

CHAPTER

1

What Is THE ASK?

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THE ASK IS THE NAME OF THE SUREFIRE way that you can have the most fulfilling personal and professional life and find abundant success wherever you go. Who would not want that? The answer may surprise you. There are many people who know they need to ask in order to get what they want, but they talk themselves out of it, convince themselves they can get it without asking, or worse yet, have a conversation in their head in which the other person will say no before they even ask. All this time and energy is wasted on fruitless conversations and mindsets that result only in your not getting what you want. Depression sets in, self-confidence diminishes, and we settle for what we have, not what we can achieve on the greatest scale.

The number-one reason people do not get what they want in life is quite simple: *They have not asked!* This is a horrible way to live life. Now, let's shift this mindset around. The number-one reason people do not *give* is they have not been asked. That represents real opportunity. People are not going to give you a raise, a hotel room upgrade, better theater seats, an explanation about your bill, a charitable gift, more clients, feedback on your business venture, extra help around the house, or more time with your significant other unless you ask.

I have spent over three decades of my life analyzing, practicing, and perfecting THE ASK in law, philanthropy, business, and everyday living. I can proudly tell you that I am the first to put such *organization, structure, and focus* on THE ASK. This is the theme you will read throughout this book. THE ASK is not random, it is not chance, and it certainly is not luck. THE ASK is not asking dozens of people, hoping someone will give you a yes. We have all heard of the quick successes, the billion-dollar gift, the

unprecedented acquisition, and the million-dollar start-up that leads us to believe that we don't really have to ask for great success. If we work hard it will come to us. *I assure you that every success you hear about had many great asks along the way.*

I have the utmost certainty that everyone has the ability to make exceptional asks; they just need to know how and then see real results. This is why I've written this book. I put the world of asking into simple, easy-to-follow steps, keeping in mind that many people don't want to—or, as I have heard numerous times—“hate to ask.” For example, a friend of mine is an enormously successful television producer and screenwriter. He told me that he can do anything, but he can't ask for money. I was blown away. I know he has asked for more time to write his scripts, for different actors, for different set designs, and for actors to use a better way to deliver his lines. He is like the hundreds of people who come to my seminars and conferences all buttoned up in their resistance to ask for money.

So I asked him, “What is it about asking for money that you differentiate from any other ask you make many times throughout the day?” He was a little taken aback and said, “What do you mean?” So I shared with him that he makes asks all the time, effortlessly and flawlessly, because he knows he needs something and asking will get him what he needs. Without his asks, he will be unsuccessful in his business because he will have to settle for a show, an actor, or a design that is not up to his standards. He said “Yeah, but that's not asking for money.” This is where so many people make this huge demarcation between making “easy asks” and asking for money. I gave him the advice that is so important for everyone to embrace. *Every decision you make in life involves money.* In his case I showed him that asking for a better actor meant paying for a better actor and asking for more time to write his script would cause his producers to be delayed in receiving their money from the sponsors; as for better set designs and more props, they all cost extra. So, in essence, he was asking for money without using the word “money.” This was a huge revelation for him. While he still has a hard time getting the words out to ask for a specific amount, he at least has a new awareness that he really has done this before and needs to practice asking for cash.

THE ASK is not just for people in finance or philanthropy. THE ASK is for everyone who needs something from someone else or needs something from themselves. THE ASK is for whatever you want. If you need to ask for help, clarity, insight, or feedback, my techniques and tips will show you *how* to ask as well as the words to use to get real results. That's as simple as it gets. If you need to get into your first-choice graduate school, you need to ask the admissions director. If you want your child to have a different position on the team, you need to ask the coach. If you need to stay home with your significant other this holiday and not spend it with the relatives, you need to ask your sweetheart. If you need more work to make extra money, you need to ask your boss for extra projects. If you want to know the alternatives available to you to address a medical need, you need to ask your doctor. The list of asks is endless.

The reality is that most people do not know exactly what they want. They crave better relationships, more time off, a better body, more sleep, better health care, more education and training, more spiritual guidance, more retirement money, a vacation home, time to read a book or to be creative, or time and money to give to a worthy cause. When they fail to ask for it, the result is the hollow feeling that says they are not as good as they can be. That's no way to live your life. THE ASK can and will show you how you will feel *empowered and energized* because you made the ask—you didn't just wish you had asked.

Now you see how THE ASK *is vital to your life and your happiness in your life*. Yes, you could settle for what you have now, but how off-the-charts amazing would it be if you asked *with confidence* for anything you want and desire? I'm here to tell you THE ASK works, and it will work for you once you read this book and then practice and apply my techniques. I hope the stories that are woven throughout this book will resonate with you as you identify similar situations, words, behaviors, mindsets, challenges, and experiences. I hope you find THE ASK so rewarding that you share it with your family, your network, your colleagues, and of course your friends.

A couple who are very close friends of mine were sharing my previous book *THE ASK: How to ASK for Your Nonprofit Cause*,

Creative Project, or Business Venture. This book was on their bedroom nightstand. They told me that each night they tried to hop into bed to be the first to grab my book and read it. He was working for a large insurance company and had not had a raise in four years. She was a therapist and need more clients. They didn't just read the book; they put it to their own personal test. He had a meeting with his boss and followed my "three steps to asking for a raise." Not only did he get it on the spot, but he kicked himself for not asking sooner. She followed my "how to ask friends and family" for more business. She now has a waiting list of prospective clients.

This book is my previous book on steroids. I have more experiences to apply, more phrases to use, and more life lessons to share. Are you ready *to just ask*?

WHAT DOES MONEY MEAN TO YOU?

I was teaching a class on THE ASK. I designed this class so that the morning session would cover my methods on how to ask, when to ask, where to ask, who should ask, how to prepare for the responses, how to close, how to follow up, and how to manage expectations. The second half of the class is devoted to what I call "Laura's practice studio." It is the students' time to shine and practice their ask. One student plays the asker and the other the person being asked. I have the students arrange the chairs and table in the way that is most comfortable for them to make their ask. A young, bright but scared-to-death student gets up and places the chairs opposite each other with a large table in between them. She makes her ask and says, "I would like you to support scholarships at our private school." Her ask did not have a dollar amount or a timeline for making the scholarship.

The class then had the opportunity to share what they liked about the ask and how it could be improved. They said that she needed to ask for a specific amount; otherwise the person being asked cannot make a decision about supporting the scholarship. The person would simply not know the amount to consider. I said that she needed to add *when* she wanted the scholarship. Timing is important because the person you ask needs to know when you

need what you're asking for. I also asked her why she placed a table in between them during the exercise. She said the distance from the person she was asking gave her more confidence and without it she would be too close.

I asked her why she felt she needed this distance from the person she was going to ask. After all, when you make the ask, you need to convey that this is very important to you and that you are there 100 percent to help the person make this important decision. She said she was not a fan of freestyle role-playing and preferred writing scripts and reading from them. She continued that asking is way out of her comfort zone. She thinks of herself as a "giver," not a "taker." She will give before she takes. She held her head high and said quite firmly that her family raised her with pride and strong values. I was taken by her honesty, but I had to get to the core of this, because being a giver all your life will not allow you the breathing room to make an ask for money. I felt that if I did not at least try to gently uncover her views about money, she would struggle with asking for money all her life.

So at that very moment I did what I love to do with each person who tells me they cannot ask for money. I simply asked, "When you ask for money, what comes up for you?" She didn't know what to say at first, but then it all came out. She was a young child playing with her siblings and cousins who were younger than she was. Her uncle told them all that if they played quietly he would give them a dollar. At the end of the afternoon, her uncle came in and gave each of the children a dollar *except* her and told her she did not earn it or deserve it. The class went dead silent. This memory, filled with shame and guilt and low self-esteem, literally pushed her to identify herself as the *giver*, not the *taker*. So for her, to ask for money is a shameful event, and she becomes the taker.

This student is not unlike the screenwriter friend that I wrote about previously in this chapter and not unlike many, many people who have a very difficult time asking for money. I have taught, coached, and trained people all over the world on how to ask for money and more of it. There is not one stereotypical person, whatever their age, sex, profession, geographic location, or lifestyle who has an easier or more difficult time with asking for

money. It comes down to one factor and one factor alone: *What does money mean to you?* This is not the same question as: *Do you have money?* or *Were you raised comfortably with money, or did you have no money at all?* I begin every session with that question. In the answer, I am looking for the values and beliefs each person attaches to money. It always falls in two areas: the positive and the not so positive. The positive folks view money as:

- Power
- Freedom
- Choices
- Change
- Opportunity
- Selection
- Control
- Independence
- Expression
- Security
- Creativity
- Education
- Health

On the opposite side, money can mean:

- Debt
- Obligation
- Loans
- Insecurity
- No retirement
- Headaches
- Divorce
- Alimony
- No health care
- No choices
- Depression
- Insecurity
- Low self-esteem
- Failure

These are complicated feelings with emotionally laden stories underneath them, and they come up when you ask. Many people try to tell me they are just fine with money, but when they practice asking for it, I can see right through them. My job is to make you 100 percent secure about money before you ask for it. Remember: *Any ask you make has a money implication.* Even if you are not asking for a dollar amount, your ask will involve money. Consider the following list of what money can mean, and you will have a new appreciation that money is embedded in every ask you make. Money can:

- Define your stature in life.
- Determine your success or lack of success.
- Be the reason you stick with your job.

- Determine when and if you retire.
- Be a factor in when and where your children or grandchildren go to school.
- Set the limits of what you give to your family during your lifetime and through your will.
- Govern how much you spend and borrow.
- Be the deciding factor in where you live and where you have a vacation home.
- Make you reflect on whether you made the right choices in your life.
- Govern how much you will inherit.
- Determine how much you can spend and save on a monthly basis.
- Govern how and where you spend your free time.
- Give you confidence in deciding whether to start a new business venture or to hold off until later.
- Be a factor in your health care and insurance coverage.
- Play a positive or challenging role in your relationships.
- Bring your family closer together or tear them apart.
- Motivate or discourage you to be like others who have more than you.
- Free you to take risks or prevent you from making changes.
- Determine how much you can invest.
- Determine how much or how little you can give to charity.
- Keep you up at night.
- Be the source of arguments, tension, and unspoken resentment.
- Be the most stressful topic of conversation.
- Cause you to gain or lose weight.
- Affect what you eat and where you eat.
- Influence the time you spend to be creative or to relax.
- Keep you from being spiritually connected.
- Release you from worry and responsibilities.

- Govern how and where you exercise.
- Touch every aspect of your life and the lives of those around you.

Money does touch every aspect of your life, which is why it is so important that you come to terms with how you feel about money and how it influences your comfort level in asking for money.

Money Is Opportunity

The best way I can help you is to encourage you to embrace one small but powerful mindset: *money is opportunity*. If you can try and work out your thoughts and beliefs that anything and everything you ask for will lead to an opportunity, you are home free. Any ask is an opportunity—an opportunity for you to share, grow, prosper, thrive, be a leader, teach, trail-blaze, and, yes, reach the success you envision. Money represents opportunity for the person you are asking. Their opportunities are that they can work with you, share expertise, give, invest, learn, bring about change, make an impact on the lives of those around them, bring joy, and enrich the lives of their community, state, nation, and the world. Believing that asking for money represents anything but opportunity will severely diminish your ability to ask for money. Trust me; I have seen this in real life, from mothers who want to get back into the workforce and financial executives who can't take their business to the next level. Money is opportunity. Embrace it, make it your mantra, and push away any other thought that comes creeping in that sets you up for doubt and failure.

WHAT DOES MONEY MEAN TO THE PERSON YOU ARE ASKING?

We tackled the first side of the equation by focusing on *you*, the asker. Let's take this to the next step and find out what money means to the person you are asking and why it should matter? I was working in development at a university, and one of my donors was a very wealthy man. He had made his fortune in real estate. He had gone to the university and so had his children, who were now

adults and doing well in their respective fields. At the time I was assigned to work with him, he was making yearly gifts of \$1,000. Now those were great gifts, but when you see the potential of what he had and what he could give, it seemed way off. I took him to every basketball game (and the season, as you know, is very long) and gave him special seats to all our events, which he enjoyed. He met and knew very well the president of our university, the trustees, the dean of his school, and the current students. Every time we asked him to make a larger gift, he would give us \$1,000. We asked him for an outright gift, a planned gift, a gift of insurance, a trust, an annuity, and he would give us \$1,000.

I thought it was me and that I was doing something wrong. That had to be the only explanation. One day we were seated together at a luncheon, and I don't know what came over me but I turned to him and asked, "When you give the university \$1,000 does it feel like a million dollars?" Now I'm thinking to myself I'm definitely going to get fired. He answered, "Yes." I said to myself, "OK, Laura, now what do I do?" I asked him "If it is OK with you, can you share with me why?" What he said to me was incredible and a life lesson for me. He said to me that his mother told him to be a saver. He saw her go through World War I and the stock market crash and her words echoed in his head every day. While he had more than enough money for his family, he just couldn't give more because "he may need it." And there it was. The core reason why he could not give more was that it was impossible for him to do it. He is the exemplary *saver*, and there was nothing I could do, say, or offer that would put a dent into his emotional attachment and his *will to save*.

I was fortunate that this experience came early in my career, because, from that moment on, I have always navigated my way to finding out what money means to the person I want to ask. This, as you can imagine, is not an easy task. You could blurt out, "Hey, I'm about to ask you for money, but before I do what does it mean to you?" That would not get you very far. But I do have a tried-and-true way you can find out without using the word *money*. Whenever I am stuck and need an answer, *open-ended questions win the day*. So here are some questions you can ask before you make your ask. If you want to ask for a philanthropic gift or for

someone to be on your board or to volunteer for your organization (each ask has money implications), ask this question: *What is your first memory of when you knew the importance of giving back?*

Nowhere in this question will you find the word *money*, and yet it will get to the heart of how a person feels about money. You will hear responses that generally fit three categories: home, religion, or education. Many people learn the importance of giving back or volunteering from their parents, siblings, relatives at home; through their religious practices; or through teachers and mentors in school. I have heard stories that people learned to give back when they went trick-or-treating on Halloween for UNICEF, served in a soup kitchen with their family during Thanksgiving, baked pies and cookies for a church or school fundraiser, saw a movie that moved them to volunteer, or watched their cousin give money to someone who was homeless and had no place to go. The stories you will hear are incredible, and they will draw you closer to the person you will eventually ask for money. It is so important that you know how they feel about money before you ask.

This applies to business ventures and everyday living as well. If you want to ask someone to invest in your start-up business, you could ask, *“Have you invested in other ventures, and what motivates you to be an investor?”*

Nowhere do you see the word *money*, but their answer will be so revealing. If the answer includes an exciting and rewarding investment, they will tell you how great it was to take something from concept to market and what a thrill it was to be part of a successful venture. Investors are not just people with money who take chances. For the most part they are careful and strategic planners, and if you know that, you can tailor your ask. For example, your ask might sound like this:

You shared with me that you plan out every potential risk that might arise before you invest. That quality is exactly what I’m looking for in my potential investors. Would you consider sharing your expertise as well as making x investment in my product?

THE ASK as you see in this example is nothing more than *two sentences and a question*. We will explore this further in

Chapter 4, “How to Be an Exceptional Asker,” but I wanted to introduce the idea to you now so you see how this all works *before* you ask.

If you are asking for something in your everyday life that is important to you, it is equally important that you know what money means to the person you want to ask. Suppose that you are at the doctor’s office, and she has just prescribed a medication. Perhaps you do not have a prescription plan, or you want to know if there is a generic drug that is just as effective but at a lower cost. The issue is that you do not know whether your doctor will let you know of an alternative, or whether she really likes the pharmaceutical representative for this medication and will stay loyal to that person. The doctor may be loyal to the representative because he keeps her well informed and up to date on the most cutting-edge drugs. This may not appear to be a money issue, but from the doctor’s viewpoint, time and education are money. You might ask,

I know many doctors and medical practices have pharmaceutical representatives to help them with the latest drugs for their patients; I’m sure that helps them stay current and saves them time. While I respect this process, I’m in a situation where I need to rely on generic drugs. For the medication you prescribed, is there a generic brand that is just as safe and effective, and are you willing to prescribe it for me?

In this example, the conversation is about money. The doctor may have very strong feelings that cheaper generic drugs are not on the same level as high-end and more costly drugs, and therefore can’t and won’t prescribe a generic brand. Many people do not view these types of day-to-day encounters and situations as asks that involve money, but now you know and have read that they all involve money. This two-step process will make it much easier for you to ask for what you want because you are solid in your views on money and the person you are about to ask. Here’s a quick review:

1. Know your views on money.
2. Know the views on money of the person you are about to ask.

DO YOU HAVE MONEY WELLNESS?

Now that you are aware of this two-step process—namely, that money is opportunity and that it is important to know your views on money and the other person’s views on money before you ask—I want to drive home why I began this book, making sure you have a great relationship with money. In my e-book, *Money Wellness: Is Money Making You Sick?* (Balboa Press, 2016), I detail through numerous examples how worrying about money can lead to dreadful illnesses. It was an eye-opening experience for me, because in the course of my several careers, I experienced how money worries could cripple, devastate, and paralyze people and families. When I was working as a civil-litigation attorney, I experienced firsthand what money can do and how it affects a person’s health. One of my cases involved placing 462 people from a closed mental-health facility into a hospital or community setting, with money, medication, and services. The stress this placed on these families was unbearable, because they all worried that their parent, child, uncle, sister, or brother would run out of money, and wondered who would take care of them.

As a philanthropic advisor, I have had the pleasure of working with people who value and treasure the importance of good health care, and they have made significant and transformational gifts to health care organizations. Their giving was exemplary because they knew their investment would save lives and they wanted to ensure there would be excellent health care services should they or anyone they love ever need them. I have heard many people say to me: “Health is the most important thing in life,” “You can have all the money in the world, but if you don’t have your health, you have nothing,” and “I know in my heart that the stress and worry about money contributed to my illness.”

Before I could make their philanthropic goals a reality, I discovered that many people had crazy definitions and relationships with money. It was taking a toll on their personal and professional lives *and on their health*. Many people could not sleep because their jobs were not paying them enough. Others were in denial that money was important or avoided seeing the doctor or having surgery to “save money.” Some people took on their

children's and grandchildren's debt while postponing their retirement; fell into bad eating habits, dining out all the time because work was overwhelming; avoided exercising because gyms were too expensive; or gave up their vacation and personal time because if they worked harder they would be promoted faster.

If you have any doubt that money and health are related, look up the *Stress in America Report* by the American Psychological Association. This report found that *money* was the leading source of stress.

Polls published by the Associated Press and AOL compared the physical health of people who live highly debt-stressed lives with those who live with less debt-stressed lives and found the following¹:

- **Headaches and migraines:** 44 percent versus 15 percent
- **Depression:** 23 percent versus 4 percent
- **Heart attacks:** 6 percent versus 3 percent
- **Muscle tension and lower-back pain:** 51 percent versus 31 percent
- **Ulcers and digestive problems:** 27 percent versus 8 percent

Money is a health issue, and this stress manifests itself in our bodies and makes us ill in so many ways. Stress has been linked to many ailments, including anxiety, depression, diabetes, hair loss, obesity, obsessive-compulsive disorder, and ulcers. Many of us are stressing over saving for retirement or paying off credit card bills or school loans. Our health is suffering because we are worrying about money.

Many people think that *money wellness* means having a lot of money and being able to do anything at any time, worry free. Money wellness, however, is defined by health, not wealth. It is the sum of everything that goes with being financially, emotionally, and physically sound and is the balanced holistic integration of financial, emotional, and physical health. The thoughts, beliefs, and attitudes you have about money as well as the everyday

¹ Source: http://hosted.ap.org/specials/interactives/wdc/debt_stress/index.html

decisions you make about money affect your sleep, diet, and exercise. In fact, they affect every aspect of your life, including relationships, travel, education, parenting, fashion, real estate, charity, financial security, retirement, fun, success, and creativity. To have money wellness means having adequate cash flow, sufficient assets, the absence of illness, and the presence of emotional well-being.

Money Blockers

So how do you achieve money wellness and move beyond or avoid the physical repercussions that will come about if you worry about money? The answer is to know, address, and work through your *money blockers*. Money blockers are those little conversations we have in our heads that convince ourselves *it's not so bad* or *I'll get to this later*.

Here are some common examples of money blockers:

- I will have more savings someday.
- I am working extra hours and doing more work, so I am likely to get a nice raise or promotion.
- I don't need to ask for a raise or a promotion, because my boss will do the right thing.
- I am going to inherit my parents' house and their investments. Combined with my income, I should be set for later years.
- I pay high premiums for my insurance, so I am covered for my health, home, and business.
- Someday, I will go to those informational meetings that may or may not get me more business.
- One day, I will have that house.
- When I'm older, I can be more careful and cautious with spending. For now, I need to enjoy myself a little.
- When I'm older, I will put away more cash.
- My health insurance deductibles are high, so I should probably see a doctor only when absolutely necessary.

- I am healthy and young; I will get routine checkups later.
- I am not sleeping, because I work so much I don't have time to go to the gym, take a yoga class, or meditate.
- Later in the year, we can pay off our credit cards and get the balance to zero.
- We have to buy presents for everyone during the holidays because they buy them for us.
- We spent more than we wanted during our vacation, but we have the rest of the year to pay for it.
- When I'm in my 50s or 60s, I will focus on when to retire. For now I just have to keep a steady job and save a little.
- My children will make more money than we ever did. I am not worried about them.
- Someday, I will hit the lottery!

Do any of these sound remotely familiar? They are the scripts or scenarios we play over and over again in our heads. They put us in a coma-like state and block us from tackling our underlying concerns and worries about money. I do have suggestions for you on how you can tackle your money blockers. My first suggestion for you is to *write down your money blockers*; this is no small step to take. You will probably catch yourself in a conversation saying the same things over and over. This first step is to become aware of the expressions and stories that have carried you through to this point.

I would not ask you to do something if I did not do it myself. My money blocker for years was that I started my 403(b) when I was working at both universities; then when I transitioned into my own consulting business I never looked at the account, even in the recession years. I convinced myself that it was “safe” and that I “didn’t need it now” so why should I bother moving things around in my financial portfolio? I convinced myself that as long as I periodically checked that account, all would be well. That was truly the head-in-the-sand story—out of sight, out of mind. But the truth was that I didn’t have the time or the expertise to give it a thorough periodic review. Remember, time is money! So I finally hired a fabulous financial advisor who now does this for me. I

could not believe I waited six years to have someone give me advice on what I should do with my 403(b). Even worse, I found out from my advisor that my self-employment fund, which I had set up in 2008, was in a cash fund, earning hardly anything. Had that been invested differently, I might have earned a lot more than I did.

Once you write all your money blockers down, I am certain you will feel much better that you acted, took control, and now have choices about what you want to do. The second step is *to substitute the familiar expressions*. For example, if you say to yourself, “I will pay my vacation credit card bills off by September,” then say to yourself, “I will pay off my vacation bills right now by making a \$100 payment each month.” This simple mind-shift will push away your money blockers, and the more you use your new words and phrases, the better you will be at working out your money worries. Third, *be aware of other people’s money blockers*. Just sit back and listen to your friends’ conversations, as well as what family members say about money. You may be surprised that money worries have bonded you over the years; as the expression goes, “Misery loves company.”

Now that you have developed this awareness, you may not feel as comfortable or as agreeable with other people’s attitudes about money. If it comes from one of your elderly relatives, a parent, or an older sibling, you may discover that you learned to use the same negative or money-avoiding expressions because that is what the family has been saying for years. You may have heard statements like, “I don’t know how we will make ends meet;” “Don’t worry; it will all wash out in the end;” “Better to live well than to die poor;” “I worked all my life and, see, the government took it all way;” “I don’t know what you are going to do;” “There will be no Social Security by the time you retire.” Lovely thoughts aren’t they? But you have the power to change all that now, because I am certain you don’t want negative, repetitive phrases to shape how you feel and behave when it comes to money.

Find out which money blockers you are harboring. Work through them, and feel a sense of relief. It is far better to know that you are silently worrying about money and then do something about it than to ignore the issue. You may convince yourself that

you are just fine and then find yourself with excruciating migraines or never-ending back pain. Money worries do not magically disappear on their own or over time. They can and most likely will affect your health and your spirit.

I now end this chapter on setting your course to be money well. You see, we have come full circle. We started with “What Does Money Mean to You?” and “What Does Money Mean to the Person You Are About to Ask?” We ended with how you can be and stay money well. Get straight with your views on money, know what it means to the person you are about to ask, and remove your money blockers. Money will no longer prevent you from making THE ASK.

