

## [Book Journeys Author Interview](#) - August 17, 2017

**Maggie McReynolds with Liz Lajoie, author of *From Zero to Zen: Secret Keys to Nurturing Your Numbers and Finding Financial Flow*.**

*"I think it doesn't matter who you are. You have a message that can get out there." ~Liz Lajoie*

Maggie:

Hey, everybody, welcome to another episode of Book Journeys Radio. Every week, on Book Journeys Radio, we talk to accomplished authors who've gone, really, from having only an idea for a book to a finished book that's out there making a difference in the world. Our goal for this show is for you to walk away inspired and motivated to write your book, whether it's your first or your third or - I think one of our authors is on something like their eighth. That's pretty incredible! Today's author is Liz Lajoie. She is the Coaches' CFO and the author of *From Zero to Zen: Secret Keys to Nurturing Your Numbers and Finding Financial Flow*. Liz, welcome! I feel so peaceful, just seeing your title.

Liz:

Thank you! That's ... the goal.

Maggie:

It is great to have you on the show. I usually ask authors, right out the bat, to tell the listeners what your book's about and who's it for, but because of your ... title, I'm gonna add a little extra question. It's not just for Buddhists, right?

Liz:

Right. Other ... category when we launched it. *From Zero to Zen* is for creative entrepreneurs, coaches, people who traditionally are pretty numbers-averse but are in business, don't even necessarily think of themselves as business owners and need to want to start getting a handle on their finances, and I wanted to write a book that would make that topic not scary, not overwhelming and just really very carefully go through basic steps, that it started to feel more comfortable and they could feel more confident managing their money as a business owner.

Maggie:

Why are we so scared of money and numbers?

Liz:

That's a great question! I think a lot of us come to - if we're in business, we come to it with a lot of personal baggage that we may or may not recognize, and a lot of us wanna do the fun stuff. We wanna ... be talking to clients and working with them and figuring out ways to grow our business. We ... want the money to come along behind it organically, and the problem with that - it's not necessarily a problem, it's just a lot easier to build quickly and - in a much more solid way, with a firm foundation, if you have a handle on your numbers early on and developing new

and great habits ... in terms of managing, and it doesn't have to be hard. That's really the main message in the book, that ... this topic, that a lot of people why away from and ... wanna hide away from doesn't have to be something that weighs you down and takes a lot of your time. It can actually be pretty easy, and it can make you feel a lot better once you get a handle on it.

Maggie:

Well, ... it's interesting, because, I think, many of us are willing to admit that we don't know how to do something like - well, I used to - one time, I used to know how to change the spark plugs on my car. Now everything is all ... digital and I no longer know how to do that, but I don't have any shame or weirdness or anything, I don't know how to do that. But so many of us feel funny about even admitting we're not good with ... our books, right?

Liz:

Exactly. And it's ... really interesting, because none of us are born understanding double entry bookkeeping, having a ... understanding of what needs to happen within a business, and we feel like it's supposed to be easy and we're supposed to get it, and then, when we don't, we feel shame about it. We don't wanna admit it, but at the same time we ... don't wanna look at it and dig into it, so I was wanting to put something out there that wasn't full of acronyms and ... using traditional financial language that sometimes can feel very overwhelming for people, and that made it far more digestible.

Maggie:

So, ... now that you're on the other side of having a published book, what do you wish that you knew, before you started, before you wrote the book?

Liz:

Like ... it says in the book, I want to let people know that finance doesn't have to be hard. I wish that I'd known, going in, that it really can be a pretty easy process, if you let it be.

Maggie:

Financials or writing a book?

Liz:

Both!

Maggie:

Yeah.

Liz:

But ... when I said that, I meant writing the book, that it could be done so quickly and that it didn't have to - I was imagining that I was gonna be spending nights ... up at three in the morning, tearing my hair out, and that was not my experience at all, it was much, much more fun than that.

Maggie:

How very cool. Yeah, ... I do think - so, there's another one of those things that we feel vaguely guilty about, not knowing how to do, ...?

Liz:

Yes.

Maggie:

Yet, most of us have - most ... of our listeners have not written a book, and ... yet, I'm guessing, a ... fairly large percentage ... sort of have an imagination - imagining of how it would be, as you did. And it includes ... hard and up all night and tearing your hair out and ... drinking ... scotch all the time, or whatever we imagine that writers do.

Liz:

Sitting in a garret, in freezing cold weather, something like that.

Maggie:

Right. In ... a poor part of Paris. That might not be ....

Liz:

Perfect.

Maggie:

When you first got this thing rolling, was it your topic, how it was gonna go, what it was gonna look like, what was it gonna be called, was it all super clear to you at the start?

Liz:

Oh, no. Not at all. I ... knew that ... I had a message around managing finances and I had an idea for what I wanted to with the book, but it wasn't until I really started diving into things and playing around with what it could look like, that that all became clear, and I would not have ... to create the book that I created if I hadn't done the program with the Author Incubator and was able to craft something that was way more useful than probably if I had sat down just by myself.

Maggie:

Well, I ... know - obviously, I know that you went through a number of specific exercises and steps before you even started writing the book. What did you ... find most ... helpful? What ... walked it in for you?

Liz:

I think, for me, the process of creating it ... in line, which some people might call an outline, an really walking through the pieces of the book before I started writing was helpful, and again, I had this so romantic idea that I would just sit down and the first words in the book will be - that

would be the first book - the first words that I wrote would be the first words of the book and that's not actually ... what ended up happening, and being able to step back and think, "What do I want this book to accomplish?" "What are the pieces that need to go into it?" before I even started writing was super helpful.

Maggie:

Well, that's a little scary, too, though, right? So, you're saying ... that the words you wrote down didn't end up being how you started your book, so was that hard? Wi - with that ... - I forget who it is, which author who talks about, but I think it's actually a - ... talks about having to kill your darling. Writers, .... You can't put in - you end up - most of us end up choosing not to put in everything that we've ever thought of, and everything we've put down and written. Was that challenging, to redirect?

Liz:

I ... actually found it liberating, because it meant that I just have to try to be all things to all people, I can be - work very hard to become really clear on who I was writing for and having a particular reader in mind, and that really helped ... niche down and funnel down what I wanted to say, because I was able to really target that person, and it made the writing easier in a lot of ways.

Maggie:

Well, right. It sounds like ... if you've just got one ... person in mind, one reader, then writing it is more of ... an intimate conversation.

Liz:

Exactly.

Maggie:

Yeah. Yeah. So, as you were ... moving through it, and ... creating, did you ... go through periods where you sat down at ... the keyboard and were ... "Ugh, I've got nothin'!"

Liz:

There were few times. I ... work with numbers, I'm a pretty analytical person, and there were times where I'd scheduled out writing time for myself, and it was hard for me to get in the flow and by nature, I wanted to just push through that and keep writing and keep writing and ... try to make it fit, try to put a square peg in a round hole in that particular day and time, and I learned that it was easier to just step back, go do something else, take a walk outside and ... - before I came back to it and just kept trying to push it, because the chapters that I wrote that were just, "I need to finish this by X time tomorrow," were not as good as when I just let myself ... settle into it more.

Maggie:

Well, ... that's interesting, so, you're background, obviously, is more of a ... numbers person, not as a writer.

Liz:

Right.

Maggie:

So, that sounds crazy. ... anybody can just go write a book?

Liz:

I think you know the answer to that! Yes, ... can just go write a book. What was fun about this experience is that I've got to ... meet a lot of other authors, and people come from a wide variety of backgrounds and have all accomplished this ... pretty hefty thing, to put some pen to paper and put something out in the world, and I think it doesn't matter who you are. You have a message that can get out there.

Maggie:

So ... I agree, and ... thank you for saying that ... so clearly and ... articulately. That said - I ... think - I ... know this is true of people who've been writing for years, at least, it's true of me. Were there moments when ... you were writing and thinking, "I ... can't do this," or "Who am I to do this?" or ... "Nobody - ... pin ... - put on a writer's hat on my head and gave me a special badge," ....

Liz:

Absolutely. Yeah, I think it's happened to everybody, even if you've been doing it for a long time, or it's your third book or your eighth book, but maybe it gets a little bit easier over time, but the ... basic idea is - that, actually, for me, was the hardest part. It wasn't necessarily the writing or the coming up with the content or the ideas, it was becoming the person who was able to publish a book and was able to step into the role of being an author.

Maggie:

Well, tell me a little bit more about that. That ... sounds interesting. So, how did you become - how did you become the person who wrote your book? ... what does that mean?

Liz:

It means going through a process of thinking of yourself in - ... your future self and who is that person and how did they live their life, and you ... have to springboard into that before you're ready, which is a little uncomfortable, but when you do it, it gets ... a fabulous experience and it made it a lot easier to finish the project, knowing that - working with the Author Incubator, knowing that there was a community to help support those times when you were having those doubts and ... questions in your abilities. That certainly helps bring it along as well.

Maggie:

Right, so you can have ... - reach out to people who are also writing a book with the program and have ... "Whoa, me, too!" ... conversations and moments, right?

Liz:

Right.

Maggie:

Yeah. Had you ever tried to write a book before?

Liz:

I did not, although it was on a bucket list, somewhere along the line, so it's fun to have been able to actually check that off.

Maggie:

Yes. Yeah. I get that. What do you think was ... key to - the key to your ability to actually finish it? ... I know a number of our listeners, probably, some of them have started books, they've - I know that, at one time, I think I have something ... four different partial drafts on my laptop, none of which, I think, were more than three chapters long. So, ... what was key in helping you actually get it done?

Liz:

For me, again, having the community and expectation to finishing ... in certain time frames and having people pat my back, helping me through it, and not having to go it alone. That definitely helps keep me on track and helps keep me feeling positive about the whole experience and not just wanting to shut it away in a drawer, so when I had those moments, those ... "Who am I to write a book?"

Maggie:

Uh-huh. Yeah. Absolutely. Your book title, to me, suggests - ... *From Zero to Zen* and about numbers, that you are both ... I guess what ... neuroscientists would ... say is a left-brain organized thinking person. But I have to assume *From Zero to Zen*, that you have a lot of right-brained spirituality onboard as well. Did ... those sides of you learn to play nicely while you were writing?

Liz:

... it's interesting, because, I think, the right brain side of me really had an opportunity to grow in writing this book, partly because of the way I wanted to position the book and the language I wanted to use, and people I wanted to be able to talk to, but also because I was starting to work with - and a lot of my clients are much more right-brain oriented. As I said, people who are traditionally not numbers happy and tend to live a little bit more in the zen side of things, and so, for me, publishing this book actually has been a really great personal journey, as well, in terms of finding a much better balance between those two sides of my personality.

Maggie:

Well, that's very cool! And I ... would guess, the not entirely anticipated outcome.

Liz:

Right. Definitely not.

Maggie:

What was - what surprised you about this whole process? What was - ... aside from the fact that it wasn't ... the garret and ... three in the morning and drinking scotch. What was different about writing and publishing this book than you had expected?

Liz:

I think one of the things that surprised me was learning ... what the ... back side of - or what the non-public side of publishing looks like, a little bit more. ... as a normal general populace person has this idea of what publishing a book looks like, and I learned a lot about what it is and what it isn't, ..., and being able to go through the process, figuring out what is a digital version looks like, ... go to print, how do you make those decisions, was definitely an education that I wasn't necessarily expecting to go down, and it ... was a nice add-on to my world view of figuring out how that works, how I wanted to do it, and how ... you can really use the publishing world and using a book to get your message out into the world.

Maggie:

I think that a number of - ... a lot of people, myself included at one point in my journey, think that - that that's where the success is, is in ... selling copies of your book, right? You can then just make all this money from book sales.

Liz:

Right. Right.

Maggie:

And I think it's really shocking to a lot of us to talk to Angela and ... get an education on how the publishing industry actually works and the realization that even pretty big name authors are probably not making piles of money off copies of the books, which is - to me, that just ... rocked my world.

Liz:

Right. It's not at all what we expect or what we're grown up - what we grow up learning or believing about how book writing works.

Maggie:

Right! Right. So, I'm gonna sell - I'm gonna be on the New York Times bestseller list and Oprah and I'm gonna make a kajillion dollars off each copy.

Liz:  
Right. Right.

Maggie:  
When I think, if we carry that thought through to its natural extension, if any of us own a Kindle, if any of us use Amazon, if any of us are watching what's happening to the price of books, I think it must be fairly obvious if we thought about it at all, that, "Wait a minute! This person can't be making that much money! This book is ... three-ninety-nine," or ... whatever it is.

Liz:  
Right. Right. Well, I think that's tied into our version of money, actually. ... we like the fantasies more than, maybe, what the reality in front of us is telling us.

Maggie:  
Well, that's really interesting, actually. This was a thought that occurred to me earlier, and I ... let go of it without saying it. I don't remember who was the first proponent of the phrase, "Do what you love and the money will follow," but we do have that, right? And I'm - I ... wouldn't say it's exactly wrong, but maybe a little overly simplified?

Liz:  
I think that's true, especially in the creative profession, right? If you're an artist or a writer or something on those lines, we have this idea that ... there's a potential for ... creating gobs of money with your art, but then, there's also this idea that we're not supposed to make any money, and if we're true artists, then ... we're sell-outs if we ... want cash out of it, and it's ... a really interesting psychological conundrum that we put ourselves ....

Maggie:  
Right! And unpacking just that phrase, "Do what you love and the money will follow." ... that's really loaded in and of itself, ....

Liz:  
Yes.

Maggie:  
"Do what you love and the money will follow," maybe, ... and if it doesn't in the way you imagined, does that mean you're not worthy? Or - and I'm guessing that this ties into your book and the work that you do with your clients, do what you love, the money follows, but then, you have to do something with the money, right?

Liz:  
Right.

Maggie:

... you can't just - ... it's not all just ... - Scrooge McDuck, sitting in a vault somewhere, just chortling and tossing the money into the air, right?

Liz:

... I've not found anyone who actually gets to spend their time now ....

Maggie:

Darn! 'Cause I still had this fantasy.

Liz:

Just gonna be swimming in a piles of cash.

Maggie:

Yeah. Right. Right. Well, ... it's great to have ... money coming in, but if you don't know how to manage it, it can ... pretty much flow back out just as easily as the tide, right?

Liz:

Yes, absolutely, and that's something that I talk about in the book and something that I work with my clients a lot, around this wealth, because it's not just a matter of learning how to do the actual tasks involved with money management but also how to set yourself up in a way to be successful with that and not be caught by surprise and - even by your own expectations.

Maggie:

Well, I'm curious, Liz. Do you find that you spend - which do you spend more time on, with your clients? On the ... hard numbers, or on coaching your clients around their ... thoughts, their painful stories about money?

Liz:

It's a really interesting question. I - when I started doing the work that I do, I thought that it was gonna be all very specific, I ... talk about how to do things, real, very detail-oriented things, and realistically, the most important conversations, really, are all more about ... here's how you can make the decisions, and it is okay for you to be this businessperson who makes these decisions and there isn't anyone standing behind you ... shaking a finger at you. This is all ... something that you can be empowered by. So, a lot more to it is mindset than I ... certainly anticipated. That's another part of my own progression, is getting comfortable, having those conversations with people, too.

Maggie:

Well - and interesting, because ... I'm ... hearing you articulate something similar about the book writing process, that there was a lot of mindset to get straight on.

Liz:  
Yes.

Maggie:  
Even before ... - I was gonna say, "pen to paper," but I guess "put fingers to keypad" would be the more appropriate analogy.

Liz:  
Right.

Maggie:  
Yeah. So, we ... do a number on ourselves, ... creatively, professionally, financially. We psych ourselves out, yeah?

Liz:  
I think that's true. I certainly found this to be true. You have this - while we do this ... amazing - we have this amazing ability to ... tell ourselves a story that may or may not be true, whether that's a positive thing or a negative thing, and we do it around all kinds of things, new things, something that's scary, which might be money, it might be writing a book.

Maggie:  
So, have you gotten - I know I experienced this. So, if you have written and published your first book, have you got a lot of people going - saying, "How did you do that?" ... are they just - ... I'm assuming they're equally as interested in the fact that you wrote a book as in what you wrote the book about, right?

Liz:  
I think ... people are more interested in just the fact that I wrote a book. We have this great cachet, ... I think, is in our culture, ... the fact that writing a book is ... harder thing to do and so, it's really impressive, what do you do it, and for me, it felt like such a ... process that I'm always taken aback, a little bit, when people ask me that question, because, "Oh, just a little thing that I did." Fine.

Maggie:  
Right. Right. And I think that's - can be true, even for - also for those of us who - I was raised as a writer, really, I come from a family of writers, and writing a book was something I always assumed I'd do, ... I left it a little late. But ... it was more of a - it was magic, but it was also manageable. It was manageable magic, if you will. Yeah, so - yeah. So, when someone is ... all agog, I ... feel like I just wanna say to them, "You know, I'm ... truly not that special, you could ... do this, you could totally do this, if you have the support I did."

Liz:

Right. I have - I have that exact, same reaction, and then, I think to myself, "Whoo, wait, ... all special," and this is a big accomplishment, and ... I ... should allow myself ... to take the praise and then take ... that step .... I ... wanna just tell everybody, "Everyone can do this, ... this is a great process, so there's no reason you shouldn't."

Maggie:

Well, it's - again, it's very much echoed, I assume, the kinds of conversation you have with your clients around figuring out how to handle their numbers. ... there's no one who's so specially flawed they can't figure out how to make that happen with your help, right?

Liz:

Exactly. That's exactly it, and we tell ourselves that ... it's for somebody else, or "I don't understand numbers," or "I'm just bad with money," and the reality is, anybody can learn how to do this if we decide that it's important enough, and ... a piece of our puzzle, especially on the business front, it ... really, really is, it's just ... foundational pillar, really. So, it's really fun for me to be able to help people get over that discomfort or personal vision of themselves as being bad with money. Or not being able to write a book.

Maggie:

I love what you said about ... - yeah, exactly, I ... feel like we're having a ... multilayered conversation, which ... I love, because ... how we do one thing is often how we do everything, and everything is so intermingled. I love that you said that we can do it - ... and I'm not gonna remember how you exactly put it, but it was something like, "If we're willing to prioritize it and make it important. Right? So, I think that that ... must apply to almost anything. ... we can do almost anything if we're willing to prioritize it, and put our ... right?"

Liz:

I think that's -

Maggie:

Yeah. Cool. Well, I know there are people out there, listening, ... on the edges of their chairs, going, "Well, okay, so, this all sounds really good, but I ... - where do you start? Where do you start?" What would you advise somebody out there, listening, who's just ... - if they know they've got a book in them, and maybe they don't even know what it's all about yet, but this is just ... - for you, a bucket list item. Where ... would they even begin?

Liz:

I think that, considering doing a program like the Author Incubator is ... way to go, because you have a framework to work in, which is what really attracted me in the first place. I definitely would not have, without that catalyst, and that ... particular Facebook add popping up in my feed and going down. That process of deciding to work with the Author Incubator, I definitely wouldn't be here, as a published author, and it would have just been an idea floating around, out

there, somewhere. So, ... if you're - if you love the idea, but don't have any idea of how you then get from idea to actually accomplished book, working with somebody like Angela Lauria's a fantastic way to actually get that accomplished. I definitely ... would not have had it happen, and have it happen so quickly, if I hadn't gone along that road.

Maggie:

Yeah, well, where ... would you be, now, if you had not written a book? Your best guess?

Liz:

My best guess is, ... my business would be floating along, and I wouldn't be anywhere near where I wanted to be. I certainly wouldn't have the incredible people that I have and been able to build my businesses quickly, and, more importantly, be able to reach people who really need help, whether that's reading my book and getting ... tips out of that and being able to make some changes in their business or to actually work directly with me, but the whole process has just been really a big game changer for me.

Maggie:

I love that you said that. I know that Angela talks about - ... we all know that Marianne Williamson quote, or many of us do, ... "Who are you to play small?" And I know Angela applies that to writing a book, but for those of us who say, "Who am I to write this book," the answer really is, "Who are you not to?" Especially for those of us, like you, who actually know something that could really help people? And so, if you're not writing it, ... in a strange but true way, almost a selfish act, ... Liz, you used ... really help lots of people. So, who are you not to share that, right? ....

Liz:

And I love that ... approach to it, as well, because it makes - it reminds me of this gift that I can share with people and that it's really my duty to be sharing it and not to play small and hide in a hole ... I'm okay with ... - of smaller business and I'm okay with ... not reaching as many people because it's easier. It certainly isn't an easy thing to write a book, it's certainly not an easy thing to build up a successful business, but ... it's also a lot of fun, and when you can step into ... those shoes and take on that mantle, it's a really liberating thing to do.

Maggie:

Yeah, right? ... I don't know, I ... - yes, I wrote a book, I ... wrote and published a book. I've written - I've tried to write books before, and I think the last book I've tried to write, I had been trying to write for almost a decade. And it's still at about ... ten thousand words? Twelve thousand words, ... which, for people listening who don't know, that's maybe a third of a book, ...? ....

Liz:

....

Maggie:

It's a decade of my life. That is a decade of my life with a third of a book, as opposed to spending - gosh, what is it, Liz? Nine weeks writing a book?

Liz:

Right.

Maggie:

Yeah.

Liz:

Nine weeks and many thousands of words.

Maggie:

Indeed! Many thousands of words. Are you ... thinking of cooking up another one, a follow-up?

Liz:

I am thinking of cooking up another one. It's ... probably not an immediate project, but sometime in the next six months or so if ... I can consider taking off ... another follow-up book for sure. Now that I know how ... it is.

Maggie:

Yeah, that's - right! ... that's one of our - one of our, really, super secrets, and it's ... that it's ... addictive, once ... you've done that, it's ... "Oooh! I wanna do that again!" Right?

Liz:

Oh, well, ... you and I got to publish at the same time, which is a really spectacular day, and just to have that ... rush of realizing that you've become an international bestselling author is ... like people who start skydiving, I think, it's definitely a - ... "Oooh, let's do that again, that was ...."

Maggie:

Oh, I'm not sure you're gonna ... get me to skydive, Liz, how about you? Have you done that?

Liz:

Oh, no. No. No. But I will tell ... another book.

Maggie:

I think that sounds less scary, at this point in my life.

Liz:

And more fun.

Maggie:

I'm so grateful that you were able to join us, thank you so much!

Liz:

Thank you for having me, it was great!

Maggie:

Awesome. Today's author has been Liz Lajoie, she is the Coaches' CFO and the author of *From Zero to Zen: Secret Keys to Nurturing Your Numbers and Finding Financial Flow*, available now on Amazon, and ... Liz, ... coming out in bookstores next year?

Liz:

Yes, next May twenty-second is the launch date for the ... bookstore launch.

Maggie:

Very awesome. Look for it in bookstores in May. Thanks for joining us, everybody, see you next time.



