.

**Rosie:** It's like nothing to them.

**Victoria:** Nothing at all, at all. That's hard.

**Rosie:** When you put so much time and energy. How did you overcome? So when you had that huge aha, and then you had all these self-doubts and the blame and the shoulds and I was a fool, I mean, listen to the language we say to ourselves, right? How we put it all on ourselves. So what was sort of the impact? I mean, you said that you kind of lost your self-worth.

**Victoria:** Yeah. I mean, I would totally say that I took a beating, my ego took a beating, my emotions took a beating. I went into what I called "turtle mode". I put my little head in my shell and I licked my wounds. It took me a while, a while of I think introspection on myself and why was I even attracted to this person? Because once you sit back and you're out of the aura of the narcissist, you're supposed to see that the telltale signs were there. I just didn't want to see them. So what was it that made me go like the bugs of the bug's zapper?

**Rosie:** The bug's zapper, that's a great one.

**Victoria:** What was it about me that needed that, that wanted that, so that I could understand and not make the same mistakes again? Because I knew that if I didn't own my part in picking that person, it was just going to be a mistake. And I do have, and I will say I do have narcissistic people in my life; how I deal with them now is so different. First of all, I see them for what they are. I know that type of relationship that I'm in. And I am willing to put up with that for whatever X, Y or Z reason of what I'm getting out of that relationship. But it's much more.

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There isn't that, quite frankly, almost religious, just love that I have. I mean, she could do no wrong.

**Rosie:** Yeah, because they say it so emphatically. They act like they know what's right. And they define who you are and all of this. And it's like, well, yeah. And you're doing your best to be good enough for them. And then it's just rejection.

**Victoria:** Yes, exactly. And you're an apologist for them, you're excusing.

**Rosie:** Excusing.

**Victoria:** You're seeing the abort behavior. You just can't see that's happening to you too, that you're also one of the victims, but then you defend them from their other victims. It's really just fascinating to me. I call it almost-- I get radicalized, I call it the type of behavior that I was in. So you need to be able to take your own accountability and see, what was it about me that needed that so I can heal that part of me and not need it again?

**Rosie:** So what was that part of you that needed healing?

**Victoria:** Honestly, I think that this person, because they were a narcissist and they were very charismatic, had a huge group of people. And I was new in that social circle. And I was a girl growing up, I wasn't the most popular girl. I was kind of nerdy, not wasn't that good looking. I didn't get invited to every party. And by associating with her, I was popular.

**Rosie:** Yeah.

**Victoria:** It's the Mean Girls, quite frankly. That Mean Girl phenomenon that we talked about. I really, really, really wanted to be with Regina George. I wanted her to be my friend. And that's who she was really. And I had to come to a moment saying, "You're not that little teenage girl anymore who doesn't get invited to the party. You're an amazing," at that time, "30 something-year-old woman who has a lot to offer. And you don't need to kowtow to the mean girl to be accepted by people, because maybe those aren't the people you want to be with."

**Rosie:** Yeah, I love you sharing that, because I know I had another client where it was exactly that same thing. But I mean, much older. I mean, but it's somebody who was in a higher position. It was actually her mentor. And then she kind of surpassed her mentor and the daggers just started to come out, and my friend was just devastated. And so she just was not expecting it. Because that's I think part of the thing. We're not expecting. We're not looking. Growing up, we don't have-- what are the characteristics of a narcissist? We're not looking for it. We're not knowing that until you've had that experience. It doesn't even enter into your field of

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consciousness. And when somebody just does that, it's just like, whoa. And she was just down. It took a while. But I coached her through it. And now she's stronger than ever and bigger than ever. So, yeah, she's done extremely well.

But that's I think was just so important too. It doesn't matter how smart you are and what happens. But you get pulled down and you try to blame yourself for something because, well, if I was so smart, how did I get myself into this? It's just amazing how it goes back to us.

So we were talking earlier about how women-- of course, this is men and women. I've talked to women because it's more predominant. But how we get sucked into these relationships, you, it's just like, "I wanted to be popular too" kind of thing. "I wanted to be in the in-crowd. I wanted to be noticed." And there's absolutely nothing wrong with that. As a human being, we want to be liked.

**Victoria:** Yeah.

**Rosie:** And these people have good qualities. It's not like they're monsters the whole time. They're not. But some of these behaviors, we end up becoming blind to who they are. And you mentioned earlier about financial abuse. And this is something that I have spoken to many women all over the world where it's been a big problem for them and in their relationships, and it was for me.

And so my background as a prelude to continuing this conversation, my background is I have an MBA in Finance. So you would think, "Oh, she knows about money and she knows about how to handle it." And the answer is yes, I do. I know how to manage it and I know how to handle it. However, I was not expecting or even thinking about financial abuse. I don't even know what that word was.

I was living overseas. My husband was not an American citizen. He said, "Well, we should just keep all the money in my name, so we're not taxed. So we have a smaller tax base." So that's kind of how it started, right? So then, when I left the United States, I left my career. I had a great job. I was in corporate. So then all of a sudden, I had no job. So I was totally dependent on him financially.

You were kind of talking about your husband earlier where you kind of just handed it over to him, right? No, this is out of love. But he didn't ask for it. You just hand it over. In my case, I had to leave everything, all my financial stuff. So I left that. I eventually started working for him. It wasn't till we were married, I think maybe six years before he decided to pay me. And then when he decided to pay me, he decided what to do with that money. So I never really saw the check.

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Okay. And then I just want to show you, you know the cases, and then I owned a house in California, where I'm from. I owned a house before we got married. And we would go there during the summer. And actually, that's where my paycheck went, was to maintain the house and everything else because he decided for me. Then he said, "Well, I don't want us to keep the house. It's too much work. So I want to sell it." And I didn't want to sell it, but it took a year when we finally-- I felt coerced to sell the house. Listen to this, Victoria. Three days before I sold the house, I was coerced with his friend, the lawyer, to put him on the quitclaim deed. He sold the house and he took half the proceeds.

I want women to hear this story that I know what financial abuse is. And then even when we were married, he gave me a budget and I had to really stick within that. He could spend as much money as he wanted. But he didn't count the pennies. But I had to sort of account for what I was doing with my money. He could buy me \$1,000 purse. If I bought myself \$100 purse, why are you spending money on that?

So this is a different form of abuse, and it doesn't have anything to do with what you are, who you are. But it did impact me even though I know how to manage money. If I have it, I know how to manage it. It really crushed me and made me fearful of money, and what to do.

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The only way to move forward and have an impact in your life is to get awareness of where you're at, and discover what's holding you back. Following the 11 Pillars, I was then able to develop strategies to create my business, become an international award-winning entrepreneur, speaker, and author, find the love of my life and I use these pillars every day to create a fulfilled life. These are the same ones that I use with my clients. And now they are yours free. Go to [VulnerabletoValuable.com](https://VulnerabletoValuable.com) and subscribe.

And we're back with Victoria Lowell, financial advocate, coach, and founder of Empowered Worth.

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**Victoria:** Your story is incredibly common. And that's actually something that I'm starting to change, but it's something that we need to discuss as women. We need to share these stories

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because we don't understand. And unless you're looking on the internet and googling statistics, and I tell everybody, "Google women and money statistics," that's when you find out that while we control the vast majority of the wealth in the United States, we don't control the vast majority of the wealth in the United States, because we are letting other people make those decisions.

And unfortunately, there are unscrupulous people, like the lawyer that you mentioned, who co-signed on to this. I always tell people, I go, "Your financial advisor should be in the meeting with both of you. They should be asking to have you in the room because that's a fiduciary responsibility – to speak to both of you. You're both on the accounts." Your lawyer, your accountant, the same thing, you should be part of those conversations, and it should be okay. And if you're made to feel ill at ease, or you're made to feel bullied, then that's not the person for you, and you need to move on.

But what's happening, and it's happening primarily right now, among millennial women, well, millennial women are abdicating their financial power in greater numbers than women who would be considered boomers or Gen Xers.

Why? What is happening here? That instead of us improving the statistical thing, it's actually happening more. What is it and what is causing it and why can't we free ourselves from the global rule narrative "that women aren't good with money," that we're going to meet this prince charming, who's going to take it off our hands, and we'll be able to concentrate the division of labor in a household.

And it really comes down to this, and this is what we're seeing with numbers with millennial women. Millennial women are the ones that are in the workforce. And when you look at a young millennial couple, a lot of times the woman is the primary breadwinner. She is the one that's mainly working or working in a corporate situation or a more steady type of workforce situation. Maybe the man is subcontracting or doing other stuff, that maybe the income is not steady, but she's still signing over that check in the same way that other women do to that spouse and telling them, "Run with it, do whatever you want," because they're tired. They're tired. They're handling that. They're handling the children. So we divide the labor up. And in that division of labor, we put money and finances under our spouse or partner's kind of to-do list. And we put other things under the woman's to-do list. And what needs to change.

**Rosie:** Yeah, and it's interesting listening to you, and even when you described your own relationship with your husband. It's like, we make these assumptions that men can just handle money better. This is like, we don't even think about it.

Now, in my household, I mean, when I was growing up, my mother was a 1950s mom and stayed home. I remember her sitting at the table writing the checks. She did manage the money.

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He brought in, but she did manage it, although he made some investments and things like that. But that's what I saw. I saw my mother writing the checks. And I remember I was a little kid, "Oh, if you just have the money, just write a check once you have money in the bank." You know, a little seven-year-old. "Oh, I can just write a paper and I get money."

But it's interesting how we're groomed, how we just think that, "Oh, men should know." It's very sad.

**Victoria:** Yeah. What a burden to put on our spouses.

**Rosie:** Yes.

**Victoria:** What if they suck at numbers? What if they're really bad at it? And now, I mean, it is almost-- we'd like to say, "Oh, that sexist behavior that you assume the woman has to be in the kitchen cooking. Maybe she sucks at cooking." How sexist is it that men handle the finances?

**Rosie:** Exactly.

**Victoria:** It's the same. And I do agree with you. A lot of women, and we see this statistically, a lot of women will say over 60 to 70%, they handle a day-to-day budgeting. Women in the household can tell you what is spent on kids' shoes, what is spent on groceries, what is spent on all that. The question here is, are they getting involved in the higher financial decisions of the household?

I have spoken to many women who said, "I thought I had it, I had a checkbook." Okay, great. What happened? "Well, once a month, he would deposit money in the checkbook, and I would pay all the bills." What will happen to the rest of the money? "I have no idea." They have no idea. No idea. And a lot of them don't even know where that money that's getting deposited into that checkbook coming from. So if you're in a situation where, God forbid, something happens to your husband, things happen. Accidents.

**Rosie:** Yeah.

**Victoria:** Could you, after the shock, after the searching comes out and says he's incapacitated, can you pay the bills? Do you know where the money's going to come from? Do you know what a life insurance policy is? Most women will answer and tell you NO.

**Rosie:** Yeah, that's really sad. The thing with me too, having all of that that happened to me, because of my background, I knew all my ex-husband's, I knew all of his accounts. I did analysis for him on his accounts. So I could see the money, I can see it. The bankers-- I could discuss

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with the bankers and the investment bankers, I could do all of that. I did all of that, but I couldn't touch it. I had to beg for it. I mean, it was just really interesting. What are some of the other signs of financial abuse that you have talked to your clients about?

**Victoria:** I've put this in my book, and I've talked to my clients about it. I say, if you are not seeing that tax return, if every year taxes get filed and most couples are filing in the United States, they're going to file jointly, then you need to ask yourself, why am I not be able to see that tax return? And if you ask for that tax return, you asked to see it, and there's an issue, you have a problem. And you need to find out what's going on.

And it can range from everything. I know, women whose husbands never filed a tax return. And they're committing tax fraud or situations like that. And the women don't know when the husbands are signing stuff. So that is one of my first things I tell people, "Are you signing tax returns? Are you meeting with the accountant? It's a federal penalty. If you're filing those and they're in your name, and there's fake stuff on there, you can go to jail." And they look at you horrified because someone will tell you.

**Rosie:** Are you saying that even though they're married, they're filing jointly, the woman, the wife is not actually physically signing the tax return?

**Victoria:** Yeah.

**Rosie:** How's it being signed? It's just being done illegally?

**Victoria:** Yeah. Husbands signed stuff for wives all the time. I can tell you from my experience working in finance, there were many times that I saw signatures come across my desk. And I said, "That's not her signature." And then you get, oh, she just thought, the wife will tell you, "I was busy with the kids, I just told him to sign it." That's actually what happens. And that's fine if you're saying, "Go ahead and sign it." The problem is when you're not. And that's the other thing that we see.

I tell women, "Once a year, get a credit check on yourself. Run a credit check on yourself." And they look at me like, "Why?" I go, "To find out if there are any accounts open in your name that you don't know about, because your spouse has all your information. They know your social security number a lot of times. They know everything."

**Rosie:** If you're filing a tax return, your social security number is on it.

**Victoria:** Exactly. So women will have this issue where they find out that identity fraud is happening in their home. Your identity is being stolen by the person that's sleeping next to you.

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And it happens, unfortunately, more times than people are talking about. It happens quite a bit. So, find out. Find out. I can tell you, I've heard of a woman or clients who have told me, "I want to get divorced. And I found out that we were leveraged to the hilt." He had had some very bad financial situations, he did not want to tell his wife, which had led to behavior that was the reason they were now getting divorced. And lo and behold, there were second mortgages on properties.

**Rosie:** Yeah, this is true. I had a client who was like this as well, as you were talking about, it reminded me. And the problem with these narcissistic, controlling, abusive, toxic relationships, however you want to call them, is that the husband is very dominating. The woman is very intimidated. I mean, that's how I felt. And it's most of the cases. So there's a lot of intimidation.

So how do we give the woman, how can we get her empowered while she's in that relationship, from a financial point of view, when she's really afraid? And then, of course, this is why women don't leave. You and I were talking about that before we went on air, why women don't leave? It's like, "I don't work, or I don't know anything about the money." I mean, money becomes a factor for staying in an abusive relationship. So, they're stuck in it. They don't have any control over the money. And then they use that as a reason for not leaving as well or getting support. How do we help? What are some of the steps that these women can do to help themselves when they're feeling scared and intimidated already?

**Victoria:** Well, I always say to women, first things first, if you're not engaging financially, and part of the reason that you're not even attempting this is because you feel that you lack the education or the knowledge, then definitely sign up for a personal finance course. We offer one, the Empowered Worth for free. Do that. Sign up.

Get a financial mentor, whether it's a friend or a family member, or even locally. A lot of times, there are organizations that are out there to help women get this knowledge. Find that. get the knowledge and education you want.

Next, set up an emergency fund for yourself – if you're not working, but you handle a day-to-day. I had a client who once told me, "I've been skimping off the grocery bill. My husband never dealt with the grocery bill." And I thought about this and I thought, "Oh my God, my husband never dealt the grocery bill either." And I asked my friends and they said, "Oh no, my husband doesn't care what I spent on groceries." She was skimming off \$50 a week off the grocery bill. And she ended up using that money to get an attorney and file for divorce.

**Rosie:** I've done that.

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**Victoria:** So that's one of the things I say. I say, "Yes, if that's your situation, and you don't feel comfortable getting money for yourself, then do that. Open an account with somebody else, a family member, a friend, whoever it is, or just by yourself." But I always say have somebody else on the account, so if you need somebody to pull money out, they can.

And then of course, if you're working, same thing. go to your HR department and ask to have some direct deposit into an account. It's sad to say, but if you're in a situation where it's abusive, then you need to not tell your spouse about that money. You need to kind of keep it hidden. And look, I know women who have done that. My mom was a great household budgeter and she would squirrel away money for herself. When my dad started his own business, he needed seed money and she brought out this big thing and said, "Well, I'm going to invest in you." She gave some of her bug-out money, as we called it, a seed money for my dad's business. So it doesn't always have to be a negative, but I do think it's smart to squirrel away some cash for yourself.

**Rosie:** Yeah. If you just don't have access to any cash. Right?

**Victoria:** Yeah. Especially if you don't, yeah.

**Rosie:** Yeah. This is I think, and helping women really, I want you to listen, ladies – to understand that this is no judgment on you and no shame, and to work on releasing the shame of what happened or what is happening or your belief that you don't know how to manage money, these are just beliefs that have been sort of downloaded in you, but it doesn't mean any of that is true. And none of it's true. I mean, your work with women, I'm sure, Victoria, you deal with this all the time. Their beliefs of money, which are just been handed down to them that not only they don't serve them, they are actually harmful to them?

**Victoria:** Yes. And it's not even-- there was a great article in Fast Company magazine 2019. And it talks about the way it took a family out. The family talked to the daughter versus the son about money and investing. It's unfortunately societal at this point. And we just need to break that cycle. And it will get there. We will get there. And I really do firmly think that with COVID, there might be a change. While women have taken a huge hit in terms of the workforce and their money-making ability because of the pandemic, I do think that we started to look at roles in the household and how we approach things differently as well. And I'm hoping to see, hopefully, from a bad situation a great change.

**Rosie:** Yeah, I think hopefully, this has been an eye-opener for everybody that there's lots of ways that one can live and create a life. And this is my mission. It's to help these women learn how to empower themselves, to believe in themselves again, that they can create a life worth living. They can reclaim their voice, their value, because if you feel valued, that you feel valuable, that you're worthy, like you were talking about even your book, Self-Worth & Net

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Worth, I mean, it's just like a spot on. Because if you don't have your self-worth, you're not going to create wealth elsewhere in your life because you bring yourself down all the time. So it just goes hand in hand.

And we're going to get into a minute how you can get something, that book. They have to be a work-in-progress and they have to just be open to the possibility. Be curious of how you can address this as opposed to, "Oh, I'm stupid. I can't do this. Everyone else can do it. You ladies, you both did it. But Rosie, you have an MBA, that's why you can do it, and Victoria." But it's not true. It's not true.

Every one of you is absolutely able to do this. It's only your decision to choose to do that. And to me, this is one of the most critical factors in women's freedom to be able to earn her own money, decide on her money, it doesn't mean it's against anybody else. So it's not against your husband's, not against anybody. It's just for you... for you, that you can empower yourself because you're making the decisions about your own money.

**Victoria:** Yes. And that's important. You really just hit it on the nail, how our self-worth directly correlates to how we engage with our net worth. It does. And it's really important. And the thing is that once you start, like any type of empowerment, once you start empowering one aspect, you start empowering. And everything, at the end of the day, comes down to self-worth. It's how you feel about yourself. It will directly tell you how much you're willing to put up from your friends, from your spouse's, and from yourself as well. So, that's really, really important.

**Rosie:** I agree. And as I work with my clients, it's like, how do you expect to be in an intimate loving relationship where you want them to love you and be kind to you when you aren't kind to yourself? Are they supposed to do something that you don't do for yourself? And the more you're kind to yourself, you're going to bring in kindness into your life. It doesn't work the other way around. They're not here to fill some gap.

**Victoria:** Exactly. I actually, one time, had a session with a therapist, and they said something to me as we were discussing clients. And it was really like an epiphany. She said, "What a burden to put on someone you love, quote unquote, "the sum total of your happiness." No one is responsible for your happiness but you.

**Rosie:** Right. What a burden, right? And that's the thing, they'll feel the burden. They'll feel like, "Oh my gosh, that's my responsibility." And that creates tension because they can't do it. And that can be another reason or a different reason for relationships not to work very well. So tell us, our listeners, how she can get ahold of you, and maybe some goodies you might have for them?

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**Victoria:** Yes. Well, everyone can find me at [www.EmpoweredWorth.com](http://www.EmpoweredWorth.com). And that's also my social media handle for Instagram, Twitter, Facebook, YouTube. If you put @empowered worth, you'll find all of our great content. We have, for your listeners right now, a great opportunity. We have a great basic free membership. It's going to give you all of our basic personal finance course. In addition to that, you'll get a free copy of our book when you sign up. So that's a great thing. And that'll give you early access to courses, and our blogs, and all that.

We try to do as much free content as possible. I have a very big belief that education should be readily available and free to those who want to seek it and who seek it out. Yes, there's higher-level courses that we charge for. But our basic content is really there for the woman that really wants to take it and do it. And it's on-demand. It's easy. It's done at your pace.

Additionally, on the website, we are now offering a 15-minute free intro session with me where we can sit together and talk and see if maybe you want to do a high-level coaching type of thing. Or maybe you just have a thought or a concept or a business question that you want to ask. Go ahead, I'm here. It's really my life's work to help empower women.

**Rosie:** Well, thank you for that, Victoria. I think that's so generous. And I just want to encourage you to really take advantage of this. Because it doesn't really matter where you are, how long you've been in and how much money you make, how much money you don't make. It doesn't matter. Getting these basics is so important. And you'll realize how empowered you feel after you take these. You know your numbers. There's nothing to be afraid of.

I had a client once just thinking about it. She didn't want to look at her bank account. She couldn't look at her bank account. And yet she was spending money on this and spending money, and she did everything. She was paying off her friends to have lunch with them. That wasn't what she was thinking on a subconscious. And then we just start to switch around. "Well, how about you just start honoring yourself? And then let's start to learn not to be afraid of the numbers." I mean, she was making and her business multiple millions of dollars. So it wasn't like it was a small amount. But she didn't have a good relationship with money.

**Victoria:** Yes. And for all of you who download, who join the membership and download the book, we can talk about the different money scripts that we all have. And that right there is a Money Avoider. And that's definitely a money script that we want to rewrite because you need to be in touch with your money and not avoiding it. Money is not the root of all evil. I know that we've been taught that. It's not. So we could change that.

**Rosie:** Exactly. So I definitely-- please, the links will all be in the show notes. So you'll get them. Don't worry about it if you didn't remember what she said. They'll be there. So just go to the show notes for the episode.

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I love to ask you, as I do all my guests, is: what does Love is Kind mean to you, Victoria?

**Victoria:** For me, Love is Kind means love that empowers. It's love that uplifts. I always tell my daughters, I have two daughters, 20 and 17. I said there is nothing sexier than a man who empowers a woman. If it's love or their love has to bring you down in order to receive it, then that's not love.

**Rosie:** Yes. Beautiful. Absolutely. Great advice too.

Well, thank you so much for your time and your wisdom. I so appreciate everything that you shared.

**Victoria:** Thank you for having me and giving me this platform to be able to talk about this because it really is a passion, I know it is for you as well, to help women and to empower them.

**Rosie:** Yeah. Thank you so much.

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That's it for today's episode, head on over to [VulnerabletoValuable.com](http://VulnerabletoValuable.com), and subscribe to the show. When you subscribe, you'll instantly get a special eBook.

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