

TRANSCRIPT

On Your Terms



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Episode 164:

WHEN THE WORST CASE SCENARIO ACTUALLY HAPPENS (AND YOU WIN! GUEST INTERVIEW
W JENNA OVERBAUGH)

Sam Vander Wielen:

Hey, and welcome back to On Your Terms. I'm your host, Sam Vander Wielen. And today, I bring you a very special guest interview with our real-life life legal stories series with one of my Ultimate Bundle members, Jenna Overbaugh. Jenna is a therapist who specializes in OCD and anxiety. You're going to hear all about what Jenna does in a sec.

But, Jenna, I hope you're sitting down because Jenna had the craziest thing happen to her, which we're going to talk about a third of the way or half of the way into our interview today. And because she was in the Ultimate Bundle, well, I'm just going to let you listen to it. Wait till you hear what happened. Just wait. It was so crazy. And honestly, what happened to Jenna is my worst fear, and I know so many other people's worst fear. And I am just so glad that this is a story that has a happy ending.

I wanted to bring somebody in to chat with you today about how having legal in place has helped them to prevent certain things from happening, but also unfortunately deal with that worst case scenario because I think Jenna is a really cool example of like we sit here all the time, and we worry about all this legal stuff that can happen to us. And meanwhile, it was like the worst thing happened to her and she handled it like a pro. It was no big deal.

In fact, she didn't even remember what I was talking about when I reached out to her to be on this episode today, because it was such a non-issue for her because she had all the right things in place that she was like, oh, no, I'm good. Like, I don't have anything to talk about. I was like, no, no, remember the thing that happened? She was like, oh my God, I can't believe it. Yes, of course.

So that's a good feeling. You want to be in a place where you don't even remember the bad legal stuff that can happen to you. Trust me. Also, as you're listening to this, the Ultimate Bundle is on sale until tomorrow only. So the Ultimate Bundle sale ends October 20th at midnight Eastern. Jenna is in the Ultimate Bundle. So this is a great opportunity for you to hear a little bit about how the Ultimate Bundle has actually in practice helped someone. And so, this episode is good if you're interested in that. It's also just helpful, period, in general. I think hearing about her business journey and some of the things that came up for her is going to be really, really helpful for you.

So if you're interested in the Ultimate Bundle, make sure you click the link in the show notes or go to my website, samvanderwielen.com. I'll share more a bit with you about the Ultimate Bundle sale during this episode, but I want to get into my chat with Jenna.

So let's welcome Jenna Overbaugh to On Your Terms. Jenna is a licensed professional counselor who specializes in OCD and anxiety. She's been doing treatment for OCD and anxiety since 2008, but she started her own online digital products business. In 2020. She went from the one-to-one work to diversifying her income with digital courses, master classes and her own podcast. She used the Ultimate Bundle to make sure that her business was legally protected from the get-go.

I'm so excited to welcome Jenna Overbaugh to the show. And make sure you listen all the way through because at the end of today's episode, I will share my top three takeaways from everything that Jenna shared today. See you on the other side. Hey, Jenna. Welcome to On Your Terms.

Jenna Overbaugh:

Hi. Thank you so much for having me. What a full circle moment. My gosh.

Sam Vander Wielen:

I'm so excited for you to be here. Will you tell everybody who you are and what you do?

Jenna Overbaugh:

Sure. So my name is Jenna Overbaugh. I am a licensed professional counselor in Wisconsin, also licensed in Pennsylvania and Ohio. And I have been licensed since 2014 or so. But I've been specializing in working with and treating people who have OCD and anxiety since about 2008. So specializing in OCD and anxiety. And I'm currently on my own.

I have my own private practice, but I also specialize more so in more like digital products. I really love teaching more so than like the one-on-one therapy stuff. So in this day and age, it's kind of confusing. It's been a really difficult like legal terrain to kind of navigate and figure out. But the Ultimate Bundle was like the first big purchase that I made and six or seven months later, 50K months, all good to go, navigated some legal issues but all clear. And yeah, like super happy to be here.

Sam Vander Wielen:

That's amazing. Yeah so we'll get into you've had like a really interesting experience with the Ultimate Bundle and probably have had to put it to the test like more than almost any other bundle member I know. So I'm excited to talk to you about that. I'm glad. Don't worry, this is all a positive story in the end, so everything's good. But I'm glad that you shared that.

So yeah, I mean, I would consider what you're doing to be very similar to what I'm doing in therapy, education and self-development work. So I think that will be really helpful for people to understand that Jenna is a great example of somebody who has a license and has this professional obligation, and you are still seeing people privately, but then you also have kind of this separate thing. So I guess, what was coming up for you when you started your business and your online portion of your business? Like what was coming up for you in terms of your concerns around how to both be a licensed therapist and then offer this new digital product side?

Jenna Overbaugh:

So I knew that I always had entrepreneurial bones in me. Like I knew that I was never meant to work in a corporate setting or like an organizational setting. I knew that I always wanted to be on my own. And as a therapist, right, as a mental health counselor, professional counselor, it's kind of like, well, if you want to be on your own, then your only option is to go

on private practice and to see people one-on-one in this very intimate and emotionally draining setting.

And ask any mental health therapist and if you are down for that life, like seeing people back-to-back for an hour a day, like multiple times a day, and like 30 to 40 hours a week, if that excites you, chances are you're like within the first year or two of your experience. It's so exhausting and it's so draining and it's very rewarding, right? Like, it's very rewarding to be able to help people and to see people and contribute to their transformations. But it's also so emotionally draining and that's okay.

I feel like as therapists, we feel bad about that. Like, oh my gosh, we have to be always so altruistic and always be helping. And it's like, yeah, we can be altruistic and helping and also be human. And it was just very exhausting to me. I found that as I continued to try to see people on a one-to-one basis and like also make a lifestyle that was financially sustainable for myself, I was having to see 25 to 30 people a week, that's exhausting. I was not the therapist that I wanted to be. I was getting snappy. I was not prioritizing rapport.

And that's nothing against my clients. I was exhausting. Like that just wasn't the setting for me anymore. And I have always loved teaching. Like even in my old jobs, I always wanted to take on less clients and teach more therapists. I always wanted to teach more. I'm a speaker. I'm a teacher. I'm not really like, let's sit down and keep talking about the same things over and over again.

But I was at this crossroads of like, how do I do that as a therapist? Like I feel like the only growth that we have to be able to do our own thing is to see people one on one. And that wasn't what I wanted to do. And so I really started to try to navigate how can I make this work? How can I do what I see all these other professions doing, like teaching, making courses, having podcasts? I want to do those things. But I felt like I couldn't because I have a license and I have something to lose. And it's kind of like this distinguished thing.

So I felt like just I was between a rock and a hard space. I felt kind of trapped. I felt very trapped. Like Jenna, if you want to work for yourself, you're going to have to see people one-on-one forever, but I wasn't okay with that. And so I was like, headstrong, I have to find a way to make this work. If there are other people out there doing it, I need to find a way to do it.

And there was a friend a long, long time ago, years ago at this point who had told me about you. And I was like, when I'm like, ready, when I make my first thousand or my first 2K or whatever, I'm going in on the bundle. And I did. And two years later, a year and a half-ish later, it's crazy. It's crazy. Just all the things. But I felt trapped, I felt determined, but I also felt like I was up against a lot.

Sam Vander Wielen:

Yeah, I see this all the time that people feel really like, yeah, feel very trapped by whatever professional experience or license or certification that they have. And they feel that that almost sentences them to a life of having to live within this box. And I do think it takes, like you said, you saw other people doing it. I think it's helpful to see other people doing it first, because I do believe you have to see something in order to think it's been possible for you.

But then also, I think that then the people that we're talking about here, right, like therapists and lawyers and doctors and accountants, these are accomplished intelligent people. So then they know enough to know like, well, wait a minute, but there has to be some sort of legal issue here. So what were some of the legal concerns that you had going into that? So like now you were feeling that way, but you obviously decided to jump into it and try to start. But what were some of the concerns you had about protecting your license, separating the two, that kind of thing?

Jenna Overbaugh:

So the first thing that came to my mind was obviously worst case scenario, right? Like, oh my gosh, what if I do do these courses or a podcast or try to create a community? What's that line between giving therapeutic advice and being a therapist versus just "coaching" or just general educational

information? And a big thing in my field is like therapists versus coach. That was not a thing when I first started.

My academic career coaching was not a thing. It was if you want to help people in this capacity, you have to become a therapist or social worker or a counselor. But now, of course, especially with Covid and the modernizing of mental health and social media, which I'm so grateful for, it has also created this whole aspect of coaching, which like I was seeing people do what I wanted to do who don't have a license, but they were allowed to do it because they didn't have something to lose. But I had something to lose.

Sam Vander Wielen:

So infuriating, isn't it? Yeah.

Jenna Overbaugh:

And so I was part of a ton of OCD professional Facebook groups, and there would be lots of other posts about like, well, what am I allowed to do? Am I allowed to say this on my website? Am I allowed to make a podcast? And there would be so many therapists who would say like, well, just be careful, you have a license. So just make sure that it's just people within your state. It's like, well, how do I only sell a course to people who are in my state? There has to be a way.

So I was worried about the whole state thing, right? Like that just is so ridiculous. I was worried about therapeutic advice versus general educational information. I was worried about, God forbid, worst case scenario, my worst fear was honestly what if somebody is using my stuff? They said that they tried this thing that Jenna Overbaugh told them to do or taught them, and then they go, and they hurt themselves, right? And then they write like a letter saying that this is Jenna Overbaugh's fault and then like, I'm on the hook for that. I also was always like terrified of, oh my gosh. And this Facebook group that I've made for this free workshop that I've done, what if somebody gets on there and says that they are actively suicidal? Like, how do I help that person? I don't know where they live, I don't have their address.

And then finally, probably the last thing was more so like the professional, just what you always talk about, right, this metaphor that

I've heard five years ago, ten years ago, and I have no idea who to credit for that metaphor. If I use that metaphor, am I going to, like get sued for that? Like so many things. And I can see why people are kind of like, well, screw it, I'm just going to keep seeing people one-on-one. But I just didn't want to do that. So tons of legal issues and concerns.

Sam Vander Wielen:

Yeah. All really valid and all very good questions and like all the right stuff to be thinking about, to be honest. And you're right, it does feel sometimes having some sort of license or professional background like that, it almost sometimes feels like a penalty because especially in our professions and anybody talking about anything related to therapy, self-care, self-development, legal, financial and business, I feel like we watch a lot and a lot of health care stuff too, and wellness. We watch a lot of people without the right credentials go before us, essentially.

And then there is that bitter part of you that's like nice for you that you can do this when I'm the one that actually knows what I'm talking about, and I can't talk about it like that. And it is like this really weird loophole. I'm talking about this in my book, actually, because it feels like a weird loophole. You're allowed to talk about this, but I can't.

Jenna Overbaugh:

It's not fair. Like, I was so desperate to find out, okay, like, tell me what I'm allowed to do, tell me what I'm not allowed to do. I want to do this the right way, but I'm also not going to take no for an answer type of thing. And I spent an insane amount of money on this continuing education online thing. It was about coaching as a therapist, and I was like, okay, like, what am I -- tell me what I'm going to do? And I was so hopeful. I was like, they're going to tell me how to do all these things.

The overarching lesson or takeaway was essentially, if you're an OCD therapist, which I am, I'm an OCD and anxiety therapist, that's my specialty, you can't then do coaching or a podcast or a course about that stuff because it's the same, right. Now, I could do business coaching because I'm not a licensed business professional, but I'm like, okay, so I can only do OCD and anxiety therapy. I can't do that anywhere else. I can do essentially any other type of coaching that I want, but OCD and anxiety

therapy. But then I can see all these other advocates or people with lived experience do OCD and anxiety coaching, and I'm the one who should be able to do that. Like I'm the one who actually knows what I'm talking about. It makes me want to throw tables.

Sam Vander Wielen:

I get it. I get it. I always say it's my Teresa Giudice that wants to flip the table in me. That's just like, no. I get it.

Jenna Overbaugh:

Comes into my mind. I'm like, are you kidding me? I actually do know what I'm talking about. And yeah, it's a penalty. That's exactly how it felt.

Sam Vander Wielen:

Yeah, it feels like it. It feels like chains around our wrist or something. It's so weird. And it does. And with what we both do too, like the misinformation or the bad information or just the false information, whatever it is, whatever kind of information coming from non-professionals can actually hurt people. I mean, it can be life and death in what you do, right? And in what I do, it can have serious financial implications for people, personal implications. So it's very hard to watch.

But also, I feel like you're really good example of somebody who like -- and think about how many people that went to that training that you were describing and hear that bad and incorrect advice, by the way, about you not being able to do stuff in your field outside of like actually establishing a therapist-client relationship. How many people get turned off by that, right? And are like, well, darn, I wanted to do that, but I can't. And they walk away, right?

And I, as you know, now that you've sat through my whole spiel and lots of my different, you know, in my trainings inside the bundle and everything, like it's not true. It's about how you do it, as you know. And a lot of what we -- where we see this go wrong with people who are licensed therapists or are doctors or whatever, is that they try to do both at the same time. And that's where it gets really messy.

So like in Jenna's example, for example, she's seeing people privately working with them on OCD and anxiety. That doesn't mean she can't talk about OCD and anxiety, but I wouldn't recommend you having one website where you give everybody, you can either be my patient or buy my course because then that is confusing. But there, to me, is no reason why you are chained down to not be able to establish a business on a topic that you're perfectly capable of teaching. It's just about keeping it separate. And hopefully, that's part of what you learned in the bundle. And I'm assuming after that, after you took that course, that's probably when you found my stuff.

Jenna Overbaugh:

Yeah, I actually don't even take one-on-one anymore because my focus is like the stuff. Yeah. So, yeah, it all worked out. And I mean, I could not -- I just feel like this such a sense of peace and structure and solidness having gone through everything that it is that you've taught.

Sam Vander Wielen:

What did the Ultimate Bundle like, ultimately, for lack of a better term, ultimately help you to feel more at ease about? Were there any certain things that, like I taught you in there or any things you had access to that you found particularly helpful?

Jenna Overbaugh:

I mean, it's all little things in hindsight that put together makes such a feeling of peace and security and solid foundation, is like just the sense that comes to mind. So even little like establishing an LLC, right? I've been in my business now for two years and when I got my lawyer, the first thing that she asked me, she was like, well, do you have an LLC? And I'm like, yeah. She's like, do you have a separate business account, like financially? Yeah. And when she knew that I had some contractors working for me, she was like, really? It was like she had assumed that I probably wouldn't have had that. And I'm like, no, I already have contracts for them. Yeah, just like, amazed.

Sam Vander Wielen:

She's probably so proud of you.

Jenna Overbaugh:

Yeah. She's so proud of me so much to the fact I got on the phone and I told her I was like, I feel like you're the last piece of the puzzle for me to actually feel like I have a business and not just, like, a fun side hustle, right? And so when I got on the phone with her, I assumed that she would give me this checklist of things that I needed to do and like, I still had to do more things before it could feel official and before I could feel like an entrepreneur or a CEO or something. And like not just Jenna Overbaugh, like with the side hustle.

She was astounded. She like looked at my website. I had all my disclaimers on every single page. I told her, like, I go over my disclaimers verbally. I go over it like in writing. She literally could not. She was astounded that I have a podcast like speaker agreement and contract for people. She couldn't believe it. She said that like I am leaps and bounds above and beyond more set up and more ready to go than anyone that she has met with at this stage.

And she looked at me and she just kind of laughed. She's like, honey, you have a business. Like you have had a business for a long time. And I just started to cry. I started to cry. And it's so nice to know that, like, I don't have to go back and do all that stuff. Like I don't have to go back and put all my copyright stuff and all my mini disclaimers on every single thing that I've ever -- like I did it at the beginning. And it's so nice to know now that, like, I don't have to go back and redo my entire business to make it correctly.

Sam Vander Wielen:

Yeah. I mean, well, and do you feel like having that place, that stuff in place from the beginning was what allowed you to start like escalating and growing so quickly?

Jenna Overbaugh:

100 percent. It was a non-negotiable for me. I mean, it wasn't in hindsight, like it wasn't like one of those fun purchases, like Canva templates for Instagram, right? Like it's not this fun creative thing, but it was a non-negotiable for me. And I can't imagine being now two years in and then having to get it, like I just get this image of like a house,

right? You don't build the walls and put the ceiling on with a really crappy foundation. You need to have a really solid foundation and be patient and do sometimes the not fun work.

But like right out of the gate, LLC, separate business accounts, right? Like tracking everything my accountant, honestly, like when we got him on board a couple months ago too, he was astounded that I already had a separate business account. He was astounded that I even knew that I can't, if I make a business expense or if I'm paying one of my contractors, I can't do that out of my own personal account. If you're going to do this like a business, right, do it like a business.

And I think one piece of advice that even you gave, like early on in the bundle is stop making decisions for where you're at in your business today. Like start making decisions for where you want your business to be in five years. And that has always stuck with me, whether it was getting the bundle and actually implementing all of those things. Or it's like, do I spend a ton of money on Kajabi or like spend a quarter of the money on this product that I'm going to probably try and hate and it's not going to be what I want, right? Just make decisions for your business where you want it to be for five years because you're not going anywhere. Like, have you met you, right? Like you're listening to this podcast, you're doing the dang thing, like you're not going anywhere. So do it big and do it right.

Sam Vander Wielen:

People ask me all the time, like, should I wait? Or I'm waiting till I get more money or I'm waiting until I do this. And I'm like, the funny thing is that if your business even got there, if you were lucky enough to somehow build a business to that point without it being legitimate and having that foundation because you probably don't feel safe and secure enough to actually talk about it that much, if you're constantly looking over your shoulder, like worried you're going to get sued that by the time you get there, like two years from now, you're too busy.

I'm too busy now to sit down and be like, oh, I got to fill out all these documents and I don't want to do any of that. That all was done when I had time on my hands. That was like my single time, my single days. And then you're like, having your business grows up, it's like you get married and

have kids and you're too busy now, you can't do that. So you have bigger fish to fry. So I'm glad to hear I have at least the stamp of one attorney's approval in Wisconsin.

Jenna Overbaugh:

Yes, yes, yes, yes.

Sam Vander Wielen:

Yeah. So I know that a couple of months ago you had something kind of scary happen, and I was hoping you'd be willing to share what all went down.

Jenna Overbaugh:

Yeah. So it's so funny. When you reached out to me to be on this podcast, I was like, la la la, I haven't had any legal trouble. And then you were like, no, wait, remember that situation that you told me about? And then I had all these things come back to me. I'm like, oh yeah, that was a thing too. I've had like three or four little teeny, tiny things, but it just goes to show like when you first reached out to me, it was such a non-issue that I didn't even remember it because I was so well protected. Like, how cool is that, right? That like, I didn't even remember that I had that problem because it was such a non-issue. Like, that's a big deal. And that's the feeling that people can get when they get something like the bundle.

So I mean, I've had little, teeny tiny things happen and then we can lead like maybe into the biggest one. But one thing happened on social. It was around the time, like with abortion rights and so on and so forth. I reposted something with Elizabeth Warren on my stories. Someone didn't like it and they said that they were going to report me to the APA because I kill babies and da da da. And I don't know whatever even came of it. Maybe this person did report me and just it was so ridiculous that they never even looked into it. But of course, that's scary, right? Like, oh my God. What if they do look into me? Right? This is a big deal.

So I've had like, little things like that that never really amounted to anything but what has amounted to something and ultimately wasn't that big of an issue, thanks to you, was when I first started to do mini workshops and a monthly, call it a workshop, call it a master class, whatever. I

don't know if it was someone from the community, if it was like a competitor who didn't like what I was doing, but I got this email from the State of Wisconsin from, I forget what it was called, but like the State of Wisconsin, the counseling board.

And basically, had said that a complaint was filed, and everything was attached, it was official as heck, and it scared the crap out of me. But I opened it up and the email had said that essentially like, here are the next steps. Like within the next couple of days, the State of Wisconsin will be looking at this, this and this to determine X, Y, Z. And I could see the attachment of the complaint or whatever it was that the person had sent into the State of Wisconsin, to the licensing board.

And of course, it was anonymous, which is so scary, right, that just anybody can just like manufacture whatever. And of course, anybody could do that with doctors or any other licensed professional and that helps keep people safe. I get it. But how scary. You work so hard for this license, and you take it so seriously and your intentions are good, and your impacts are good. And just anybody can write in whatever they want, whether it's true or not. And then you very well might be looked at from every angle from the licensing board. And so that was really scary.

So I didn't hear anything for a couple of days, but the attachment had essentially said that I was working outside of my ethical boundaries and I was serving people who were outside of Wisconsin by doing this online master class and charging for it and that it was unethical, so on and so forth by just doing this online master class charging \$37 for it, and it was open to everybody teaching and providing general education about OCD and anxiety. Lots of typos. It was just about me providing this master class.

And so I immediately went back to my bundle. I immediately went back to my master class, to the sales page, to my website, to everything, to make sure like, okay, this disclaimer is here. I made sure that before they signed up, they had to physically take an action and check it, right, which is something that you tell me.

Sam Vander Wielen:

I do.

Jenna Overbaugh:

You can't assume that they read it. They have to actually take that manual action of checking it to say that they read the terms of use and the disclaimer and everything like that. So I was like, okay, I went back to the Ultimate Bundle, all my resources. I felt like I was okay, but it was still this kind of waiting game of maybe I am screwed, right? Maybe I am in this sentencing thing with my license. They came back. I still have the email. I refuse to delete it because I think I responded back to him and I was like, I love you. It was so embarrassing. But they responded and they were like, we looked through everything and we can't find essentially anything that you're doing wrong. Like, this case is closed.

Sam Vander Wielen:

Wow.

Jenna Overbaugh:

And it was, if anything, like for as bad as I felt and for as scared as I felt, I felt equally, if not like even better, because it was like I actually had mom and dad look at my stuff, and they said that I'm fine.

Sam Vander Wielen:

So you had worst case scenario and you survived.

Jenna Overbaugh:

Yeah, right. And it's like I was out here kind of like twiddling my thumbs. I hope I'm doing everything correctly and I don't really know. And then I actually did have the principal kind of look at everything and say that I was in the clear. So I actually keep that. I don't keep a whole lot of messages. I'm like an inbox zero kind of girl, but I keep that one.

Sam Vander Wielen:

I don't believe you.

Jenna Overbaugh:

It's just it's nice to see it like at the top of my messages every day. Like that I am doing everything correctly and I'm in the clear. And it was such a good feeling. It was such a good feeling.

Sam Vander Wielen:

Yeah. That's amazing. I mean, kudos to you because this is because you did the right thing and you did it the right way. And you're such a good student that you really have listened to every single thing that people have taught you along the way. And I feel like you're walking proof of when people ask, do I really need legal protection? Isn't that too much? Can I get by without it? It's like if you had been waiting, I mean, you haven't been in business that long. If you had been waiting and waiting and waiting for years to get it into place, you wouldn't have had it. And that would have been like the end of it before it even started.

Jenna Overbaugh:

And I would have been -- I mean, I was anxious, but I wasn't as anxious as I would have been had I not had that stuff in place. Right. When I did have that, like, woosh of anxiety, like, oh my gosh, what if they find something? It's like, I can't think of any loopholes that I didn't close, right? I did everything that I could have possibly done, and then some. Like, I just feel so covered and protected. And like my lawyer had said, right, like, you can't stop somebody from suing you, but you can make it as frivolous for them as possible.

And I truly feel like I'm so well protected. And it's a really good feeling. It makes you more excited to do what it is that you want to do. It makes you be able to show up with excitement and enthusiasm and creativity because that doom isn't holding you back. And it just makes me feel like it's a serious business. Like I said, it makes me feel like this isn't just like a side hustle that I'm having fun with and seeing where it goes. I take this seriously and it's a business.

Sam Vander Wielen:

Absolutely. And it is. And I think that it is helpful to make what you're building feel like it's something bigger than you. It's like outside of you. And first of all, it's really helped me practice my separation between me and my business so that I don't personally take either the wins or the

losses. Like it's not me, it's a business. And so it's like a completely, it's literally a separate entity.

But in actually like setting it up properly, it really made me feel that and made me treat it with different, like, I don't know, it's like what they say about like getting dressed in the morning or like getting dressed to go to your job, like dressed for the job you want. You kind of like, I don't know, you step into that a bit. I think this is like that version of it for online business.

But I think what happened to you in this case is probably a lot of people who are listening. It's like their worst fear and anxiety because it feels like the sense of lurking, like someone's lurking. And then, like you said, like it was anonymous. You don't even know who did it. And then you feel like people are watching you. So I can understand why that makes people feel like very paranoid and anxious.

And also, I think it's important for everybody to know that you don't have to be a licensed therapist, doctor, lawyer, accountant, whatever the licensure part of your industry is in order to be reported. So people get reported to like, for example, the therapy licensing boards and counseling licensing boards in different states because they're practicing as life coaches without any experience. People get reported to accounting or legal boards because they're talking about legal stuff online and they're not lawyers. So you can get reported to these boards and they have the ability to chase after people.

The problem is, if you don't have a license, is that you're at risk of being charged with the unauthorized practice of therapy, the unauthorized practice of medicine, of law, of accounting, of whatever. So I know like Jenna and I were talking earlier about how sometimes we feel like there are this kind of weird restrictions on us that aren't on other people. I think that other people who are not licensed don't know that there are actually at risk of being spied on by these people too, because they are looking for people who are out there practicing as therapists who aren't actually therapists.

And so I think it's just important for people to know that you don't get away with it, I guess, if you're not licensed. What would you say to people who maybe share in that anxiety probably rightfully so, that like, they feel like this can happen to them at any time because it can come from a client. A client's pissed off at you, right. And so then they file with the board. Like you said, somebody just sees you on social media and is like, Jenna has so many followers. I'm going to report, this is ridiculous, because they're jealous. So what do you say to people who feel that kind of sense of lurking?

Jenna Overbaugh:

So the work that I do, yes, I say that it's for people who have OCD and anxiety, but it's more so just about fear, right, which is something that all of us can relate to, whether you're a business owner, an entrepreneur, , a parent, whatever. Right. Like it's about fear. And so a lot of the things that I teach to my clients or in my courses like it totally applies in these situations, too.

So I really love what my therapist, what my lawyer had said, which is you can't stop anybody from suing you. You can only make it as frivolous as possible. I like that. And of course, she didn't, right, because she knows her stuff, right? I like that she didn't promise something that's unachievable. I think when it comes to anxiety or fear owning a business, making all these steps, we want what we call in my field 100 percent certainty.

We want 100 percent certainty that no one's going to sue us. We want 100 percent certainty that our disclaimer is good. We want 100 percent certainty that we are GDPR compliant, right? Like we want 100 percent certainty about X, Y, Z, and it just doesn't exist, right? There may always be a loophole, right. There may be always something that's not 100 percent perfect. And maybe your disclaimer has the stamp of approval of everybody, but maybe this teeny, tiny little part on your website doesn't.

And you can drive yourself crazy literally trying to get everything to be 100 percent perfect. And then eventually, it's going to be 50 years later and everything's going to change anyway. So like in the meanwhile, you're not living your life. You're not living out your dreams. You're not living

out your values. And so I always teach my clients, right, like, would you rather be 100 percent perfect or 100 percent certain which isn't achievable? Or would you rather be like 80 percent and happy? Right.

And so I followed all the steps and I still got spied on, I still got whatever, I still got reported. And part of being a business owner is having that faith and having that trust in what it is that you've built. And also the self-efficacy that like, whatever happens, I'm going to deal with it, right. Like whatever happens, I'm going to deal with it. If this goes down the wrong way, I have steps in place and I'm going to actually handle it. And I believe in myself. I believe in my support system. I believe in all the logistical steps that I've put into place that I will handle it. I will figure it out.

I would just be so sad if someone out there felt the way that I felt and then was too scared to get started because they felt like they needed to wait until the right time or until everything was 100 percent because it's never going to be and you're never going to feel that way, right? Like you're always going to have one more but what if, like, what if this happens? Or what if that happens? And I just hope that people generally make decisions out of their values versus in fear, right? That's a big thing that I talk to my clients about too, making decisions out of values versus out of fear.

It's always possible that somebody could still report me for my digital courses and for anything that I do, right. And I feel pretty dang confident, right? I feel confident, I feel trust. I have faith, but I'm never going to be 100 percent certain. So certain is different from things like confidence and trust and faith.

And then the last thing that I would say and hope that people practice is if you have a question, go out and seek it out, right? So like go and get the bundle, go and get an attorney, go out and do those things. If you need to scrounge some extra cash, get a little bit scrappy, take up a part time gig. Like do whatever it is that you need to do to actually go and get that solved, to go and actually get the answers to that question.

I think a lot of times we think that we'll just worry about it, we're just going to worry about it and we're going to feel better if we worry about it. And if we just keep worrying about it, then maybe we'll come up with a solution. And it's like, no, you're just staying stuck, right? Like you're going to get your answers from doing, not by thinking. So get out there and ask the question in the Ultimate Bundle community. Call a lawyer, right? Like, go out and do the things.

Make sure that you're actually behaving like the entrepreneur and behaving like the business owner that you want to be, not just endlessly thinking about it. Go out and actually problem solve versus worrying. Worrying is not problem solving. Problem solving is actually forward moving. It's focused on the solution.

Like, okay, I'm going to -- these are my potential solutions and I'm going to trial and error and I'm going to pick one and then do it and then collect information and see if I need to do anything additional, blah, blah, blah. That's problem solving. Worrying is not that. Worrying is where we just kind of go around and around in a circle and we're focused on the problem. So trying to shift from worry, cyclical, going nowhere, no forward action, not focused on solutions, focused on the problem and move into problem solving.

Sam Vander Wielen:

I really like that tip. So focusing more on things we can take action on instead of spinning, which I definitely do too. Do you feel like -- or would you recommend that we have to focus on action steps and problems that we can actually control? Because I feel like a lot of the fears that we're talking about that come up is you're trying to control what other people might do to you, and that's an endless supply. I mean, we can't control that anyway, and there are infinite number of people we could be talking about. So I'm imagining you're talking more about actions that we can actually take and things we can control.

Jenna Overbaugh:

A hundred percent, right? If I'm worried about, oh my gosh, if I repost this thing, right, if I repost this thing, especially with the election, if I just post something out of my values and repost, are they going to report

me? And like, okay, I could worry about that forever and go back and forth and do the mental gymnastics of that, or I could go into problem solving mode. Like, that's a good question. I want to ask my lawyer and just see like what she would suggest, right. And then going and asking that question. Or making the decision, like I'm either going to not post something or I'm going to post something, right? There's only so many things that you can or can't do. You eventually you got to pick one. You got to pick one.

Sam Vander Wielen:

Yeah, absolutely. That's really, really helpful to hear. What would you say, so when when people are listening to this, the Ultimate Bundle is on sale and they only have a very, very short time still to join the Ultimate Bundle to get a bunch of the bonuses that I'm offering this time around, which you will have access to as a bundle member. But I'm going to do like a live Q&A call with the CPA, Keila, from Little Fish Accounting so everybody can get like their end of year tax questions answered and finance stuff. And then I'm going to do a Q&A with me for legal and marketing questions. But what would you say to anyone who's on the fence or considering joining the bundle?

Jenna Overbaugh:

I would say if you want to feel like an entrepreneur and you want to feel like a businessperson who is taking this seriously and you don't want to just fizzle out within the next year or two, just find a way to do it. Make it a non-negotiable. Make a budget for yourself. Whatever it is that you need to do, make it a non-negotiable. Open up a business credit card. I'm not a financial advisor, so don't actually take that seriously, but do it.

Like do whatever it is that you need to do, right? Do whatever it is that you need to do. You're going to instantly -- I remember exactly where I was when I first bought the Ultimate Bundle. I was buying my kitchen island. It was like 10:00 at night. And I instantly felt so much better. It was this like instant peace of mind situation and it seems so cliché. It sounds so cliché, but some things are just freaking priceless. It's that peace of mind.

It's not just like one or two little, teeny, tiny snippets or one or two lessons that make this whole thing worth it. It's the whole comprehensive thing, and it's the community. It's knowing that I have someone that I can go to if I have a question. It's I have this endless log of things that I can go back to as my business grows. It's peace of mind.

And what else can you -- how far really can you grow as a business and as an entrepreneur if you don't have peace of mind? Can you really execute creatively as much as you want to? Can you really make as much money as you envision yourself doing if you don't have that peace of mind? For me, the answer is absolutely not. This is like, screw the fun things that might be more creatively up your alley like a nice new website or whatever. Do what is necessary to set yourself up with the business foundation and everything else will be strong from there.

Sam Vander Wielen:

Yeah, that's great. That's really helpful to hear. And trust me, like the fun comes if you do this stuff right. And as somebody who spends a lot of time building the foundation of my business with really big dreams and hopes, I get to have way more fun now than I ever imagined I could have because of the kind of business that I built and the foundation that I built. And this business is like the gift that keeps on giving. And the fun won't stop. So it's just like it can happen.

Jenna Overbaugh:

I think it unlocks like when you make a bigger purchase like that, it's kind of like, well, it's on. Like it's on, right? I remember feeling like that, like, oh, okay. This isn't like just like teaching other people how to net. This isn't just like behind the scenes sharing my favorite recipes. That's how sometimes I feel.

Some of my friends are some relatives or like people on social media, just like randomly, I have no idea who they are. And they ask me like, oh my gosh, well, how did you set up your website and how did you do this? And how did you do that? And so part of me is so honored because I know all the work and all the seriousness that I put into it.

But also I'm like, this is my business. This isn't like a chicken pot pie recipe. This is my business. Like, I'm not like, I can't possibly just tell you how I got to where I am in an Instagram message. Like I could share a recipe. And so if you're out there and you felt like I felt like, oh, this isn't -- like I'm so scared. I'm not really sure of myself, and you want to feel like that business owner, you have to make decisions like a business owner.

I listened to a really great podcast lately by Elizabeth McCravey. She's a website designer and she actually did my website, and she has a really great podcast and it's like five things that you need to do to actually start feeling like a CEO. I didn't really start to feel like a CEO or an entrepreneur until probably like after I met with my lawyer. Right?

And it's like one of the things that I took away from that is like, you have to actually act and behave like an entrepreneur. You have to actually act and behave like a CEO. And sometimes that means spending money and investing in your business, right? You have to kind of make those bigger purchases that maybe aren't as super fun and all giddy and exciting, but it's like as you're nurturing it, you're fostering it. And that's what the Ultimate Bundle did for me.

Sam Vander Wielen:

That's awesome. Yeah. I feel like we've been talking a lot on the podcast with guests lately about scrappiness and being like digging deep into that entrepreneurial spirit that, like, you really want to do something, you figure out a way. And I've shared a lot about my background of how I saved and sold stuff and took on a part time job to start out.

So I think this idea that you're supposed to somehow make it right away and or that it's like I know that online businesses have a reputation for being so low cost, low budget, which is somewhat true when you compare it to opening a bakery in Oconomowoc, Wisconsin, for example, that would cost a lot of money to buy a space and fit it out and get the insurance and get employees. It's very expensive. So it's like way cheaper than that, but it doesn't take no money.

So I think that's maybe just a misunderstanding that some people have that there -- this is just part of it. And I, the Philly girl in me, sometimes feels frustrated that I feel like people treat it as optional. I'm like, this is just not optional. This is like part of what you have to do to start a business.

Jenna Overbaugh:

Yeah, it's like car insurance. Yeah.

Sam Vander Wielen:

Yeah, that's true.

Jenna Overbaugh:

Car insurance. Like, yeah, it feels good to pay for that new SUV, right? It feels good to buy that new shiny toy that you get to drive around. And you also need car insurance. It's a non-negotiable. You also have to get that stuff, too. I mean, yeah, it's a non-negotiable. It would be a non-negotiable for me, for anybody who actually plans on taking their business seriously and doesn't have any plans on fizzling out within the next couple of months. If you want to be around for the next five years or the next ten years or next X many number of years, it's just a non-negotiable. You have to find a way to get it.

Sam Vander Wielen:

Yeah. Thank you, Jen. I really appreciate you sharing your experience with the bundle. I would love for you to share about where people can find you because I mentioned a lot of people who are listening are going to want to follow you now on social media and maybe join your program. So will you share where they can find you and how they can work with you?

Jenna Overbaugh:

Yeah, absolutely. So my handle on Instagram is @Jenna.Overbaugh. I have a podcast too. It's called All the Hard Things, so feel free to DM me. I can talk business and all this nerdy stuff all day long. And then the last thing that I want to make sure that I say once I got my lawyer and obviously, she was so astounded and so impressed by my setup and everything like that, I also paid her. I'm paying her. She's looking through

everything right now to do just like a look through of everything. I sent her my disclaimers, I sent her all of that.

And I feel like if that's also something that any of your listeners would ever want to do, right, I feel like by having the Ultimate Bundle and spending what I spent on the Ultimate Bundle, I was going to get this lawyer at some point. I was going to have her go through things at some point. Having spent the money on you and doing it myself, I feel like I saved myself money by having to have a lawyer do it for me. Right?

She said that it's going to take her -- I sent her everything that I wanted her to look at and it's going to be like three hours or two, two or three hours, right? That's nothing compared to what it would have been and what I would have had to pay her per hour to look through everything if I either didn't have anything or if I did it all scrappy by myself. So it ended up paying for itself is I guess, what I'm trying to say. So come and find me. I can talk about this stuff all day. @Jenna.Overbaugh on Instagram. I would love to hear from you guys.

Sam Vander Wielen:

That's awesome. Thank you so much. And I'm glad you shared that because I know you've mentioned a few times that you have an attorney and sometimes people ask me like, do I have to have a lawyer? And you don't have to. I always say it's very helpful as you go forward because if something -- like when this thing happened with Jenna, for example, you get that email, it is nice to have somebody who can provide you with legal advice and advise you as to how to do things. You have a client issue, that kind of stuff. It's helpful.

But I have had a lot of people who have said, I've taken your templates to my attorney. They looked over it and everything was great. And so it was good. But I mean, if that gives you peace of mind, I say go for it and you can always do that. But as Jenna shared, it's going to save you so much. It would cost thousands of dollars per template if you had done it like from scratch with them. So yeah, I'm glad you had a good experience with that.

Well, Jenna, this has been awesome. Thank you so much for spending time with me today and for being on On Your Terms. I'm going to share my three

takeaways. It's going to be hard to narrow it down to three, but I'm going to share my three takeaways after we leave you today. But thanks so much.

Jenna Overbaugh:

Thank you for having me.

Sam Vander Wielen:

Hey and welcome to the other side. I'm happy to share my three biggest takeaways from everything that Jenna shared with you today. My first takeaway is, number one, be a problem solver. I thought this was such a great tip that Jenna gave you about taking action on your worries because worrying alone doesn't get you anywhere. And I thought that was just like a really helpful reframe to be like, what can I actually do about this, instead of just spinning and worrying and sitting in my thoughts?

My second takeaway is that we will never have 100 percent certainty. And whatever happens, we have to have an attitude of I'll deal with it, I will deal with it when it happens, if it even does, right. I tell you this all the time about legally protecting your business, that there's only so much you can do. And the point is not to block, or 100 percent prevent people from suing you, because we can't always control that. So it's really instead about putting yourself in the best position possible, preventing as much as possible, and then successfully dealing with things like what Jenna shared, successfully dealing with things as they arise, if they even do. I love that Jenna rounded out this tip by saying that you should make your decisions from a place of your values instead of from your fears. That was so, so helpful. That's a great reframe.

And last but not least, my third takeaway from Jenna's interview today was just like, I mean, honest to goodness, I cannot tell you, she has to be the most inspiring client story that I've ever heard. It makes me so proud of what I do and the product that I've built and what we're helping people with protecting their businesses online.

Because I feel like Jenna is a walking billboard for having your legal stuff in place and showing how her getting that in place early on and understanding the importance of her foundation is exactly what you need to do if you want to build a successful business. Because getting the legal

place, the legal stuff in place early on and setting that foundation is making it so that the legal is there when you need it, which hopefully you don't. But if you do need it, it's too late if you didn't get it in place already.

So I think that she's just like a great example of how she got this thing in place. She hoped to never use it. Something came up. She expertly, like navigated it, did away with it, and moved on and continued to build her business. She's successful. She is profitable. She's happy with what she's doing. And so I just think that's the best thing. I don't know what else you need to hear about why it's so important to take the legal side of your business seriously and invest in yourself.

And if the Ultimate Bundle is the right fit for you, then I would love to see you inside the Ultimate Bundle before this sale ends on October 20th. If you have any questions about it, of course, email me, send me a DM on Instagram at @SamVanderWielen and reach out to me. I am happy to help you. I want to make sure that it's the exact right thing that you need. But hopefully, Jenna's experience has helped you today to get more comfortable with your decision.

With that, I so appreciate you listening, and I will chat with you next week. If you end up joining the bundle this week, I can't wait to see you inside the member community. Talk soon.

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keep in mind that I can't offer you legal advice. I don't ever offer any legal services, but I think I offer some pretty good information.