

24 Questions with Barbara Knoblach

BARBARA KNOBLACH is not only a financial planner and Money Coach, she is also a research scientist who investigates a genetic disorder that afflicts young children. Like many career-driven professionals, she has held several positions over the years. She has lived in four different countries and on three different continents, learning to overcome language and cultural barriers. All of this has taught her to eliminate clutter from her life and to focus on core values, such as personal integrity and financial independence.

Barbara's clients are highly educated and accomplished in their chosen profession or business. They earn a good income, yet feel a strain on time and cash flow due to the demands of their work. Experiences of job-related mobility and/or career changes may prompt them to seek a comprehensive review of all aspects of their financial lives. Another common denominator of Barbara's clients is a desire to attain financial freedom – often before the traditional retirement age of 65 – to be able to start enjoying the fruits of their work.

Barbara creates financial plans that are both workable and uniquely catered to each client. The empowerment that clients derive from working with Barbara leads to long-term relationships and continued support and growth as clients' lives evolve.

Barbara is also available for speaking engagements and media inquiries.

1. What does thriving mean to you?

It means living your life according to your goals and values, i.e. being fully in control of your own life rather than being directed by others.

2. What's the one domino that moves you toward thriving?

I engage in regular mindset activities that help me (re)gain focus and eliminate clutter. I also aim to cut myself off from unwanted distractions as much as possible. I am completely offline / off TV at home and intend to remain that way.

3. What was or is your favourite way to sabotage yourself?

Thinking I am not "enough":

Not smart enough ...

Not good enough ...

Not deserving enough ...

You name it!

4. What gets you back on track?

The above mentioned mindset activities and having adopted a willingness to accept occasional setbacks.

5. What question should we ask ourselves?

"How can I use my unique talents/skills/interests to be of service to others?"

6. What did you learn recently?

I am the sum of my networks. This applies both to my neuronal networks as well as to my support networks consisting of people.

7. Divide your age by half, who were you then?

A very driven research scientist. Someone who thought "I can change the world by myself". Someone who had no time for anyone or anything else ...

8. What was one of your aha/breakthrough moments?

Recognizing that science is not everything in life. Although science has always been my main passion, there are other things worthwhile pursuing. This one aha moment also led me to discover later on that I am actually an entrepreneur at heart.

9. What's the one resource you would recommend?

Travel, in particular off the beaten track and away from typical tourist destinations. There is nothing more eye-opening than to see how people in other cultures live. It also leads you to recognize how much people actually have in common with each other.

10. What is your favourite quote?

"You can do anything but not everything."

11. What is your focus this year?

To develop my Money Coaching and financial planning practice. The concept of Money Coaching is relatively new, i.e. some work needs to be done to help people gain awareness towards the benefits of Money Coaching. Unlike commission-based financial service, Money Coaching is free of product sales and is completely centered on the client, to help them improve their financial skillset.

12. What is your 3/5 year focus?

As a personal goal, I would like to be in a position in which I am free to run my business from anywhere in the world, without any constraints.

On a professional level, I would like see the concept of "fee for service" financial planning go more mainstream. This can only be accomplished through education of (potential) clients. We are taking big steps in this direction already.

On another professional level, I would like to see a breakthrough in the research of genetic disorders. Whether this will materialize will remain to be seen.

13. What do you want to be known for, generations to come?

Hmmm, not sure if my legacy will last for generations to come. This being said, I would like to be remembered as a person who made an impact in other people's lives: As a scientist who contributed a small piece to solving the puzzle of a complex genetic disorder. As a Money Coach and financial planner who helped others become empowered and take control of their own finances.

14. Who is one of the people that made an impact on your life?

The books by Tim Ferriss have been very eye-opening to me and have certainly changed the way I approach things.

15. What are you thankful for?

My good health. After some struggles in the past, I have come to a point where my health seems to be getting better as I get older. Maybe I should have my genome sequenced and patented?

16. If someone grew up in a dysfunctional/chaotic home what advice would you give them going forward?

Your past does not determine your future. You may have had a difficult start in life, but now it's up to you to create the life that you envision for yourself. Some of the most successful and inspirational people I know have not had an easy childhood.

17. What is your favourite memory of this year?

Helping my mom with the annual apple harvest. My mom has a large garden with several apple trees in it. It was a lot of work, but very rewarding to take down the apples.

18. Think 3/5 years from now, what is your hell if you don't take action or self sabotage?

Being stuck in a situation that is less than desirable, such as having to work a job that I don't enjoy but that I have to keep plugging away at because I don't see a way out.

19. What do you need to have LESS of in your life?

Nay-sayers. Often those of the well-meaning variety who keep telling you that you cannot do certain things because they are projecting their own fears into you. Or those that are envious and keep putting you down because it makes them feel a bit better.

20. What rule should we be breaking?

Conformity. We are all unique and therefore do not fit into the same box. Your unique gifts and talents should be seen as the source of your strength, as what makes you stand out, rather than as what is disruptive and needs to be eliminated.

21. What's the one thing you want to do before you die?

Travel to both New Zealand and Japan.

22. If I am just starting out to transform my life, what one week practice would you recommend?

Write down every single money transaction in a little notebook. Anything that comes in and anything that goes out. Do not use an app or a computer, but write it down manually, the moment the transaction happens. For most people it will be an eye-opener how much they spend on random things that are not even meaningful to them!

Then, after the week is up, expand the experiment to a month or even longer. I bet you it will fundamentally change the way you handle your finances over time.

23. Who would you like to acknowledge by nominating them to be showcased @ THRIVEMASTERS?

Larry Anderson. Native Edmontonian, successful businessman, philanthropist. A true inspiration for many.

https://www.mancapfoundation.com/honouree_larry_anderson

24. How can people connect with you?

<https://moneycoachscanada.ca/about/barbara-knoblach/>

<https://www.facebook.com/Barbara-Knoblach-Money-Coach-160139137667250/?ref=bookmarks>

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