

MICHELE *Rohde*

*Your Personal Guide To  
Design A Life You LOVE.™  
(for the inner D.I.V.A.)*



HAVE YOU EVER wondered *why* some people seem to have it *all*? Success, money, happiness. Well, there could be a myriad of reasons behind having a wealth of those things, but for the common person who *didn't* receive a trust fund, a happy pill, a winning lotto ticket or some other rare or unnatural circumstance, I believe they came by their success, money & happiness because they have no fear and **refused** to make excuses in the face of adversity – instead focusing on the present moment, taking inspired action & being generally positive. That's it. PERIOD. I think that's the common denominator among the group of people that live in abundance of success, money &/or happiness. I've come to be convinced of this through several of my own personal & business experiences and through those of others.

JUMPING OFF into a risk head-first is something my husband and I have come to be known for and even labeled as crazy a time or two. *And believe me*; those ventures haven't come without lessons. One thing I have found in **ALL** of the risks we've taken and for many others, is that we had little to no fear. *I believe* fear is the ENEMY. Fear holds you back, gives you excuses, cuts you down & keeps you small. Unless fear is telling you there is **a lion** in front of you... then, of course, & only then, fear is your friend! Fear used for anything other than flight or fright is probably misuse. Fear is basically that bad boyfriend you need to DUMP! So, my husband, Rocky, & I always knew exactly what we wanted and we were PASSIONATE about it! We'd find a way around any risks or suck it up if we couldn't. Sure, we'd have our moments worrying over decisions, but for the most part, if you had asked us to abandon our dream, we'd call **you** crazy! We're still doing these things – dreaming & doing. And, we've probably annoyed so many people over the years talking about what we want; a certain business, a custom-built dream home with a pool, a baby girl, a helicopter, etc., etc... But I believe this is part of what contributes to success, which I'll go into more detail later. Something else, I've noticed, is that we *despise* excuses from ourselves or others and don't enjoy hearing the words "No" or "Can't." That, coupled with seeing the world through rose-colored glasses and being naively optimistic, can lead to immensely great **or** dangerous ends. Luckily for us, we had friends and family members who had made mistakes and successes before us, so we were able to soundboard and learn. I'm not trying to toot my own horn here *at all*, because we are far, far from perfect, but what I am trying to do, is relay to you what has worked for me in my life – removing the many things that haven't, because I believe we all deserve to live our dreams.

All I try to do is repeat what works as often as I can remember to, and when I fall off the track (as I do often), I tap into our heart's desires and that's usually all the motivation I need to get that happy train rollin' again, full steam ahead! And look, there's always going to be something else to strive for; success is a moving target; but if you can focus on being happy, present & grateful in the many moments life hands you, then that's the secret sauce to enjoying the ride of life while you're working on seeing your latest goal become your new reality.

SO HERE IT IS: my personal goal is for people, especially women, to become less afraid of all things money; how to save it, protect it, invest it, spend it & talk about it with my "no frills, all it takes to have more of what you want, is less excuses and less fear, POSITIVE approach..."

Well, that seems simple enough. If all it takes to have positive things start to happen for you and more of the things you want, is to decide to be happy, to not to be afraid and to not make excuses, then you're in! *Right?!* Boy, do we wish it was that simple, but I've also come to learn the hard way, more than once, most things worth having are not obtained simply by agreeing. So, how do you take those common denominators and make something great happen for yourself again & again?

I DON'T WANT TO PRETEND I have a magic formula that is guaranteed to make you a multi-millionaire or promise to find your true love instantly, because it takes consistency – doing specific things in a certain way to obtain that. What I do have, is a method I created for myself that has simply worked for me time and time again - a formula I've shared with others that worked wonders for them as well. I can hope, at best, it does positive things for you too, if you choose to implement it with minimal fear & excuses. Here it is, my goofy acronym that has amazingly powered me through my own projects, dilemmas and life in general:

## Being a D. I.V.A.!

Yep, corny, I know! But I love it, AND it works! So that's all that matters. This acronym and what it stands for had the power to help me achieve *all* of my goals over the years. Now I feel so naked! I just let my inner voice out and perhaps a pretty good secret. But I believe in sending the elevator back down. So, now it's yours to know, and hopefully it helps you achieve *your* dreams, so let me finally define this crazy acronym for you & show you how it can help...

**"D" is for Delegate**

**"I" is for Initiate**

**"V" is for Values, and**

**"A" is for Attitude**

\*Disclaimer: I felt comfortable with the word "Diva," but if you're a male or female that isn't comfortable with the connotations you may associate with that word, then you can use "A.V.I.D." the same way instead.

SO WHY DID THIS HELP ME so much? For a number of reasons. For starters, I connected with the word "DIVA" for the positive connotations it possesses in my mind; a powerful, in charge woman who could do and have anything. That felt pretty good to me. Try it on! Walk around in it! Start thinking of yourself as a DIVA and see how you feel. Now, don't get too carried away! ;) You don't want to use it as an excuse to abuse common courtesy and self-respect, but use the label in a positive, empowering way. If you start demanding green M&Ms at every place you visit, check yo'self! ;)

Now that you are wearing you're new, well-mannered, but *fierce* DIVA inner-wardrobe, let me further explain how this word helps me:

Let's start with what you want or need. What is it that you don't yet have? What do you need help with? Is it a new job, new house, an education, a savings account, a partner, or some other personal or business goal? Whatever your goal is, you need to clearly define it. This is your first step before you can truly become a DIVA. How do you clearly define a goal? Well, if you don't already have one, go grab a fun journal at the local dollar store that resonates with you and write down your goal on the first page. Make sure it also has a timeline & a dollar amount, if applicable. Let me give you some examples:

## Examples of Well-defined Goals:

"My husband & I would like to build our 1<sup>st</sup> home costing approximately \$300,000 within the next 3 years, so we want to save \$60,000 within that time frame for a down payment & extra expenses. This is important to us, so we can raise our children in a more comfortable family friendly space that includes a spacious yard for them to play."

"I would like to find a job in the field of healthcare within 4 months paying no less than \$65,000 a year with benefits and within 30 minutes of my home, so I can spend less time driving & more time doing the things I enjoy with more discretionary income."

## Examples of ill-defined Goals:

“I want to save money for an emergency.”

“My fiancé and I want to start a real estate business.”

The well-defined goals are good because they are very specific with timelines, dollar amounts and other details. The poorly defined goals are lacking all of those characteristics. If you were going to bet money, who would you bet on? The people with the defined or undefined goals? Studies have shown time and time again those individuals who take the time to clearly define their goals and then actually **write** them down, have a much higher chance of achieving those goals.

SO THAT IS WHERE YOU BEGIN, my darling. *If you can see it in your head, you can hold it in your hand.* After you have your goal defined and written down in a place you can easily & joyfully read it daily, again and again, then you can pull out that DIVA acronym and get busy with the next steps!

Remember what “D” stands for? *Delegate.* Why is delegating important? These days, time is limited and **time is money**, so, the less time you have to spend working on something you want, the more time you have to focus on maximizing your efforts, and if it’s done correctly, you’ll keep more money in your pocket as well. This has been one of my life’s lessons – handing over control/delegating. It can be so hard at first to release the control grip, but once you get the hang of it – it’s *amazing!* So what am I talking about here? Look at your goal. (And remember, we only want to attempt one goal at a time at first until you really get the hang of it, then you can try to tackle several at a time once you’ve mastered the process. If you have more than one goal right now, narrow it down to one by prioritizing by level of importance.)

Start with your #1 goal. What needs to be done to accomplish this goal? Write these tasks down – all of them. And be *specific*. It won’t help you much to breeze through any of these steps, so give yourself the time & space to deeply & mindfully consider these things. The more time you devote to this project now, the better off you’ll be later. If you get stuck not knowing what exactly you need to do to accomplish your goal, don’t fret! I haven’t met anyone yet that was born with all the answers! ;) The answers don’t have to remain a mystery for you though. Information is just arm’s length within reach.

What you want to do is find a successful expert in the field of your goal and ask questions until it hurts. You could also research the answers on the internet, but this may take longer than simply asking someone with experience. For example, if you want to save money for a specific goal, you may want to seek the opinion of a financial advisor. If you want advice on real estate, speak to a builder or a realtor. Pick the successful ones for your questioning though. If you've recently lost a spouse through divorce or death, reach out for help if you have financial or other questions – you don't have to figure it all out yourself. It doesn't hurt to get a 2nd opinion for good measure. Bottom line, trust your intuition. My intuition (the FREE truth meter! & I LOVE FREE!) has never failed me. Keep in mind that you always have veto power too and can say no or "I'll think about it" to anything that doesn't feel right. Then, write those tasks down that you've gathered are most important to accomplish. Once you have your checklist, take a closer look at what can and can't be delegated. You don't necessarily want to spend all of your hard-to-come-by time on all of these items, so WHO CAN HELP YOU and what are the costs, if any? Delegate what makes sense economically and time-wise. If they are computer based tasks – FIVERR.COM & FREELANCER.COM are amazingly affordable options for delegating tasks – I'm talking \$10 a project affordability! Don't forget, if you are married, or have a partner, you can even delegate tasks to them so you don't have to shoulder all of the weight.

Don't laugh! If you're laughing at this one, I am sorry. There is another course for solving that issue. ;) Really though, if you have a partner & you don't have your partner on board, you need to look at that, because you'll need all the support, & wind in your sails to help you achieve the biggest of goals. If you are single with BIG GOALS, then it is equally important for you to set up a loving support system as well. Delegating is an act of self-care. And whether you're married or single, you need to have a schedule of other types of self-care for yourself as well – *quiet time, bubble baths, massage, manicures, girls nights, etc., etc.* Put the rituals you love on the calendar regularly! Now, back to delegating: If, for example, you & your partner are saving for your child's education, and after your calculations it's decided you need to save \$250 a month for 10 years, you & your partner could each save \$125 from each pay check – delegate. Remember, there are a lot of professionals out there too in various fields that will give good advice at no charge, ask around.



Now that you've delegated part of your list, we're on to the letter "I" for *Initiate*. This is where **you** come in. The pieces that you couldn't delegate, you need to OWN! These are your babies and you can't drop them! This is your life. Your dreams! Don't let them slip away! Don't wake up at 90 yrs. old with a deep despair & regret for not going for it! That is what this life is about – loving, living & learning – ALL OUT!

You need to commit to accomplishing these tasks and envision a drill sergeant, *a really intimidating one preferably*, barking and breathing down your neck until you accomplish them, if you need that type of motivation. If you put yourself under a healthy amount of pressure to complete your items, you will feel such an amazing sense of accomplishment, & you'll want to do it again.

Create a deadline – both a target task & a dream goal accomplishment date. Deadlines for both are important – the individual tasks AND the goal. This helps with the fellow procrastinators in the group (takes one to know one, okay?!;) But, always make it positive – not stressful. Flip the coin if you get it twisted. Don't let your brain start to run wild with negative chatter. Instead, *anticipate the arrival of your goal with so much excitement!* If you're tempted to sabotage yourself, take a 5 min time out. Just removing yourself from the temptation is often all it takes to reset your brain and **remember** what your goal looks & feels like – which do you want more?? That should do the trick. Now, don't forget to have a victory dance or some similar celebration (drinks, dinner, do something!) when you do accomplish your personal tasks! And more importantly, GIVE THANKS. It is with a thankful, grateful, joyful heart, that you'll begin to receive more of the same positive results & experiences, because you've then found the golden road. Try not to detour off *that* baby.

Once you've decided what items are yours to initiate, you need to "check yourself" and make sure you have letter "V" involved. "V" is for *Values*. If your goal isn't backed up by your underlying values, your chances of accomplishing it are seriously reduced. You don't want that, because you could easily lose steam in the midst of working toward a goal or worse, waste a ton of precious time. Let me give you a specific example; let's say you decide you want a fancy boat.

If the reasons you want a boat aren't for the right reasons (such as to impress others to boost your ego), you may wake up in the process and realize it's not worth the effort or wasn't fulfilling for very long, and you could've already lost time and money. But let's say, you decide you want a boat because it will afford you quality time with your family doing an activity everyone loves while making amazing memories. Well then, you've identified a higher quality value that is important to you that is tied to this goal, which thereby again increases your odds of achieving this goal.

Please make sure you don't skip this part of the process, either thinking it is silly or assuming your goal is already a value of yours. Devote the time to ensuring that your goal is relative to your underlying values. Consider what your "why" is. Then double check yourself, & of course, write your value down in your journal too. Want to amplify this process? – find pictures that accurately illustrate your values & goals & paste them in your journal. Pictures are the steroids that will power you through & **pull** that goal to you so much quicker!

The last letter in the DIVA acronym is *Attitude*. This, in my opinion, is the most important part in goal setting. Okay, so this tip should actually be the #1 tip for anything in life, but I put it here last so that you are left to consider it & then do it because it is so easy! Here it is: What are you going to do today that will put a smile on your face? Don't fib to me or to yourself on this question. For real, *what are you going to do??* I hope it's something cool, something easy, fun, something sexy, exciting, or something simple. Did anything come to mind? It needs to. It needs to happen **every. single. day!** Even if it's just a few short times. You need to quickly know what your go-to mood up-lifters are. Is it music? Comics? Funny videos? Dance parties with your children? Why do you need to know & *do this?*

BECAUSE, WHEN YOU ARE *TRULY* PRESENT, in the moment and happy in those conscious moments every day, it brings your goals to you quicker. It shows you the way you have been waiting to feel. **You don't have to wait.** You can feel it now. I give you permission. Give yourself permission! Feel happy. That's how your goals feel... Exactly the same. No need to wait on them to get here. Then, when you do realize your goals, you'll already be an expert on how to feel about them!



What this *really* does are a couple of things: It creates a path for your goals to be attracted to you. You are made up of energy and so is your goal. We learned this in our elementary science books – everything is energy. Science, religion & spirituality all agree on the concept that “like attracts like”, “seek & ye shall find” & “what you focus on expands.” You have to get into alignment with your goal.

**BOTTOM LINE**, if you **want** positive experiences, you need to **be positive**. Scientifically speaking, it also trains your 2 yr. old wild child A.D.D. brain, that we all have running wild with chatter, to create new, more positive neuropathways after 21 days of consecutive practice. Once you have new, more positive neuropathways, you’ll be able to find **NEW** answers you could not have previously or otherwise found with your *old wiring*. New ideas, new inspiration & new opportunities will present themselves to you. They’ll show up on your doorstep – it’ll be just like Christmas! It will feel like magical coincidences, *but it won’t be* - it’s just science & your conscious efforts paying off. So go on, and find your happy – everyday - right now.

If you fully commit to this D.I.V.A. process, I believe you will see *many* positive changes i yourself **and** your surroundings. Please remember throughout the process though, that's this is all about improvement, *not* perfection. Give yourself permission to hit the "restart" button if you need to. Don't beat yourself up about anything and have fun with it. I know once I started acting more like "Ally McBeal," the more fun I had with sometimes, not so fun topics. (If you don't remember this character from the sitcom, she used to have elaborate running dialogues in her mind, and her imagination was oh, so very entertaining.) **So**, in my mind, when I have a negative thought running wild, I'll imagine the negative thing being blown up by tannerite, and **this is important**, I then replace that thought with what I want to have happen instead. (Look up tannerite on YouTube for a good laugh:)

What I am saying is, since I certainly didn't start out with a born confidence (God Bless my poor parents for the insecure, complex-ridden, worry-wort child that I was), I had to create an alter-ego – kinda like Beyoncé has done for herself. Ha!! Now, I've accomplished *nothing* compared to mega-talented Beyoncé, **but** what I find intriguing, is I've heard Beyoncé say again and again in interviews, that she has an alter-ego by the name of “*Sasha Fierce*.”

“Sasha” steps in & takes over when she goes up on stage and gives her the confidence needed to sing to thousands upon thousands and dance with some mega attitude & energy like you've never seen! I'm sure this same act is true among many who have seen success. There *really* is something to the old cliché (which I love and lived by in the infant stages of my career until my dreams started to become my reality), “**Fake it 'till you make it!**”

Have you ever noticed how if you force yourself to smile when you're in a funk – that it almost **instantly** feels a little better? Oh, that's just your amazing mind hard at work! Put that extremely under-utilized tool of your mind to work *on purpose* –just a little more every day – control your thoughts, put yourself in the driver seat taking inspired action & see what starts to transpire... I know it will be amazing, and I can't wait to hear all about it! So, like I said earlier, put on your mental DIVA wardrobe and get busy workin' it, lady!

*All my best always,*

*Michele*



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