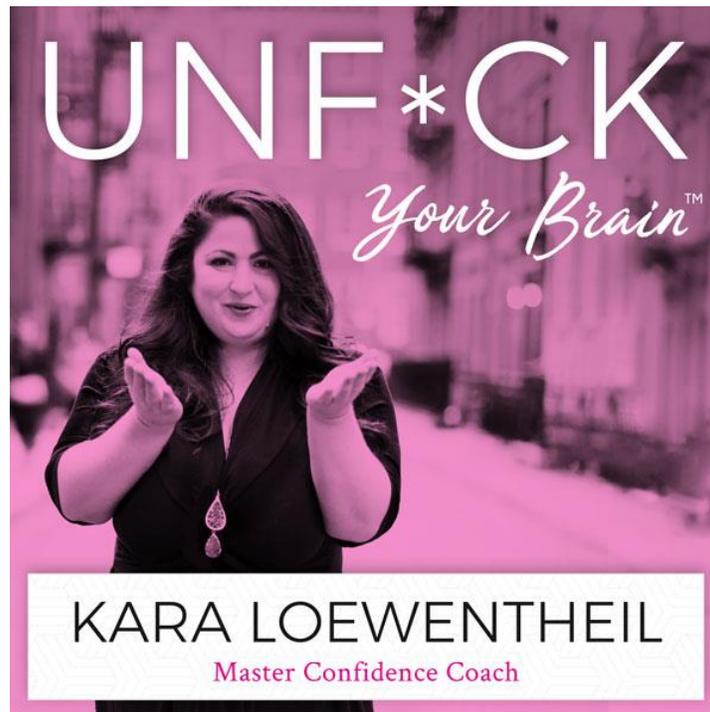


# UFYB 164: Money Mindset, Safety, and Being Yourself: A Conversation with Stacey Boehman



## Full Episode Transcript

With Your Host

**Kara Loewentheil**

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# UFYB 164: Money Mindset, Safety, and Being Yourself: A Conversation with Stacey Boehman

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.

Kara: Hello my chickens. I am so excited to bring you the third in what I'm hopeful will be an ongoing series of my life of me talking to coaches and friends that I love about our brains and us just laughing at the ridiculousness of being a human and inviting all of you to share it.

I feel like I try to show up as the crazy human I am all the time, but a lot of the feedback that I've gotten about the first couple interviews like this I did were that it was such a relief for you all to hear that we're all just normal humans, even though I feel like I'm always telling you what a crazy human I am. So this will be no different I'm sure.

So today we are talking to Stacey Boehman, one of my coaching and life loves. And I'm going to let her introduce herself although some of you probably already know her. Take it away.

Stacey: Yeah, so I'm Stacey Boehman. I work with life coaches. I teach them how to sell and make money. And Kara, I was listening to the episode - so first of all I just have to say this. Per usual in our relationship, we have very different ways of being in our businesses, and so per my usual, I have extensively prepped for this conversation, taken lots of notes, thought about it, got in the space, taken it very seriously. So I just have to tell you that ahead of time.

And in my prep work, I listened to the podcast that you did with Rachel. And I was thinking about when you guys were talking that we just have to tell everyone we three were all in the same certification class.

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Kara: That's right, you were there too. That's right. That's so crazy. And that's why it's so - I don't think Rachel and I talked about this on our episode, we totally could have. We once had this coaching fight where she was extremely upset with me that I was suggest - she would totally laugh about this so it's fine to talk about it, we tell this story all the time.

We went to New Orleans for my - so it was a year after coach training, 2016. I left my legal job, I was turning 35 I think, and so I took all my 10 best friends to New Orleans. And we were on the patio at that house, I remember this conversation, and she was so mad at me because I was suggesting that more than one life coach in the world could make \$100,000.

Stacey: That's fantastic.

Kara: Isn't that amazing? I was like...

Stacey: I think I've heard you tell that story before.

Kara: You haven't?

Stacey: No, I think I have.

Kara: Yeah. It was so classic because you and me and she were all in the same training group. And she was like, whenever - this is like, if you're a coach, whenever your clients are trying to talk about statistics to you, that's when they are full of shit and just have no idea what they're really talking about. She started trying to argue with me about how, I mean, sure, a few - how many coaches in the world can make \$100,000? A few of them, but what would the possible odds be that two of them could be in the same certification class? And now three of us have seven-figure businesses.

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Stacey: There's actually a lot of successful coaches from that class.

Kara: Yeah, there's a whole bunch of other ones who are in the multiple six figures I'm sure, so I always think about that. She was so mad about that. Yes, we were all in the same class.

Stacey: We were all just duking out all the drama.

Kara: Yeah, that was such a magic certification class at that Holiday Inn.

Stacey: The Holiday Inn Express.

Kara: Not even a Holiday Inn. Can you believe that our little empire started - well, not empire but...

Stacey: I was enchanted by El Dorado and the Holiday Inn Express.

Kara: And I was getting made so much fun of because I was staying off campus in a yurt.

Stacey: I remember being like, there's a girl here that's staying in a yurt. I had to look up what that was.

Kara: I don't think Brooke had ever heard the word yurt before. I don't think she knew what was happening.

Stacey: I hadn't either, and I just remember thinking this girl's very adventurous.

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Kara: Which is so the opposite of the truth. If that had been a Four Seasons I would not have gone off for a yurt, but it's the Holiday Inn Express. It had the pancake machine. What could be better than a machine that spits out pancakes? But from such humble beginnings, right?

Stacey: That's fantastic.

Kara: We're like, I listen to this crazy lady on the internet that I've never heard of before, I'm going to pay her a few grand and then I'm going to go to a Holiday Inn Express in El Dorado Hills, which is not a center of glamor and intrigue. It was like a strip mall with...

Stacey: I thought it was though. I was like, this is the difference of our background. I grew up poor in the Midwest. I was enchanted. I was like, this is the most magical place, there's all these - what a cute shopping area, there's all these amazing restaurants.

Kara: You're like, there was a pancake machine.

Stacey: Okay, you will really laugh at this, but I seriously feel very fondly of this moment. But I remember when we had mastermind, I don't know if you went to that one in San Diego at the Omni La Costa. And I walked in and I remember - I don't know if you remember Nicole, but Nicole and I are still besties and she was in our class too. And I messaged her, I'm not joking, and I was like, Nicole, there is strawberry water in the lobby.

Kara: Hold the phone. I have found - this is how the Kennedys live. They have strawberry water here.

Stacey: It was ultimate luxury in my opinion. I have arrived, there is water in the lobby and there are floating strawberries inside.

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Kara: That was when things started to go slightly upscale. We had a few years of the Holiday Inn Express and then started getting fancier.

Stacey: I just thought it was all upscale. So I guess that's a lesson for...

Kara: We're like, look at this, it's next to a Target, I mean, come on.

Stacey: I don't remember a Target. I remember a very cute shopping center.

Kara: But now if you follow - there was a Target. If you follow Stacey - if you went back there now with your now fancy eyes, you would be like, I'm sorry, what?

Stacey: This is true.

Kara: If you booked a vacation there now, you would be texting my hysterically like, oh my god, where am I, this is unacceptable, where is the strawberry water.

Stacey: 100%.

Kara: If you follow Stacey on social media, you'll see that her life now does not happen at the Holiday Inn Express.

Stacey: I'm rooted. But yeah. I'm grounded. Neil and I laugh all the time because we're like, did this chain or this place, did it go downhill or did we go so far up the hill that now it doesn't jive? Okay well listen, you have given me a lot of permission to be myself and not coach myself out of being myself.

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So this is the best example of that. I need to prepare a lot. It takes me hours to come up with webinar content, hours to do my podcast, everything, all the content I create, it takes me a long time. And I feel really good that even though - my process is definitely messy and kind of crazy. I go through a lot of drama and then it's like, genius always comes out of it.

But I used to make myself so wrong about that. I need to be able to just do it on the fly, I need to be able to not prepare. And then you said something just so casually one day like, oh, I don't prepare for anything. That's my work, it really helps me be free. Something about that. And I really took that in and was like, wait a minute, what if I just didn't try to manage my mind out of who I am or what I prefer or how I like to be prepared and how that makes me feel? I don't need to change that about myself. I just need to make sure I give myself enough time in my schedule to do that.

Kara: It's so funny because I have the exact opposite struggle, which is that I'm like Stacey prepares all the time so I should be more like that. I'm like, I have just been getting coaching recently on just for my clients. It's not that I don't prepare at all.

Stacey: I'm just throwing shit out there.

Kara: Yeah. But it's true, I don't go through multiple drafts of the podcast, I don't - but I've had this whole story my whole life that's basically like, you can do A work on the fly, but that just means that you should be doing A++ work. We're always just making ourselves wrong, whatever our thing is.

And so I am still getting coached on that. I got coached on that this week in multiple different scenarios of like, accepting that - it's a little bit of a double-edged sword because on the one hand I can do things pretty quickly. On the other hand, it's not like that means I can then do 10 of

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them. It's like I can do the same amount in a day that another person does but I do it in 90 minutes.

But then it's not like I have brain power for the rest of the day. That's just all dead time now. And I've been going through my business, what I realize is I've been making myself artificially busy and filling things in or just basically sitting at the computer doing nothing for three hours. Even though I'd done the one thing for the day that needed to get done, that needed my brain power because my thought was okay, if you can do things fast, that means you should be able to do more things. Whereas I'm now really just seeing like, no, my brain is amazing for two hours a day and it's kind of shit the rest of the time. That's just how I am.

Stacey: And I think it's the opposite for me. I have to really cut stuff out of my schedule and cut things out of my plan and be really prioritizing because sometimes things take me a lot longer than other people. So I might work a full six hours or four hours, it depends. I teeter that line as well of like, I only have a certain number of productive hours in a day.

But yeah, I've had to cut my schedule and I don't have lots of sit around time. And I love that you said - we were talking about this just texting I think one time and you said something along the lines of either way, we're not escaping the mind drama. I'm like, I shouldn't have to prepare less and you're like, I should prepare more. Our brain's just coming with us everywhere we go.

Kara: Right. I remember in this vein also - I don't know, if you don't want to talk about this we cannot talk about it or cut it out, but what I remember is texting you about your honeymoon. Do you remember this?

Stacey: No, tell me.

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Kara: It was basically like, we were texting about your honeymoon and you were already going on a fancy honeymoon basically. But then...

Stacey: I had drama about how much I was spending on it.

Kara: You had so much drama about the last 20%. It was already a fancy thing. It was not like - it was already fancy and then you had all the drama about the last 20% of fancy. And that's something we do. The same for me. I'm going to create all this drama. I'm never going to be somebody who works 12 hours straight brain wise in a day obviously. That ship is so far sailed.

But then I'm still torturing myself about the little difference between this and this. And with you it was like, you already have this fancy honeymoon, you want to be fancy, just go all the way. Just lean into who you are.

Stacey: I remember texting you about that. I was like, Kara, I am going to spend x amount on my honeymoon. I sent you the amount and you just write back in all caps, do you know who you are?

Kara: You were like, I don't think I can do. What? That's crazy. Have you met yourself?

Stacey: That's what you said. Have you met yourself? That was the most freeing thing too. It's stuff like that. Really impactful for me to have permission, or there's a lot of the essence of who you are where you'll just have a belief or a thought about something and you'll see that it's optional and you'll be like yeah, I'm fine with it, I'm keeping that thought.

And that has also helped me unwind a lot of - we like to constantly coach ourselves for that endless improvement. And it's fine sometimes to have an

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opinion about something that you know you could have an optional different thought but you see both options and you're choosing the one that you have.

Kara: Right. And as you're saying that, I'm thinking it's like, what do we think we're all going to do? We're going to all coach ourselves to be, what? Identical to each other? It's like we think that there's some better way to be and that if we're all supposed to coach ourselves to be that, then we would have no diversity in the world. Everybody would be trying to be just this one way, which would be so boring and we don't need that. We need all the difference.

Stacey: Sister, you have given me lots and lots of permission to just be me.

Kara: I'm responsible for all the coats that Stacey owns. Those are all my fault.

Stacey: The maximalism in my life and the insane honeymoon.

Kara: So the first thing - not the first thing, but the first thing that came to mind, I did prepare, I took notes for this episode. I came from this, it's about selling but it's really about a bigger picture thing. So I come from this Jewish New York family full of lawyers. When you go through law school, it shapes the way you think, and then especially if you grow up in a family of people who already went through law school and then you go through law school.

And so what you learn to do is always look for not just what could go wrong in a scenario, that I kind of worked on already, but in terms of when you think about persuasion and communication, it's like you're always looking

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for where people need to be convinced, where people might not agree with you, where the holes in your logic might be.

It's sort of a little bit of negative - it's like you're thinking about all the ways people could disagree with you. And one of the things that you - I might get this wrong but I think you teach about selling and you taught me - maybe I understood it wrong, is focus on the people who want to work with you. They just need one more little bit of help for it. They're on the edge or they want to do it. They're just looking for a reason to say yes.

And that was such a fundamental - because it's not just in selling. It's in friendships, in dating, in any kind of situation where you're in some way negotiating or getting to know a person or whatever it is. I think even people can apply that to dating and romance and friendships and social relationships of all kinds so much.

It's like, we tend to focus on the people we think don't like us. We want to win them over to prove something or to validate ourselves, and we're ignoring all the people who are available and like us. And I feel like in selling in that way too, I was often aiming my selling at okay, these people would have these 10 objections and that's what I need to think about.

And you of course teach a lot and you can maybe even go more into this distinction like, you teach a lot about coaching over objections. But that's not the focus. The focus is believing they want to and thinking about it that way, and that was a really powerful shift for me.

Stacey: Yeah, I mean I think it's like - this is probably not a great analogy but I do think a lot of people try to sell - I imagine it's like if you are a liberal candidate, government candidate, and you try to market and campaign to conservatives.

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Kara: You disagree about everything, let me try to convince you.

Stacey: Right. It's like the people who think coaching is for the quacks and crazies and therapy is the thing that you have to do and that's the established thing, don't talk to those people. Don't write to them over and over and over, explaining the difference between therapy and coaching and making coaching seem so much more professional. Don't try to convince someone.

And I think your energy just tells you what you're doing because I do often think about when I'm writing, what the person's next thought might be, and that thought might be a challenge. So if I'm writing copy, I might write one sentence and then imagine the challenge they might give me about that one sentence. And then write the next sentence.

But it's like, we're on the same page, we have the same goal. I'm just imagining their mind might have a little resistance or questions or be like, could you clarify. So I'm going to do that level of objections, but I'm not going to sell coaching to someone who doesn't believe in coaching or doesn't think it's legit.

Kara: It's not adversarial I think is the big difference. Lawyers are trained and I think so many people get into this even if they're not a lawyer, in selling. Most of my listeners are not life coaches, but it's not just about that. Even if you go into negotiating with your boss for a raise, you go into it with this adversarial, I thought about all the reasons you might not - all my thoughts about the negative thoughts you might have about me, and that's how I'm going to counter this, as opposed to we're all on the same page here, we want this business to succeed, or this company, or this non-profit, or whatever it is, to succeed, here's all the ways I contribute to the team,

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here are some concerns I can see you might have, here is how I've thought about them.

It's just a different emotional orientation as opposed to okay, you have objections and I have to overcome them and counter them and convince you versus speaking to the people who are already on your side. They just maybe have some questions or concerns.

Stacey: It's like, when you were speaking, this is what came to me. It's like you're speaking to the people who want the discourse. They want the discussion. They want the conversation, versus the people who don't even want to have the conversation. And I find a lot of people want to either start with the mindset.

They, in their mind, think the person doesn't want to have the conversation, and they might totally want to have the conversation. If you think about someone going to have a difficult conversation with a boss, in their mind, they're like, I have to go talk to my boss, he or she isn't going to want to talk to me, they're not going to want to hear this, they're going to be really stressed that I'm bringing this up, they're going to think I'm wasting their time.

When you just go into it even with that mindset, because sometimes you don't know where the other person is, if it's an actual person you're interacting with, you don't know where they're at. But just your belief that they're not going to want the discussion versus they would be totally open to the discussion has you frame the discussion in a way that's either adversarial or I don't know what the opposite of that would be, tell me the fancy word for that.

Kara: Cooperative, collaborative.

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Stacey: Cooperative. Fantastic, yes.

Kara: Yes, because I think so much of that comes also - obviously we both work mostly with women, even though it's not - I specifically aim it at that, but for you more life coaches are women than men. But I think women in general, particularly socialized to doubt their own value and to feel like they shouldn't have to ask for anything.

So we get very defensive and agitated before we even engage in this conversation and then we're already coming into it from that mindset. totally. What's your number two?

Stacey: Okay, so this one's really simple. It's not deeply profound but it was for me, seriously, it was a serious changing point. I remember exactly where I was when this happened. So I was on my way with Neil, we were in LA and we were driving to the airport and I look on my phone and I had been listening to your podcast, The Lawyer Stress Solution.

Kara: This is like, back in the day.

Stacey: Yeah, back in the day. And I was subscribed to the podcast and I look on there one day and it suddenly says Unfuck Your Brain. And I had an earthquake shift inside of me like, can she do that? Can she just change her brand overnight? What about all those people that were following that podcast? What about all that money? What is happening?

And it was just like, I'm literally like, it blew my mind. And I remember thinking like, what sufficiency must she be in to just completely walk away from that and go, what I felt like was a very opposite direction, just a different direction. It was just something you did, being willing to make a

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strong business decision and move forward with it, but it was just really powerful for me.

Kara: That's so funny because it's like, it was able to be that powerful for you because we weren't as close back then. So you didn't see the crazy behind it.

Stacey: Yeah, probably.

Kara: It was like, you just saw the outside. You were like, wow, what sufficiency, and then you didn't see that I was losing my mind the whole time. But I did do it. It still counts. But that's so funny. I mean, that was like, I did that one-day business workshop with somebody where we came up with that, with Rachel Rodgers. And then I felt like I was going to throw up the entire day. There was a lot of drama involved.

Stacey: So something so - it was very impactful. It gave me a lot of freedom to be like, I can just change things. I can just delete my podcast, I can just launch something new.

Kara: It's interesting now that you say it, talk about it, because I do think part of what helped me with that was - I feel like some people when they get to be coaches, it's like they've done a bunch of things that were coaching adjacent, so it's not that weird or different. They were a yoga teacher and then they were a nutritionist.

It's just one little step down the line. But I had already blown up an entire different career. I had already - it's like once you left the law professor path to become a life coach, one niche to another is just a week or two of drama. That's not so...

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Stacey: I feel that now. Like, now that I...

Kara: Now that I think about it, it's like I did have a little bit. I did have drama about it but it wasn't that intense and I do think that's probably partly why is I was already like, well, I've already done the unthinkable thing, so going from lawyer to life coach, that was a year of drama I had to work through.

Stacey: Right. I remember coach training, I remember you getting coached on it.

Kara: Yeah, I wouldn't even call myself a life coach. I was a cognitive coach or some bullshit.

Stacey: A fancy life coach.

Kara: I'm just a Harvard coach. That's just what I'm going to call myself. It wasn't even about the school stuff. It was really about the lawyer - I mean, it's also such an interesting - there is a lesson in this but I'm going to try to explain it. I was so hung up on the intellectual social prestige of my former career, but what I didn't understand was it's not only prestige in that career. It's helped me in my positioning in my business that I went to those schools.

But when we're in one group, even when we want to leave the group, we're still thinking with that group's mentality. So we're sort of like, it's such a difference, of course everything legal academics is brilliant because nobody outside of legal academics thinks about them at all or even knows they exist.

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But when you're in it, you kind of can't see outside of it. And the same with - I think a lot of the work that both of us and everybody has to do is like, being willing to leave an in group or a previous identity or whatever it is, to go to the next one. And when you're in it, it always feels like there's nothing else in the world and how can you leave these people, whether it's your former clients, or your former life, a relationship, whatever.

And then it's like you finally get to the outside and you're like, oh my god, there's a whole big world out here. That was not at all the only person I could be with or the only career in the world or the only whatever.

Stacey: Yeah. And I think it's so interesting too with the prestige that you felt with being a lawyer. I noticed myself feeling early on when I started business coaching, that there was a better prestige with business coaching than life coaching. And so from that moment on, I never let myself tell people I was a business coach when they asked what I did.

And really, there's a middle ground part where it didn't matter, but now we have the kind of money that's very noticeable where people are like, what do you do? How do you have all this money? Or how are you doing these things? We recently paid off our house and the bank people were just like, what is happening? And...

Kara: How's that underground grow farm you have going? Where else do people make all that money out of nowhere?

Stacey: Right, as young as we are, right? And so I now don't tell people I'm a sales coach or a business coach, which my brain says would be the more prestigious thing or help people understand the level of money that I have. I always say I'm a life coach and then it's so interesting to coach myself with what comes up.

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Kara: Not only that. You're a life coach with a retired husband.

Stacey: Yeah.

Kara: You're the breadwinner.

Stacey: And to even see their reaction, it's very interesting that there is something about that. I'm still kind of working through it I guess.

Kara: I think that's so real though, and I think - Rachel and I talk about this a lot, that I went from this world where I was in the feminist movement. I still think I'm in the feminist movement professionally, but when I was in the kind of institutional infrastructure of it, working at the national NGOs on these issues, where you make not that much money or whatever.

I don't remember, my fellow salary was maybe \$60,000 a year in New York. Not nothing but it's not obviously big money. And it's mostly set by women, but so many, not all by any means, but not an insignificant proportion of the people who work in those organizations are able to do it and live in a place like New York City because they have a spouse who makes money, or they have family money or whatever.

So it's like, some not insignificant portion are women married to investment bankers and that's how they can make it work. And then I'm in this life coach world where people's politics are all over the place and I look around our little millionaire mentoring group and we have the Mormon coach and Jody coaches all the Mormon moms, and Corinne calls herself a redneck weight loss coach.

Everybody's all over the place. But all these women are the bread owners. They've all retired their husbands or they've brought their husbands into the

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businesses with them. Money isn't the only indicator obviously of empowerment of liberation or anything. But it's just an interesting - it's all more complicated than it first appears. The communities that you move through...

Stacey: Yeah, it's not even just like saying I'm a life coach and that's why I have all this money. I guess it's my perceived, what I think they're probably thinking. Like what, how are you making that kind of money being a life coach? But then there's also that I'm also a young woman in my early 30s.

Kara: It's not like Tony Robbins like, I'm 60 and 6'4 tall white dude.

Stacey: Yeah, I'm in my Lululemons.

Kara: When I was apartment hunting in New York, because space is at such a premium here, I would look at apartments and all the brokers would be like, it's just you? And I was like, yeah, it's just me. It's kind of wild.

Stacey: I think it's like, young female wealth, and in something as new and misunderstood or not well known as life coaching, I think that's kind of the triple trifecta of discomfort.

Kara: And it depends who your community is, right? Like in my world, the world I grew up in, wealth was not surprising. And even as a youngish woman, but the idea that it's from being a life coach is very confusing. If it was like, yeah, I went to Wharton and I got in on the ground floor of a startup and my equity, everybody would be like, yeah, totally.

My mother has a friend whose kid I think helped found Slack. It's not even younger people making a lot of money is so crazy, but the idea that it's like, from being a life coach. That part is extremely confusing to people.

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Stacey: Wait, what? Excuse me?

Kara: Okay, so the second thing that I think - I feel in some ways these all collapse into one, but I guess everything we always teach just collapses into it's your thought. I think the second thing that I've really learned from you is that it truly is mindset over tactics every time.

I feel like your - and you talk about this a lot in your teaching that you didn't have a defined niche and you didn't have an email list and you didn't have all the things to make your first 100K or probably your first million. It comes up for me every time that I'm like, Stacey, what's wrong with my email sequence.

We have a deal that Stacey and text me forever about personal life and social justice coaching and I can text her forever about sales coaching. That's our trade. And so every time I'm like, well, Stacey's just going to tell me which of the seven selling principles - every time I think the answer's going to be some kind of concrete tactical thing where you can be like, you're not following point seven of the art of selling, and so you just need to do that differently.

But then of course, every time you're like, so what are your thoughts about this email sequence, Kara? How are you feeling when you're writing it? Do you feel good about selling this thing because I think maybe you feeling terrible about it is not helping.

Stacey: Do you enjoy being on that webinar?

Kara: Exactly. Looked like you were having fun. So number one, this is also for every coach listening to understand that I still have selling drama, Stacey still sometimes has selling drama.

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Stacey: People are always so shocked like, so for everyone listening that does not know me, I know how to sell so well because I used to sell infomercial products.

Kara: Oh yeah, I didn't have you tell your whole story. You need to tell people. You told them you grew up poor and now you're an amazingly wealthy life coach, but what happened in between? Tell your story.

Stacey: To be fair, I made decently good money. It's just so interesting to hear you talk about 60K as it's not a lot of money, and I made 60K a year selling mops and slicers and choppers in grocery stores.

Kara: Tell people what you did.

Stacey: Yeah, so I would go into department stores and grocery stores and just retail chains all across the country and do live - we called them live infomercials. And sell the product in the store. I was the best at it in probably the entire industry. And I was really good at it, I did it for seven years but I made like, 60K a year. And at 25, I was like, I'm rich. Totally rich. I'm traveling all over, staying in all these luxury housing. I really thought I had won the jackpot. Side note.

But anyway, people are always so shocked that I'll tell this, that we would do 10 to 12 shows a day, five to seven days a week, depending on some stores you would work 14 days straight. And every single time, we would go make an announcement on the intercom for the store and grab everyone's attention, tell them where we're giving away our free gifts, and then they come and they get a free gift and we do the demo and they can buy the product.

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And every time I went to make that announcement, I would feel literally sick to my stomach, so anxious. Keep in mind, I'm the best at this. I won top salesperson every single year in a row. I won trips to all over because of my sales record. I was training people and still I would have to talk myself into making the announcement because I was so anxious because I would always say it's a live show, so you never know what you're going to get. You don't know what's going to happen.

And I would just be so anxious about that experience and I just kept doing it anyway. And I still feel that way a large amount of time about all kinds of stuff. I even get nervous before coaching calls.

Kara: Yeah, you're always texting me like I don't know if I'll be able to fill this, and I'm always like, oh my god, you're going to fill it. It's going to be fine. I should also specify about the 60K that I'm talking about, for a lawyer in New York. The cost of living in Manhattan is like, 60 times anywhere else. And law school is also expensive, but yes, I totally take your point.

Stacey: I was a nomad. I didn't even have an apartment or anything. I had storage unit and just fly all over the country. So 60K selling those mops at Walmart, so 60K was a lot of money when you don't have any basic living expenses at all.

Kara: And you're like, 25. I always love that story. Turns out how you feel when you do things matters more than the how, which is something...

Stacey: And you just said we all have sales drama, so that's why I said that.

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Kara: We all have sales drama, and also the solution is always the same. It's like at every level there's sales drama and then the solution is how are you thinking about it? What are you thinking about?

Stacey: It's not like you can - I had a client and a dear friend of mine once say, "So can I just sit in my office and feel really amazing about pet rocks and just people will buy them?" And I was like, no, you have to actually have something of value and be able to articulate it well and explain to people the value they're going to get.

There is some skill and some strategy in that, but at the end of the day, I actually just am recording some new content and I was teaching this idea of the difference between a selling tangible, which is all the circumstances, the price of your offer, or the product you're selling, or the location. For me, when I was in a Walmart or I was in a grocery store or a military chain, whatever it was.

And so those are the things that are just circumstances and then there's the intangibles, that's what people buy, and that's how you feel, that's the experience people have of engaging with you when you're selling to them. And that just matters more than anything else. It's not that the other stuff doesn't matter. It's just that the ultimate client experience is how they are interacting with you and how you're feeling in that experience.

Kara: Yeah, totally. Just think about all the people who start cults. I think a lot of them are true believers. That's why they're so good at selling. I don't think they think they're lying. I think they think they're true believers, they really believe. Other people hearing them are like yeah, sounds amazing, I'm in. Thankfully we teach you how to think for yourself so it's differently. But the feeling behind it, I'm always wanting to know the how and it's never

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the how. Despite being a mindset coach, I'm always like, can we just skip the mindset part and just tell me - give me an email outline?

Stacey: I know, I used to always think there was an email outline. The moment I stopped looking for one...

Kara: Those damn email outlines, they get you every time. Isn't there just an email outline? I don't think people realize from the outside how much copy you write when this is your job. You are constantly trying to think of different ways to explain the value of what you do and why it's so life-changing.

Stacey: You get fatigue from that. There's where I'm at now. I'm like, I don't want to write any more emails. I got nothing.

Kara: You're like, just be in or out, whatever, it's up to you.

Stacey: I love it.

Kara: Okay, what's your number three?

Stacey: I have two more.

Kara: Do it. Do two more.

Stacey: They're both from the same experience. So we went to the Caymans together this year, before COVID. And one of these experiences you know about but one of them you don't know about.

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Kara: This is exciting. This was from master coach training so people know what we were doing. I guess we could just go the vacation, on vacation to the Caymans. But everybody knows that I hate beaches so they would be confused. That's one of the things I talk about on the podcast all the time is how I don't go to the beach.

Stacey: So we got invited to both be master coach instructors for master coach certification for The Life Coach School. So this first one you don't know about. So this first one is - and this is something like, I've experienced many times being in a room with you, but one of my stories that I have to constantly work on is, which is going to sound so crazy to anyone who does know me, but that I have something important to say and that people want to hear it.

Before you were in our million-dollar mentoring group, the first year, Brooke would always be like, so Stacey, what do you think about that? And I'd always be like, why do people want my opinion? I have nothing to offer. They don't want my opinion, they don't want to know what I have to say.

And I remember being in the room, there were 10 of the coaches that were in the training program, and you would just interrupt and go on this rant and give your opinion and all your thoughts and everybody would be like, hanging on your words. And I would just be so fascinated with I wouldn't speak up the whole time unless someone asked me.

And I was just so fascinated with how confident you were that people wanted to hear you, and they did, but you had authority and expertise to offer and value to give. And I remember from that moment on, I started working on that. Like, could I be that person in the room that would interject?

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And I think that it was so interesting, I was thinking about it with our meeting that we did virtually. I was in Austin, you were virtual, this last meeting, and I was interjecting a lot. And it really is coming from that work that I've done on believing that I have something to say, that people want to hear it, that I have a lot of contribution to add to the conversation. It just came from watching you naturally be. So that was one of them.

Kara: I'm turning everybody into an interrupting New York Jewish person. There's this great linguistics textbook from the 70s about New York Jewish conversational patterns and interrupting is a big one. They call it - it's actually called Collaborative Conversation. That's the linguistics term for it. Someone else is talking, you're like, I'm going to collaborate with you in what you're saying by interrupting you to share my thought about this. But that is really how we - that's intimacy.

Stacey: But that really was helpful to me because I'm the person that's like, I don't want to interrupt. I'll wait until someone asks me specifically for my opinion. And then even when they do, I'm going to freeze like a deer in headlights and be like, they can't possibly want to know what I have to say, which is so fascinating.

Once I allowed myself to get through that thought that they don't - people don't want me to interrupt, they don't want what I have to say, I don't have something more valuable than maybe what someone like Brooke is saying, once I got past that, I found out I do have a lot of value. People do want to hear from me. So it's so interesting.

And when I was in that error, thought error that people didn't want to hear from me, of course when I did speak, it was like, all jumbled and it would come out confusing, and it wouldn't be the right thing. It's just coming from

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my self-consciousness was creating it to not come out articulately. And I think I'm just getting so much better at that.

Kara: That's true. Now that I think about it, I do feel like you're much more participatory in offering way more opinions, which is awesome. I love that one. That is a surprise.

Stacey: People probably think it's like when I'm not participating, I don't even know. Like not paying attention, snobby, I've heard a lot of different things. I'm like nope, just over here trapped in my head.

Kara: That's such a good takeaway too. Anybody you think is snobby or not paying attention is probably just trapped in their own brain.

Stacey: Just trapped in my self-consciousness, dying inside.

Kara: Such a truth about human life. We're all just trapped in our own minds.

Stacey: Okay, so that was one, and then here's the other, which you'll probably be able to better explain it, even though it was my thing because I was in so much drama that I remember - I literally remember you telling me something and then I tried to give you more story and you were like, stop, that literally did not absorb, you didn't let that sink in at all, it washed right over you and you tried to go on to the next thing.

So I had so much drama that I don't remember it exactly, but the backstory is I had just ended the year, I think I had done 2.5 million before we met at the Caymans. So I had come into - I don't want to say come into a lot of money, but I had created a lot of money quickly. And I had a lot of money,

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but people think that having more money will be what makes them feel safe and sufficient and all of the things.

And I was for sure telling myself that at every level. And I was suddenly just freaking out about how much money I had, I didn't think it was enough, and you had asked me some questions about when I had 100K in the bank, did that feel like enough. And I was like, no, and then it was 500K, right?

And you showed me that it was never going to change if I didn't change my thoughts about it. And just that entire conversation, which I, again, think you'll be able to better articulate because you weren't in the drama. But I think you said something on the lines of money will never make you feel safe or secure. You're going to have to do that on your own. And as you know, I've said this many times in other situations in this talk, but I went to task on that for the next three months.

I didn't sell anything, I was really just focused on getting my act together with my money. I started managing it better on my calls with my CFO and really directing that and saying this is how I need our money to go for me to understand it. I started really playing with the idea of I am responsible with money and it's okay to spend money and saving money isn't going to make me safer but it's also okay to save that money.

I went through the gamut of all of the coaching around money for three straight months and it was just such a powerful conversation to have. No one had ever said that to me. No one had ever presented it in a way that was like, you were like, this is so obvious, what are you doing? What's happening? So maybe you can tell it better but...

Kara: No, I think that you totally told it right. You were basically like, I need to make more to feel safe because what about taxes or what about this or

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what about this, and meanwhile you were just talking about how when you made 60K when you were 25, you were like, holy shit, I'm so rich.

And I do think it is an interesting experience for me because I feel like a lot of - it's like I see both sides of how powerful it is. On the one hand, I think a lot of the people in our coaching circle, which I think is incredible, are people who grew up with no money. And so it's like learning to make money has been so mind-blowing.

And they've had to change their whole self-concept around it. But I think when you grow up that way, it is easier to think that money is what's going to make you feel safe or going to make you feel secure. And when you grow up around wealthy people, I don't come from a family with a private jet, but it was never like we're not going to be able to pay rent. That was never our concern and I was able to go to private school with family help, like my grandparents helped. Whatever, upper middle class would be probably the right thing.

But we knew, my grandparents had friends who were very wealthy because my grandfather was the dean of the NYU medical school, and my parents, my mother had gone to Yale, so my parents had gone to Ivy League schools. It was just around, even if we were not.

So it was just much more obvious to me that money clearly does not make you happy or not neurotic because I was just surrounded. I don't think anybody who grows up wealthy or around wealth thinks that wealth makes you happy because you have so many obvious instances to the contrary all around you. Whereas if you don't grow up with it and all you see - you only see it from afar...

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Stacey: When money is always a problem, then you always think it's a solution. I get a lot of clients that are very attracted to me because they are coming from not amazing economic situations. They're coming into coaching and they're not having those experiences. And I always say there's a mentality where money feels like breath, like air. You can breathe if you have it. And there's a point where you have so little money that you literally feel like you can't breathe and you can't live life and you can't get the basic necessities met.

And when you are surrounded by all of the people in your life experience, that's kind of the situation, and you don't have your basic necessities, you don't have that security and safety - and we did to an extent. We had food, we had clothes, but it's just I grew up with that being such a big part of every decision we make and every reason we have something or don't have something.

When your parents are like, well, money doesn't grow on trees or stuff like that, it's like you're constantly seeing that money was the problem so it must be the solution and then you get the solution and you're like, wait a minute, it's still the problem.

Kara: Right. And even the studies show - I feel like most psychological studies, you have to take it with a grain of salt because they're done on people who don't know about thought work and also they're mostly done on college aged white dudes.

But anyway, the studies about this show that basically, yes, money makes a difference in people's daily stress and life experience if they don't have - if they're worried about feeding their family and keeping a roof over their head and whatever, and obviously I still think thought work can help with your approach to that, how you feel about it.

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But even without any thought work, money makes a difference at that point. And then once you get above that point, it does not significantly contribute to people's sense of wellbeing or their happiness.

Stacey: I do remember a point - I did it, I cut you off.

Kara: You did. Come on, you got to be louder though. It's part of the Jewish speech pattern in the linguistics textbook is that new topics are introduced with persistence. If a topic is not picked up, it is introduced again. So it's like if you try to interrupt and people don't stop to talk about your story, you just try again. You just go do it again. Anyone who's ever hung out with a New York Jewish family knows what that is so do it. Interrupt me.

Stacey: Now I don't even remember what I was going to say because that was so fantastic.

Kara: I'll say what I was going to say and then you'll remember and cut me off. But the other thing you see when you grow up is that there's people with abundant mindsets and people with scarcity mindsets with any amount of money.

So my grandmother ran her family - she went to law school in the 40s, which was pretty unusual for women at the time. And then she basically couldn't get a good legal job because people wouldn't hire, if you saw the movie about Ruth Bader Ginsburg's life, she went through this too. People wouldn't hire women lawyers basically.

My grandmother was an amazing, smart, wonderful person, but she's not Ruth Bader Ginsburg. So she didn't try. She could get hired to do divorces and she didn't want to do that, so anyway, she ran the family's furniture

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business instead and she made some money doing that. It was just a store in Brooklyn. Not a major corporation.

But anyway, she always - her family had gone through the Depression and so it didn't matter how much money she ended up with. They were immigrant Jews who came to this country with nothing and then they made some money in the family furniture business, and then the Depression wiped them out and the business went bankrupt and they rebuilt it.

But she made all the money really but her mindset was always still like, there's not enough and not wanting to spend it. So you see both sides. You see that money doesn't make you happy, you also see that the amount of money people have doesn't really correlate. It's like rich people worry about money too, if that's their thought pattern. People who don't have as much money who don't worry about money, and people who do. It doesn't correlate.

Stacey: Yes, 100% I remember what I was going to say. Now it seems not as important as that amazing comment.

Kara: Okay, what did you just do? You just diminished what you're going to offer. You also preface everything you said with how it wasn't profound.

Stacey: Okay, it's a very profound thing.

Kara: Here's my profound, the more important thing you're going to hear on this podcast is about to happen. Whatever Stacey is about to say, that is the most important thing that's going to happen.

Stacey: I can't even say it now. Okay, I was going to say that I remember that moment when the money was coming in and it really was making a

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significant difference in our quality of life. This is kind of cute and funny but Neil and I both, when we met, lived in apartments that were five miles apart from each other. Very small, very old apartment complexes.

I actually lived there until I was making \$300,000. I just invested everything in my business so I wasn't - I didn't have time to move or any of that. So when we decided to move in together, that was the first time that we - neither of our apartments was big enough to accommodate the other person.

So we got another apartment together that was a two bedroom in a new gated community. And we both were just like, 1200 square feet. I mean, we were like, this is - Neil was like, this is the biggest bump of quality of life ever. We were just giddy with having this 1200 square foot apartment. And so I remember that's when I was like, oh, money can bump up our quality of life, then four months later we bought our house, which is 5000 square feet, which I know is probably insane since you live in New York.

Kara: I'm like, what does that mean?

Stacey: It means you have a compound and you never have to leave your house. It would be your haven.

Kara: That means you're a sultan of some kind? It's like Buckingham Palace is 5000 square feet.

Stacey: Yes, we have three Christmas trees. So anyway, there was that time where all of these changes did - we were able to bring Neil home and he didn't have to go to work and we could travel all the time. And there was a point where we realized we never have to worry about money, if we just recently hit a deer in the mid-West driving home and created \$10,000

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damage on our car. And we don't have to stress about that. And my whole life, I mean, this is kind of funny too but I have hit many deer in my life being from the Midwest.

Kara: Just a whole new angle on you I didn't know about. You're a danger to deer.

Stacey: They're ding-dongs. I don't even know, they got to be the dumbest animals on the planet. They just run out at your car. They really are a stupid species.

Kara: You're being attacked by deer.

Stacey: Anyway, there was a time where I would hit deer coming home from wherever and I would just have to bungee cord my hood on to keep the hood on the car because I didn't have that kind of money. And so now we're in this place where it's like, oh, we don't like to pay 10K for car damage, that's not fun, but we don't have to stress about where that money's going to come from.

So there was a point where that increase did happen, where it was like, money is really increasing our quality of life and our ability to make decisions and to choose things that we want and to choose things just because. But then there was this leveling off that was very disappointing.

Kara: Right. You were like, I thought it would just keep getting amazing. Yeah, totally.

Stacey: It doesn't keep getting better.

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Kara: Right. After your basic necessities are met and it's removed as I'm not going to be able to function or feed my kids or keep a roof over my head, even with thought work, then it's just - I always think about how you read an interview with a fabulously wealthy movie star or whatever, and it's like, what they reminisce about is that first job they got, or when they were living in New York in a walk-up with five roommates. It's like, actually the journey and the struggle and the first little bit of success that feels so amazing.

Stacey: I tell people that all the time. I'm like, you'll never get this moment back, this is like the living in college...

Kara: It's also future focused, right? So it's like, your first - I think my first 100K was the most mind-blowing. My first million was pretty mind-blowing because I thought I could make 100K as a lawyer and I didn't ever think I could make a million. I don't think anything will ever be as mind-blowing as that.

And that's not a problem. I enjoyed it when it happened because I knew about this, because I know about thought work. I did take the time to savor it. But I do think there is a big difference between - obviously money makes a practical difference in your life. It would be like, non-realistic to say that's not true.

And to the extent that we have a fucked up system in this country and you need money to be able to pay your medical bills and get food, all of that makes a concrete difference in your life.

Stacey: Don't even get me started.

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Kara: But what it won't do - this is the exact thing, it comes back around to what we were talking about, which is it will not - even when you have it and can pay your bills, it will not create your emotions for you. It will not make you feel safe and secure in the world. It will not stop your brain from worrying.

Stacey: And when you believe that, you will be very disappointed when you get there and it doesn't happen.

Kara: Rachel and I talked on the interview I did with her about how she made a million and then she spent three weeks crying because no matter how many times we told her that it wasn't going to change her life and wasn't going to change her feelings, she was like, oh yeah, you heard it, but like, wink wink, nod nod. We just say that but really it is going to do it.

And then it was like, she did it and she was still her and she still had her brain, she still was upset about things and she still was a human. And she was like, what the fuck is this? So I think this is a place that when people talk about coaching and money, I think often it gets misunderstood or the nuance isn't there.

I don't think any of us are saying that it does not make a concrete difference in your life if you can pay for your medical care and for your kids to go to school, all of that. But the point is that - I think my point is more like we think those are the things that cause our feelings, and they aren't. There are people with enough money to pay for everything who are desperately unhappy. Look at all the movie stars who commit suicide.

There are people who have everything in the world who are desperately unhappy and there are people who have not enough money to pay whatever bill and feel fine. And the difference is their thinking.

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Stacey: Yeah. My great-grandparents were the best example of that. They were the poorest of the poor of the poor. Very poor. My dad would actually deer hunt for them to feed them. He would kill deer and turkey and that would be their food for the year. They were very poor. But they were the happiest people that I knew. They were just full of joy and that was an experience that I was able to take from that and I think about that a lot now. You forget stuff like that, but they were very happy.

Kara: It's not about romanticizing poverty, but it's also not about romanticizing wealth. The truth is that not...

Stacey: You have it both ends of the spectrum. You're going to have examples on both sides.

Kara: Right. So no matter where you're going to end up, it's going to come down to managing your mind, whether you want to do that to change your circumstances, if you're rich and you want to give away all your money or if you're poor, you want to make money, or whether you're going to use it to be happy wherever you are. But whether you're trying to change your circumstance or not, you're going to always have to use your brain.

Stacey: Yeah, 100%.

Kara: Thank you for joining me. Do you have any last thing you want to impart to the listeners?

Stacey: I don't think so. I mean, I feel - we had a good time. I feel good. Just interrupt people. That's the lesson.

Kara: Especially if you're one of my clients and I'm coaching you, just interrupt me. Just yell.

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Stacey: And if your topic doesn't get introduced, just reintroduce it again.

Kara: Just reintroduce it with persistence. Keep going.

Stacey: Fantastic. I enjoyed chatting with you, my friend.

Kara: Me too. Thank you.

Stacey: I'll talk to you later.

Kara: Alright chickens, that's it for this week.

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