

11: How to Get Over Your Drama About Charging



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With Your Host

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After a decade of coaching thousands of women, I really thought I'd heard it all. But the other day, I had a conversation that stopped me in my tracks. I was teaching a call for our Socratic coaching method certification, and a woman raised her hand for help with her pricing drama. She explained to me that she felt fine coaching her free practice clients, but as soon as it came time to think about charging clients, it felt impossible.

"You see," she explained to me, "if they're giving me their time and I'm giving them coaching, that's a fair trade. They're doing me a favor by giving me their time, and I'm doing them a favor by giving them coaching, so it's equal. But if I charge, then they're giving me their time and money, and I'm only giving them coaching, so then it's unfair."

When I tell you I was gobsmacked. Almost nothing sends me into silence, but that did. I paused for about 10 seconds, and then I just burst out laughing. And she laughed too. Through her laugh, she said, "I hear how insane that sounds, but I still believe it." In today's episode, I'm going to share how I coached her through this, and I'm going to talk about where charging drama comes from and how to get comfortable and even enthusiastic making money as a coach. This one is a doozy, so let's strap in.

Welcome to *The Future Coach*, the podcast for independent coaches, in-house coaches, and the coach curious. I'm your host Kara Loewentheil, founder of The Socratic Coaching Academy. If you want to chart a new path, uplevel your skills, and build a successful career around coaching, you're in the right place. Let's go.

There's one very simple reason so many women have trouble charging for their coaching services. And while I know not all listeners of this podcast are women, and it's certainly possible for people of any gender to have trouble charging for their work, it's disproportionately women in my experience who have this problem. And that's because women are deeply socialized to see care work as what they owe for the privilege of existing.

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Care work encompasses a lot of things: cooking, cleaning, childbirth, childcare, emotional support, logistical labor, etc. In a patriarchal society, this work falls to women and is devalued because of that. We fetishize men in tech who are disrupting industries by just inserting themselves into functioning economic exchanges and draining them dry, but we place no value on all of the care work that goes into keeping society and civilization functioning.

Even within care work, we see the preference and legitimacy given to male versions of the work, which are considered more important and paid more. So doctor is coded male and makes more than nurse, which is coded female. Cooking for your family is a valueless woman's task, but cooking as a chef in a restaurant is a fancy, prestigious job for a man. Teaching in a primary school, that's coded female and low prestige. Being a professor is coded male and higher prestige and pay.

Women are taught that our entire purpose of existing is to be helpful to other people. And that our help is something we should give freely to anyone who needs it or wants it or happens to ask for it. I've talked about this on my other podcast, Unf*ck Your Brain, as something I call instant obligation syndrome, which is the way that women immediately feel obligated to give someone something if they request it. Time, money, attention, effort, sex, whatever it is. We feel like we need a good reason to say no, because once someone wants something from us, we're supposed to give it to them.

And this is why women disproportionately go into the helping professions, and those also have a lower barrier to entry precisely because they're not as valued by society. But then we run up against the part we were trying not to think about, which is that in order for all this helping to be a job or a career, we actually have to charge people money to do it. And that's where the wheels just absolutely come off the bus for coaches.

First, because we're socialized to feel good about ourselves when we're giving to others. And to be very uncomfortable receiving. To receive is to

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implicitly claim that we are worthy, that we deserve, that we are good enough. And that's very uncomfortable for us. And it's all the worse when the thing we're going to receive is money, especially for helping people. Because this is where all the socialization around helping, supporting, nurturing, and giving crashes right into all the socialization that women get around money.

Lest we forget, women are socialized to believe that being good with money means being thrifty with whatever money someone else decides to give you. We're socialized to believe that we're bad with money, don't understand money, and are irresponsible with money. And that to want money makes us selfish and entitled.

So making a living as a coach seems awesome in theory, but then when it comes time to actually charge another human being for your services, the brain freaks out. I think this is actually probably harder for people trying to become coaches than some other helping professions because coaching is essentially talking to people about their problems, which is something women do all the time anyway.

If you go to nursing school, you probably don't feel bad getting paid to be a nurse. You might overdeliver and be over-responsible and burn yourself out because of your socialization, but putting IVs in people in a hospital is not very similar to what you do with your friends when they're going through a breakup. So mentally, there's some space there. But coaching, I think, can feel very similar to offering advice, perspective, and connection in a relational way that feels familiar to our brain from daily life.

We're doing something very different than the role of a friend or family member, but the actions are similar. And since women are taught not to value their own time or energy, it just seems like all the other things we're supposed to do for free to help people. And our perspective and training can feel intangible because they're just deployed as words and conversation. It's not like knowing how to perform a surgery or something else that feels very different from the emotional labor you do all day for everyone around you anyway.

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So you put this all together and you can see how my student ended up with the thought that when we provide coaching to someone, they're the ones doing us a favor, so it should be free. And if they pay for it, we're taking advantage of them. If the idea that someone else is doing us a favor when we do it for free because we need to practice a skill, obviously breaks down when you think about other professions.

In many professions, you do your very first practice for free, for sure. That's true for coaches. It's true for medical students who practice in medical school without being paid. It's true for apprentices in many professions. But in no profession do you practice until you are perfect and then start taking payment. An early career doctor or lawyer or therapist or plumber are all still learning as they do their job. They need those opportunities to practice and excel, and they're still delivering a valuable skill or service that people pay for that they can't do themselves.

It's very insidious perfectionism when we think that we don't deserve to charge for our services if we aren't perfect at them, or at least always better than however good we are now. We would never say we think we need to be perfect, but we just have to be some undetermined amount better than we are now, and that keeps going. Because after all, if women are supposed to help people for free, then if you're going to charge, you better be perfect. That's how your brain thinks.

So you can see how this thought; that it's okay to coach for free, but that if you take money for it, you're taking advantage of people, is a natural consequence of all this socialization swirling around in our brains. And even if you don't take it that far, you might have some drama about charging, either starting to charge or raising your prices from wherever you first set them.

So the first big picture thing I want you to remember and practice thinking is that your anxiety about charging money or charging more money makes sense. I don't really love calling it a money mindset issue because I think that makes it sound like a personal failing. And while our personal histories,

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childhoods, etc., can impact the way we think about money, for sure, there's also a lot of socialization happening here.

Make no mistake, you obviously are going to have to be the one who changes it if you want to make more money. There's no other option. But saying I have a money mindset problem, I think stigmatizes it and makes you feel ashamed and wrong before you even get started working on it. You just have a bunch of thoughts and beliefs that are intersecting to make this particular thing challenging. And that's okay. That's part of being human. After this quick break, I'm going to help you start solving it.

So let's talk about how to start rewiring your brain to turn down the temperature on the charging for coaching drama. I think there are three types of thought patterns that need to be addressed, so you can listen and decide if it's one, two, or all three that you need to practice new thoughts for. Big picture, I think of these as the three core thoughts causing problems.

One, is wanting money is bad or selfish or greedy. Two, is I shouldn't charge to help people. Three, is I'm not good enough to charge for this. And that can be also a version that's like, I don't know if they'll get results, I don't know if they'll be happy. That's all perfectionism. So let's talk about each of these in turn.

First, the belief that wanting money is bad, selfish, or greedy. Society teaches women that, honestly, wanting anything other than maybe a husband and kids is selfish and greedy. And capitalism mixed with puritanism tells us that money solves all problems and buys happiness, but also wanting it makes us bad people. It's not confusing at all.

Money is not inherently good or bad any more than rocks are inherently good or bad. Rocks can be used to build the foundation of a house or to bash someone over the head to kill them. Money is an instrument that can be used to create outcomes that align with our values or outcomes that don't. It doesn't make people one thing or another. It's just a tool that you express your values with by using it one way or another.

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Money is effective. It lets us get things we want much more easily than bartering. Imagine somebody wanted coaching from you, but all they had to barter with were chickens, and you didn't want chickens. They would be thrilled to have money as an option to exchange for the coaching.

So a few thoughts you can practice thinking: Money is a neutral tool. The morality of money is in how I use it. Money is not good or bad. Money is what allows people to get what they want more easily. Clients are glad they have money to exchange for coaching.

The second belief is that you should not charge to help people, or you should not charge a certain amount or more than you're currently charging to help people. This is completely arbitrary because whatever amount you've decided to charge seems like too much. But if we started at zero, there would probably be a number you would decide was okay. For some of you it'd be five dollars, for some of you it would be 500 dollars. It's not a rational calculation. It just all depends on what your particular brain has decided is a lot or too much. And that changes over time too.

I say this because your brain claims that it's not okay to charge to help people, but that's not actually what you really believe most likely. You probably think it would be fine if someone paid you five dollars or 10 dollars or 25 dollars for an hour of coaching. It's that you don't think it's okay to make some certain arbitrary amount of money that your brain has decided is significant. So it's not really about the fact that money is being exchanged.

It's about a certain amount of money that your brain gets freaked out about. That tells you what value you're putting on your work, which is worth exploring more deeply. In the meantime, while you're doing that, here are some thoughts you could practice thinking. Coaching is not just making conversation. I am providing a service that is not available from just anyone. People want to pay for coaching because humans prefer to exchange value for value. They do not like feeling indebted.

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People pay for coaching because they want to exchange what they have for what I can offer them. My mental and emotional work is just as worthy of a value-based exchange as someone else's physical labor, food they grow on their farm, or anything else people want to trade for. People often get more out of help that they pay for. Personal helping and professional helping are different. Personal helping should be free. Professional helping should be compensated.

Finally, let's talk about the third objection, because sometimes when you ask your brain why you can't charge more than, say, 25 dollars, it will say, "It's because you aren't good enough or can't guarantee results yet." The first thing I have to say about this is that you should go back and listen to the episode I did about what clients actually want, because I break down this whole guaranteeing results issue in that episode.

But the short version is that what clients come in thinking they want is not what is actually important about coaching. You can guarantee that what clients actually want or need, they will get because it's not about the circumstance, it's about their intellectual and emotional development. But go listen to that episode to understand what I mean in depth.

I think it makes sense to scale your prices if you want as you get more experience and get more training. I'm not saying that what you deliver now is as valuable as what you'll deliver after 20 years of experience. But that doesn't mean that you should be starting out free, or bargain basement. A doctor in their first year may not be as good as they'll be in three decades. But they still charge for their services because they're offering something people need that they cannot do themselves.

The same is true for a lawyer, an architect, a plumber, or any other skilled trade, and it's true for you. The idea that your work may be able to command a higher price on the market when you get more experience does not mean that it should command no price or a ridiculously low price now. Your clients don't know that their thoughts cause their feelings, and if they do, they don't know how to change them.

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They don't know their thoughts aren't true, or if they do, they don't know how to stop believing them. They don't know how to change their thoughts. Learning those three things are worth paying for, even if the person you learn from is newer at teaching them. New teachers deserve to be paid. You wouldn't say someone teaching preschool who hasn't taught before shouldn't be paid. The same is true for you.

People exchange money for things they find to be of value. And frankly, you aren't the main character in this relationship. Your client is. Your client doesn't give a shit about your perfectionism, your drama, whether or not you're like an A minus or a B plus coach, whether you've been doing this for three or six or nine months, whether you got 84 or 97 on your certification exam. They don't fucking care. They care that they are suffering, they need help, and you know something that can help them.

And they want to pay for that. There are people who don't want to pay for coaching. Those aren't your clients. Your clients want to pay for it. They will take it more seriously if they pay for it. There are demonstrated cognitive biases where people are more invested in things they have paid for. And they will be able to show up and relax into it rather than feeling indebted or obligated to you if they didn't pay for it.

And meanwhile, your time, labor, and expertise has value regardless of what a client does. A restaurant charges you for a meal whether you eat some of it or all of it or decide that actually you weren't in the mood for chicken or whatever else. Because their supplies cost money and their chefs trained to do this, and it's a business. And so are you.

So here are some thoughts you can practice. Skills are valuable even when they're not perfect yet. I don't have to be the best in the world to help someone. It is normal to continue to improve and to be compensated for your work as you do. My personal favorite thought about this is, what I teach is the secret to life and it's priceless.

All right, my friends, this was a dense episode. Listen to it again, take some notes, practice those thoughts, come back and revisit it when you need it.

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Because the world needs your work, and if you aren't willing to charge for it, other people are just not going to take it as seriously, and neither will you.