

AWKWARD MONEY CONVERSATIONS

Made Easy



DENISE DUFFIELD-THOMAS



Hey, Gorgeous

We all know that having money conversations can be awkward but I'm here to tell you, it doesn't have to be!

In fact, you'll get better and better at having smooth, painless money conversations as you progress in your business. I promise!

To support you, I've heaps of easy scripts for you. Using these will help communication flow better.

You can tweak them and make them yours or simply read them word for word if you need to!

Top tip: add these into your canned responses for customer service enquiries, save them as drafts or just copy and paste as needed.

Before you get started, don't fall at the first hurdle. Don't make up stories about having to have money conversations. These conversations are simply rites of passage. We all have to go through them. Breathe deep. I know you can do this!

It's your time and you're ready for the next step,

Denise Duffield-Thomas

Money Mindset Mentor



Disclaimer - these are my words and they might not work for you. None of this is legal or financial advice so use your common sense if it's going to work for your situation and business.

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Your client misses a scheduled session

#1

It sucks when a client is late, or doesn't even show. It's a waste of your time and feels disrespectful. So, in this scenario, should you enforce your cancellation policy? (You have one right? No? Time to put one in place!)

I had a 24 hour cancellation policy. You might want to put a 48 hour one in place. Let clients know in advance that the slot is allocated for them and if they miss it, they will still have to pay for their session. This is obviously easier to enforce if you ask them to pay up front.

For the first offense, you might decide to waive your policy as a gesture of good-will, but for repeat offenders you really should enforce it, otherwise you'll continue to attract clients who take advantage of you.

Here's what I do ...

I send a quick reminder when they are five minutes late, assuming that they must be running late, or not able to connect.

Subject: Our meeting now?

Hi Jen,

We're supposed to be having a meeting now on Skype/phone.

Are you having any trouble connecting? Here are the details in case:

[insert Skype details or your phone number]

See you there,

Very simple. No apologies (you might be tempted to say things like “I hope I didn’t get the time wrong!”). Double check your calendar, but don’t apologise, or assume that it’s your fault.

Then get on with your work, checking your email and Skype regularly, to see if they send you a message.

After their session time has expired, send them your cancellation email:

Hi Jen

It looks like you missed our meeting today. I hope everything is okay?

As you know, I have a 24 hour cancellation policy, so you do lose this session as it was booked and confirmed. Next time, just let me know asap if you can't make it, and we can reschedule, no problem.

*See you on our next session,
Kind regards,*

I’ve actually had clients respond, “It wasn’t in my calendar and you didn’t send me a reminder.”

Seriously? Adults are responsible for their own time.

I don’t recommend that you ever send manual reminders unless you can do it automatically. For example, if you use the TimeTrade ([link?](#)) or Calendly ([link?](#)) scheduling software, it will send an automatic reminder.

If you want to get super fancy, you can use the text messaging system that hairdressers and dentists use, to send out an SMS reminder.

But seriously - don’t do it manually. It’s too time intensive and it’s not scalable unless you can completely automate it.

When booking (whether you did this manually over the phone, or via email or your calendar scheduled it) tell your clients that they need to add it to their calendar, and remind them of your cancellation policy.

You can also add a “add to calendar” link on your thank-you page.



Your client turns up late

#2

I've also had clients say "I forgot" When they missed an appointment with me.

Actually, not many clients will admit that they simply forgot! Is this a one-off? Or is it indicative of their personality?

If so, and you've got a coaching agreement in place, it's perfectly okay to call them on their behavior. Make sure you use EFT or a similar method on yourself to get rid of any anger, so you can have a simple conversation about it, without it triggering you.

For example ...

- I'd like to talk about the fact that you have been late for the last two sessions. Where else is that showing up in your life?
- What are the consequences you're facing with this habit?
- How can I support you in breaking this habit?

You can turn something that is potentially awkward into a genuine coaching opportunity for your client.

I had a client once who turned up twenty minutes late to our session. She expected to have her full hour or pay less for the session.

In this situation, take a deep breath and resist the urge to get angry. Try not to take it personally, and just calmly remind them of your policy:

Hi Jen,

I expected you earlier. Our session was booked for 2pm today. Is everything ok?

I'm happy to continue for the remainder of your session time, but next time, can you give me notice if you're going to be late or if you have an emergency?

I'll always try and push it back if I can, but remember I've got a 24 hour cancellation policy.

Ok - so we've got 40 minutes of your session time remaining. What do you want to talk about today?

The reason why I don't give them a full hour at that stage is that there has to be consequences to their lateness. It doesn't matter if you don't have another client straight after. Say that you do.



Your client cancels last minute

#3

If something is a genuine emergency like their child is in the hospital, then these things happen. No problem.

But again, if your client habitually cancels at the last minute, then you need to have WORDS.

Hi Jen

Thanks for letting me know that you won't make our session today. As you know, I have a 24 hour cancellation policy, so today's session will count towards your package allocation and you will be charged for today.

Next time, just let me know asap if you can't make it and we can reschedule, no problem.

See you on our next session,

Kind regards

Your client wants a refund

#4

Refunds happen. There's nothing you can do about it and aiming for a zero refund rate is just unrealistic.

Do you want a strong and steady business? Do you want a six figure, or million dollar business? Then refunds are going to happen, baby!

Yes, it sucks ass. It hurts. It's unfair. It reminds you of that time when the kid in the playground said they didn't want to play with you. It's like getting an F on an assignment.

It sucks dog's balls.

But, we're grown up business people now!

*It's just an inevitable part of being in
business AND it's a rite of passage.*

My first few were like knives in my heart. How could they not like me? It seemed unfair that they didn't love my course.

The best thing to do is to have a rock solid refund policy in place. Without one, people can just demand their money back at any time, for the most random reasons.

It's worth asking if there is something you can do. But always, ALWAYS honor your refund policy.

Hi Jen

Thank you for your note - and we acknowledge your refund request.

We're totally ready to honor our refund policy. Just before we do that, is there any way we can help rectify the situation?

We may be able to help if we know what the problem is.

Let us know, otherwise, I'm happy to start processing your refund in line with our policy.

In some cases, it's something small, like their course password won't work, or there's been a simple mistake that can be solved.

Every situation like this is a chance to save the situation, tighten up your refund policies or simply follow your process and give them their money back. Making it easy and stress free for people WON'T increase the amount of refunds you get - it will however, give people a good impression of you and they may purchase again in the future.

We can get so defensive about refunds and want to argue back. The best, and simplest policy in my opinion is no-questions asked.

As part of our policy, we get people to fill in a very simple survey with any feedback, plus we remind them to delete any course material off their computer.

But give it a specific time-line. It's not an ongoing policy forever. Ours is 14 days for the Money Bootcamp.

Remember that you have to abide by any refund laws in your state and country.



Someone asks for a refund outside the refund period

#5

The answer is simply no.

Recently a colleague told me she had a refund request a YEAR after a customer bought her online program!

Apparently her client was hunting around for cash and decided to chance asking for her money back. This is way more common than you'd think. Some people are SO CHEEKY.

Prevent this by having really tight refund policies with a clear cut-off point.. Apparently the longer the money back guarantee, the better, because people forget about it, but I've noticed that most people request a refund within the first couple of days, when they realize that what you're offering isn't for them.

Dear Jen

Thanks for your note. In regards to your refund request, our policy is a no-questions asked money back guarantee for 30 days after the program is bought.

As you purchased X many days ago, it falls outside our policy and we respectfully, deny your request.

As you still have access, we recommend that you go through the program again and hope that you get value out of it.

Kind regards,

Client asking for a refund for unused sessions

#6

This happens so often! So here's the scenario. Maybe a client purchased a package of sessions with you.

Then they went AWOL. Maybe they cancelled a few. Maybe they decided they needed a break.

Then a year or two later, they contact you asking to resume work with you.

Here's where you need to tighten up your procedures. Did you have an expiry in place? Did you give them clear instructions on how to book with you? Did you send reminders chasing them up?

Maybe you have to own your part in it. Did you cancel sessions or otherwise hold up the process?

Sometimes you have to suck it up and fulfil their sessions. But this time, do it with a specific deadline in place. (Oh, and tighten up your procedures for future clients).

It sucks when your prices have increased rapidly since then, or it's a service you no longer offer (or desire to offer). Doubly worse if they are a pain-in-the-butt client.

So, it's your choice.

If you had solid contracts and boundaries in place, then you can decline their request.

For example:

Hi Jen

Great to hear from you. Thanks for the update on where you're at with your life/health/business.

We won't be able to resume sessions under your old package as it expired on X date.

If you'd like to start a new package, I'd be delighted to work with you again. My new rates and packages are here: [LINK](#).

Looking forward to hearing from you.

No need to get defensive or blamey here. Keep it simple and direct. You can get more specific in follow up emails if they question it, for example, you can give specific dates where they cancelled or when you sent follow ups.

What about if you had no policy in place? Get very specific before you work with them again.

Hi Jen

Great to hear from you. Thanks for the update on where you're at with your life/health/business.

Normally the package you booked expires after 12 months, but in this case, I'm willing to make an exception as long as you book and complete all sessions by X date.

My updated Terms & Conditions are here: [LINK](#) and here's the link for my online calendar to book in for our last meetings.

I look forward to working with you again,

Again, keep it simple and the ball is in their court. Send them one last reminder, tell them that your calendar is filling up quickly and if they don't get their act together this time, then their sessions will expire.



Client trying to negotiate your prices

#7

It happens. People often try and get something cheaper if they can. Remember, everything in business is your choice. If you choose to give discounts, then do it from a place of power.

And it's also okay to say NO, politely but firmly.

It can be as simple as:

Hi Jen

Thanks for your note, and I'm thrilled that you're considering my program.

At this stage, we don't offer discounts, or negotiate on the investment.

Please let us know if you have any other questions about the program - we'd love to welcome you.

Keep it simple

Remember, don't apologise and say "I'm sorry but..." or "Unfortunately..."

Someone asks you to work for free

#8

At the start of your business journey, you might be happy to work for free, to gain experience, or testimonials.

*But at any stage of business,
it's totally okay to say no.*

For example:

Hi Jen

Great to hear from you. Your project sounds wonderful. I'm sorry I won't be able to help as I've used up my allocation of pro-bono work this year.

If anything changes with your budget, let me know. My rates are here: [LINK](#) and I'd be thrilled to be involved.

Best of luck with it!

I don't think it's a good idea to get defensive, "How DARE you ask me to work for free!"

You can also add more info to the email, ideas on how you can bring value to the work and therefore easily justify your fee. You might get business out of it, but if you go on a rant straight away, you might miss a great opportunity.

Someone asks to “pick your brain”

#9

It's the same approach as above, if someone asks you to meet for coffee. If you don't know them, and you know they are just going to pump you for information, then decline, gracefully.

I remember also getting requests for people who wanted to intern with me. I spent hours with them, and then they just disappeared. Never to be seen or heard from again. No more offers of help. They just took the information and left.

The thing is - the stuff in your brain took time and effort for you to learn. And you deserve to be paid for that.

Yes - you should totally give back and be generous. But that doesn't mean you need to meet with everyone who wants to meet with you.

Try this:

Hi Jen

Great to hear from you - and thanks for your interest in my business.

My schedule can't accommodate a meetup at this time. However, I'd love to help you out more - it sounds like my mentoring package might be the best option for you.

Details and scheduling are here: [LINK](#).

Kind regards

I prefer to go for the assumptive position, “oh, I assume you want to be a client”.

If they write back and say “Oh no, I just want to meet you for free” or for a casual meeting, you can elaborate and say something like:

Thanks for your interest in meeting up with me. Unfortunately, I can't accommodate it at the moment, because time not spent with clients is dedicated family time.

Best of luck!



*But seriously, if you love meeting up
with people - DO IT.*

Just be aware of whether you are coaching or mentoring them during the meet up. That is for your paying clients. Keep it light and if they ask for specific business advice during the meet-up, you could say something like:

It's difficult to give advice when I don't know the whole situation, and I'm not your official coach.

How about I send you information about my rates and packages when I'm back in the office?

Someone messages you for free advice

#10

This happens all the time and as you get more known in business, it's going to happen more regularly. Trust me on this.

I usually get these requests over email, or Facebook. For email, my assistant fields them all for me and generally points them towards a blog post or towards one of my paid programs.

You can use the same line as I used in the above example:

Without knowing all of your business, it's hard for me to give you any advice here. It sounds like my XYZ program would be perfect for you.

Information is here:

(Obviously, if it's a customer service enquiry, we help as much as we can, I'm talking about someone wanting free and specific advice on their situation).

On Facebook, if they are a member of one of my paid programs, I generally say something like:

Great to hear from you - and great question.

I can't answer individual questions on this course, but if you ask it publically in our Facebook group, everyone can benefit from the answer and you'll get input from the other members too.

If it's someone who's not on our paid programs, I ask them to post it publically on my business page, or if it's something that can be solved in one of my paid programs, I'll direct them there.

However, if it's a customer service enquiry, I generally ask them to email our support line. People do need to understand that sending Private Messages isn't an official way to ask questions. They might get lost that way.

You might want to help everyone, in every single medium they want to contact you on - Instagram message, private Twitter DMs, Facebook messenger but as your business gets bigger, it's easier to point them in one direction, where answers can be tracked and monitored.



*You could also consider setting up an
FAQs page on your website.*

A client overstepping your boundaries

#11

We all know what this feels like. A client who emails you day and night. Who changes deadlines. Increases the scope of their project Is generally demanding.

First of all - what's in your contract? Have you specifically spelled out what's included and what's not? If not - time to tighten it up!

Remember to set the expectations.

Set expectations on when you'll be available to answer. How many revisions they can expect. What they can ask for between meetings or sessions.

This came up for me when a particular client would email me a question. If she didn't get a response within an hour, she'd Facebook message me, "Hey Denise, I just sent you an email". Then if I didn't respond, she'd Skype me.

After obsessing about it for weeks, I finally sent her this message:

Hey Jen

Thanks for your note - glad to hear you're taking action this week!

Just to let you know that unlimited email support isn't included in your package, so I can't answer questions for you outside of our sessions.

If you do send me a question in between meetings, please email rather than message me. I'll make a note of it so we can address it in our next session.

See you later in the week!

What I found was that when client's questions took time out of their paid sessions, they were more likely to look for the answers themselves, because they valued their time with me.

If you don't want to work on the weekends, let them know that you're unavailable or that you don't answer emails after a certain time at night. Just be honest and upfront.

If you do everything for them, they won't value YOUR time. They will send you questions that they could easily Google themselves. You have to teach your clients to be self-reliant and not to rely on you for everything.

Keep reminding them of what's included, and not included, in their contract. Teach them what's appropriate and not.



*Just because someone is paying you,
doesn't mean they OWN you.*

When asked - what's your speaker's fee?

#12

If you're not a professional speaker and you've never charged for a gig before - what do you do?

You know that saying: "The person who names a figure first, loses?"

It's a classic rule of negotiation to keep your mouth shut and let your opponent reveal their cards first. But seriously, we've all been there and blurted out something because we couldn't bear to negotiate.

That's why silence is such a powerful negotiating tool - people desperately want to fill the agonising space (that's why I sometimes use my mute button, to force myself to be quiet)

But there's a big reason why you need to keep silent during a speaker's negotiation. You literally have no idea what figure they have in mind. Speaker's fees vary wildly, from zero, to tens of thousands of dollars for established speakers.

A big mistake that people make when undercharging is assuming that the client won't be able to afford your fee.

A big mistake that people make when undercharging is assuming that the client won't be able to afford your fee.

Nothing worse than low-balling yourself when the client has a bigger figure in mind.

If you're starting to get noticed in your industry or have a large social media following, then you can legitimately ask for more money. Understand that seeing your face on the speaker's list is VERY attractive, which means money in the bank for the organiser.

So how do you negotiate the speaker's fee?

I remember I was out shopping with my mum, and I got a call from a potential speaking client. I got SUPER nervous when they asked what my fee was, but I said something that in hindsight was genius, and I've used it ever since.

Three magical words.

"What's your budget?"

You'd be surprised how little the question gets asked. Don't think that it's rude or intrusive. In fact, if the person sounds like they are a little weirded out by the question, just say:

"I just want to make sure we're in the same ballpark, and to fit in with your budget"

Another way to ask is "Do you have any budgetary constraints?"

It's really the same question, but it also sounds quite polite. The thing is, don't name a figure. DON'T NAME A FIGURE.

If they straight up keep asking you your speaker's fee, just say "Can you just let me know a bit of information first, and then I can get an accurate quote to you."

People like hearing words like "accurate" and you're hardly going to get someone coming back to say "No! That is NOT OKAY".



Remember, we largely avoid having money conversations because we think we're either going to get into trouble or that people will think we're a bitch. Neither of those things will happen.

If you're really nervous and don't have the script in front of you, just say:

"I'm sorry Jen, I'm just about to step into a meeting. Can I take your phone number and call you back in an hour?"

Or better yet:

Could you email me over some details of your event so I can get an accurate quote to you?

That way you can get composed, have your script to hand and feel ready. Just don't procrastinate the follow up, okay?

Keep on asking questions. It doesn't have to sound like an interrogation.

- What outcome are you looking for?
- How many people will be there?
- Do you need materials or handouts?
- Would you be interested in every participant getting a book or joining my course?
- Where's the venue?
- What are the start and end times?

Whether this is over the phone or email, just get as much information as possible so you can understand if this is going to be worth it for you.

Then ask their budget or just pick a number - make it worthwhile for you.

But remember - information is power. I've accepted many speaking events, not realizing how much was involved, or how much it was going to cost me, personally.



How to decline a speaking engagement

#13

It's gonna happen. You'll get invited to do the most random speaking engagements. And you'll need to learn how to decline gracefully. In my speaking career, I've spoken at High Schools, dance studios, Universities, real estate offices, and government away days.

It's okay to say no.

It's okay to decline requests that aren't really opportunities at all.

This is very simple. No apologies and no explanation.

Once I actually had to pull out of a speaking engagement that I had already confirmed. It was because I was in very early stages of pregnancy and I didn't want to travel to another country. Even though it ticked a lot of my boxes, like the right audience, it wasn't a paid gig, so I had to make an unemotional business and personal decision.

Here's the email I send when I need to decline the request:

Hi there

Thank you for your kind offer to speak at your event.

Unfortunately, I'm unavailable to attend this time.

Best of luck and I hope it goes really well,

Keep it simple and to the point. No need for excuses or for elaborate apologies.

You're asked to donate goods or services to a charity

#14

Hey, if you want to then do it! But if you feel like you've hit your quota or it's just not feasible for you, then it's okay to say no.

Especially if you're asked to donate your time in the form of free sessions. For physical goods like books, then weigh up the costs for you and include them in your budget. For non-physical goods like courses, then consider if it damages your reputation by giving too many away.

Something like:

Hey Jen

Great to hear from you and thanks for your request to donate goods/services for your charity. I'd be delighted to offer a place on one of my digital courses.

OR:

I'd be delighted to offer your members a free copy of my digital book.

OR - for a decline:

I've reached my quota for charitable donations this year, but I'd be happy to help next year.

It's okay to give in ways that feel good to you. It's okay to decline.

Your business, your rules.

Client asks you to do more than what was agreed

#15

This is particularly hard for service professionals like graphic designers or website developers.

You want to be generous and finish out the project but you don't want to be taken advantage of.

As usual, a really strong contract, and agreement at the start, is key.

Make sure they know exactly what and how much is included. How many revisions they get, and when they are expected to deliver their side of the bargain.

You need to be really vigilant on this, so you can be in integrity with your client, but also so you don't lose money, because you can't service other paying clients too.

When you see that the project is getting out of control, start letting them know early.

Hey Jen

The project is going along great. Thank you for your latest round of suggestions.

Just to let you know that your suggested changes do increase the scope of the original project.

If you want to go ahead with the changes, the extra work will be billed at \$x per hour, and I estimate it will take an extra X hours.

Let me know if you want to go ahead with that revised project or if you want to stick to the original plan.

If you're happy to increase the project, then I suggest being light hearted about it, to let them know that you're happy for either scenario. To stick to the original plan OR to increase the scope. However, you will be billing for it.

Keep them updated as they go. Clients don't mean to do this - they often don't understand the "rules" or think they are making "easy suggestions" and it's your job to explain to them how long things will take.



Clients defaulting on their payments

#16

Now, first of all, this totally happens in every business. Clients will default on their payments. Period. It's nothing to be scared of. Things happen; people's credit cards expire, they get their wallet stolen, maybe they're having a short month.

Take action quickly.

Send them an email straight away using very brief, non-emotive, and non-apologetic, language.

Hey Jen

Just to let you know that your recent payment has been declined. Here is a link so you can fix that up easily.

Thanks for taking care of this so quickly.

If you have questions or need assistance let us know.

Then don't be afraid to follow up. Some people could be embarrassed and they're ignoring your email. Some people might not have seen it.

They signed up to your product or service in good faith and you have provided that product and service in good faith and it's just money that they owe you, no big deal.

The follow up email could be:

Hey Jen

Just to let you know as you might not have seen the email we sent you yesterday, your most recent payment has declined.

Here's how you can fix that up:

Or if you have any questions or need help, let us know by responding to this email as soon as you can.



And give them specific instructions. Can they click on a Paypal link and pay straight away? Do they need to login to a system and update their card details?

Be accommodating, yet firm. If they come back asking for more time or a longer payment plan, then be understanding, but very clear on what you expect. Ask them to commit to a specific plan, not that they will pay you back some vague time in the future.

Also, if it escalates and they are not willing to pay you, then you're within your rights to tell them the consequences.

Again, be firm, polite and non-emotive.

Remind them of your Terms & Conditions of sale. Will they be removed from your program on non-payment? Does service stop? Will you withhold something until payment is made?

At what point would you send them to a collections agency?

Here's a bonus tip. When you're sending official emails about declined payments, use your email/newsletter provider rather than your normal email address.

The benefit of that is you can see that it's been delivered or bounced back, and you can usually see if people have opened the email. If they say, "Oh I didn't get it," or "It went to spam," you will actually have proof whether someone's opened that email, or not.



HOPE THIS HAS BEEN HELPFUL!

Good luck in turning all your AWKWARD moments into powerful changes and upgrades in your business!

Here's to the rites of passage that will help your growth and expansion!

You've totally got this, gorgeous!

xx

Denise Duffield-Thomas

Money Mindset Mentor



WHO IS

Denise Duffield-Thomas



Denise Duffield-Thomas is the money mentor for the new wave of online entrepreneurs who want to make money and change the world.

She helps people charge premium prices, release the fear of money and create First Class lives.

Her books "Lucky Bitch", "Get Rich, Lucky Bitch", and "Chillpreneur" give a fresh and funny roadmap to living a life of abundance without burnout.

Her books, courses and events have helped thousands of entrepreneurs all around the world.

She's a lazy introvert, a Hay House author and an unbusy mother of 3. She owns a rose farm and lives by the beach in sunny Australia.

FEATURED IN: Forbes Inc. HAY HOUSE smh.com.au The Sydney Morning Herald BODY+soul

Denise Duffield-Thomas [is] one of the foremost financial advisors for females . - [Entrepreneur.com](#)

Denise has helped her growing community of 120,000+ business owners overcome their money blocks and build successful companies. - [Forbes.com](#)

Denise Duffield-Thomas is a much-needed voice of practical wisdom for women looking to build a financially thriving future. She's also a shining example of what it means to create a business and life you love while also serving the world. - [Marie Forleo, Founder of MarieTV & B-School](#)

I am a massive fan of Denise, her books and her courses. Down to earth, honest, and at times hilarious, she shows us how to create a truly exceptional life. - [Rebecca Campbell, Author of Light Is The New Black & Rise Sister Rise](#)

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Join over 7,000 entrepreneurs to upgrade your money mindset and create your First Class life.

It's my time and I'm ready for the next step



Money Bootcamp is one of the best investments I've made in myself. Being surrounded by a supportive group of women focused on up leveling on their own terms, owning their worth, and creating their wealthy first class life has been life changing on deep levels for me. I feel confident that this will be a space that I can grow and expand indefinitely and its now one of only two Facebook groups that I spend time in. - [Morgan Sheets, Media and Marketing Consultant](#)

Hands down one of the best online courses I've ever done - so many lightbulb moments to be had! My biggest one was in fact just how much money I already made. I set a (in my mind) HUGE goal and I literally just realised that in one year I hit my target income to almost the EXACT number! - [Lara Zibarras, Psychologist & Food Freedom Coach](#)



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Before Money Bootcamp, I was overwhelmed, rather controlling and of course... super blocked around money. I took the leap, and within 48 hours someone paid me double the cost I spent joining the program! This group is fabulous as it's low-pressure, high vibe and incredibly supportive - it's far from a one and done thing. Denise has created a community of world-changers, and I'm so glad to be one of them! - [Gabi Garrett, Journalist & Speaker](#)

When I first signed up for Money Bootcamp, I was drowning in divorce debt, student loan debt, and credit card debt. I am now 100% free of all credit card and student loan debt (and divorce debt, too)! None of this would have been possible if I hadn't made the critical internal shifts that determine how I relate to the world, and to money in particular. I'm so grateful for the lessons I learned here, for the friends I've made, and for the encouragement, support, and consistent little upgrades that helped me to manifest this new reality. - [Melanie Ramiro, Photographer & Artist](#)



I joined MBC is time last year and I was feeling pretty terrible about money. I've earned lots in the past but my story was that I could never hold on to it. Fast forward a year to last night where I was sitting in bed doing a money quiz, only to realise how far I've come. Most - not all - of my answers were completely different to what they would have been at the beginning of 2020. The mindset shifts have been huge. I've totally reframed my belief that making money is grubby and greedy - the family story drummed into me as a child. I now focus on all the positives. There is definitely a lot of work to do, no question, and because of that I'm going to go through Bootcamp again. Because the past 12 months have taught me that this stuff works! - [Colette McBeth, Storytelling Strategist](#)

Oh my goodness! I have been in this community for less than 2 weeks and I haven't even done all the homework for the first two weeks of the course just yet but major shifts are already happening. I am giving myself less than 6 months to raise my pricing to \$200 a month or \$2000 for lifetime pricing. My product has changed lives. I hear this on a daily basis. I serve I deserve. Thanks Denise for that affirmation. I am so grateful for this community. - [Amoya Shante, Freedom Life Coach](#)



THOUSANDS OF ENTREPRENEURS HAVE GONE THROUGH THIS PROGRAM, WITH INCREDIBLE RESULTS.

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