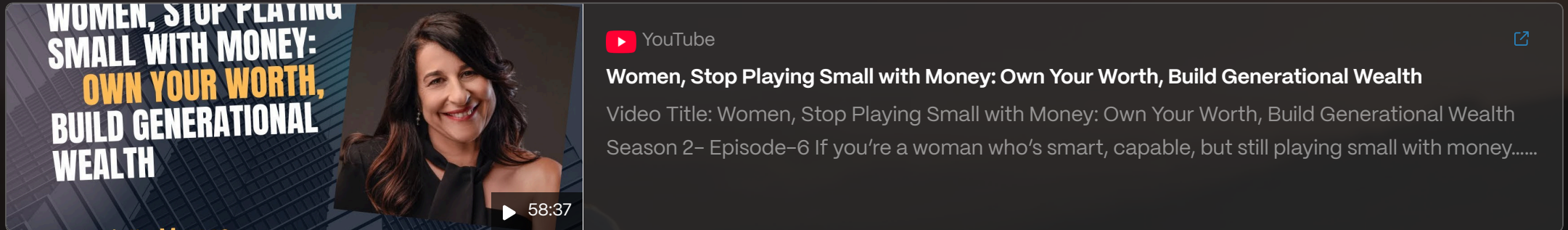


# The Ultimate Quest - You Deserve to Know You



## Thank you for choosing to rise with your money.

Welcome back to our monthly note on self-leadership, self-worth and the truth about how women really experience money. This isn't a finance lecture; it's an invitation to sit at the head of your own table. I'm Rachna Khanna, here to ask braver questions about power, safety, legacy and the numbers that quietly run our lives. You deserve to feel like a queen with your money—not a bystander.

**This month's spotlight** — Antonietta

Most of us were taught how to earn and spend—but not how to feel powerful with money. In this edition, I want to gently call out the patterns that keep women playing small and offer you new ways back to choice, calm and confidence.

The **Crown & Coin Method** – crown = self-worth, coin = conscious spending & freedom

# Women, Stop Playing Small with Money

## Own Your Worth, Build Generational Wealth

Most women I coach are powerful, smart, big-hearted... And still secretly playing small with money. This isn't a "numbers" problem. This is a self-worth, power and legacy problem.



# The Inconvenient Truth About Women & Money

Women live longer. Women are more likely to outlive their partners. Women are more likely to end up doing more unpaid caregiving work. And still, only a small percentage of women feel financially confident.

They'll say things like: "I'm just not good with money." "My partner handles the finances." "I'll focus on wealth later – right now I'm just trying to survive."



# Money Is Never Just Money

## Power

Financial literacy is a form of self-care and personal power

## Self-Worth

Superannuation, saving and investing are acts of self-love

## Freedom

Avoiding money is often a mirror of how we avoid our own needs

In a recent episode of The Daily Life Hero, I sat down with Antonietta, a money, confidence and personal empowerment coach, founder of Valuing Our Worth and creator of the Crown & Coin Method. Her story is a wake-up call for every woman who has ever shrunk herself around money.



# What We Were Taught vs. What We Need

## Old Money Stories

"Money doesn't grow on trees."

"Don't be greedy."

"Be grateful for what you have."

"He'll take care of it."

And then we wake up at 40, 50, 60... Carrying the mental load, the emotional load, and often zero real financial power.

## New Money Truth

Financial literacy is self-care

Saving is self-love

Your needs matter

You deserve financial power





# When Rock Bottom Becomes Your Turning Point

Antonietta shared something deeply vulnerable in our conversation. Behind the calm exterior and professional success was a lifetime of control and judgement around money, assets tied up with her husband's family, and decisions made for her rather than with her.

"In that darkest moment, through a series of events, a medium, and a message from her late father, she realised: She was never broken. Her true self was breaking free."

This is the inconvenient truth: Many women only start changing their relationship with money once the pain becomes unbearable. You don't have to wait that long.

# The Crown & Coin Method

Queens Don't Apologise for Power



## Crown = Your Self-Worth

Claiming your seat at the table

Letting go of shame and "I should know better" stories

Stepping into your identity as a queen, not a bystander



## Coin = Your Financial Power

Moving from emotional to conscious spending

Understanding where your money actually goes

Redirecting into savings, super, investing and safety

No one questions a queen's right to sit at the head of the table. So why are you still questioning your right to ask for a pay rise, set boundaries around shared finances, learn about investing, or build wealth in your own name?

# Generational Wealth: Beyond the Bank Balance

Antonietta reframed generational wealth beautifully. Yes, it includes money, assets, superannuation, investments. But it's also:

## Love & Presence

The way your children remember being loved and the emotional safety you build

## Memories & Values

The memories you create on family holidays and the values you live: kindness, contribution, courage

## Financial Openness

The way you talk about money – with shame or with openness and honesty

"I don't just want to leave assets. I want my grandchildren to say: Nonna taught me kindness, love and self-belief. I always felt seen and enough."



# If You Feel "Bad with Money" – Start Here

You are not "bad with money". You are under-trained, under-supported and over-shamed. Here are 3 practical starting points:

01

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## Get Brutally Honest with Your Money Story

Ask yourself: What did I hear about money growing up? Who handled the money? Who had the power? What labels did I receive? Which of these stories am I still carrying that no longer serve me?

02

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## Do a 90-Day "Conscious Spending" Review

Look at your spending: Where was I numbing (emotional shopping, stress-spending)? Where was I aligned with my values? What's one category I can reduce to redirect into freedom?

03

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## Define Your Values – Align Your Money

If your highest value is family, maybe your non-negotiable is: "We do a family holiday every year." Let your money choices reflect what you say matters most. Values first. Numbers follow.

# Reflection Questions for You

Pause and Actually Answer These

What story about money and self-worth are you ready to let go of?

If you believed you were truly enough, what bold step would you take with money today?

What legacy do you want to leave that goes beyond money – in values, memories and impact?

 **Don't just think about them. Write. It. Down.**

Listen to the full episode with Antonietta on The Daily Life Hero – The Inconvenient Truth Podcast. We go deeper into her rock-bottom moment, the reality of older women facing homelessness, how mothers and daughters can heal money stories together, and how the Crown & Coin Method works.

# You Deserve More Than Survival

If this landed, don't just "feel inspired" and move on. Do one of these today:

- Share this newsletter with a woman in your world who carries the money load in silence
- Leave a comment: What's ONE money belief you're done carrying?
- DM me on LinkedIn or Instagram @transformwithrachna with your biggest takeaway

# You are not behind. You are not broken.

You are just right on time to stop playing small with money. You deserve safety, choice, calm... You deserve to know yourself and trust that you can create wealth – inside and out. The power within you is limitless.

– Rachna 

Midlife M-Power Coach | Emotional Integration Practitioner | Host, The Daily Life Hero – The Inconvenient Truth

# Your Invitation to Begin

If the insights and approaches shared in this newsletter have resonated with you, consider this your formal invitation to begin or deepen your journey of self-discovery and authentic living. Rachna Khanna offers several pathways to support you:



## The Daily Life Hero Podcast

Listen to conversations with experts like Susie Partridge exploring the nuances of alignment, self-leadership, and authentic transformation.



## Newsletter Subscription

Receive monthly insights, reflection prompts, and practical tools to support your journey, delivered directly to your inbox.



## Workshops & Programs

Join upcoming events where you can experience The Ultimate Quest and learn to apply the S.E.L.F. Method™ in your own life.

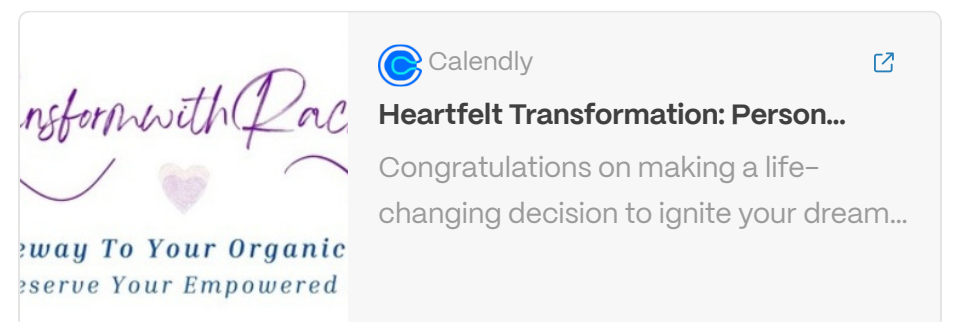
"You Deserve to Know You" ❤️

This simple statement encapsulates the core invitation of Rachna's work. Beyond all the frameworks, methods, and practices lies this fundamental truth: you have inherent worth and wisdom that deserves to be recognized—first and foremost by yourself.

Whatever path you choose, remember that the journey toward self-knowledge isn't about becoming someone new. It's about remembering who you've always been beneath the noise, conditioning, and adaptation. It's about coming home to yourself.

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With love,

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