

**PAID
IN FULL**

**FREE YOURSELF FROM
THE BURDEN OF DEBT AND
LIVE YOUR BEST LIFE NOW!**

SANAE FLOYD

2ND EDITION.

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Thank you! Thank you! Thank you!

PREFACE TO THE 2ND EDITION

This book that you hold in your hands represents a journey. Yours, if you choose to take it, and mine as I experienced it.

Yours because contained within these pages are the steps to freedom from debt and mine because this 2nd Edition book traverses the highs and lows of my journey of self discovery, unfoldment and expansion.

When the 1st Edition of “Paid in Full” was published in December 2018 I cried. I was in agony at the realisation that I had just sanctioned my story of shame and I felt exposed, naked and foolish.

I worried about what people would think, about what my dear dad would think of me. How would he react to such open and public vulnerability? I worried about my coaching business. Would it suffer in the light of my confession about my money woes?

Yet at the same time I felt intense satisfaction, a profound joy that what I once hoped to be true about our ability to create our own reality, had shifted to a deep knowing.

The fact that you're reading this book is proof perfect that the principles I share are timeless and absolutely real and true.

This book is a physical manifestation of a thought that I held onto for a few short months. How the events unfolded felt so miraculous and divinely orchestrated, that my faith in the Big U was sealed. Previous experiences I could have chalked up to "coincidence" but not this.

As for the reactions of others? Well, I needn't have been so worried.

The book resonated with people and I started to receive messages of gratitude and appreciation from complete strangers. Wonderful messages thanking me for sharing my story, giving renewed hope and inspiring people to follow my path.

One reader wrote "*I'm waiting for the accompanying workbook!*"

This spawned the idea for a course and what flowed out of me was "Paid in Full: The 8 Week Course" and 23 amazing people signed up for this pilot programme!

I felt so privileged to be taking these wonderful folks on a journey to freedom from debt, if not somewhat surreal! After all, it had been only 12 months since I hit my rock bottom moment and woke up to the true extent of my debt situation.

Within 8 weeks we were celebrating credit card after credit card being paid off! The results were amazing!

When the 8 week course was drawing to a close and I was wrapping up, some of the students asked if there was some

way I could keep the community and accountability calls going. They'd bonded as a group on a mission, and they were on a roll with their results and didn't want to lose momentum.

This is how my "Paid in Full & Prospecting Academy" was born. A community of like minded folks who support one another through their personal growth journeys to greater self awareness, healing money wounds and ultimately freedom from debt.

I have grown in confidence to speak more deeply about the truths that I discovered on my journey and of course, I've learned so much more since I wrote my 1st Edition of Paid In Full, which I'm keen to share with you.

It is my sincere wish to retain the original vulnerability that resonated with so many, while infusing every word with my conviction that this knowledge will positively and powerfully change your life forever if you choose it.

Enjoy x

Sanae Floyd

INTRODUCTION

The late great Jim Rohn used to talk about the day that will change your life. A day that starts off like any other until something happens that alters the set of your sail.

Rohn tells the story of the day he lied to a Girl Scout who was selling girl scout cookies. He didn't have the \$2 to buy a box from her so he told her that he'd already bought a box and still had plenty left.

After the Girl Scout thanked him and went on her way, Rohn was overcome with remorse and regret for the direction his life was heading. He was scraping by financially, he had mounting debts, a family to support and not a lot to feel proud of himself about. The day he lied to the girl scout was the day he decided to turn his life around.

I've had a number of those "enough is enough" days in my lifetime, as I'm sure you have too. Situations that jerked me out of a kind of waking slumber. Always challenging at the time, and yet looking back, always monumentally beautiful.

The evidence of those life-changing moments are all wrapped up in my current wonderful life with its abundance

of love, friendships, my own business, fulfilling work, my health and my close and loving family.

The one area that has lurked in the background, that I spent years imagining I had a handle on when I didn't, was my debt situation. I have been in credit card debt, with an ever-growing balance, for 23 years and with a vice like stranglehold, that debt was slowly bringing me to my knees. I didn't appreciate at the time quite how debilitating it was, until I started to shine a spot-light on that corner of my life and I saw how I was allowing it to completely diminish my capacity to experience joy.

When I started this project - to become Paid in Full and chronicle the journey - I was so full of shame and self-doubt. My self-worth was on the floor!

I didn't realise quite how exhausted I was and how burdened I was by my debt until I started to scratch beneath the surface and see what was really going on. I was emotionally spent and spinning my wheels believing I was doomed to a life of debt and dependency. Feeling foolish with a bookshelf laden with books about wealth and money and yet financially I was in a mess.

I had tried so many debt reduction strategies and repayment processes over the years. I'd get so far and then somehow wind up even deeper in debt than I was before. It was bewildering! Just like those stories of dieters who lose so much weight and feel wonderful, only to pile it all back on again within a matter of months!

I was confused, and my only conclusion was that I had no self-control. I guess too that I was waiting for some magic bullet that would someday blast my debt clear away.

I didn't realise that I was truly stuck in a holding pattern of negative thoughts and beliefs – a persistent and insidious pattern that was building up and creating a burden that was weighing heavier and heavier with each passing year.

At my turning point I didn't even know the amount of debt I had accumulated because I was too scared to face it. I was in a state of denial – I knew it was bad but up to then I just felt too weak to face the reality of the mess I'd created.

I honestly believed that if I knew the full extent, I would find it too overwhelming and so I stuck my head in the sand and just hoped that my magic bullet (whatever that meant!) was going to show up soon!

I was deeply ashamed and every negative meaning that could ever be applied to credit cards and debt was dominant in my beliefs.

What felt even more devastating was how my debt situation was impacting my coaching business.

It wasn't until I started this journey that I appreciated just how much my debt was affecting my ability to grow my business. As much as I believed I was 'showing up' and being authentic, the truth is, there was a huge part of me that remained in hiding! I had actually been playing so small!!

I felt ashamed and out of integrity because as a sales coach I was helping my clients make money and yet here I was deep in debt. I believed that I didn't have my shit together and so I constantly felt like a fraud. Despite the amazing results my clients were getting, I held back and hid so much of myself because I allowed my financial situation to define me.

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As a result, I was driving my beloved business into the ditch and sabotaging my best efforts and I felt helpless to stop it.

THE TURNING POINT

I maxed out my biggest credit card. In fact, a payment got declined because it took me over the £18k limit. I had other cards and they were already at their limits. I was devastated, and I felt I'd hit rock bottom. Emotionally I began to unravel. I felt the blood drain from my face and I started crying uncontrollably. I didn't know what I was going to do.

I hadn't told a soul about my debt - I never talked about it because I was so embarrassed by it. How could I tell someone else when I was unable to face the truth for myself?

Then a few days after I'd maxed out my last card, I was having a catch up conversation with another coach, we'd exchanged coaching services in the past and so there was a lovely bond between us. We were chatting about life and business and it was great, but I was struggling to focus. Inside I was like a pressure cooker and I knew I had to say something, to confide in someone, just to feel some relief! She sensed my agitation and asked me what was wrong...

I began talking. I told her about my debt situation and exactly how I was feeling about it. She listened intently, and do you know, I cannot remember what she said exactly but I

can remember what I heard! I heard her say “people commit suicide over less, so you must be very strong”

“People commit suicide over less {debt}, so you must be very strong”

That was my turning point. To this day, I have a gut feeling that she didn't *actually* say those words, which may seem strange to you, but I *had* to hear it in that way. My brain interpreted it in the way that achieved maximum impact and drove my decision to do everything in my power to change my situation - once and for all.

So, as I surveyed my situation, finding myself on my knees with a struggling business, deeper in debt than I'd ever been and filled with shame at how my life was turning out, I felt like a complete fraud and a failure.

At that moment an unfamiliar rage rose up inside of me. How could I have allowed myself to get to this point? Suddenly, I was livid! Spewing in fact! *Where did I go wrong? I'm a smart woman! A high-achiever! I've got it all going on! Beautiful children, a loving and supportive family, my own home, an amazing boyfriend, and the freedom of my own business doing what I love!*

Where is my power??!

As the fog of my anger cleared, I realised that nothing was going to change unless I changed. I had to take my power back. I had to take full responsibility for myself and my situation. I had to face up to some home-truths and dive deep into the root causes. I made a commitment to myself that day that enough was enough.

And that day was the day I decided that I was going to learn how to become debt-free forever.

I appreciate how very fortunate I am. I have a loving family and support, I have the wherewithal to understand that there is always a solution to every problem and I am healthy and able to work. Many people don't have all or any of those things, and so the burden of overwhelming debt can feel like one that is too great to bear.

So, I decided to chronicle the journey, to track my highs and lows and record my progress with a desire to help others. Not only were the coach's words ringing in my ears "people commit suicide over less..." but I knew of so many entrepreneurs who were crippled by their debts and as a result were unable to fully show up in their businesses. I thought if *I* could break my own 23 year love hate relationship with debt and change my circumstances, then surely this would serve others. I was excited by this prospect.

The Hawthorne Effect probably contributed to my success in staying the course, which did not carry a high probability based on my track record for starting things but then failing to see them through (more on this later!). The Hawthorne Effect is where subjects who take part in an experiment, alter their behaviours because they're being observed. I felt like I was under the microscope for this endeavour, like I was the subject of an experiment. I logged, scrutinised and analysed my thoughts, feelings, behaviours and results every day.

What I didn't know, when I started this process was how much of an emotional and spiritual journey I was embarking on. I used to believe I needed smarter strategies and

budgeting but that's not the case. I had to look within – deeper than I'd ever done before.

And the more I explored and understood, the more beautiful, liberating and awakening the experience. And this is available to everyone, including you.

The first step to becoming debt free is to become emotionally free from the anxiety and stress. To gain mastery over your thoughts and emotions when it comes to money and debt. I worked on overcoming the toxic nature of my relationship with money and the old patterns and beliefs that were perpetuating the debt.

I had to overcome my lack mindset and my reliance on credit as a fall back.

When you are emotionally free, and the old negative patterns have been broken, then you can implement the strategies. Without this freedom, your decisions and judgments are impaired because you're operating within the fog of stress. Stress and anxiety cloud your ability to make conscious choices for yourself.

It's said that success in any area is 80% psychology and 20% strategy so to win at the 'game of life' you must master your mind.

This book is largely about that 80%. This is the biggest piece of work that any of us must do to effect any sort of transformation to achieve the results we want in life and the emotionally charged subject of money and debt is no different.

It's been immense, exciting and exhilarating and my understanding of how powerful we all are is something that

I've become totally passionate about sharing with everyone who wants to transform their lives and become Paid in Full once and for all!

Being Paid in Full starts in the mind and in the heart and is a state of being-ness that will bring so much clarity, lightness and joy.

I chose 'Paid In Full' as my desired state, rather than 'debt free' because words are powerful and at the start of this journey, the word 'debt' was too heavily loaded with negativity for me.

I am a personal development junkie and I considered myself fluent in the Law of Attraction. Yet I felt a victim to my subconscious blocks because as much as I worked on my mindset and staying positive, my results were devastating in terms of my finances.

Throughout this process I discovered how to overcome my subconscious blocks and free myself from them forever!

True to form (I'm very impulsive and I don't hang about!) once I'd made my no nonsense decision to become paid in full, I took immediate and unwavering action.

I got clear on exactly what I was dealing with in terms of the amount of debt I had.

I created a new spreadsheet detailing all of my incomings and outgoings so I was clear on what I needed to make each month as a minimum.

As I write this now, it sounds like a mechanical activity that I just completed, without any emotion. Nothing could be further from the truth! In fact, my emotional response to

finally facing up to the reality of the numbers was intensely painful. My whole body was shaking and I was caught off guard by the intensity of my feelings!

I knew that I had to acknowledge my feelings and interpret the thoughts behind my intense emotions in order to eventually release them.

From the start I laid out my foundations of daily disciplines that I knew would be powerful for shifting my state from one of lack and fear to empowered and prosperous. This part was fun and, as with any new endeavour, I felt fresh, excited and full of enthusiasm and hope.

I continued through a process of connecting my mind and body to really understand and interpret my thoughts and feelings around debt. I connected to shame in a really big way as the overriding emotion and the one that was keeping me stuck in a negative holding pattern.

I become a conscious observer of myself! I found *me* fascinating!

I played with my understanding of the powerful Law of Attraction and was enjoying some pretty fast results. Within a few short weeks I had signed new clients into my business and managed to repay 2 of my smaller credit cards and I was feeling great!

As with all processes of change, after that initial burst of excitement and positive results, I stumbled across some major internal road-blocks!

There were moments when I felt consumed with self-doubt and overwhelmed by negative mind-chatter. At the same time as I was taking the daily steps to break my debt habit and

chronicle the journey, I was also working on breathing new life into my coaching business, so my work was cut out for me to learn to manage my emotions around all of this change.

I learned to become very adept at recognising resistance and interpreting the sabotaging behaviours that can show up when we're making progress towards our goals and as a result, I discovered ways to effectively overcome them.

Now, I'm not religious by any stretch of the imagination, I was raised by atheist parents and religious sermons would leave me bewildered and questioning "*does anyone really believe this stuff??*" Yet I'd always longed for some deeper sense of connection with a broader perspective and I believe, through this process, that I found what I was looking for.

Life started taking on a whole new meaning as I was beginning to appreciate the truth of my power to create my own reality.

Where I had previously felt helpless and victim to my subconscious patterns, I began to feel in control. I realised that my subconscious blocks are only an issue when they're 'active' and my results revealed whether they were active or not.

Wherever and whenever I experienced unwanted or unsatisfactory results I tuned into my feelings on the subject and interpreted the thoughts behind them. This level of conscious awareness gave me more control to overcome my self-limiting beliefs and create new results.

The more I learned about who I am, the more forgiving and compassionate I felt towards myself and the *mistakes* I'd made, and I moved into a state of increasing self-acceptance.

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My debt balance diminished as I neutralised all my negativity around it, the stranglehold it had on my heart released. I no longer gave it any attention or energy, and this wasn't about denial or avoidance as it once had been, I just felt liberated to direct all my energy towards creating my best life NOW!

I'm thrilled to share my journey with you and impart my learnings that have changed my life for the better in every way! In sharing the most vulnerable parts of my story, and printing some of the highlights from my own journal, my wish is that this inspires you to embark on your own empowering path.

All you need is yourself and your own journal. Enjoy!

You are more powerful than you realise.

With love

Sanae x

THE POWER OF DECISION

For whatever reason, I had to wake up in a ditch in order to garner the motivation to commit to changing my financial situation. I guess it was because I was in a state of denial, too ashamed to face up to my reality and possibly still hoping, wishing, praying that my luck would somehow change.

I knew I didn't want anyone else to bail me out – it wasn't as though I was seeking a knight in shining armour. I wanted to experience the pride and satisfaction of repaying all of my debt myself, by my own means and yet I wasn't doing anything about it!

Well, actually, that's not entirely true. Much of my debt had been accumulated by investment into my business - in programmes and business coaching. It wasn't a lack of strategy that I was suffering from when it came to making enough money to not only live but also pay off my debts!

I had experienced success in my on-line coaching business but for whatever reason I was bumping up against an invisible ceiling on my income. Then in the 12 months leading up to starting this journey, I had been spiralling down-hill, and at the time I didn't know why. I felt completely out of

control and I was looking externally for answers. I was terrified if I'm honest.

I threw more money into my business. I was seeking some magic bullet outside of myself that would give me everything I wanted and set me on my path to financial freedom!

I realise now that there is no magic bullet outside of myself. That in order to change my situation, I had to look within and change myself.

The first thing I had to do was to DECIDE. I made a decision to become Paid In Full.

The impact of a decision is so powerful!

I'd spent literally decades of my life trying to get a handle on my finances and pay off my debt and yet I always failed and I didn't have the first clue why!

I know now that I hadn't really committed to the decision to become debt free. I always had one foot in the "I really want to be debt free" camp and the other foot in the "Yes, but, it's too hard" camp and the internal conflict was keeping me stuck.

You see there's a huge gulf between *wanting* to achieve something and *deciding* to achieve something.

In that gulf exists fear, limitation and excuses. Reasons to stay in bed, instead of getting up and taking massive positive action! But, by actually deciding, you're leaping over that gulf and committing. It's empowering, and it changes everything.

A decision takes you out of the realms of limiting beliefs and internal conflict because you're making a declaration,

setting an intention, that cuts you off from all alternatives – you’re burning the bridges to take the island, so to speak.

The derivation of the word “decide” is literally “to sever” or “cut off”.

Once you empower yourself with a decision, you embolden your state of mind and begin to think differently. A decision refines your focus on what it is that you want to achieve. You’ve leapt and if you don’t start moving forward towards the goal, you’ll fall. It requires massive action and doing things differently.

I remember listening to an interview with Bob Proctor and he said something that I’d never really considered until this significant moment.

Bob was talking about a couple who were telling him how much they’d love to buy a property on the coast.

Bob asked them *“Why don’t you buy it then, if you love it so much?”*

They retorted *“We don’t have the money! We can’t afford those prices!”* and Bob replied *“You don’t need the money!”*

The couple were confused (as was I at that point!) and asked *“What do you mean? Of course we need the money!”* and Bob said *“You don’t need the money to buy the house, because you haven’t yet decided to buy the house!”*

The couple were stuck in the gulf between wanting and deciding, where, as I said earlier, limitations and excuses exist. They didn’t need the money because they hadn’t *decided* to buy the house. If they made the decision to buy the house,

they would free themselves from the gulf so they could move forward and take the required action to raise the money.

Ah!! Lightbulb moment!

Bob concluded this interview by sharing that this couple made their decision and within 12 months they were in their dream home on the coast!

That's the power of decision.

“It's in your moments of decision, that your destiny is shaped”

Anthony Robbins

I have made many decisions in my life and, as the saying goes, I leapt and grew my wings on the way down.

My business is one such example. I resigned from my respectable 9-5 job in the financial services industry (I know, the Irony! Cringe!) to start my coaching business with no clue how I was going to make it happen.

However, I had decided that I was going to create a business of my own, I was excited and committed and really that was all I needed to start.

In my experience, and I'm sure in yours too, when you make the leap, that is when you make a non-negotiable, no nonsense decision to change some aspect of your life, perhaps one that you've been putting off because of our dear old friend, fear, the ground beneath you rises to meet you. What felt like a leap into a scary empty, plunging abyss, actually becomes just a large step forward onto a different terrain. You

find your footing and the next logical step becomes apparent. It just wasn't visible from your old vantage point.

This is when the 'how' shows up.

Your brain is like a goal seeking missile and as soon as you've committed to your 'what' and you've leapt that gulf, your brain starts working for you - seeking out the 'how' - and you start getting the ideas, possibilities and resources to help you get moving.

This is when you know that you've made a real decision!!

Rarely, in this monumental moment of decision is there fear or doubt.

There's just excitement, relief and a renewed energy and enthusiasm for life.

And no better place to start.