

She's on the Money.



The Exit ● Strategy

A Step-by-Step Guide to Leaving an MLM



Hey friends!

Let's have a real chat about MLMs (multi-level marketing companies). They're often designed to sell you on big dreams financial freedom, being your own boss, and living the good life. But here's the tricky part: they can plant beliefs that aren't always rooted in reality, and these can hold you back while helping the folks at the top of the pyramid make even more money.

The good news? You have the power to step back, question those beliefs, and rewrite the narrative in a way that serves you and your goals. Let's explore some of the common ideas MLM participants often hear, reframe them with compassion and clarity, and dive into some journal prompts to help you process and move forward with confidence.

This isn't about shame or judgment, it's about giving yourself the tools to make empowered decisions that align with your values and dreams. Ready? Let's go!

BELIEF :

“I’M BUILDING MY OWN BUSINESS.”

REFRAME:

You’re part of a structured sales model where the company calls the shots on products, prices, and your earning potential. Real business ownership means having control over those decisions, and you’re capable of creating that!

JOURNAL PROMPTS:

- What parts of this “business” feel truly mine?
 - What would building my own dream business look like?
 - What do I love about entrepreneurship, and am I experiencing that here?
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BELIEF :

“THE HARDER I WORK, THE MORE SUCCESSFUL I’LL BE.”

REFRAME:

MLMs often tie success to recruiting others, not just working hard. The system is designed for the few at the top to benefit the most, which isn’t a reflection of your effort or worth.

JOURNAL PROMPTS:

- How do I feel when my hard work doesn’t match my results?
- How do I currently define success, and does it serve me?
- What could I achieve if I directed my energy toward something I fully control?

BELIEF :

“THIS OPPORTUNITY IS HELPING OTHERS ACHIEVE FINANCIAL FREEDOM.”

REFRAME:

While the promise of financial freedom sounds amazing, studies show most MLM participants lose money. You can still help others in ways that are empowering and truly set them up for success!

JOURNAL PROMPTS:

- What does financial freedom look like to me?
 - How can I support others without risking their financial well-being?
 - How do I feel about the balance of risks and rewards in this opportunity?
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BELIEF :

“MY UPLINE IS LIKE FAMILY; THEY CARE ABOUT ME.”

REFRAME:

While these relationships may feel close, there's often a financial tie to your efforts. Real friendships aren't transactional, they're based on care, trust, and mutual respect.

JOURNAL PROMPTS:

- What do genuine relationships look like to me?
- If I left this opportunity, would these connections remain?
- How can I set healthy boundaries in my professional and personal life?

BELIEF :

“MLM IS MY ONLY PATH TO SUCCESS OR FREEDOM.”

REFRAME:

There are so many ways to chase your dreams! MLMs aren't the only option, you're talented, resourceful, and capable of finding paths that work for you.

JOURNAL PROMPTS:

- What are some other ways I could achieve my goals?
 - What skills or passions do I have that I could turn into something amazing?
 - What would I do if fear or self-doubt wasn't holding me back?
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BELIEF :

“QUITTING MEANS I FAILED.”

REFRAME:

Quitting doesn't mean failure, it means recognizing something isn't serving you anymore. That's brave, and it's a step toward creating a life you truly love.

JOURNAL PROMPTS:

- What lessons can I take from this experience into my next chapter?
- How do I define growth versus failure?
- What exciting possibilities might open up if I let go of this?

BELIEF :

“I’M NOT SUCCEEDING BECAUSE I’M
NOT TRYING HARD ENOUGH.”

REFRAME:

MLM success often depends on a system, not just your effort. That’s not a reflection of your abilities, and you deserve opportunities that value what you bring to the table.

JOURNAL PROMPTS:

- How does it feel to reflect on the time, money, and energy I’ve invested?
 - Am I getting the value I hoped for?
 - What factors outside my control might be impacting my results?
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BELIEF :

“THIS PRODUCT IS CHANGING LIVES;
IT SELLS ITSELF.”

REFRAME:

The product might be great, but MLMs often focus more on recruiting than sales. Helping people doesn’t have to involve financial incentives or pressure.

JOURNAL PROMPTS:

- How do I feel about selling this product to people I care about?
- Would I still love this product if it weren’t tied to income?
- What other ways could I make a positive impact?

BELIEF :

“I HAVE TO STAY; I’VE ALREADY
INVESTED TOO MUCH.”

REFRAME:

This is called the “sunk cost fallacy.” It’s okay to change directions when something isn’t working, you deserve a fresh start when you need one.

JOURNAL PROMPTS:

- What have I gained from this experience, even if it’s not financial?
 - How can I focus on new opportunities that feel right for me?
 - How can I let go of guilt or pressure to stay?
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BELIEF :

“THIS IS THE ONLY WAY I’LL ACHIEVE
MY DREAMS.”

REFRAME:

Your dreams are valid, and there are so many ways to achieve them. You’re allowed to explore different paths and find one that aligns with your values.

JOURNAL PROMPTS:

- What are my core dreams, and does this opportunity align with them?
- How does it feel to imagine new ways to chase my goals?
- What’s one step I can take today toward my dreams in a way that feels good?

The Bottom Line.

Revisiting these beliefs isn't about being hard on yourself, it's about giving yourself the space to grow, learn, and choose what truly serves you. You're allowed to dream big, change your mind, and chart a path that feels authentic and empowering!



MLM Financial Reality Check.

SO, YOU'RE LEAVING AN MLM?

Let's unpack the financial side of things.

We know it can be a lot to process, and the money side of it can feel overwhelming. This tool is here to help you take stock (literally and figuratively), figure out where your money went, and make a game plan to move forward.

STEP ONE.

HOW MUCH HAVE YOU SPENT?

Let's crunch the numbers on what this MLM journey has really cost.

Expense Category	Amount Spent (\$)
Starter Kit (hello, sunk cost)	\$
Monthly Product Purchases	\$
Conferences & Trainings	\$
Marketing Materials	\$
Website/Subscription Fees	\$
Shipping Costs	\$
Travel Costs (those "business trips" add up)	\$
Other Expenses	\$
Total Spent	\$

STEP TWO.

WHAT DID YOU ACTUALLY MAKE?

Now, let's see how much came back into your bank account.

Income Source	Amount Earned (\$)
Sales Commissions	\$
Bonuses	\$
Recruitment Commissions	\$
Other Income (if any)	\$
Total Earnings	\$

STEP THREE .

WHAT'S LEFT IN STOCK?

Still sitting on a mountain of unsold product? Let's tally it up.

Product Name	Quantity	Original Cost per Unit (\$)	Total Value (\$)
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
Total Stock			
Value			

STEP FOUR.

ANY DEBT HANGING AROUND?

If you borrowed money to fund your MLM, it's time to make a plan to tackle it.

Debt Type	Amount Owed (\$)	Interest Rate (%)	Monthly Payment (\$)
Credit Card Debt	\$	%	\$
Personal Loan	\$	%	\$
Borrowed from Family/Friends	\$	%	\$
Other Debt	\$	%	\$
Total Debt	\$		

STEP FIVE.

MOVING FORWARD.

Alright, now that we know where you stand, here's how to bounce back.

- 1. Stop Any Auto-Shipments & Subscriptions** – No more sneaky charges!
- 2. Sell What You Can** – List your stock and recoup whatever possible.
- 3. Tackle Debt Smartly** – Prioritize high-interest debt first.
- 4. Adjust Your Budget** – Plan around your real income now.
- 5. Find a Sustainable Income Stream** – A side hustle or upskilling might be your next move.

Final Thoughts.

Leaving an MLM isn't just a financial decision, it's a fresh start. The reality can be tough, but knowing the numbers gives you power.

We're all about financial confidence, so if you need budgeting tools, money tips, or just a community that gets it, She's on the Money has your back.

YOUR FINANCIAL RESET STARTS NOW.



MLM Skills Assessment.

PURPOSE:

To identify transferable skills gained from your MLM experience and explore potential career opportunities.

STEP ONE.

IDENTIFY YOUR MLM ACTIVITIES.

List the tasks you regularly performed while working in an MLM. This could include sales, team management, event planning, or marketing.

MLM Activity	Skill Developed	Applicable Careers
Recruiting new members	Networking & persuasion	Sales, HR recruiting
Hosting events	Event planning	Event coordinator, hospitality
Managing a team	Leadership & management	Supervisory roles, project management
Presenting products	Public speaking	Marketing, teaching, training
Social media promotion	Digital marketing skills	Social media manager, content creator

STEP TWO.

ASSESS YOUR STRENGTHS.

Think about what aspects of your MLM work you enjoyed or excelled at. Were you great at selling? Did you love creating social media content? This will help guide your next career move.

- Which activities did you enjoy the most?
- What skills do you feel most confident in?
- Where did you see the best results?

STEP THREE .

EXPLORE CAREER PATHS.

Now that you've identified your strengths and skills, it's time to explore careers where they are valuable. sales, team management, event planning, or marketing.

Skill Developed	Potential Job Roles
Recruiting new members	Sales associate, recruiter, customer service
Event planning	Event coordinator, hospitality manager
Leadership & management	Team lead, operations manager, project manager
Public speaking	Trainer, teacher, marketing specialist
Digital marketing skills	Social media manager, content creator, advertiser

STEP FOUR .

NEXT STEPS.

- **Polish Your Resume:** Highlight these skills in your resume under past experiences.
- **Gain Additional Training (If Needed):** Consider online courses or certifications to refine your skills.
- **Network & Apply for Jobs:** Use LinkedIn and job boards to find roles that match your skills.
- **Consider Freelance Work:** Your skills in marketing, sales, and event planning could be leveraged for freelance gigs or side hustles.

Final Thoughts.

**LEAVING AN MLM DOESN'T MEAN
STARTING FROM SCRATCH!**

You already have skills that many employers value. Use this assessment to map out your next steps and move forward with confidence!



Tools for Building a Real Business.

To help you plan a legitimate business
or freelance career.

ETHICAL BUSINESS PLAN TEMPLATE.

1. EXECUTIVE SUMMARY:

- Brief overview of your business idea and goals.

2. BUSINESS DESCRIPTION:

- Idea: Describe the product or service.
- Mission Statement: Your business's purpose and values.

3. MARKET ANALYSIS:

- Target Audience: Who are your customers?
- Market Needs: What problems does your business solve?
- Competitors: Who else offers similar products or services?

4. ORGANISATION AND MANAGEMENT:

- Business Structure: Sole proprietorship, LLC, etc.
- Management Team: Roles and responsibilities (even if it's just you).

5. MARKETING AND SALES STRATEGY:

- Marketing Plan: How will you reach your customers?
- Sales Strategy: Methods for selling your product or service.

6. FINANCIAL PROJECTIONS:

- Startup Costs: Initial expenses required.
- Revenue Streams: How you will earn money.
- Profit and Loss Projection: Estimate income and expenses over time.

7. APPENDICES (OPTIONAL):

- Resumes: For you and any team members.
- Legal Documents: Registrations, licenses

INSTRUCTIONS:

1. **RESEARCH EACH SECTION:** Gather information to fill in each part accurately.
2. **BE REALISTIC:** Use conservative estimates for financial projections.
3. **SEEK FEEDBACK:** Consult mentors or advisors to refine your plan.

FREELANCING STARTER CHECKLIST.

1. DEFINE YOUR SERVICES:

- Determine what services you will offer.
- Identify your niche or specialisation.

2. SET UP BUSINESS ESSENTIALS:

- Name: Choose a professional business name.
- Registration: Register your business according to local laws (e.g., obtain an EIN or ABN).
- Bank Account: Open a separate account for business finances.

3. CREATE AN ONLINE PRESENCE

- Website: Build a simple site showcasing your services and portfolio.
 - Use platforms like WordPress, Wix, or Squarespace.
- Professional Email: Use your domain name for email.

4. SET YOUR RATES:

- Research industry standards.
- Decide on hourly or project-based pricing.

5. PREPARE LEGAL DOCUMENTS:

- **Contracts:** Draft service agreements outlining terms.
- **Invoices:** Use templates for billing clients.

6. ESTABLISH PAYMENT METHODS:

- Set up accounts with PayPal, Stripe, or other payment processors.

7. MARKET YOUR SERVICES:

- **Networking:** Attend events, join professional groups.
- **Social Media:** Promote your services on LinkedIn, Twitter, Instagram.
- **Freelance Platforms:** Create profiles on Upwork, Freelancer, Fiverr.
- **Legal Documents:** Registrations, licenses

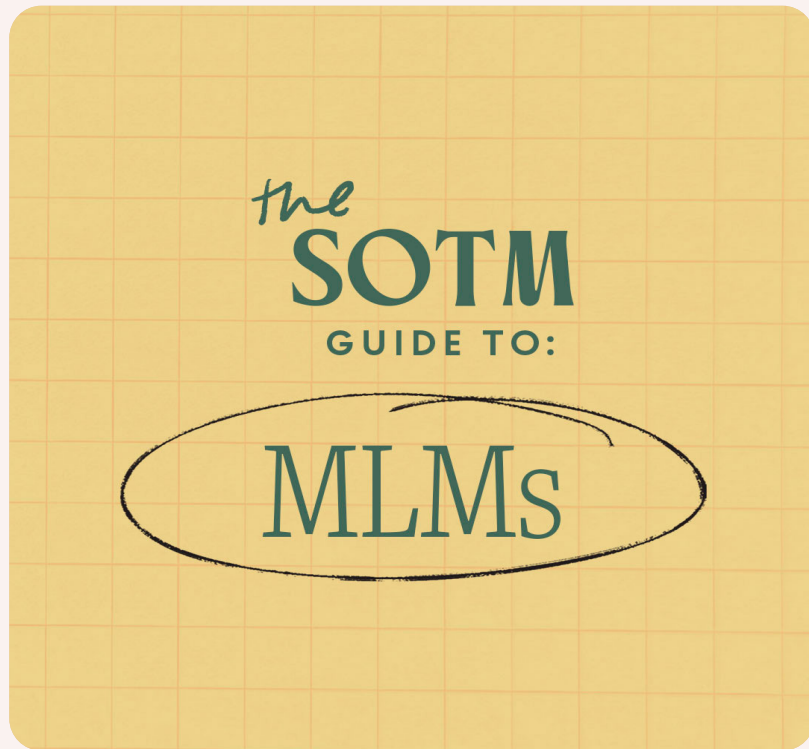
8. ORGANISE FINANCES:

- Use accounting software like QuickBooks or FreshBooks.
- Keep track of income, expenses, and taxes.

9. PLAN FOR GROWTH:

- Set short-term and long-term business goals.
- Continuously update skills through courses and training.

Keep learning with us.



We've pulled together key episodes from She's on the Money to help you understand how MLMs work, and why they so often don't.

Whether you're curious, concerned, or supporting a friend, this playlist gives you the facts (and the tools) to make informed decisions.

[CLICK HERE TO LISTEN](#)