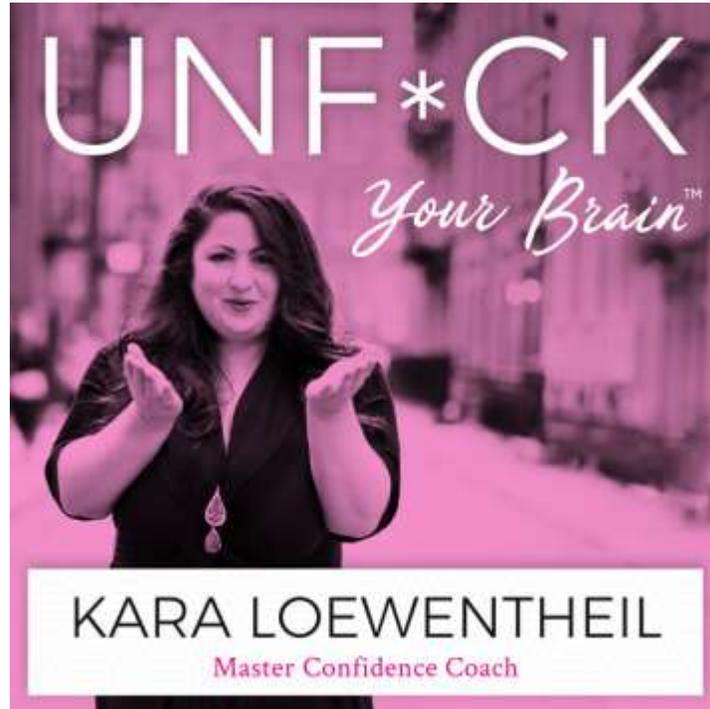


UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money



Full Episode Transcript

With Your Host

Kara Loewentheil

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UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Welcome to *Unf*ck Your Brain*, the only podcast that teaches you how to use psychology, feminism, and coaching, to rewire your brain and get what you want in life. And now here's your host, Harvard law school grad, feminist rockstar, and master coach, Kara Loewentheil.

Hello my chickens, I have such a special treat for you today, I'm so excited about this. So I know that we are in some times of economic uncertainty for some of you. And I think that money and economics is one of the places that people don't even realize that their thoughts are thoughts. Like our money mindset seems to us, it's like a gecko that feeds and like camouflages itself, right, feeds into the background. We're so sure that our thoughts about money are circumstances, not thoughts, especially because they're often echoed by the people around us.

And so having done like an episode or two recently about money, and your worth, and your value and how to think about that. I also really wanted you all to hear from some of my students who have used thought work to make more money. And what I love about these different stories is that they are so different, like completely different fields.

I think we have a life coach. We have someone from the corporate world. We have a massage therapist. We have a money coach, like so many different areas, so many different kinds of economics and economies. And all of them have used thought work, and what they have learned in *The Clutch* to really change their money mindset. And what that really means is changing their thoughts about how easy or hard it is to make money, how you can make money. What determines how much money you make, right? Whether it's okay to want to make more money, right?

[UnF*ck Your Brain with Kara Loewentheil](#)

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

A lot of us have a lot of internalized shame about wanting to make money. And I get feedback all the time that I shouldn't talk about money or how much money I make or that, you know, that that's inappropriate or whatever it is. And I am like, women need to all be thinking and talking about how to make more money, if that's something they want to do, right? You do not hear quite as much pushback, I don't think, around most male entrepreneurs who talk about making money.

So I interviewed several of my Clutch students who have been in The Clutch for a while. I think all six months, and most of them, a year, I think, who have used this work to increase their earnings, increase their revenue, be able to change their job structure. Like all different ways that they have changed how they think about money. So this episode is for anyone who doesn't make as much money as they want, wants to have more money, has a lot of conflicted feelings about money.

In fact I think it'd be super interesting if you started listening to this intro and you got really turned off and upset that I was talking about making more money, is a great episode for you to listen to. You learn a lot about your thoughts. And we really dig into like all the juicy details of the amount of money they've made and what's changed, and how their thinking has changed, and all of it, it's so good.

So you get to listen in on that conversation. And if you want to work on your own money mindset, The Clutch is how. So you can join us at unfuckyourbrain.com/theclutch. Or you can just text or email to +1347 934 8861 and we will send you a link and you can get in there. Learn how to change your thoughts, learn how to coach yourself and learn how to make more money, as one of the – you'll hear one of my...

[UnF*ck Your Brain with Kara Loewentheil](http://unfuckyourbrain.com)

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

One of the students that I am interviewing in this episode says that her mantra was double the money in half the time, so good. And it turned out that she tripled her revenue, tripled her income. That's the kind of shit that you learn when you learn how to manage your mind.

So come join us, unfuckyourbrain.com/theclutch or text or email to +1347 934 8861. And without further ado you can listen in to these interviews and learn all about how to change your thoughts about money.

I would love to hear from maybe each of you, or however many of you want to share this, kind of what you feel like your money mindset was like before you joined The Clutch. Like what was the starting point for how you were thinking about money or relating to money, or what was your relationship with money like?

Katrina: I actually did a thought inventory.

Kara: Alright, awesome.

Katrina: Yeah, I went back. I had to go back to my notebooks and find it. So I actually have a list of 12 unintentional thoughts. And then I wrote my intentional ones to counter them.

Kara: Okay, awesome.

Katrina: I'll give you the key ones.

Kara: Okay, that sounds good.

Katrina: The ones that are really prominent, instead of all 12. I've never had much money. I'm afraid of what money will do to me if I have a lot and I

[UnF*ck Your Brain with Kara Loewentheil](#)

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

don't know how to handle too much money. I don't want to be scrutinized. And if I'm successful I will be scrutinized. I don't want to choose the wrong career; it will have been a waste of time. I'll be too busy and hate it. Which was basically, I'll have to work too much in order to make a lot of money.

Kara: I think a lot of people think that.

Katrina: Yeah, a waste of time and a waste of resources and whatnot, those were pretty key.

Kara: Yeah, so how did those feel, did you feel awesome with just less?

Katrina: No, I felt horrible. It was so anxiety inducing, yeah, they were real bad.

Kara: Okay, I love it. Kelly, I'd love to hear sort of where you started. I'm sure the listeners are going to identify with a lot of that.

Kelly: So my money and my insight was all about cheers and fears, like it was scarcity.

Kara: It's like a band name, Cheers and Fears.

Kelly: Yeah, it was scarcity. It was like, even when there was enough, there was never enough, right? It was like it didn't matter whether there was \$1,000 in the bank or \$10,000 in the bank. It was never enough; it was always going to leave. And I have a really corporate background. I worked at Apple before I became a coach. So even with the security there, tears and fears and scarcity. But also really hustle-y having to work really, really hard, like 80 hours a week, plus being a single mum. And it still wasn't good enough.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

And then when I left corporate, I carry that with me into coaching with over-delivering, and value, and worthiness. Like it goes so beyond money, money's just the starting point. But like my overall mindset was tears, fears, never enough no matter what the dollar amount was. And then over-deliver, this many hours, it's not good enough, I mean all of them, all of it.

Kara: Yeah, and I think that's so common, right? People will set goals and then sometimes they can white knuckle their way to the goal. But then all of a sudden once they get there, they're like, "Oh, it still doesn't feel like enough," and I have to set the next goal, right? So like some people get paralyzed by their money mindset and they can't make any money. And then some people are making money, not as much as they could, but they're like because they're suffering the whole way. But then it doesn't even matter because they get there and it still doesn't feel like enough.

Kelly: Yeah, there's no relief. There's no relief, it's never enough, it's never good enough, all of it.

Kara: Yeah, I think that's so common too. What about you, Rachelle?

Rachelle: I've always believed that like I did a great job managing money. Like the money that I made I felt like I was really on top of managing how it was coming in. But what's new to me is realizing that I can control the money I make by – not by my education. And not by how long I've been in my career and not by my hierarchy structure at my organization. But like it's my thoughts that were limiting how much I created. So I was always trying to like live with the money that I had. I was completely ignoring the other side of I could make more, so I could do more with what...

Kara: Yes, that's such a good point. Yeah, I think some people are like I'm a great budgeter. Since I can't control how much money I make, and I can't

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

make that much, or I can't make as much as I want, I'm just going to be really good and very thrifty with what I have. Which is like not that being thrifty is a bad thing. But as you say, it's like only half of the equation, right?

Rachelle: Right. And even further than that, because I wasn't just thrifty, like I would always classify myself as somebody who's "staged to splurge," kind of make sure I was doing the things I wanted to do in my life. But I was saving and then splurging, and then saving and then splurging. And I did like continuously ask for raises. And I did like go through like I thought that I needed to do. But always making it mean something about me, like if I didn't get the raise it meant that I wasn't a good enough employee.

And I thought, you know, I had to incrementally, so I'm still working on that a lot. But I think the biggest thing for me, I remember specifically being coached on this and saying how much money I wanted to make for the year. And feeling like just wanted to evaporate into thin air after I said it. Like I nearly laughed, and it was like I didn't feel like judged or like – but it was just like you just totally giggled. And I'm like you for sure can make that much, [inaudible] a lot dumber than you, [crosstalk] than that, so you for sure.

And I was just like, if Kara thinks I can... maybe I can, so like you sharing your story, and your money story. And the Scrooge McDuck on the coins, like all of that opened up a whole [inaudible].

Kara: Scrooge McDuck. You have to join The Clutch to find out what that means, our super secret money technique, and, Nicole, what about you?

Nicole: So, you know, as you started this conversation and said, "Tell me about your thoughts?" Can I tell you that my body got – I just got anxious, because I started thinking those thoughts again?

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kara: It's so interesting.

Nicole: So that's horrible. So the thoughts were of literally being controlled by having to work, and having to work in a job and like I'm holding my heart here, yeah? And it was as simple as that, is I have to have this job, this very well paid job. And if I don't have it I won't earn money and I can't do it myself. And I had – just had my second kid. So that was, I felt, so constrained and not being around my kids. And having to be in an office and having to be on call the whole time. And having to do reports to the board, and it wasn't what I wanted to be doing.

I left England to move to Australia to change my life. And I found myself back in that life again.

Kara: It's crazy how that works, that's like you bring your brain with you and just show up in the same place, right?

Nicole: Yeah, yeah, yeah, it was. And so that was it, I just felt controlled by someone else.

Kara: It's like I want to make money, even though I am, but then I have to be beholden to other people. And I feel kind of like a victim or trapped by that. It's like those golden handcuffs, totally.

Nicole: Yeah. And I felt guilty because I was earning a lot of money, I had a big job. And then I felt guilty for feeling that, and felt confused, so, all of those feelings going together, but not wanting to be in that life. I'm wanting to be a mum because I came to be a mum older in life, so really wanting to be around the kids. Yeah, and then I had this whole idea of rethinking, rethinking and actually intentionally thinking, and that was really powerful.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kara: What would you say is your money mindset now compared to what it was then?

Nicole: Completely different. And it's actually had to – because of circumstances, it's had to evolve even before, for the last couple of weeks, but. So my money mindset was completely, and it was something I just kept on saying to myself and to everyone else. I think in my head it was, like this sounds arrogant, but I kept on saying it, which was, "Half the amount of work, double the amount of money." But that was all I said, that was it.

Kara: Yeah, I love it. I love that. It's so good.

Nicole: It was it. And can I tell you? Within – and so I quit my job.

Kara: That's what happened?

Nicole: Yeah. No, completely, three times. I'm not just saying that, it was amazing. I quit my job properly in November. And literally through selling products, selling myself, and recreating the way I did things, doing things quicker. Literally within between November and March, I had probably made my salary for the year that I'd made the year before, myself.

Kara: Amazing.

Nicole: And that was really allowing myself to just be creative. And allowing myself to work in flow, and it was – and two kids, and did not work during the day, never.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kara: Amazing. That's how powerful one thought can be, right? One thought can change your whole life, twice as much money in half the time. You're just 100% committed to that thought and that's the result you got.

Nicole: Completely. And people looked to me like I was insane.

Kara: Of course.

Nicole: And more recently and this is why it's evolved, and allowed me to have this time is my father passed away. And I just said, "Do you know what, no work, I'm not taking on any work, I'm not doing anything. And however long it takes, I'm taking time out." So again, yeah, I will come back stronger. I can work whenever I want, that's fine.

Kara: And you created the ability to do that, right? You created your whole – your income in three months, like it gives you those options, right? And we always say like, "Money's not going to turn you from an unhappy to a happy person. But it's certainly convenient and gives you more options, right? It gives you the space to do that.

And I love that, you know, you said, "People thought you were crazy." Like I always I know I'm onto a good thought when I'm like, what if somebody heard this? Am I allowed to just think this? Like is someone going to come and tell me that I'm not allowed to do all of this?"

Nicole: I kept on thinking that this was a secret nobody told us. Like why did no one tell us this? It's really obvious.

Kara: That's what I thought when I discovered thought work in the first place. I was like you mean I can just change my thoughts? Why did no one

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

– there should have been a memo in first grade, like why did I not get the memo? Yeah, it's so good.

Nicole: Yeah, completely. Completely.

Kara: So I'd love to hear from some of the rest of you what your money mindset is like now. And then I'm going to ask to hear from some of you like what changed, or what was the biggest change for you? But just kind of what does your relationship with money feel like now compared to what it used to? Kelly, do you want to?

Kelly: Yeah. I really was entrenched in like having to work hard. I wrote down Nicole's thought, half the amount of work, twice the amount of money.

Kara: Yeah. No, no, no, we want it the other way around, [crosstalk] money.

Kelly: I wrote that shit down, it's on my paper now. And I agree, Kara, what were you saying how like I always know when I'm onto a thought when it's like, oh, can I do that? Or other people don't necessarily do think I'm crazy. And then through thought work, what I have come around to is my mind creates money for me. And that looks so far beyond, like I had to really work for that belief. I had to work for that belief and seek proof and go prove myself right over and over again. I still work for that belief today.

That's my new mindset, is it's not about having to work harder. It's all about being able to use my mind creatively to make money for me. My mind makes money for me.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kara: What's like – of course we're always most proud of the work we do. But like what is the kind of number, or outcome, or like getting new clients, like what's the kind of fact on the ground that you're the most proud of that changed because of changing your money mindset?

Kelly: So it has just happened recently in the last six months, because I have really been working on my money mindset. I'm a certified money coach since 2015. But never used thought work around money and when I started using thought work around money, that's when I actually began creating results. So I was charging \$3500 for three months of coaching. And six months ago I signed a client for \$45,000 for six months of coaching.

Kara: Amazing. Oh, I got chills, so good, yeah.

Kelly: I mean had to like coach myself to be able to say that number out loud.

Kara: Of course.

Kelly: I had to coach myself to be able to have the conversations. And then I had to coach myself to continue delivering on what I said I was going to give them and provide over the six month period. When like it wasn't going perfectly and I still had to send the invoice, and like all of that stuff. It doesn't just stop with the belief, right? Like I had to continually coach myself with thought work to back all of that up, but that's [inaudible] for me, 3500 to 45,000.

Kara: I can't even do the math. What is that, 100 times? Whatever it is, it's more than 10 times, yeah.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kelly: Yeah, I haven't got my calculator, yeah.

Kara: But yeah, and I love – I think that's such a good point, right, because I think money mindset, like so many things, when we have a goal. We're like, okay, once I perfectly and fully believe it, that's when the result will magically arrive. And like, yeah, that's true, you'll get the full result when you're in full belief. But all along the way, right, you have to keep putting yourself out there and getting like the next step of the result.

I remember the first time, I used to do a high end small group and it was \$10,000, like the first time I had to say that I wanted to die, right? And it like took a while before that felt normal. And then eventually I was like, it's a steal; it's only 10,000, which I totally believe, that was true. But it took me – it wasn't like I got to perfect belief and then launched the program. And then every sales call was a dream and that I never felt crazy. Like it's a process like anything else and you have to – you should feel like you're a little ill every time you're trying to up-level.

It's like the more you feel like you might throw up, the more money you make, that's really like how it goes. Like that's the more uncomfortable you're going to feel, the more money you make, that's the work, right? I think that's what The Clutch and thought work is all about, is like teaching us to have the capacity to feel uncomfortable. Because most of us aren't able to, right, because we're just in like avoid pain, seek pleasure, don't have any emotional processing skills. Don't know how to manage our minds at all. We're only capable of feeling horrible or like numbing out, right?

And it's like learning how to feel midlevel uncomfortable so you can actually go after your goals. And that's where all the money is.

[UnF*ck Your Brain with Kara Loewentheil](#)

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kelly: Right. And now I'm at the place where I need to do it again.

Kara: Yeah, it keeps going, let me tell you.

Kelly: Well, it's not like, oh, that belief is good, right, I'm all good. It's like, no; I have to do it again. Can I do this again? Can I repeat this again? Can I believe this again? And say the number out loud, and create more value. And even when, Kara, I believe it's a steal and it's worth it, I still have to like go to work for that belief to be able to offer them again to someone else and say it out loud and all of that stuff.

Kara: Totally, yeah, it just keeps going, totally. What about you Katrina?

Katrina: So mine shows up a little bit differently. I haven't reached my money goal, because I did set like an actual number. My goal was 120,000 in a year. So I haven't hit that. But I've actually shifted how I am gauging my success. But I'll backtrack a little bit. So some of my key thoughts, I had shifted to, I welcome more money into my life, money flows freely into my life. Money comes easily. It's easy to earn money. That was a big one like with Kelly; I had a lot of thoughts about like I'm going to have to work way too hard.

I'm a massage therapist, so my time is spent like in a pretty physical manner. That's how I wanted to make my 120k, was doing massage, what I already know, not changing careers, not having to learn like a new technical skill. So in my mind it was like, okay, I'm going to have to work 40 hands on hours to get to that number. So shifting that what I practice a lot, I love what I'm doing, I practice that quite a bit. If I invested myself, I can never lose, I can always learn and grow when I invest in myself. Money flows, and it's like an investment back and I get it back.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kara: Yes, I love that.

Katrina: Like money just cycles. I don't need to hold onto it. I don't need to stay in scarcity mindset. It will come and go and if I spend money on something, it's fine, it's going to come back.

Kara: Yeah. And it's like we think of it as – I definitely know some people who have – that where they're like this is the amount I have and it's not going to get bigger. Or if it is, it's like not something I can control, right? It's like, well, the stock market might go up or like there's a certain amount of interest. But kind of like it's all somehow out of my control, and I have to be careful with how much I spend because they don't have the belief of, well, I can just make as much as I want more, right? If I decide to spend this and I want more, I'll just make more.

Like they don't see it as that flow, it's like a river, right? It's like money's flowing in and out all the time, it's circulating all over the world. And then you might, like Nicole, sometimes you step out of the river, because you're going to do something else, but like it's always there to step back in, so that, I love that like idea. I think people who have an abundant money mindset, do see it as a constant flow that you can always step into and gather, right?

You can always create more, and for sure, the people who are like the stingiest about investing in themselves, or spending on their business or whatever else, makes the least money, right? It's like 100% of one-to-one. And like of course, you know, I have beginning coaches sometimes where like they're loathe to invest in coaching for themselves, then like of course they can't start coaching anyone. It's like they won't buy it, right?

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Whereas I am like I am always investing in coaching. I think I posted last year in The Clutch, I'm going to find the post, I did the math on how much I had spent on coaching for myself. It was craziness; it was like \$60,000, \$70,000 or something, over five. It was a lot of money. But I created, you know, whatever, now, I don't know, three, four million of revenue over that period. Like it's a great investment, right? So when you look at that number it can seem insane, if you're not thinking of it that way.

But I see that so much, that correlation of like if you think you don't have enough, and you're not willing to invest in yourself. It's very hard to create money, because that's the mindset that you're coming from.

Katrina: One of the biggest changes that I know, like a tangible change that I noticed is – and anyone who knows me has heard me say it, like not this year, but years before, I will never work for myself. I never want to own a business. I never want to like be in charge. I never want to manage. Like I just want to show up, do what I love, have somebody pay me and then go home, which kind of means there's a cap.

Like somebody else is in charge of picking what I'm getting paid. And so I maxed out with my hours and my pay at around 60k. And I just bought a massage practice that I like now own, and will be the lead therapist of.

Kara: Amazing.

Katrina: So that's been one of the biggest changes. But even going from like accepting a certain number per hour, to then having my own clients and be an independent therapist. And like when I had to set my price, I set it at like \$100 an hour, and it was the scariest decision I ever made. Like having to tell people that that's what I'm charging. Now I'm like I'm undercharging by like \$40.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kara: I was going to say, like I live in New York, \$100 for an hour of massage sounds like such a steal to me. I'm like where do you live, I will come and drive to you.

Katrina: Yeah, and I'm in Austin. And it's a pretty saturated massage market. Like we have two – I think we have three massage schools. There's a ton of therapists here. But like the going rate is somewhere between like 80 and 120, and I was like, oh gosh, you know, like I'm going to lose people at \$100 an hour, but I'll make it through it. I didn't lose anybody, like not a single person dropped. I think it took maybe like four months. And I was like I'm undercharging, guys, like who let me do this? Why didn't I charge more from the beginning?

Kara: Yeah, as your thought evolves, like it's like you start to see the value of what you provide differently, right? And I think especially when like the more you believe in yourself and what you're offering then you see the value. The more you communicate that, the better results your clients get, right? Or that might be a massage client, or a lawyer client, or a coach client, it doesn't matter, right, because you bring a higher level of value when you believe in your own value.

Katrina: Yeah. And I can communicate it better because I actually believe it. Yeah, I remember – I mean thought work goes into – one thing goes into everything, right? Like just working in one area means you're working in all of them. So the scarcity and money mindset was a scarcity in self-confidence and ability. Like there was, you know...

Kara: Yeah, it's all the way we do one thing is the way we do everything, totally.

Katrina: Yeah, so.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kara: Do you want to get in here, Rachelle?

Rachelle: That's just bringing up a lot for me because the same for me, my biggest win this year was actually applying to do the Portugal event with you and...

Kara: Which we sadly had to cancel, thank you, Covid.

Rachelle: But it was still the biggest win I've had all year because I applied and I didn't get in the first round. And I signed up for a retreat in April and I signed up for a retreat in June. So I was like full on what I had expected to invest on myself for that year. And then mid February I got an email saying, "This one's back open, 72 hours, do you want it or not?" And I was like, "I am like busy today, I can't even deal with this, I've just got to accept, bye bye."

Because I don't think it even sunk into my brain, like I'm actually invited to do this thing, like me, so seeing myself as somebody who could be approached in that way. And it's so funny because I called a friend of mine later that night and she coached me through it. And I was like, "Okay, I'm doing it." And so I hit the button and like, you know, made my flight arrangements and my hotel arrangements and everything.

And I was like I'm totally a different person today than I was February 13th, before I got the email because I am now a person who invests in that level of coaching. Like that was more money than higher education for college.

Kara: You had a very cheap education.

Rachelle: And why I feel capped at my current salary, right. It's like, well, this is what people pay for this.

[UnF*ck Your Brain with Kara Loewentheil](#)

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kara: Yeah, that's such a good point because I, you know, I've seen that with my students, and I hear this with coaches all the time. That sometimes people start, especially like with The Clutch you join, you can get coaching right away.

But like back when I was doing one-on-one coaching or small groups, people would sign up and then they couldn't start for a while. They would start getting results like before I'd even coached them, right? Because they were now thinking of themselves in a different way, like all of a sudden they were like I'm like someone who operates at this level, I'm worth investing in. I'm going to create value, or I'm going to think differently of myself.

It is like that committing to investing in yourself really does like up-level the way you think about yourself. It's such an interesting – it's like the placebo effect. And then the good news is then you get coaching and it is super valuable. So it's like placebo plus the medication. But it is such an interesting, like we pay for what we value. And when we decide, I think especially for women, right, when we decide that like – I think women are socialites and think like our mental and emotional health is like the least important thing.

It's like something you talk about with your friend, right, it's sort of like, you wouldn't be like, "My thyroid's not working, let me see what my friend, Jan, who's a hairstylist thinks I should do about it," right? But like that's what we do with our brains, like we're like, I don't believe in myself and I can't ask for a raise. Let me see what like my friend, Sam, who also has the same problem has to say about it. Like we don't take our own mental and emotional health seriously and invest in it the same way that we would our physical health, even though it determines everything in our lives.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Rachelle: Yeah. And I'll share a couple of my numbers, but one thing for me is my financial advisor, who's always been super impressed with me. Every financial advisor I've ever had has asked me to come work for them. And I'm like, funny, but not like that, like I want [inaudible] and the deep conversations and the dreams and goals, like that's what I want to do. I don't want to work on investment, insurance, all that stuff.

But he said to me the other day when we were doing our checkup, he said, "So I see you've got your little business." And I said, "I don't actually call it my little business."

Kara: Good for you. Oh my God.

Rachelle: Yeah. [inaudible] like it's like he really thinks highly of me.

Kara: Totally.

Rachelle: And he really, I'm sure, meant it as a compliment. But I don't think that he would say to a man who started a business.

Kara: Totally. Oh, your little investing business, look at you go, yeah, look at your little portfolio.

Rachelle: Yeah. And to be able to say that, like instead of just sit there through it, that felt amazing, right? I wasn't angry; I was just like, "Yeah, don't call it that."

Kara: No, you just want to like clarify it, totally. I was in this meeting once where a lawyer said something to me, implying that like. You know, well, what if I got married and my husband wanted like me to invest money in his business, we would need to like be careful. I was there with my brother

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

who's engaged, you know, and I was like, "I have the business, like I'm the one who has the business. I don't think that we're going to need to worry about that." Like it's – and not, right, it's not like, fuck you.

But it is just sort of like, let me just be clear what's going on here. Like you obviously need to adjust your expectations and understanding of what kind of conversation we're about to have. Like my biggest concern is not what if my future potential husband pressures me into somehow investing in his business, like I have the business, that's what we're worried about. So toss your numbers.

Rachelle: A couple of things. I really love how you talk about, and you coached somebody on this recently. And you were saying, "I always made my numbers seem as good as possible," right?

Kara: Yeah. I just coached someone about this, yeah.

Rachelle: In Q1 of 2020 I had double the amount of clients than I've had in the last two years of my business. So that...

Kara: Total? Amazing, wow.

Rachelle: Total in my business I had three clients in the last two years, and I had six in Q1.

Kara: Amazing.

Rachelle: And I was really focusing on that. Like I have doubled the amount of clients for the last two years, and my six month package is still the same. I coach on personal and business finance. And I've quadrupled the price of that.

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UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Kara: Nice.

Rachelle: I had double my highest month revenue in that same period of time. So I'm not where I want to be, like it's a continual process. But I am really focusing on expanding those numbers. And like I had doubled the revenue, but I worked half the hours, right, [inaudible].

Kara: But also when you say, "I'm not where I want to be." Like what if we just – I mean I think we can even tweak that, which is like I am where I used to want to be. And now I have another goal, right, like you from the last two years would be like, "What do you mean I had six clients in quarter one, and I quadrupled my prices. That's amazing."

Rachelle: For sure. I started, it was a passion project and I was going to do like a free blog and a free book club, and I was terrified. I didn't tell anybody, if you did not live in my house, you did not know I was doing it.

Kara: You're like I'm ready to blog, but I don't want anyone to know about it.

Rachelle: But it's like trying to grow a business without telling anybody.

Kara: Yeah, it's hard, that's a hard strategy. Yeah, I love that. And for those of you who don't know what Rachelle is referring to, is that I quote this on The Clutch all the time is that, "You have to love the money you've made, if you want to make more." And that I see like when I was starting my business I was always looking for like what's the most impressive way?

So if I got like one \$1500 client, but that meant that each session was \$300 or whatever it was, I don't remember the math. I would think to myself, I

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

make \$300 an hour coaching, like I thought of myself as a \$300 an hour coach. Not as a, I've only made \$1500 with my business coach, right?

And like I see that the people who struggle making money the most are the ones who are always like minimizing the money they have made. And kind of rejecting it and saying, "It's not enough." And like always giving caveats like they'll be like, "My first, you know, five figure month, but, you know, some of it was from the last month." You know, I'm just like, No, what's the most impressive way? How can you be most impressed with the amount of money you've made? That's how you make more, right?

And so a lot of us want to keep thinking about how it's not enough, we think that's going to motivate us to make more. That's not what happens, right; it's the other way around.

Rachelle: And I remember watching somebody else be coached on it too. And you had given her the exact thought that she needed to think, which was unsmart people will only make \$5,000 a month. And she started asking another question. And you were like, "Stop confusing yourself, the only thought you need is 'I'm smart,' and then people will, you don't even need that. The only thought you need is I make \$5,000 a month."

And then I was like actually I make \$7,000 a month and I am practicing this. Like it's a stretch and I'm like I think I need to up that number. Like I don't bring that home, right, so I don't see it as money that I make, but it is.

Kara: It is, and you can choose to see it that way, right? When I say I've made a million dollars in my business, I don't mean after taxes and expenses, that's my profit, right? Why would I choose to focus on that smaller number, I say, "That's my revenue," which it is, and then I create more, right, yeah, a 100%. And I love that, and just like Nicole shared with

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

us, like that one thought, right, when you get coached or you're able to coach yourself to find the right thought, you don't need 100 different thoughts.

You don't need every like – don't need a thought for every objection my brain has, you just need that one thought. But you usually need to get coached or know how to coach yourself to get there, right, because your brain only sees what it can see right now. So good, I think we could talk about this forever, but this podcast episode's already so long. So I want each of you to tell me like what is the one thing you would tell someone who is, you know, where are people stuck in their thinking, like what's the one thing you would tell them about how they can change their money mindset?

Katrina: I would say your brain's lying to you. Like just every now and then just assume that your brain is lying. I had actually it was like five months in a row, I'm not going to lie, where I had when I had started my own small practice, where I had set small financial goals for each month. Like I wanted to have x number of new clients and I wanted to make x amount each month. And it was pretty modest, it was like first month I want two new clients. I want \$800 from my private practice.

And I shit you not, every single month about halfway through the month my brain would be like, you're not even halfway to your goal, like you're not going to make it. Like you're literally going to make 50% of your goal, why do you even bother trying, it's a pointless like attempt? And I was like conscious enough of those thoughts to be like, okay, we have measures that we can take to check this. Like I've been tracking, I can see if I've got that.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

And so every single month for five months and midway through the month I would check my numbers, just on what I had scheduled out. So like the amount of people and the amount of money first half of the month, and then projected current schedule what I would make. And every single month I was over my goal, every single month. And so after, it was like the third month in a row. I was like, okay, I think I'm lying to myself, like every month I don't make money.

Kara: I think this thought may not be true, wait a minute.

Katrina: Yeah, it's just an old track that just keeps replaying and just keeps getting scared. And if I can recognize that and stop and question it and say, "It's actually okay, we can check it and if we're off, we can, you know, readjust our course, and it's not the end of the world even if we aren't." But every single time I was wrong, I was over what I was projecting I would make.

Kara: This is why coaching, like people – this is why it's so hard sometimes to communicate to people who don't have any experience coaching. Because they're like, "No, I'm pretty sure my thoughts are true." You know, they all just seem like they make sense. They are so wrong. And if you don't learn how to coach yourself, there is no way out of that shit.

I was coaching somebody once who had made \$200,000 in her business in revenue, she was a coach. And she took out \$12,000 and she just left the rest in her account. And then the thing she kept saying to herself and everyone else was, "I don't know, you know, you think you make a lot of money, you can make 200 grand but you only take home 12." And I was like, "No, you only took home 12; there's 188 sitting in your bank account."

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Like that's how – it sounds hilarious, but she 100% believed it and could not see that until she was coached, because that's how committed she was to her story. But even when you make more money you don't really get to keep most of it, right, like that was her thought. And so she was making that come true for herself so much, right? And I was like, "What is the money doing that's sitting in your business?" She had like mentally just completely blocked that off.

And I coach people all the time who are like, "I made this much, it's not enough," blah, blah, blah. And then I'm like, "Okay, go home and count what you actually made." And it's often more than that by like 20 to 2,000% more, right? Because like if you believe it's not enough, that is just all you will see. So I love that example, like every month your brain's like, no, you didn't do it, you failed. And you're like literally the math says otherwise.

Katrina: And if it wasn't for the coaching...

Kara: Without coaching you don't even think to check that. You're just like, no, yeah, this thought is true.

Katrina: Absolutely. That's without having coaching I wouldn't know to question it. Like I would have been too scared to look at the numbers, but because of The Clutch, because of listening to the podcasts, I knew that like it's actually not that... Like I'm only scared in my head, the actions are not that scary, I'll have to get a calculator and look at my calendar. And like who cares, it's just a number on a piece of paper, so it was coaching for sure was what got me to even like double check my thought.

Kara: That's such a good point because most people don't know their numbers because they are scared to actually look at them, because they don't have the thought work to deal with that fear. And how to get over that

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

and how to get to choose to love that amount, yeah, I love that. Alright, what about you, Kelly, what you got?

Kelly: Yeah, the thing for me in the beginning was really finding a thought that I could believe. It was like finding something that I could actually believe and practice over and over again. Like with money mantras, it all just felt like spiritual bullshittery, where like it sounded nice but I just could not believe it. And so that always sent me into like striving, right, and like climbing it out. But the one thought I want to share that I was able to believe in that in the beginning felt like bullshittery, money is always coming to me.

And I was like, you know what – and this is through coaching, it was like, but that shit is true, because like money is always coming to me. Like unless I'm dead, I am going to continue to receive money throughout the rest of my life, I clung to that thought in the beginning like a life preserver. And I just kept finding proof of it. And that was the one thought, Kara, that changed everything for me, was just being able to believe with my entire heart, and soul, and mind that that was absolute truth, and I could just keep putting that forward.

Kara: I love that. And like the next one might be like money's going to keep coming to you even after you're dead.

Nicole: So it might just be worth me saying where I came from. I came from a family who never had money, they spent too much. So whatever came in they would spend. I told myself I had that DNA. So what has happened over the last few months has been remarkable. And what I told myself is that I respect myself, I respect money and money respects me. And I kept on thinking about, Aretha, respect. And that is the biggest

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

change really, because not only did I respect myself to charge enough money, to make money, but also to save.

I'm now in exactly the place that I would like to be in, and have always wanted to be in, and I feel stable and secure. And it is about respecting yourself, it is so important. And that idea that I respect money, so that means I spend it wisely, I invest wisely, I save it wisely, I make it wisely. In comparison to what I thought was inbred in me, that DNA of watching my dad just not make enough and overspend, so.

Kara: Yeah, I also love that, like we totally think, well, whatever my parents did or like whatever my family money pattern is, has been generations, like I have to be [inaudible] by it.

Nicole: And therefore I have to get a job because I'm not responsible enough to work for myself, because how can I possibly do that, yeah? So turning that on its head and really respecting money, and actually I'm now understanding what it's like to respect myself and to respect money on a completely different level. So everything's changed for me, which means that I can take time off or I can choose to do things differently. And I feel fine about that, I'm not worried about that.

Kara: Aretha, is always the answer, I love that. And I like how different it usually starts, right? I think it's a great example of why I had to get so much coaching. The fact that my teacher and mentor like still speaks to me after the money coaching when we were through. It's like literally, it was like a rough several months of my master coaching certification year. But I was just like completely in it. And everybody's brain is a little bit different. So I love all your thoughts.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

And I think the listeners are going to – can totally try to borrow those. And if those don't work, it's like you just have to come up with your own, everybody's brain is a little bit different, and that is what coaching is good for too. Yeah, Rachelle, did you want to say one last thing?

Rachelle: I have one too which is like question everything. Question everything, because even the thought – first of all the first question is – was actually, well, actually who cares, just try it, if it doesn't work.

Kara: That's really about like fear of failure, right, or what we're going to think. It's like if there's no harm, why not try it, right? What we're scared of is that like it, "Won't work." And then we'll have to be mean to ourselves and feel hopeless about how it didn't work and give up, right, that's what we're worried about.

Rachelle: Even a thought that feels like they're being gentle to yourself. So here's one that I realized as I was watching my small group coaching program. So I work a full-time job, I coach in the evenings and the weekends. And so I kind of had this thought of, again, things have to grow in stair steps. I don't have all the time in the world to be doing all that. So I had this idea, I mean I launched this program and I'm going to fill it with six people, 10 days, I mean it started in 10 days, whoever comes, we'll just get started.

And I got one person to sign up. And I thought, well, that's okay, and I heard it this time. And I was like – and here's the exact thing that was happening. I had a thought that it was okay, and the result was it was okay, it was fine, but it was just okay. And I have thought for myself that I know in my deepest soul to be true which is, I have an extraordinarily happy life planned for myself. And I have to go for that, I can't sit around allowing

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

things to be okay when I know I have more. And it's not even about the money; it's about what I create when I push through, right, so.

Kara: Well, that's about setting your goal and it's like, okay, will you get 10, will you get 8, whatever. But not getting one and being like, well, yeah, alright.

Rachelle: And I sold all the way through that time and I got four, and like the last one, an hour before. And [inaudible] had ever continued through to the goal. So somebody else was talking earlier about, you know, halfway through being like, oh. And I mean I did that to myself all the time and I considered it gentle with myself, like, well, you can't expect yourself to do everything, it's okay. And it's true, it was okay, it was totally fine, but it was just okay.

Kara: Yeah, like we think the alternative is shaming ourselves, and that happens with money so much also, right? But there's a difference between like compassion, which is like, I'm never going to like be mean to myself or beat myself up about it. And just kind of like enabling some mediocrity because I'm not willing to push myself, or I'm scared. I don't even know that that's an option. Like most of us don't know how to push ourselves out of love, right, we only know how to push ourselves out of shame.

It's like amazing, you know, Katrina's experience has been like, oh, I actually am ahead. But it's like this is where coaching and belief is at the next level, what if you're not, right? What if it is halfway through the month and you're at 10% of your goal, do you quit or do you double down on belief? You're like, no, I'm going to believe as hard as I can for the next two weeks, and that's how I'm going to get the result. I just didn't know before that it was all going to happen in the last two weeks.

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

Rachelle: It breaks my brain that thought of something doesn't have to be true in order for you to believe it, and like...

Kara: And in fact that everything you want in life you have to believe it before it's true. Like that's what coaching is, that's what The Clutch is about, like that's what all of it is. You have to learn how to believe things that aren't true, so they become true. We all think it's the opposite. It's so good. Thank you guys all for sharing, this is going to be an amazing episode, or maybe two episodes because we talked for like an hour. But this was all so valuable and I really appreciate you sharing it, and I'm sure all the listeners do too, so thank you.

Okay, how good were those interviews? I swear, I learned so much from those conversations. I told you in the beginning one of my favorite takeaways from that conversation was the twice as much money in half the time, so good, right? But I also love this idea that making more money is not just about making the money for the sake of it, right? It's what does that money enable you to do? What does it allow you to do? And who do you have to become in order to do it, right? And that's something that came up in a couple of the conversations, I think.

You know, we heard about the idea of making more money so that you can then decide to take time off, right, to spend with your family if you want to. Like it's not about just pushing for more, no matter what, right? It's about creating the life that you want and whatever role you want money to play in that.

And then we also heard about the idea of how investing in yourself automatically changes how you think about yourself, right? So it's not accumulating dollars for dollars sake, right? Money will not make you happy forever, right, just like anything else. It is convenient and it makes

[UnF*ck Your Brain with Kara Loewentheil](#)

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

your life easier in some ways, but it's not going to turn your life from suffering into endless joy, right? We're still going to have the human experience.

But like any big goal, right, the reason to do it is who do you have to become? So when you, you know, like Rachelle talked about plunk down, and for her it was way more than the price of The Clutch. When you plunk down a big investment in yourself, how does that change how you think about yourself, right, who are you then? When you think about yourself as someone who makes twice as much as you make now, who is that person? What's different between them and you? How do you become that person?

You start to think about yourself differently. Who do you have to become? The person I had to become to have a seven figure business was very different from the person I had to be to have a like much smaller than that nice salary at running a think tank. Like I had to become a different person, not because there was anything wrong with the first person, but that in order to grow and change and evolve I had to become a different person who could have a seven figure business. That was the point of that goal.

It's not that making that money has changed my life to just all rainbows, unicorns and sunshine, right? And I didn't even really change my lifestyle that much and of course, I had, you know, that's my business revenue. And I use it to provide full-time jobs and healthcare and 401Ks to my employees and to my independent, you know, contractors and everything else. It's not about like even most of the time what you do with the money. It's convenient, makes your life easier, if you are below, you know, being able to afford food and shelter, it obviously can change that dramatically.

But it's really about who you have to become to do something you didn't think was possible. Who do you have to become to make the kind of money

UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

you didn't think was possible for you? Just like who do you have to become to write a book you didn't think you could write, right? It's all about who you're going to become in the process. But money is a really good place to work on that because so many of us have so many limiting beliefs about money that we just think are 100% true.

So I hope that listening to those interviews gave you some insights into what is going on in your own brain around money. And if you want to take that work deeper and really start to change it and be able to create more money and more time, right. And be able to feel abundant and possible and grown up and responsible with your money, The Clutch is what you need. You can sign up on unfuckyourbrain.com/theclutch. Or you can text or email to +1347 934 8861. We will send you a link to sign up straight from your phone.

And either way I will see you in there and I look forward to unfucking your money mindset with you, talk to you soon.

If you're loving what you're learning in the podcast, you have got to come check out The Clutch. The Clutch is my feminist coaching community for all things, UnF*ck Your Brain. It's where you can get individual help, applying all these concepts I teach to your own life, and learning how to do thought work to blow your own mind.

It's where you can learn new coaching tools, not shared on the podcast that will change your life even more. It's where you can hangout and connect over all things thought work with other podcast chickens just like you and me. It's my favorite place on Earth and it will change everything, I guarantee it.

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UFYB 134: A Year of Thought Work Vol. 3 - Money, Money, Money

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