

Be Inspired

Video Clip 9: Money

Julie: Because growing up, what I learned, what I know, isn't working for me. And changing that narrative, changing that story to create a new story today, and a lot of my habits were just habits. I thought they were normal. I didn't know there were other ways. I didn't grow up learning about saving money. My story was money is to spend, and as an adult, I get money and I spend it. That's what money is for. And to change that narrative, to change that story, and as an Indigenous entrepreneur, my story—it's okay to have money; it's okay to save money—and that took a lot of work. Like, it might sound silly, but it has taken me a lot of work, even the shame around money. After I owned my giftshop, I owed the government a lot of money, and there was a lot of shame and everything that came with that and repaying thousands of dollars. And, at the beginning, I thought and felt how can I do this? I can't do this. I don't have the money to pay any of this debt back, but through my readings, and stuff, like, creating a plan and paying off money and negotiating with the people I owed money to... Before I was so fearful and scared to do that, and when I started getting on the phone, paying one debt off, and celebrating that success, and then moving to the next one, and you know? I started doing it. And I owed the government over \$30,000, and when I finally got to that debt, I'm phoning them, and, like, that was so terrifying. Like, I thought, oh my God. I'm gonna go to jail because my account, my bank account got frozen, and all my payments came out of that account, and I was, like, so terrified. And even coming up with that money to pay that off

to release the freeze on my account, I hustled! Like, one week I raised enough money to pay that one back, and then making that call when I owed \$30,000 to the government, and it was from 2017... And what it was, I didn't close that account with the government, so they were charging based on previous numbers. So, I had to send in all this paperwork, and then at the end of that process they sent me a new invoice, and I owed, like, \$77 or something. So, living with fear for how many years to deal with that, and it ended up being a \$77 amount I owed. So, I rushed to the bank, and I paid that right away, but what a huge relief, and if I stayed in that fear, I would have never done that.

Please note that this transcript has been slightly modified; it is not a verbatim copy of the original audio clip.