

# SECRETS OF SIX- FIGURE WOMEN

SURPRISING STRATEGIES  
TO UP YOUR EARNINGS AND  
CHANGE YOUR LIFE

BARBARA STANNY

Bestselling author of *Prince Charming Isn't Coming*

## Secrets of Six-Figure Women

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## Secrets of Six-Figure Women Barbara Stanny

There are more high-salaried women in the workforce today than ever before, yet most females remain seriously underpaid when compared to their male counterparts. Motivational speaker and financial journalist Barbara Stanny decided to find out why by identifying the differences between those who draw the big bucks and those who don't. In *Secrets of Six-Figure Women* she reveals what makes the leading edge tick, as well as how others can use the information to boost their own paychecks and self-esteem. "For far too many women, financial limits have become a fact of life. The thought of making more is like climbing Mount Everest, a colossal, if not impossible task," writes Stanny. "That's exactly how I used to feel." By examining scores of top moneymakers, along with dozens of those earning below their potentials, Stanny discovered what works and what doesn't. After analyzing the subsequent lessons (i.e., you actually can boost your income without selling out, the requisite traits to do so can be developed by virtually anyone, money really can't buy happiness), she proposes specific strategies for maximizing their impact (intend from the start to succeed, stretch yourself, manage any payoff with care). Stanny professes throughout that she desires to offer "insight, hope and guidance to any of you who aspire to earn more." With this surprisingly practical and ultimately inspirational guidebook, she delivers. --Howard Rothman

## Secrets of Six-Figure Women Details

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## **From Reader Review Secrets of Six-Figure Women for online ebook**

### **Geraldine Gray says**

I have read this book and passed it on and bought it (secondhand) for several friend.

It's not about how to make more money and be greedy - it's about how to recognize your worth, increase your confidence and get your career and earnings on track with your "seemingly" more successful peers.

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### **Nikki Knox says**

I didn't even finish it. Too self-helpish for my style. I am all up for stories... but this was too much fluff with the stories. Sorry Stanny! Perhaps it was written for an older generation that didn't grow up with as much freedom or permission to be creative!

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### **Shiloah says**

I just recently started this book simultaneously with Sacred Success. I'm blown away. So many ah-ha's and strategies to help change our paradigms and help us move into change-massive change.

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### **Keshia Rollins says**

I enjoyed this book. At times it reminded me of other books I have read on the topic but it was overall a good book that reinforced timeless principles of how to obtain wealth. I recommend it.

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### **Ruth says**

Her strategies on negotiation and asking for more were quite helpful, but this book was filled with a lot of fluff. Hoping to find better books out there on financial literacy and improving ones relationship with (and giving up shame around) money

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### **Irina Collazo says**

Unfortunately I couldn't finish reading this book. I wish I paid attention to the publication date before buying, and read a sample on Amazon. It just feels outdated for this day and age.

The material could have been condensed, by a lot. There is too much repetition, I felt like wanting to skip ahead all the time.

There is also too much focus on why some women are afraid, unwilling or uncomfortable to make six figures. Afraid?! That's just crazy.

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## Mary says

I gave this only 4 stars, instead of 5, because I didn't think it was the best written book I've come across. However, I found the content to be really valuable. This is not the book for the unmotivated woman, however, because success and happiness are derived from your own efforts and there actually isn't a "secret" to anything. The biggest secret is what you are capable of doing.

Early on, I found myself realizing that up to about a year ago I definitely had the mindset of an under earner. But that has changed drastically in the past year and I've taken steps to correct that in my life. I found the journal exercises and meditations to be particularly useful and I think it is overdue for women to understand and accept a different mindset which values what we are really worth.

I especially appreciated the author finishing the book with stories and advice on investing because long term sustainability is almost more important than what you make in your salary at present. It made me very appreciative for the lessons I learned from my mom and dad who taught me early how to make moves toward investing and saving.

I've read a few negative reviews of this book on Amazon and the critical readers seemed to be angry and perplexed why the book didn't give them step-by-step guidance on how to increase their salary. I found it both comical and depressing at the same time because these people STILL did not understand that there is not a linear path to high salaries. The fact that they wanted step-by-step tutorials sounded a lot like the mindset of an under earner.

Times are definitely different with the recession and a sluggish job market, but I do believe positive thinking has a lot to do with one's success. I recommend this book for anyone who is ready to take their life a few notches up.

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## Brittany R says

As women we often discount ourselves. Most of us know it's bad for us mentally and physically, but it's also bad for our careers. As modern women, careers are a large part of our lives if not ourselves. It's time we start to refocus on ourselves. Reading this book is a step in the right direction.

Secrets of Six-Figure Women is a quick, engaging read chock full of excellent advice. Stanny, whose father was a successful and recognized businessman, was a chronic underearner who set out to learn the secrets of successful women. What she learned was both surprising and expected.

For example, I was surprised to learn that many of the six-figure women didn't work unGodly hours. Many have taught themselves to focus and work as little as four hours a day, and they're even more successful than when they'd worked four hours by 8:00 a.m.

While surprising, I'm fully in support of this. What's the point of making six-figures if you can't enjoy it? (This is a rhetorical question. Life is meant to be lived; not worked.)

It wasn't surprising at all that Stanny found belief in oneself, hard work, education, and talent to be the most important factors to her interviewees success. These are four marked characteristics that I would list for successful women.

Stanny also found that six-figure women have a profit motive (they expect to be well compensated), audacity (they often step outside their comfort zones), resilience, and encouragement. She also learned that the women were self aware, were non-attached, and had financial know how.

Stanny is quite quotable in this book. Her writing is strong and her insight deep. Her quotes are the type I'd want to embroider on a pillow, if I had the patience to embroider. Some of her most quotable lines include the following:

"[T]he moment we stop waiting and start acting, we have the opportunity to walk through a doorway to a richer, fuller, more abundant life." (page 73)

"Our state of mind shapes our way of life." (page 74)

"To really change your financial situation, you have to let go of that part of yourself that stands in the way of greater abundance." (page 117)

Of course you can't write a book about women succeeding in the workplace without addressing sexism. According to the women interviewed, there are two ways to handle sexism: 1) shake it off or 2) leave the organization.

Shaking it off would be a good idea for minor instances of sexism, the cases in which proving oneself will help eradicate a sexist culture or superior. But sometimes the culture is so bad that you just need to leave. I know it's sometimes hard to leave when we want to change the culture, but it's not always possible, especially when the culprit is an older man. Some people need to age out of the workforce before we can change negative corporate cultures.

This only addresses the cases when women have a choice to stay or leave. When a woman is forced out due to sexism, she has to do something about it.

Stanny ends with a little last minute advice:

"Claim your power. Value yourself, honor yourself, take all your desires to heart."

<http://thelemonadehouse.blogspot.com/...>

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### **Cathy Allen says**

So I was 44 years old and deep in debt when Suze Orman finally got my attention and convinced me that my financial security was my responsibility. Six years later I have savings, a retirement account, and no debt. Thank you Suze.

But it was Barbara Stanny who showed me that the adjustments I needed to make were not all on the expenses side of the ledger... I was a chronic UNDEREARNER... I was not making what I was worth. Worse, I wasn't even trying.

Sometimes people need a kick in the head to do the right thing for themselves. That's Orman's approach... and it helped me. Stanny's approach is more subtle but equally effective: provide role models. Show readers that women who earn good money are not male-defined, sold-out automatons with mixed up priorities. By finding them, interviewing them, and presenting their stories, Stanny shows us that high earning women can be passionate about their work and deeply invested in advancing social welfare. They also work with an intent to make money. They are paid well often because they have confidence in their ability to do well and they clearly express their worth to those who decide the pay rate, whether it be boss or client.

I gave a copy of this one to my niece as a high school graduation present. My brother, who knows me as a struggling academic with a bent toward poverty, was amused. But these authors have changed my outlook, and by changing my outlook they have changed my life for the better. There is no greater gift and I am forever grateful. If you are a woman who can't pay the bills each month, go get this one and do the exercises. You will be glad you did.

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### **Sonya says**

I really enjoyed this book! Especially when she described the traits of an "underearner." A lot of times, your income doesn't really change until your attitude towards money changes. Once upon a time, I was a compulsive spender... I could have saved but I didn't because I grew up in a household where holding onto money was viewed as somewhat selfish and greedy. My parents spent every nickel and dime to raise 4 girls on less than blue collar salaries. I realized I was doing the same thing. I didn't hold onto money because that was the norm for me growing up.

Now, after adopting more healthy mindset towards wealth and valuing my skills more, I managed to switch from a low-income industry to a really well-compensated industry, leverage my previous work experience, and get a new job that boosted my income by 70%!

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### **LS says**

What a waste of time. I should have known from the easily identifiable marketing tactic of using the word "secrets" that something fishy was going on. I wish I had stuck to my resolution not to read any more "self-help" books. Anyway, to be specific a more apt title for this book would have been the "Ladies Home Journal Secrets of ...." since that is what it reads like. For the first forty percent of the book the author keeps trying to sell us on why money is not bad. Hey if I select a book on this subject, with this title I am already pretty convinced that money is not bad, because I am actively seeking to make a lot more of it. The second waste of time for me personally was the endless string of lurid stories, hence my quip about the "Ladies Home Journal." I was most uninterested in detailed scenes containing people screaming at each other in kitchens and what not. In the final analysis, the strategies that Stamy espouses would not fill a pamphlet. They are simple things such as starting where you are, re-pricing, altering your target market, using positive affirmations and visualizations, etc. The best lesson I obtained from this book--besides the one to steer clear of titles containing the word "secrets"--was in the chapter about myths. There the author reports that her

research suggests women who make six figures do not necessarily work longer hours or harder than those who do not. There is a full spectrum of difficulty and work hours for both groups. All in all, I am glad this book exists. I am sure it is the right approach for some people, just not me.

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### **Kristina says**

Engulfed this book. Motivating, but so hard to see it as being realistic...I sincerely wonder how many of the women interviewed are still "Six-Figure Women" in today's economic climate.

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### **Ashley says**

This was a great read! Stanny starts by explaining that more women than ever are becoming high earners chiefly due to the fact that they were absent in the workforce for so long. She next turns to the issue of underearners - women who don't believe or who are unwilling to ask for what they are truly worth. To highlight her point she asks, "How can we ever expect to earn as much as a man if we can't even earn as much as we ourselves are capable of making?" However, there's a raging double standard here - when men lobby for raises or negotiate a starting salary, they are seen as aggressive, which is typically a good trait in the business world. When a women does the same, she is seen in a far less positive light. It honestly blows my mind that we're still dealing with this issue in the 21st century.

On that same note, when Stanny begins walking the reader why and how she should negotiate a starting salary, raise, bonus, duties, etc. she does a wonderful job. I particularly loved this statement: "Asking for more is an act of self-love. Saying no is a show of self-respect. Refusing to settle is a statement of self-worth. And walking away is a sign of self-trust." I realize that without reading the book or fully understanding her arguments, this may sound pie-in-the-sky and totally unrealistic. But I'm a believer; you're not doing yourself any favors in selling yourself short. Being a martyr isn't the goal in business. It isn't going to help your family if you're overworked, underpaid, stressed to the max, and bitter over your situation. I work to make money; it's not a charity event for me.

I took extensive notes on this book that I plan to refer back to often. Stanny's strategy is as follows:

1. Declaration of intent
2. Letting go of the ledge
3. Get in the game
4. Speak up
5. The stretch
6. Seek support
7. Obey the rules of money (spend less than you earn, pay yourself first, and put your money to work)

I love, love, LOVE that Stanny covered that last topic; it really gives the book a holistic feel and puts the reader in a good mindset. Some may initially find Stanny's relentless focus on money off-putting. But she consistently reminds the reader that money is only a means to an end. Money provides security, freedom (if you want to quit your job, you can), the ability to help others, etc. When speaking about philanthropy, one of the women Stanny interviewed said, "Money is like manure. If you pile it up it stinks. But if you spread it around, it does a lot of good."

The strategies are a little different than the "secrets" Stanny alludes to in the title. Those are:

1. Working hard doesn't mean working all the time
2. Focus on fulfilling your values rather than financial gain
3. Loving what you do is much more important than what you do
4. Feel the fear. Have the doubts. Go for it anyway.
5. Think in terms of trade-offs. not sacrifices, to find a workable equilibrium.
6. Sometimes you just have to shrug it off and have a good laugh.
7. Appreciate abundance

I found it interesting that Stanny's father was the founder of H&R Block. She had a disastrous first marriage where she stuck her head in the sand when it came to financial matters. As a result, her trust fund was basically squandered by the guy. Before she completed this book, Stanny had joined the ranks of six-figure women, herself. If there was one thing I didn't like about this book, it was the heavy emphasis on getting your frame of reference in place; the "think good thoughts and they will manifest in your life" type thing ala *The Secret*. Fortunately, that passes rather quickly and Stanny gets to the meat of the material. As the book progresses, though, I came around a little. You're never going to make six-figures if you're not confident in yourself, your abilities, and what you're worth. I wish, though, that she had stressed a little more than that was just like the pre-req for everything else; it won't get you there on its own.

Overall, I would recommend this book to any woman. We all deserve to be paid what we're worth and have confidence in our skills and abilities. I may end up purchasing this book (which I hardly ever do) and can definitely see myself picking it up again. A great read!

Facts:

- \* Women's chances of high incomes are increasing faster than men's. From 1996 to 1998, the number of female high earners jumped 68% while the number of males in that category increased only 36%.
- \* Wealth doesn't come from what you make, but from what you don't spend.
- \* The glass ceiling at work is nothing compared to the lead ceiling in my head.
- \* Luck is a frequent companion of a firmly fixed focus.

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### **Niecie says**

Challenged me to suck less with my money. It's a bit too focused on exceptional women without taking cultural, economic, and other environmental factors into account... which definitely affect how much power you have in a situation and how much money you can make.

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### **Erin says**

Good book -- I initially thought I'd just skim it as a quick-and-easy self-help book, but it actually offers a substantial amount of material that prompts self-reflection, as well as useful references to other material.

This book is as much about developing and projecting belief in oneself as it is about earning power, and it's as applicable to men who may also fall into the "under-earner" trap. The author notes that "under-earning" doesn't necessarily mean low-pay but really means earning less than your value in the marketplace. This book is really about gaining power over your life and increasing your choices in life.

This book describes many different reasons and belief patterns for why people (and women in particular) sabotage themselves in salary negotiations and career advancement. During two job interviews within the last week, I low-balled my salary requirements because I choked on stating the market salary range for such positions. It also offers some exercises to get over our own mental hurdles.

**Notes re: patterns of success:**

1. Feel the fear. Have the doubts. Go for it anyway.

\* Many people feel fear at the brink of success -- that's when you really need to push forward. Nelson Mandela: "Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us. We ask ourselves, Who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be? You are a child of God. Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you."

\* "Where your intention goes, so goes you. Your intention becomes your reality." Gary Zukav, *Seat of the Soul*

Focus on working passionately, not working hard -- view tradeoffs rather than sacrifices.

2. Maintain positive attitude and gratitude.

3. Ignore nay-sayers ("let the dogs bark") -- they're not necessarily mean-spirited, but simply test your commitment

4. Develop a thick skin -- don't take rejection or criticism personally

5. There are always two games that we can play -- playing the game "To Win" or playing the game "Not to Lose" (playing it safe, avoiding risk). Play the game "To Win" / Live with an attitude of abundance/audacity rather than fear/avoidance/scarcity (contrary to the message of "Moneyball").

6. Women are often afraid of coming across as a b\*tch, but think of it as "Being In Total Control of Herself". Don't be afraid to speak out, walk through fire, be a lioness.

\* In negotiations, silence or "hmmm" can be more effective than talking.

\* "Asking for more is an act of *self-love*. Saying no is a show of *self-respect*. Refusing to settle is a statement of *self-worth*. And walking away is a sign of *self-trust*."

7. Resilience is as important as audacity -- when you fall on your face, pick yourself, reflect on lessons learned, and start again.

8. Obey the rules of money -- focus on building wealth rather than monthly salary/spending

\* Spend less than you earn (budget don't allow debt)

\* Pay yourself first (save)

\* Put your money to work (invest -- max out 401k and IRA contributions)

Give generously

**Patterns of Under-earners:**

- \* Debt is about giving away your energy, choosing chaos rather than success and control.
- \* Change begins with a challenge or problem. Use your challenges as stepping stones rather than as stumbling blocks

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