

### Robert Middleton Interviews Morgana Rae

**Robert:** Hi, everyone. This is Robert Middleton of Action Plan Marketing and the Action Plan Marketing Club. Today I'm interviewing Morgana Rae.

I met Morgana at what was called the Conscious Business Summit, and I really liked Morgana. She had so many ideas. She was so full of life, and I knew I immediately wanted to interview her.

What we're interviewing her about is money, how to become a money magnet, and all about your relationship with money. Welcome, Morgana.

**Morgana:** Thank you for having me.

**Robert:** It's my pleasure. Morgana, can you tell us a little bit how you got into what you're doing?

**Morgana:** Well, I have the amazing distinction of having been absolutely the worst person on Earth in terms of delivering incredible value and being unable to get paid for it. I was so uncomfortable with the money conversation. Meanwhile, my clients are making half-a-million dollars, and getting TV series. People wanted to hire me, and then they'd ask me that horrible question...

**Robert:** What do you charge?

**Morgana:** Right, the question that I was dreading. I was so uncomfortable. I didn't want to talk about it. I just wished that the whole money thing didn't exist because I just love to help people. That's what I'm good at, and so amazingly enough, I was broke.

**Robert:** How long were you a coach doing all these great things?

**Morgana:** Oh, don't ask me that!

**Robert:** Well, sounds similar to my story. I was working for a coach for a long time, and again, a marketing coach and producing great results for my clients, and yet I was really afraid to charge people enough. In fact, I had a belief that nobody could afford my services. Isn't that a great belief to have?

**Morgana:** Oh, Robert. Oh my god. This is what would happen. First of all, I was targeting the entertainment industry. I was really good at taking out-of-work actors and writers and directors and getting them series. But before that, they had no money – a great niche, no money. Everybody's feeling totally impoverished. Meanwhile, they're spending tens of thousands of dollars on headshots and classes.

**Robert:** But not you.

**Morgana:** Well, this is how to not enter negotiations. Before I opened my mouth, I would think, “They can’t afford me. I’ll be harming them. I don’t want to hurt them, and they’ll think I only care about the money.” And this is before I opened my mouth.

After getting this fancy schmancy, hard-to-earn certification and just this track record under my belt, and a reputation, I was making \$100 a month, and I was fighting for my life.

**Robert:** A hundred bucks a month, wow.

**Morgana:** I know. And I went through the certification program. Of course, none of your listeners will ever relate to this, but I was going to the certification program with the dream that, “Well, if I’m certified, then I can charge.” And then I got certified, and I lost all my clients.

**Robert:** I’ve had clients who said, “Well, when I get my next PhD,” “When I do this,” “When I have a better website,” When I have this, that or the other thing.

Yeah, this is familiar to me, and I’m sure it’s familiar to a lot of people on this call. They’re just afraid, deathly afraid, and have very fixed limiting beliefs about what they can charge.

What happened? What turned things around?

**Morgana:** Oh, dear Lord. It was such a painful, black place, especially to have really discovered what I'm here to do, to find my talent, to find this expression that is authentic and makes a difference. And then to not be able to make a living at it was so infuriating and painful that at some points I just really didn't want to be alive. I was so furious at the universe.

So what do I do? I have no income. I have no clients. I take another class. "Gee, if I get certified as a relationship coach, then maybe I can have the confidence to charge." It's not enough to be getting housewives staffed on hit TV shows.

**Robert:** So you had no money, but somehow you scraped together something to get yet another certification.

**Morgana:** Of course! Hey, the people who hire me as their coach are not the ones who have the money to hire me. They're the ones who hire me anyway, and they're the ones who get the results. So, yeah, that's my solution is always to get more education. It worked, but not at all in the direction that I expected.

I never did become a kind of marriage coach that I expected because I find coaching unhappy marriages to be

the most depressing thing in the world. I want happily ever after, not two people who are breaking each other's heart.

But what did happen accidentally because I'm such a romantic person at heart, and here I had such a painful relationship with money, is I started seeing everything as a relationship and not just this great idea relationship with money that you hear from all these other prosperity coaches.

I don't know how to have a relationship with an abstract concept or an idea or a piece of paper, or a field of abundance as one of them says. It's just, "Oh great idea," but it doesn't fire me up like a human being, and if I have a choice between money and a human being, I always choose the human being because that's where my heart is.

So I had to make money a human being so that I could be nice to him.

**Robert:** So you changed your whole conception about what money is. That's interesting.

**Morgana:** And it's really amazingly accidental that it happened because then it took me years and hundreds and hundreds of coaching sessions with guinea pigs that we

politely call clients to figure out how to make it work for other people consistently.

There were certain elements. The way I got there was through what I call “the money monster.” First, I had to take a look at, “Gee, Morgana, what happened growing up that you have this terrible relationship with money?” That was just having an awesome intuitive coach who said, “Gee, Morgana, what happened growing up with money?”

Being this personally responsible, enlightened, non-victim who has worked on herself for many years, I had completely swept under the rug some major events that I had no idea affected me, like stolen inheritances, stolen college trust funds, and family members who betrayed me.

At the time, because I was about 12 years old when all this was going down, and the people involved were people that I loved, immediate family members and caregivers, I’d made a decision, a very good decision at the time, that this money stuff was really between the grownups. And I just chose to love the people. But I didn’t have a clue that 20 years later those experiences were driving me unconsciously.

**Robert:** Getting attached to money equaled pain to you.

**Morgana:** It was a choice between love and money.

**Robert:** Very interesting.

**Morgana:** When that came up, again this genius, intuitive coach, because he knew I'd been studying relationship coaching, said, "Morgana, if money were a person, who would money be?"

**Robert:** Say that once again.

**Morgana:** If this money were a person, who would money be? Presto, magico, out of the bowels of my imagination, instantly I saw this big, dirty, scary, violent biker in a wife-beater shirt with the sideburns and the bald head and tattoos, totally the kind of guy that some women go for and I don't.

And it was a real whole-body, whole-person experience where I could just see myself at a party with this guy with my eye on him all the time to keep maximum distance between us. And at that moment, I realized that was exactly what I was doing with money. It was dirty, scary, caused fights, got in the way of love, and I was protecting myself from it.

Every time I was uncomfortable talking about it. Every time I didn't want to discuss it. Every time I wanted to be

loved. And I had no idea because I was the first person to have the website, the business card, the brochures, the networking meetings.

I'm the kind of girl, Robert, who I was hit by a car. I was in a coma. I couldn't sleep for a year and a half. I had a terrible head injury, learning trouble, and I still graduated as a National Merit Scholar and went to a top college. So I'm a good student.

**Robert:** And you're a persistent person really going for it.

**Morgana:** I just didn't make a buck.

**Robert:** That whole unconscious buried image of money as a violent biker, I love that. Why would you want to attract it into your life? So somehow, unconsciously, you attracted that.

**Morgana:** It's against my values, and I needed to be protected, and I despised him. Every single time, 100%, when you've got a battle between your conscious awareness and your subconscious mind, your subconscious mind will win. It just will.

**Robert:** And so how long did it take you then to start to shift that?

**Morgana:** Well, instantly because I didn't want a relationship with this biker. Again, this is just kind of accidental. None of

this had ever happened before because afterwards I was looking around. The biker and I broke up. And I have to tell you that that is really scary because when you break up with your money, I suddenly was, “Oh, crap, I just got rid of the only money I have. I just rejected money from my life. I have no money. Now what?”

I thought, “Okay, who could I have in my life who I would want so much that I would want him even though he’s money?” Do you hear how completely backward that is? Money felt so unsafe. I had been beaten up by money for my whole life, and I didn’t know it because I always had a home. I went to a good college, but stuff had gone on with money.

What I’ve learned in the years that I’ve coached it is that, really bottom line, when you go deep enough, money is not the reason that you’re pushing away money. It’s the other issues that you never knew had anything to do with money. But we’ll save that for another conversation.

**Robert:**

So when you’re working with clients now that have a problem attracting money, maybe not as bad as you had it, but some much worse, do you often help them identify who money is for them as a person like that? Is that true for a lot of people then?

**Morgana:** Yeah. Some people just get it because the pain is so up there on the surface, and for some people it's a lot of work and guidance on my part to safely get them to a place that is raw enough to create a really powerful money monster that gives them leverage.

The pain is usually, I think, universally not really about money. It's the stuff money represents, which is lovability, safety, freedom. So every issue of every time you've been hurt or betrayed or lied to or rejected is actually even more relevant than the dollar amount in your bank account. That's where the dynamic comes from.

It continues to shock me after all these years how financial the results are at the end of this process. Even this week I got three emails yesterday about people just doing what I'm teaching, these are clients, and how every single time they do what their money tells them to do, bam, thousands of dollars, bam, they're booked for the week of clients in just a matter of hours.

I'll talk about what that half of the process is because the first half is uncovering the pain, personifying it as a monster. Because of my experience having done this thousands of times with people, I have a sixth sense. I can hear and know when we have your monster maybe deeper than you can, so I can tell when you're cooked.

**Robert:** I understand. You just have an intuitive sense of it just because of working with people so long on that.

**Morgana:** I'm your money whisperer.

**Robert:** And so do you help people then do what you did, shift the monster into something much more attractive for them, a more subconscious representation of money that of course you'd want to be with?

**Morgana:** That's the fun part.

**Robert:** Fascinating.

**Morgana:** First we get rid of the monster. Most people are far more dramatic than I am and take out flame-throwers and sulfuric acid, very, very effective swords, crossbows. Some of these monsters are really freaking scary and big. Whatever it takes.

And then when it's gone, which as I said, can be really scary because it's been your lifelong companion, it's, "Holy cow, this is really different and empty." Now we get to the fun part.

This is what I've learned over this thousands of years that I've been doing it.

**Robert:** How many years actually?

**Morgana:** I would say close to eight, seven or eight. You bring in what I call the “Money Honey.” I didn’t come up with that. Somebody threw that out at a seminar back in 2006 and it stuck. What I’ve learned over the years is that you don’t want a Money Honey to be a fluffy red cat, or a dog, or a horse.

Clients have had some pretty cool stuff immediately with that kind of Money Honey. Usually I see some pretty magical things happen within 24 to 48 hours. I’ve had a couple women get their first child support checks in over a decade.

**Robert:** Really?

**Morgana:** Seriously, I get so many emails that I don’t know what to do with them. I’ve gotten very sloppy about posting stuff because it just gets overwhelming. Listen to me complain.

What I discovered is that the people who have the best results financially over the long term and emotionally in life transformation is when your Money Honey shows up in the guise of a lover. Mine happened to be when I was thinking, “Who would I, Morgana, want in my life so much that I’d want him even though he was money?” Of course he showed up as tall, dark, handsome, totally

gorgeous, romantic, wearing a tuxedo, and carrying a bouquet of red flowers. Duh!

**Robert:** A real boyfriend might have problems competing with that, however.

**Morgana:** Well, actually, I had a real boyfriend at the time I was totally in love with, and guess what, you get to have both because you can't actually sleep with one of them.

**Robert:** But it's there. You sort of reinstall it in your subconscious. How do you do that?

**Morgana:** The more real your money monster was, the hotter and more and more available you are to the extreme opposite. And typically married clients or clients who are happily involved with somebody almost universally are uncomfortable having a sexy Money Honey.

That's why I say, with the thousands of people I've done this with, I have to date never heard from somebody that they successfully physically had sex with their Money Honey. However, the majority have had more sex with their spouse.

**Robert:** No kidding?

**Morgana:** Well, when you're feeling juicy and sexy and hot, you've got a really good option right in front of you. And it's

funny when I coach women on this, their husbands who have no idea what we were doing together suddenly start to look at them different.

Also, because their money is kind of this hot guy, when they get to the next step, “Money, what do you want me to do so you can stay with me? What do you need from me? What would make you happy?” Typically, like a guy, he says, “Well, I would like you to get some black lingerie.” And then they do that, and then they get a \$10,000 check the next day. I’m not joking. I made a list of things that Money likes and doesn’t like.

A man’s self-worth is so tied into his net worth and his ability to take care of his wife and kids, and nothing castrates a man like feeling inadequate financially. And then when he has slayed the dragon and his new money is looking at him like her hero because he slayed the dragon for her, he feels like such a man. And that is so attractive to money and clients and jobs and women, including his wife.

**Robert:**

This is amazing. I’ve never done an interview talking about quite this thing. This is great. Have you found that some version of money monster is there for most people or just some people?

**Morgana:** I would say that it's almost universal because I have coached multimillionaires whose love lives had been destroyed by money. It shows up in different ways, even the mega-rich, taking jobs with clients that they don't like because they don't want to lose the money, being taken advantage.

It's interesting. The stakes are even higher because now you've got tens of millions of dollars to lose instead of tens of thousands.

**Robert:** Well, you often hear these stories about people that make a lot of money that are poor tippers and are very stingy with their money, and so they have a certain kind of money monster as well. They're making a lot of money, but it's not a healthy relationship.

Or you see these top company presidents making millions of dollars while they're laying off tens of thousands of people, and you wonder what's wrong with that picture.

**Morgana:** That's a big monster. British Petroleum is a big, global monster. You've got this mega-billionaire in Iceland who has nothing left, all of it, and you've got wealthy families falling apart because they no longer have billions or hundreds of millions. Now they just have a few million

and all the cracks in the relationships are starting to show up.

Some people honestly have a good relationship with money, and they hire me anyway. This is so funny. Jocelyn, and I can share her name because she has shared her story all over the planet, when I received her coaching application, I felt that money was not her issue. I wasn't getting the buzz, the energy, about that, but there was something going on about her body.

What I didn't know until we worked together was that her weight had swung between 98 pounds and 180 pounds in under six months.

**Robert:** Oh my god.

**Morgana:** She was told that she was supposed to be dead a couple of times by her doctor. And her monster was her body. We did exactly the same process. In fact, I took her through Financial Alchemy as though the problem was her money.

We drew from things that had to do with invalidating experiences that invalidated being a woman, invalidated having a female body. That was why she lost all that weight to begin with, and there's been this yo-yo.

When we changed her relationship with money, knowing that money is simply a metaphor for life in the universe, what happened was instantaneously she changed her relationship with her body as though her body were a person. And she realized how her body had saved her life and loved her and had been her friend through all of this.

She's not the first person, but I can share her name and her info because she's making her story public. She no longer needs to diet, and she loses weight naturally. She no longer needs to obsessively exercise because her body and her money want her to be gentle with herself. This happens with women almost all the time. The relationship with money is related to your lovability, which is almost always related to our body relationship and body image.

A side benefit is women lose weight without dieting because they feel so loved and so full. And they're going off getting pedicures and buying the black lingerie to make their money happy.

**Robert:** That's fantastic.

**Morgana:** I got an email from this guy yesterday who wants to sell me this financial product to sell to my clients, and I'm writing back, "I don't think that's appropriate for how I work." He's writing back saying, "Well, your competitors

are using this.” I just have to laugh. Robert, you can hear what my conversations around money sound like.

**Robert:** That’s silly from your point of view.

**Morgana:** And yet I’ve never met anybody who gets financial results as quick and as big as I get as consistently.

**Robert:** It seems the reason why is you go really deep. It’s this whole thing of the subconscious. The subconscious is controlling things. You become aware of the subconscious. You realize that that’s not serving you anymore. That disappears, and it leaves space for a new image or a new body, a new person representing money, as you say, your Money Honey.

**Morgana:** I want to overpower. I want to override, and I want to overpower all of your negative feelings about money with something so juicy and romantic and lovable that you want it more than your fear.

**Robert:** So Morgana, you gave me a bunch of questions that I could ask you that are related to none of this, which I think is kind of interesting. These are sort of more conservative questions I suppose.

Now some people may want to contact you. I think some people listening to this might go, “This is kind of

intriguing.” You’ll do an initial conversation with people to see if you’re appropriate to help them, right?

**Morgana:** Yes, but I need an application first because if we’re way wrong for each other, I’m going to save both of us the trouble of the conversation.

**Robert:** We’ll have a link if anyone would like to contact Morgana and find out more about what she does. But here we are on this conversation, and I want to see what things we can take away and learn right now, if not a complete transformation, at least some deeper insights.

So I’m the average independent professional, and I’m doing okay. This is what I see all the time, and yet I’m under earning. A lot of my clients have business clients. What I help them with really helps with their bottom line and helps them make a lot of money in many cases, businesses. And yet it’s very hard for them to charge enough. So that’s sort of the average thing. It happens all the time, everywhere, everybody I talk to. So I really believe it is universal to some degree.

Of course, I don’t bump into people that say, “Well, I have all the money I ever need, and I have a fabulous relationship.” Why would they contact me then, right? So

I'm sure there's people out there, but I bump into people that definitely are holding back.

What is the first thing that you would recommend they try to do to start to shift this relationship, try to understand where they are with their money, where they are subconsciously? Is this something they can do themselves?

**Morgana:** Yeah. Yes or no. It depends on them. Some people do. The wild thing is people do, and then they hire me, and then they still hire me.

**Robert:** Well, same with me. In the Marketing Club, I give away tons of information, and then some people say, "Well, I want help," and really go into the next level, and we do the Marketing Mastery Program.

**Morgana:** Right. And yet some people do a really marvelous job on their own. Then you still want to do the process over again at points where it's just time to grow. You need to grow, and your Money Honey wants to grow.

Absolutely. Here's the place to start. It's really magnifying the pain. That's why I call this Alchemy because the first step in alchemy is called nigredo. In Latin it's the blackening. You want total contrast. You want all black or all white, all bad or all good. You don't want mud. You

don't want money that's a little good, and it's a little bit bad.

Somebody who's doing okay is much more challenging than the person who's about to lose their house.

**Robert:** Oh, interesting, because she hasn't gone into the blackness yet. There's the black part in there, but it's sort of covered up, and it's kind of okay. But there still is a black, dark something deep down. So, yeah, I understand.

**Morgana:** Part of how we function and survive is we can tolerate a lot for a long time. So people who contact me saying, "Yeah, I'm doing okay. I would just like to do a little bit better and have it totally be effortless," it's "I want that for you, and I think right now you're not ready."

When somebody really wants it, it's just so crystal clear. Again, it really has nothing to do with how much money they have or they don't have. It has to do with how much they want the change, what the lack of change is costing them.

I work with people that you described, but what I'm pointing to is the first thing you need to do, and it can be scary. Just set aside everything positive about money because you don't want mud. You want to paint money with such a black brush that you have absolutely no

reason to keep it in your life at all. You're just, "Get behind me, Satan."

**Robert:** Would that include making a list of all the terrible things about money?

**Morgana:** Whatever. If you're kinesthetic, and that helps, then yeah. It may not be necessary. Going superficially actually can be enough to have some really great results.

I hear from people all the time. Every time I do a teleclass, somebody writes to me with amazing stories. People make five figures within hours of listening to a call, so I don't want to tell anybody this can't happen. But the way to do it is to start with the monster. The monster is your ticket in.

**Robert:** Your ticket in.

**Morgana:** He's like the price of admission. And the bigger the monster, the bigger and better your Money Honey. So you want to uncover all the bad stuff about money enough that you just can't get rid of your money monster fast enough. That's how you start. I've tried skipping over that. No, it's the alchemy that gives it the juice.

**Robert:** It's interesting just as a parallel. A lot of people know I use The Work of Byron Katie. In a similar way, she says when

you want a transformation in your relationships and they're not working, you do the sheet called the "Judge-Your-Neighbor Sheet," and you don't want to be kind. You want to be as judgmental as you possibly can about your spouse, your mother, your father because until you can get to that deep anger and judgment and everything, it's really impossible to turn around.

If you just say, "Oh, my relationship with my mom is okay, but I'd like it to be better," that's not going to do it.

**Morgana:** You're lying to yourself.

**Robert:** Someplace there's a place that's acting on us subconsciously that says, "My mother is a bitch, and I hate her guts." Now that's not true for everybody, but as an example. When you can really see that deep down that's what you've been believing, then that's the first step at starting to let go of it.

**Morgana:** What I want for your people is to go full out and be the victim. Especially if you're a coach or a consultant and know better, you have not been allowed to be the victim. Be the victim. I totally validate whatever that experience is.

I have heard things that I never thought really happened in real life. The stories that I have heard, I'm not even

going to say here, but a lot of really bad stuff happens, and it needs to be owned.

The very first step is a time to blame because, guess what, you are anyway. And all the affirmations in the world are just like slapping Band-Aids on a poisonous wound, and you want to rip it out.

**Robert:** That's often what we try to do is kind of smooth things over and make it better from a rotten core. And that's really not possible. You're digging out the rotten core.

**Morgana:** You want to make money the bad guy, not you. Again, please leave all personal responsibility out the door for the first half because it's all going to be personal responsibility in the second half of the relationship where you are 100% responsible for your relationship with your Money Honey.

Going into it, you get to be the victim. Otherwise, it doesn't really work.

**Robert:** Can you give me some images of some money monsters that you've sort of discovered in working with people?

**Morgana:** Some people it hasn't been a real specific person for a long time. Some people have dictators. Hitler is always a really good monster, but a lot of them are just gray, greasy hair.

I love to ask people what their monster smells like because that is such a primal non-intellectual animal scent.

Eyes, maybe the fingers look like razor blades. Everybody has their own, and the more you don't force it, the more it kind of pops up as itself.

**Robert:** So you're looking for a multi-sensory, three-dimensional complete experience of this. Not an abstract kind of money monster, a real money monster for you.

**Morgana:** I don't want it to be an intellectual exercise. Money as a concept is an intellectual exercise, and that's why the change doesn't last. Again, we are overriding a lifetime of conditioning here, so we want to make the experience really intense. And I will use absolutely everything I learned about you against you to get you there in a safe way. I haven't ever lost a client.

**Robert:** Down the dark money hole.

**Morgana:** We always come out the other side. It's the only reason I do it because the monster part is not fun for me. Everybody walks off with, "La-di-da, I've got this hot, sexy, wonderful Money Honey," and I'm still reeling.

Just create a bad-ass, nasty monster that you have no attachment to keeping. In a way, the Law of Attraction people have done us such a disservice by telling us that all we have to do is think positive. In fact, making us afraid of thinking negatively just suppresses what is legitimately there.

The monster is real. Bad things really do happen and need to be acknowledged so that we can heal and make a choice. First love your victim for a second, and just create your monster. I'm the feel-bad coach. On the other end, as bad as your monster is by definition, if you really do the process, your honey will be even bigger and better always.

**Robert:** Now I've created my monster, whatever it might be.

**Morgana:** I can hear you're just a puddle of tears and quaking in your boots. Boy, that's a big monster, Robert.

**Robert:** So now what? There he is. Now what?

**Morgana:** Get rid of the bastard whatever you have to do. Here's the thing. Me with my super coaching powers over here, it's funny, I'll know if he's gone or he isn't gone before you do typically.

You want your monster to be 100% gone, and if you aren't certain, he's not. When people tell me that they have

trouble creating their Money Honey or it's not working for them, it tells me that they didn't really fully create and get rid of the monster first.

**Robert:** Well, what are some specific techniques to get rid of this monster then? I'm aware of him. There he is. It's visceral for me. I see what it's cost me to be at the effect of that monster my whole life.

**Morgana:** If you are 100% willing to get rid of him, you will. And it may simply be rejecting him. Because nobody's been able to take me as deep as I can take other people, my breakups have always been rather mild, but good enough to work.

When I'm coaching somebody, I want to make sure that it's gone but good. There are no physical traces that can reconstitute themselves later on.

**Robert:** It seems to me that just the seeing of this, bringing it into the light of day, weakens it pretty dramatically because, after all, this has been totally unconscious to you up to this point. I mean totally.

**Morgana:** Well, what typically happens is bringing it into the light of day is, for some people, the most terrifying experience of their life because it's so real to them. Getting rid of it is one of the most shocking and empowering and

enlightening experiences of their life. And things that I listen for that I almost always hear is, “Oh my god, I feel so much lighter,” or “Oh my god, the room looks lighter.”

**Robert:** That’s a transformational experience.

**Morgana:** And they know it. They know it. and once it’s gone, even bringing in the Money Honey can be scary because if you’ve never experienced that kind of unconditional love, or you’ve never experienced healthy, romantic love, or if you’ve been abused romantically or sexually, the notion of having someone that you want that badly, that desirable to you, loving you, can freak you out and must be safe. Even knowing that ultimately we are going to get to that spot, if I have a client who cannot go there, we do not go there the first session. That’s happened a couple of times.

I’m giving away all my secrets, Robert.

**Robert:** It’s okay. Some people still need help with this. Keep going.

**Morgana:** Well, I’ve taken so many seminars that tell me to tell people what to do and not how to do it and good luck. Here’s another secret. Your Money Honey, by definition, will not force himself on you. You initiate. You are always in charge of the relationship. Now, he may get upset with

you, and I've got a great story about that that came in yesterday that I posted on my blog, but it's safe.

Seriously, creating the Money Honey can be as terrifying to people as creating the monster. You need somebody who you feel safe with and you love. And yet the stakes and the reality are never going to be as real with a fuzzy red cat as with a human being who needs your love.

That is one of the weird quirks of this. Your money needs your love. He wants to be with you. She wants to be with you, Robert, and you break her heart when you undercharge, or you throw her away, or you treat her like a monster, or when you treat her like a whore, and you cheat and exploit and lie. It horrifies her.

**Robert:** So the Money Honey is just like the monster. It's a real living entity, although it's not just in your mind. It's in your being somehow.

**Morgana:** People really get turned on, so much so that they're afraid that they're cheating.

**Robert:** That's fascinating.

**Morgana:** It's a real concern, and I love it. The more your Money Honey pops up, and you aren't struggling with it intellectually, the better the process is working. There are

some stories that I love where your Money Honey is not your type.

I have one client whose Money Honey looks sort of like Yanni. Not her type, but this guy is. She's totally not into the long-haired airy-fairy types, but this guy is. And what's great about that is it makes him totally different from any guy she's gone out with.

**Robert:** Well, so how do I bring this in? First of all, with the monster, you're looking at all the aspects of it and making it real. So after that, how are you making the Money Honey real to you?

**Morgana:** Well, Robert, who would you want to have a relationship with so much that you'd want to have a relationship with her even though she's money?

**Robert:** I'm not sure I'm willing to share that on this call.

**Morgana:** Who would make your heart soar? Who would you do anything in the world to please because you love her, and she loves you? Come from that place that draws forth your knight in shining armor, who makes you the man that you never thought you could be, but you would be for her because she sees that in you? That's where your Money Honey comes from.

**Robert:** I'm writing all this down. Even though we're getting it transcribed, I'm really trying to get this. Very, very interesting. So someone who would make your heart soar, someone who would make you the man you knew you wanted to be.

**Morgana:** It's different for men and women, which makes it actually a lot of fun because it is different.

**Robert:** So then, like the monster, I make this as real as possible what they look like, what they feel like, what they smell like, a completely three-dimensional, fully sensory thing. And I call her my Money Honey.

**Morgana:** Or whatever she wants to be called.

**Robert:** Some people might use a different name, right? So Money Honey is sort of the generic term for it, so to speak.

**Morgana:** It's funny. My people, my tribe, they just say, "Yeah, I was talking to my MH today." It has become totally shorthanded. Speaking of people talking about MH, I got this letter from, Sarah Angeli is fantastic. She writes me one of these letters every two weeks, and then I post it to my blog. She discovers these amazing things. She's the world's best teacher on Money Honeys, I think, just sharing her own experience of her own relationship.

She was talking about how when she's making her Money Honey happy and doing what he wants, the money is just pouring in effortlessly. Then she does something that upsets him, and she suddenly finds herself in the red.

So she had a conversation with her MH and told him that she really didn't want him to do that anymore, that she found it really traumatic, and would he stop expressing his displeasure that way. He agreed. He made a promise to her. She made a promise to him.

She actually said to him, "Look, I respond better, I want to learn through being inspired, and this is traumatizing me. Please stop." He agreed to stop, and she agreed to listen to him sooner.

She shares this, and then she shares the story about how she said, "So what do you want me to do?" He told her what he wanted her to do, and she did, and immediately she got a client and a tip. Then she completely booked herself out for, I think, the month within a couple of hours.

Before the money cleared, she had this super-low balance. The funny thing is that it never went below 90 cents, so it never actually went in the red, but she got the message. He kept his word that he would not put her in a negative

balance, and she kept her word that she would do what he told her to.

**Robert:** Very interesting.

**Morgana:** The notion that you could ask your Money Honey to promise you something I'd never heard before. I thought, "Wow, that's really brilliant."

**Robert:** Morgana, let me look at life after creating the Money Honey and get down to sort of practical things. I've got the relationship with my Money Honey. It's real. I'm feeling a whole different relationship with Money.

I have a meeting with a prospect coming up, and I know in the past that I would often undersell myself. I wouldn't make as much as I want to. Here's the test. What does one do, if anything, in relationship with your Money Honey and your everyday situations where you're having selling conversations or talking to people about your business or putting together whatever?

**Morgana:** Robert, bring your money in the room. Feel how you feel about your money, and ask her what she wants you to charge. You are a loving partner who wants to make her happy, and honor and respect her, and not cheat on her with some stranger that you've never met and may never meet again.

**Robert:** After all, you have this relationship that's very intimate with this entity.

**Morgana:** For the rest of your life. So who's it going to be? What does she want you to charge? Boy, does that take a lot of guesswork out of it.

**Robert:** I suppose you could ask that about, "Well, I'm creating a new service. What does she want to charge for that service? What would make her feel good?"

**Morgana:** Who does she want you to go into business with?

**Robert:** Who does she want to work with? What are the ideal clients she would just love working with? Very interesting.

Before, the monster would go, "Oh, you can't charge anything. They'll think you're ripping them," off, blah, blah, blah, but the Money Honey talks in a very different voice. Interesting.

**Morgana:** Here's something that I say to clients all the time. How you vote on your value moment to moment is not very useful. It's not accurate, and it's not useful. It'll go all over the map, so ask your money. What you think you're worth is not a reliable measuring stick because it will change with your mood and is just not terribly trustworthy or reliable.

**Robert:** Another way I see this, Morgana, is there are parts of us, which we might call our ordinary I, our ordinary selves, our personality, that are not very deep, not very essential. And that's sort of what you're talking about. You're asking your mind in a way, right, the ordinary part of yourself, "Well, what should I charge?" and then your mind goes spinning. When you tap into this part, it's like a higher part of yourself that is, I don't know, something that your ordinary mind doesn't know.

**Morgana:** When you ask yourself, then it's, "Well, who do I think I am to think I'm so good?" blah, blah, blah. But when you take it completely out of yourself, which is why I make the money monster a completely different person, because you don't want to kill off a part of yourself. I make your Money Honey a completely other person because your Money Honey is perfect. It really kind of cuts through your own chatter.

**Robert:** So you could even say that your Money Honey is a higher part of yourself.

**Morgana:** Go ahead and say God. That's going to freak out some people in the audience.

**Robert:** God, life, spirit, whatever it is.

**Morgana:** The universe. I believe the universe and whatever you want to call the universe. I find universe is rather non-denominational, speaks to us, gets our attention as human beings through love, money and health.

I was a religion major in college, so I spend my life pondering the question what is the universe, what is it to be human, and how we have a better experience. I just use money as a great metaphor because I think it's the biggest boogeyman in our lives. It breaks up marriages. It kills people. It's a great place to start.

**Robert:** If you just look at it in the ordinary way, it has a lot of associations around scarcity. It has associations around success. I'm not successful, i.e. I'm not okay unless I have a certain amount of money.

**Morgana:** The words self-worth, self-esteem, both financial terms. Worthy of love?

**Robert:** Those are all very distorted ways that we bring ourselves into life. So money is real for us all the time. It's there sort of lurking, trying to control things, but it's not doing a very good job.

**Morgana:** I spin money into a spiritual teacher. That's really all you can do with anything that challenges you. I also don't want it to be a mean teacher because that's the monster. I

don't want it to be a rejecting mean teacher, so we make it the lover who adores you, who loves you unconditionally.

When it looks like he's going away, you really left, and he's teaching you. Actually, Buddhism is very much like that. Buddhism looks at the universe as inherently loving and benign, and that every horrible thing that happens to us is actually for the sake of our ultimate happiness and enlightenment and simply to teach us to reject what hurts.

You have a choice. Every time something happens, life doesn't stop, but this gives you the best tool on the planet for dealing when things happen. Where you have a setback, you talk to your money. You find the opportunity.

I did this with a client around the pain that she couldn't get pregnant. Money was no longer the issue, so what comes up? The universe has another challenge. This is the thing you want that everybody else can have that you can't have, the pregnancy. We did it. I think I told you this story. Within minutes, her menstruation dried up, and she was pregnant the next day.

**Robert:** Really? I guess she had to have a man helping her with that.

**Morgana:** You may not be able to have sex with your money, but you can get knocked up.

**Robert:** Boy, this is not only fun. This is fascinating and profound. I love it when I'm learning something new or learning a whole new perspective. This is something I had never, ever freakin thought of. I'm really loving this, and I'm really feeling inspired by this.

Let's look at some other practical issues. You listed some of these.

**Morgana:** Give me your hardest question, Robert. Challenge me.

**Robert:** The hardest question. Well, one of my goals, and one of the reasons that I'm working, I guess, is I want to pay off my mortgage and my second mortgage for our condo, which feels like a bit of a burden. We're paying it off pretty quickly, and we're doing pretty well nevertheless, but wouldn't it be great if I could pay that off a whole lot sooner and just not have that debt anymore? That would be wonderful.

**Morgana:** I've got a story of you. Athena Burke is hysterical because when I interviewed her, she had already done the process. She had bought every book and CD and listened to every teleclass I had, and she had this really, hot, awesome musician Money Honey. Yet we're having a conversation about her hiring me. Even better, she has no money. She has all this debt. She's got these two young kids, and she

doesn't want to be married anymore. She hires me anyway.

I had to bite my tongue. I was just flabbergasted. Everything about being scared of hurting people came up. But you know what? I've learned to respect people to allow them to hire me.

She had, of all the money monsters that I've coached in my lifetime, one of the scariest. We did the process again because she just knew that I could take her farther than she took herself. We did the process. We had the new Money Honey, and I continued to coach her.

In less than four months, she went from almost no income, charging \$125 an hour, all this debt, two small kids, she kept the two small kids, to charging thousands of dollars making tens of thousands of dollars a month, having a waiting list, working part time, divorcing the husband, making more money than she ever imagined possible, and going on money-moons with her Money Honey down to Miami on a spiritual quest.

**Robert:** Money-moons?

**Morgana:** She's not the only one. Here's why I brought her up. This is the kind of stuff that I hear from my clients. The reason I brought her up is because even before, she immediately

raised her rates because I wasn't going to let her charge so little. Come on. Good luck.

Seriously, she was charging \$10,000 a client instead of \$125 an hour. Even before that, within the first month or first few weeks of our coaching together, I think the first thing that happened, and I have it written down on my website, was essentially that she got a call from her bank out of the blue offering to renegotiate her mortgage at a lower rate and pay off her credit card. They called her.

I'm going to look for it really quickly because it's so much more interesting what she says because what she said the real miracle was was not just that, but it was the relationship with money. The cash, and the mortgage, and all that kind of stuff was pretty shocking.

She wrote her new relationship with money has changed everything for the better. She's so grateful, relieved and happy. She also wrote this is the most difficult time of her entire life, and she's had quite a life, leaving her husband, having two young kids to take care of, and following the suggestions of her money through all of it.

She's been into absolutely uncharted land, and through all of it, her money has been true, loving, brilliant, miraculous and steady, and this has translated into her

being all of those things. She gets it. She's getting it more and more. She's fully handed everything over to her Money Honey, and she follows his direction.

Her mortgage company called and asked her if she'd like to refinance her house at a lower rate, and they would cover all the expenses. They called her. "Is that a miracle or what?" she writes. It turns out that she'll be able to refinance, and they'll also pay off her huge credit card debt, and her payment will still be less a month.

She says that's one huge example that's a real-world miracle, but for her, the real miracle is that she feels empowered, ready, of service to the world in a big way, and excited for everything.

All the rates that she charged, the huge amount of money that she started charging for people who loved her and couldn't wait to work with her and thanked her, was so scary for her to charge so much, and she only did it because her Money Honey said, "Charge this much."

Every time she raised her rates when it was \$3,000 to \$5,000 to \$8,000 to \$10,000 she said, "Oh, no, money, I can't do that." I know exactly what that's like. She would do it anyway for his sake and trust him, and get more clients at the higher rate.

**Robert:** I can imagine some people listening to this are going, “Yeah, but isn’t that greedy? Isn’t that this? Isn’t it that?” Who’s speaking there? That’s their money monster.

**Morgana:** That’s of course what your money monster will tell you. Not just BP and Halliburton should be making money and living well and sending kids to college. Your poverty doesn’t save the world. That’s another one of my promises.

**Robert:** I had financial goals years ago, and I struggled really with this for a long time. Finally, I was hitting those financial goals on a very regular basis. A friend said to me, “Well, Robert, how much is enough?” I see that there’s the money monster trap sort of on the other side that you’re making really good money, but it’s never enough. Can you speak to that?

**Morgana:** I would ask your Money Honey how much is enough.

**Robert:** How much is enough? Who knows what that answer might be? But I can’t figure it out with my mind is the point.

**Morgana:** What I just heard because it’s such a cool question, and I just asked. Mine said, “Bigger than you think, and it’s all for the sake of growing you.” I like to hide small. It lets me

off the hook. It's safer. He wants a bigger game for me than I would naturally pursue myself.

He also sees more for everybody. I got an email years ago from someone who wrote that she didn't pick up pennies off the ground because somebody else might need it more. I looked at that, and I thought "Wow, and that's assuming that there won't be a penny for that other person when you're given a gift."

**Robert:** Let me give you something else from someone. A friend of mine in Victoria, Canada who I really like and respect says, "One of my values is to live lightly on the planet, so I don't have a car." He could afford a car, but he doesn't have a car. He takes public transportation. He doesn't travel a lot. He lives a very simple lifestyle.

**Morgana:** That sounds wonderful.

**Robert:** I don't see him being in a lot of survival, although, I kind of accept what you say and believe it, that we all have a money monster no matter what. To some degree, it's hidden there. I really believe that.

**Morgana:** I totally believe some people don't have money monsters. I had a billionaire mentor who was building peace libraries in Israel and Palestine. I don't think he's got a

money monster. He may have. He loves the work I do. I just don't think he has the money monster now.

**Robert:** But for the rest of us.

**Morgana:** For the humans on the planet.

**Robert:** So this whole thing if you live lightly, you pollute less. If you buy less stuff, you pollute less. If you travel less, you pollute less. I think there's a reality to that, and what do you say about that? What does the Money Honey say about that?

**Morgana:** Well, you already know the answer, Robert.

**Robert:** But I'm interviewing you.

**Morgana:** I wrote an article on my blog at [www.AbundanceandProsperity.com](http://www.AbundanceandProsperity.com) that actually went down a list of money likes and dislikes. Money doesn't like pollution. If you look at it just intellectually, pollution is not economically sustainable. We lose our water. We lose our agriculture. We are losing our oxygen supply right now with the British Petroleum and the loss of trees.

Money Honey does not like pollution. Money Honey does not like people buying junk. Your Money Honey may actually tell you to go out and buy a thousand-dollar bottle of perfume, but he doesn't want you unconsciously

buying junk. It lowers your vibration, to talk in Law of Attraction terms.

Money does not like you allowing yourself to be abused. If your Money Honey does not stand for your values, that's not your Money Honey.

**Robert:** So when I'm at the store, just a generic example, looking at buying something, consult the Money Honey. "Do you want this? Do you really need this? What would you do? What would you buy?" They might buy something more expensive or more beautiful that would serve them better, last a lot longer, or they might not buy it at all. Who knows?

**Morgana:** Robert, big secret. Money likes France.

**Robert:** Money likes what?

**Morgana:** France. Here's how I know. Here's how I know. Don't tell anybody. One client's money insisted that she do some French cooking and relearn French, which her husband liked. Money has sent two of my clients to Paris, and one of them made \$1.5 million within six weeks of working with me.

Oh my god, he was such a cool client, not because of that. His money told him that it's okay to spend money on

expensive things that you love. This is, by the way, before the \$1.5 million. She just said, “But spend me on things that are worth it. It’s okay with me that you spend me, but spend me on things that are worth it.”

Don’t go unconscious. That’s a really big piece of it. I think what your friend is doing is sublime, perfect. And if he or she makes a lot of money, there are a lot of wonderful, beautiful things to do with that money.

**Robert:** That’s another thing. Ask your Money Honey what money I should give away. I’m sure some of these people making a lot of money are giving it to good causes in some cases.

**Morgana:** I’m very careful about that language, though, because I work with a lot of people who are awesome at making money and even better at getting rid of it, and that’s a key indicator of the money monster.

What works better is, “What shall we do with it? How shall we invest it? What can we do with this?” But give it away, not good language. Do you want to give away your girlfriend? Ooh, creepy. Don’t do that, Robert.

**Robert:** What’s a healthy relationship to charity then?

**Morgana:** I would say, “Money Honey, where do you want to give? How much?” In setting fees, I ask my money, “What is the

minimum that I can charge without insulting you?” That minimum has gotten very high over the years. Actually, I feel a physical pain in my body when I undercharge because I’m betraying myself and him.

**Robert:** Morgana, this is one of the most interesting, fun interviews I’ve ever had, and I hope it gets my people in the Marketing Club really thinking that it’s not just about all these things that you do to attract clients. It’s your relationship with money that is really pivotal in your success, and your happiness, and your fulfillment. I’ve gotten a huge amount from this.

**Morgana:** Doing stuff is very important. Money is not here to rescue you while you sit on your tush. However, if you’re doing everything you’re supposed to do, and it’s not working, you need to change your relationship.

**Robert:** We could talk a lot longer, but we can’t. Maybe we’ll continue the conversation a bit after we’ve signed off. Where can the people in my club find out more about your work?

**Morgana:** Everybody on earth should go to [www.HowtobeAMoneyMagnet.com](http://www.HowtobeAMoneyMagnet.com) and get on my VIP list, which is where all the cool people are. Ooh, cool thing, my VIPs get in on the sales that I don’t tell anybody

else about. They find out about the teleclasses, and they get a free audio class download instantaneously. Couldn't possibly be as good as this one, Robert. Nonetheless, everybody needs to go to [www.HowtobeAMoneyMagnet.com](http://www.HowtobeAMoneyMagnet.com) and get on the VIP list.

Then click on blog link, and just dive into articles and all the great stuff on the blog, the Raving Fans. Read the stories and learn what other people are learning about their money. I just love what Athena and Sarah and Juho and all these people share.

Oh, and Rush Cole, whose Money Honey looks like a Scottish Laird named Duncan Macrae, my favorite Money Honey story. He just showed up in her bed full-out in full Scottish regalia and hot accent.

**Robert:** That's fascinating. So they can read that somewhere on the blog and links. That's great.

Well, all I can say is, from the bottom of my heart, thank you very much for so generously sharing what you shared today. I recommend people listen to this another time. Look at the notes and see what you can do yourself. If you really feel you need Morgana to give you a transformational experience in this area, contact her.

### Robert Middleton Interviews Morgana Rae

**Morgana:** Absolutely. Shoot me a note if anything interesting happens.

**Robert:** Thank you very, very much. It's been great.

**Morgana:** My pleasure. Any time, Robert.