

**UFYB 207: UnF\*cking Your Money Mindset Is a Feminist Issue: A Conversation with Advanced Certification in Feminist Coaching Graduates Chernique Vertus, Keli Jackson, and Natasha Tekeste**



**Full Episode Transcript**

With Your Host

**Kara Loewentheil**

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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. If there is one thing that I get the most diverse reactions for talking about on the podcast, it is money. Some people think it's the root of all evil, some people think it's awesome, and everywhere in between.

But one thing is for sure, women have specific socialization around money, around not talking about money, around not being seen to want money, around not advocating for money. And what we know happens is that then who ends up with more money? It's not women.

And this is intensified for any marginalized identity that you inhabit. Something we talk about quite a lot in the Advanced Certification in Feminist Coaching is the ways in which socialization around money starts very early for women and predisposes them to focus on budgeting, on being thrifty, on not monetizing things, on delivering work and service and effort out of love and emotion.

Whereas men are socialized to think about making money, creating money, investing, taking risks, charging for their services, all that stuff. So whether you're danders up or you're totally on board, I really recommend you listen to this episode.

It's an amazing conversation with three of my colleagues, coaches, they all are students of mine who went through my Advanced Certification in Feminist Coaching but were already well experienced coaches before that.

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And we are really digging into talking about money, gender, race, mindset, and how all of those things combine to keep women more economically dispossessed by a magnitude of however many - exponentially based on how many marginalized identities they live in.

So I hope you enjoy this conversation. I thought it was rich and fascinating and I'm so excited to be able to share it with you. Let's take it away.

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Kara: Okay, my chickens, I'm so excited for this conversation today because if there's one thing that I feel like every woman needs to unfuck her brain about, really every person - actually now that I think about it, it's everything body image, all those things, but it is money.

And this is one of the conversations that's the hardest to have. Because when I talk about body image, everybody's like, "Yes, help me unfuck my body image, that's so great." And when I talk about money, half the people are like, "Oh my God, why are you such a greedy fuck? Why are you always talking about money?"

So it is - in some ways, I think we still have such a taboo talking about it and it is such a thornier topic, so I'm so excited for this conversation. I have three of my students, coaching colleagues, all of those things, who went through my Advanced Certification in Feminist Coaching, two of whom are actually Clutch coaches right now as well.

So they all three of them, I'm going to let them introduce themselves. They all specialize in money coaching, one kind and another, so we're just going

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to really get into it. What do women need coaching on around money, why is it so controversial for a woman to talk about making money? I just feel like those male coaches are not getting - does Gary V get a lot of messages about how he shouldn't talk about money?

I just feel like probably it's less than the messages that women get, and especially if you live in one or more marginalized identity. So let's just take this away. I'm going to call on you guys to introduce yourselves so everybody knows when to talk and then we'll just have a free-for-all. Natasha, you want to introduce yourself? Just tell us your name and your niche.

Natasha: Yeah, for sure. Hey everyone, my name is Natasha Tekeste and I am a money mindset coach. So I specifically coach women on their beliefs about money in order to help them earn more money. So either at work, or start a side hustle, grow their business, all of that fun drama that they have about their money mindset. And I'm also a coach in The Clutch. So all of the chickens in our Clutch membership group, I am one of your coaches.

Kara: Yay. What about you Chernique?

Chernique: Hi, I'm Chernique Vertus and I'm a confidence coach. So I coach women on confidence in the workplace and in their business, and of course money always, always comes up as the underlying thread and thing.

Kara: What about you Keli?

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Keli: I am Keli Jackson, I'm also a Clutch coach. And in my own coaching practice, I'm a general life coach but I specialize in coaching direct salespeople. And so starting a direct sales business oftentimes has to do with scarcity, money scarcity. And when that pattern plays out, people don't end up becoming successful in their direct sales business because they just keep finding reasons that they're not good enough and they're never going to have enough money and it's a cycle that perpetuates.

Kara: I'm so fascinated by this. Actually I want to start with you because I think there's so much hate of the direct sales industry. So much, right? And I think it's so fascinating because it feels to me like - my judge used to say, "I ain't got a dog in this hunt," like I don't do direct sales and I don't have a really position on it.

But I do just think it's fascinating because it's such a field that's so heavily populated by women. Most of direct sales is women. And I feel like the criticism of it is very like, these poor women don't know what's happening to them and then they just get fooled. It's such an interesting conversation around it, which I don't feel like we hear around male entrepreneurship in the same way. I'm just curious what your thoughts about that.

Keli: Yeah, so I actually see the direct sales industry as a feminist endeavor. And becoming successful in direct sales as a feminist endeavor because there is so much stigma that you have to fight back against. And part of that is about oh, the poor women are being victimized and all of this stuff that just perpetuates the bullshit that we already receive. So it's compounding it and making it so much more dramatic. I think that's a lot of what happens.

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Kara: So interesting. Alright, so a question for all of you guys. I'm just curious to hear what you see come up the most in clients in coaching around women. Because I have this social justice bend, I get a lot of sort of people having a lot of conflicted feelings about making money, which I definitely did in the beginning also. And I can obviously be on my soapbox about this for 45 minutes, but the sum up is basically if you decide not to make the money, who do you think is going to make it? Jeff Bezos. So that's my short pitch.

But I think I get a lot of it's wrong, it's bad, it's inherently exploitative, it's inherently whatever to make money, but I'm curious to see what you guys see come up. What are the biggest challenges women have around money?

Natasha: I can jump in here. I think that a lot of my clients are just so worried about what other people will think about them for wanting money and for wanting to make more money. They think it inherently means they're greedy and that they're bad people and that they're doing something that they shouldn't be doing and that it's wrong.

So they have so much guilt and shame tied up. And I also think that they - it's almost like they're so caught up in that drama and that bullshit that they can't even figure out what it is that they want for themselves. They don't know whether they want to make more money or if they want to go after a promotion or start a business. They're just so consumed with it's already greedy, I can't even look into this.

Kara: How did you end up picking this niche? What was your money thought work journey?

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Natasha: Yeah, that's so interesting that you ask that. It's just something I've always been interested in because just for context, for people who don't know me, I'm biracial and I grew up as a first generation Canadian. So I didn't really think that money was for me. I didn't really grow up with a lot of money, I didn't think that money was something that was for people who looked like me or grew up in my same circumstances. I really just thought it was for maybe old, rich, white people, old rich people, men, people that felt outside of my identities.

And then when I graduated from university and I started making some money, I almost kind of realized that one of the best resistance that I could have against society and against what society was telling me what was for me was to just increase my wealth and increase my position and my power in my communities.

I see making more money as a social justice endeavor because now I have money to choose where I want to spend it. What businesses do I want to support? What organizations do I want to donate my money to? It gives me so much more power and that's why I'm so passionate about women making more money, people with other marginalized identities making more money. I think it just helps shift and change some of the oppressive structures that we already have in place in society.

Kara: Yeah. Rachel Rodgers, you know the coach who has her book out called *We Should All Be Millionaires* did this live with Sonya Renee Taylor for her book tour that was great. And one of the things that I think it was Sonya Renee Taylor was saying was like, okay, so the people who set the values for society, what you're telling me is oh, money is bad, you shouldn't want any.

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We have a lot of money, but money is bad and no one else should want any. You women, you person of color, you Black person, no, money is bad, you don't want any of this. That would be unethical. That's such an interesting way of looking at it, of like, okay, well who does this benefit when we think that money is bad and that women shouldn't have money, people of color shouldn't have money, marginalized people shouldn't have money? Who even created this whole myth? It was the people who already have the money who are like, no, no, you don't want any of this, it's bad for you.

Natasha: There's so much more morality associated with money, and then women think that once they've made more money, they immediately have to give it away in order to be a good person. I can't even just keep it for myself.

Kara: Or they spend it. Compulsive spending, the inability to hold on to the money because they're conflicted. They've changed the thoughts enough to bring it in, but then they can't see themselves as somebody with wealth, so they have to spend it immediately.

Natasha: Yeah, they haven't changed the belief about themselves.

Kara: Yeah, so good. What about you Chernique? Where do you see this come up a lot?

Chernique: I see scarcity come up a lot in money conversations, that there's this idea that there's a pie and that there are only so many slices that you can get. Once you've reached a certain level, a certain income level, it's almost impossible to want more or to actually obtain more.



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So in that scarcity, I see women shortchanging themselves, and it becomes this self-fulfilling prophecy where there's not enough, I can't ask for more, so I end up staying stuck in this space that I'm in. Or I've actually even seen the reverse where women have decreased their own income as a result of thinking that there's not enough.

And it's interesting because there's this want and I think it ties into what Natasha is discussing about wanting money being bad for women, or thinking that it's a bad thing to want more money. So then there's this push-pull where I really want this money, I'm doing everything, I'm investing in university, I'm investing in myself, in my clothing, in everything, accruing debt because this is the path to getting more money. However, let me now self-sabotage because money is evil and I can't have it and I can't even imagine myself having money.

Kara: And of course, sometimes people are pursuing money for reasons that are - I don't think as coaches we don't judge them good or bad, but just not going to get them what they want. It's like money is neutral, it's just a resource like food. Sometimes people eat food for reasons that are great and feel good in their bodies, and sometimes they do it for emotional eating to numb out and it feels terrible. The same thing with money.

It's not always good or always bad. Those are all our made-up thoughts. Sometimes people are pursuing money because - I don't think it's because they're bad people, but from a compulsive place of this will make me feel safe, or I have to have this to feel okay, or I'm going to be happy when I get there, I have to earn more than my brother to feel okay about myself or whatever reasons they're doing it.

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But that's not money's fault, just like it's not food's fault if you eat it a certain way. It's just the vehicle that it's getting acted out in, right? I think that scarcity is such a big thing. The thing I think women often seem to think is like, that it's this fixed amount of money in the world, so if I get money, I'm taking it from someone else, which is also hilarious because, A, we made up the whole concept.

We made up currency. Then we made up printed money. Literally, the mint prints money. It's literally not a fixed thing in the world, but that's the thought is like, if I get it, I'm taking it from someone else. But we don't go to the grocery store, we're not like, if I buy this tomato, I'm taking it from someone else, I can't have more than one tomato. We know that it's renewable.

Natasha: We know that we can grow more tomatoes.

Kara: Yeah, we can grow more tomatoes. And I think I see this as - the analogy I often think about with this stuff is recycling where people have so much moral judgment about individual recycling decisions on a small scale when in fact, 80% of pollution is caused by corporate pollution. Not recycling. And individual recycling actually doesn't make that big of a difference in corporate pollution.

And I feel like that's what happens with money where people are like, mad at the person next to them who's making \$300,000 or even three million or whatever, and it's like, no, actually the structural problem is that billionaires don't pay any taxes. This is the problem that's creating all of the inequality is that Jeff Bezos and George Soros and whoever don't pay federal income taxes on their 20 billion dollar fortunes.

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It's not like the person at your kid's preschool who is - you know what I mean? I think that scarcity gets misdirected. It's like people arguing over pennies. And as though - it's sort of like people think if I care about global inequality, then I can't make money myself. Or if I believe economic inequality is an issue, then I can't try to make money myself. As opposed to like, they're not the same thing.

Natasha: And they're doing it on purpose, right? Because who do I want to be making more money? If we're going to use Jeff Bezos as an example, do I want him to be making more money or do I want something like me or other women or other people living in marginalized identities to be making more money?

And I think the other part of that is that we have this idea that money and happiness are so intertwined that it just seems like it's a fact and it just makes sense. And so when you try to wiggle that belief a little bit, it's like people's brains explode because they can't even see that making \$300,000 if that's your goal isn't going to make you feel happy or feel safe. You have to create that for yourself. You have to intentionally decide to believe that you can be safe or happy no matter what, and you can go after the money if that's what you want.

Kara: And the things that money can buy that people do need shelter, food, and medical care, that's a government structural problem we have. That's not solved by you not starting your business. That doesn't exist because it's had to want or have money. That exists because of like, the deep capture of the political state by corporate donations.

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I just think there's so much conflation of like, structural economic problems with individual morality when it comes to money. And these things all get mixed together when in fact they're like, totally different things. What were you going to say Chernique? I think you were trying to get in here, and then Keli.

Chernique: Yeah, I think that what I have found, sometimes I ask clients, so what's your biggest dream? Why do you want this money? And they cannot answer that question. And they cannot tap into that emotion of pleasure and desire, whatever the thing is that they want.

So they want money and they're scrambling and they're working really hard to get it, but they don't know why. And I think you can make money up to a certain point, but really sustaining it and increasing it in the absence of pleasure and desire, which we know women struggle with because it's such a moral issue is what keeps women from making more money.

Kara: Yeah, it has to be fun. Also otherwise, what's the point? It's not going to be fun when you get there. If you're not having fun on the way, it's not fun when you get there. Plenty of people are miserable in their beach mansions.

Chernique: Maybe they didn't desire a beach mansion. If they thought about that...

Kara: I do think it's interesting the way people grow up gives them such different perspectives on it. So I grew up around a lot of people who did have money and some people who were really extremely wealthy, which my family was not, but my grandfather was the dean of NYU Medical

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School and so a lot of my grandparents' friends were the kind of people who donate pavilions to medical schools. Have jets, et cetera.

And if you ever hang out with those people, you are not like, wow, money really makes you happy. If you're around - so I had my own stuff. I was much more on the oh, I don't want - people who like money are bad people, they don't have the right values, that was my thing. I did not have the problem of thinking like, when I get that I'll be happy because it was so obvious.

So everybody's got their thing. People who grew up without money sometimes think like, well, when you have it then you're happy and you don't worry and everything's fine. When you grow up around it, I don't think you think that because you see rich people who are just like everybody else and that mental suffering way. But instead you develop whatever kind of whole ethical moral judgment system you have about people who like certain kinds of money or how they get it. It's such a judgy area. What were you going to say Keli?

Keli: That's actually what I was going to bring up is the idea of the individual morality. Because we also have the false dichotomy that we somehow need to choose between love and money. Or something like that. You can't have...

Kara: You can do what you love or you can make money.

Keli: Yeah, exactly. And if you are doing what you love, then you're not going to make money out of it because obviously the things that are passions of the heart are not going to fulfill you financially or whatever. And

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that there's just not a way to do both. And that there's a moral idea too that if you are poor, then you're a better person and all of this stuff, which kind of goes into what you were saying.

I think for a lot of people, they hold both at the same time. And then they're fucked either way. If you make more money, then you try to get rid of it because money is bad, money is the root of all evil and that kind of stuff. But then when you don't make money, well, then you limit your choices there too and you aren't good enough to make money and you think that you're bad with money and all of this, and there's just no winning.

Kara: Yeah, I feel like money is this thing where people are like, well, coaching doesn't apply to money. It's like the model doesn't apply. It's like, all the thoughts about money are a circumstance and inequality is a circumstance caused by money. I think to me, the biggest thing I see is misunderstanding.

People think that money causes things in and of itself, when of course it's just a resource that humans use in different ways. So we could have no money and the people who have models that lead to them, whatever, stealing other people's shit would do that anyway. Or whatever people are doing, whatever things that you see in the world, we could be trading rocks and the people who had the most rocks would do the thing.

It is such religious thinking in a way. It has this force that it makes you do these things, or people think if I make money, then I'll become this person. Especially in the digital world, it's so insane because you're like, if the pixels on the screen change and say a different amount, then I will become a bad person. It's such weird magical thinking.

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Natasha: Yeah, that's so interesting because we're not even using cash.

Kara: It's just like, mostly - right. And what if you had a mistake in your bank account one day and the screen said a million dollars? You'd be like, oh my God, I'm a bad person now, I'm selfish and greedy. And then the next day they're like, oh, that was a mistake. Okay, no, I'm not. It doesn't make any sense. But people ascribe these magical qualities to it, which is so interesting. I'm not sure if there's other things we do that with.

Natasha: I'm trying to think but I think that similarities in thoughts and conversations, we talked about this a little bit but it's like weight loss and money kind of go hand-in-hand. People think when they make a certain amount of money or have maybe a million dollars or whatever, then they're going to feel happy all the time. They think once they hit their goal weight, whatever that is, they're going to feel happy all the time, they're not going to have any problems. I think it's that same type of magical thinking. That's the exit ramp, off the human experience.

Kara: Even though they know all these thin people who still have problems, who still have negative emotion, who still get divorced, who still get fired or quit their jobs or whatever. We think that money is this protective amulet that's going to make us feel safe. And again, I think that gets conflated because yes, in our society, you do need money.

Well, you don't need necessarily money to live in a house or eat, somebody else could give it for you, but it has to be exchanged on some level. But that doesn't mean that it creates your feelings and that doesn't mean that it has some sort of power to change who you are as a person.

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Natasha: We're sold this idea that we can now buy happiness. We get that all the time through advertisements and media and so that's what we think happens with money. And so when we start to disassociate it and just see it as this neutral circumstance in our lives that we get to decide what we think or make it mean or whatever about it, that's when we take our power and authority back.

Kara: So good.

Keli: I think maybe one of the differences in money and weight loss in that respect is that when you are trying to lose weight, you probably do have people in your life who are thin that you can then use as evidence of oh, thin people also think that life sucks sometimes. But oftentimes in terms of economic mobility, you may not be surrounded by people who are in a different economic class than you are, so you don't necessarily have as much access to that evidence. So I wonder if that is part of why coaching on money might be a little bit different and a little bit more difficult for people to wrap their heads around.

Kara: I just realized something. This is so crazy. The people who think that lack of economic mobility is the biggest issue also don't think that people should try to make money, which is what would change their economic mobility.

Keli: Isn't that interesting?

Kara: Right? If we're the people who are like, the lack of economic mobility is a problem in American society, and then we were like, hi, we're here to teach people how to make money, they'd be like, no, that's bad because



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money is the root of all evil, that's why we have economic inequality. There's something so circular about that thought pattern. That's blowing my mind a little bit. What do you think Chernique?

Chernique: My mind's been blown as well. I'm thinking about a snake eating its tail.

Kara: So how did you come to - I know you came to confidence coaching instead of money specifically, but I know you've done your own money coaching. I'm curious kind of like, what was your money thought work journey?

Chernique: So my money thought work journey, I think it was the most contentious relationship that I had in my entire life.

Kara: You and money.

Chernique: Yes.

Kara: You're like, puts ex-boyfriends and girlfriends to shame, this is me and my...

Chernique: Exactly. And I think part of it is I am a Black woman, I'm first generation American, I grew up in New York City. And New York City being diverse from one block to another, you can see extreme wealth or you can see poverty. And being in the middle, it was like, okay, which side? You've got to pick a side. Very black and white thinking.

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And coming from an immigrant background, obviously my parents came here for a better life so there was always this pull from me internally to always get more money. Make money, make money, make money. But also then there's guilt of well, money's bad, what if people know you make too much money? People will think differently. That primitive brain of if I make too much money, what will my family and friends think? I will have to make new friends and I will be cast aside.

Kara: Those thoughts are so persistent. I know you have more to say about this but I was coaching one of my friends the other day who's a seven-figure business owner and it was about scaling her business. And she was like, I've been coaching her this whole time so I know she had this thought at \$100,000, \$200,000, all the way.

She's making a million dollars and she was like, but then my family will - and I was like, you know what? I think if everybody's still with you at a million, they're going to stay with you for two or five. I think people who are leaving the building because you make money, they've already left the building. You've already made a million dollars.

But that's how persistent that thought pattern is. We just bring it along with us even though it's so nonsensical to be like, people love me if I make a million, but if I make a million five, that's it, they're going to be like, that's too much money, now I hate you.

Chernique: And the money box just got more and more painful the more money I made.

Kara: Right, it's like a magnifier.

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Chernique: Right. So that's when I knew, alright, I need to fix this, I need to do thought work. I joined The Clutch, I certified as a coach, to really understand the model and how neutral money is and understanding these underlying thoughts. My marginalized identities and how that created my thoughts that I have around money and healing that relationship that I have with money, which is still a journey.

I mean, once you "fix" one money thought, there were a thousand other money thoughts behind. And it was that willingness to be uncomfortable, to feel the guilt, the fear, and the shame in your money thoughts that help fix the money thoughts.

Kara: What's your favorite money thought that you're practicing right now?

Chernique: My favorite money thought...

Kara: Or one that you believe now that you like.

Chernique: I actually believe money is a neutral circumstance. I have to tell myself that over and over again.

Kara: Yeah. I think even that is we're just raised with - I'm trying to think what else, other things in our society that we are raised with such a this is a bad thing that corrupts. I guess to me it feels so religious because it feels like original sin. It's like, a bite of the apple. It's like, get a cash dollar in your hand and all of a sudden, you're going to become this totally different person and fall from grace and become corrupt. We give it so much power. I guess sex also we get socialized pretty early.

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Chernique: Of course being women, we get that. You said the apple and I remember specifically being in Catholic school and hearing well, there's sin in the world because a woman ate an apple. Being traumatized by that at six like oh my goodness, I'm a natural born sinner.

Kara: Yeah, it's good to know everybody gets their own. Jews are being traumatized with the Holocaust at six years old, the Christians are being traumatized with original sin at six years old. I'm curious what you guys think like, what is the different socialization that men and women get around money.

We talked about this a bunch in the Advanced Certification in Feminist Coaching, and some of the curriculum talked about the statistical side of it, which is like, women are encouraged to save money and men are encouraged to earn money. From a young age, women are taught about budgeting and being thrifty, and men are taught about making money.

So it's so gendered. And I think about all the time as a coach and as somebody who is mission-driven, of course there's that like, well, you can't be - mission and profit are completely unacceptable together somehow. But also, I don't know, I don't hang out with a ton of male coaches but I just suspect that there's not as much vitriol about them making money in their businesses as women get.

Because I think we're supposed to just want to help everybody. I do want to help everybody but it's like making money somehow means your intentions - women are supposed to have pure intentions. I don't feel like men are required to have pure intentions in what they do, but women are supposed

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to be selfless and giving only and pure intentioned and not wanting anything for themselves.

And I don't know, I'm curious if you guys - I know most of us work with women clients or people socialized as women, but I'm curious what you see if anything about the differences in how women and men think about money or are socialized about money or are treated around money.

Keli: In my experience within the direct sales industry, I saw a lot of difference between the way men and women think about money. Most of my team members that I have had over the years are heterosexual women and so when it came to whether or not they could even invest in a business, whether or not they could invest in inventory, they had to ask permission.

When it came to the amount of money that they were bringing in, then there became a relationship dynamic struggle because they were making more money and then realized they could make more money. They had the ability and permission to do so. And that just changed the way they showed up in their relationship, which then changed the relationship dynamic even more.

And there was such an idea that women aren't allowed to make money and if they do, then they have to give it over to their family, or give it over to their husband, or their male partner or whatever. And that is not something that I ever saw in reverse, ever.

Kara: Conversely, women get the flip side. We shouldn't discount also like, I feel like one of the ways people are socialized around money that does

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work to women's detriment but can seem a positive is like, a woman can still now conceivably be like, well, I think I'm just going to work until I get married and then I want to stay home and I'm going to go find a husband who's going to support me.

I think women are raised with the idea that - some of them at least, that's one of the options. That probably differs by race and class and other identities. But I don't think men have any race, class, whatever, are raised with that idea that sort of like, it's possible for them to opt out of being the one who makes money or thinks about money.

Natasha: They're the ones who have to make the money to support their family.

Kara: That's what I mean. Women are sort of - the way we're socialized, the downside obviously is women don't make money, but there's also a little bit of that privilege where we're just sort of like - where some women at least are socialized to kind of think that they cannot have to deal with it forever, sort of, or this is something - I think men experience that pressure more of I have to make money if I'm going to be married and have a family, I have to be the provider, that's my job, which is also not great for them either. And then you get the reverse problem of men feeling emasculated if a woman does make more money or feeling like there's that money masculinity connection.

Keli: Yeah, patriarchy fucks everybody.

Kara: Yeah, it's important to remember to talk about it sometimes since - and again, obviously that varies depending on your background and

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community. It may not be an expectation that you would get married or that anybody's going to make enough to support a family. In a lot of communities, both people are going to have to work. There's a lot of different kinds of privilege that go into that.

What do we think is the solution to this? Do we think that everybody should make money? Should all women go out and make money?

Natasha: I think it's about people who want to make money, knowing that it's an option and available to them. This isn't me telling you you need to make money and that...

Kara: Natasha's coming to your house if you haven't made money by next week.

Natasha: Force you to make more money. No, it's recognizing that this choice is available to you, maybe regardless of the circumstances of your life. This is something that you can empower yourself to do if that is what you want. But I think people don't even question it or think about it.

Keli: And that if you don't want it, then that's also a viable option that you can make on purpose instead of just being the default that you think has to happen.

Kara: Or telling yourself that you can't. Sometimes I feel like people tell themselves they can't do something when they actually just don't want to do it. But they don't know they can just say that. So then it has to become this whole drama.

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I think about that with compulsory romantic heteronormativity kind of think. I think some women who just don't want to get married or be partnered, they can't even conceptualize that that's a thing. So instead they have to pretend to themselves they want to and date avoidant people and unavailable people and be constantly be in some kind of crisis around their romantic life because they don't truly actually know that they could just opt out of it. But they don't actually want it, so then there's this push-pull and I feel like people do that with money also.

Keli: I think that goes back to the desire thing that Chernique was talking about too. If we don't give ourselves permission to desire, then we don't even know what it is that we want.

Natasha: And why you might not want it too. There could be valid reasons on either side but we don't even give ourselves the chance to explore that.

Chernique: Or explore what we want out of life in general. I think most of us don't really think about that. What does life look like, 10, 15, 20 years from now? And money helps facilitate a lot of those decisions, but if we're not even willing to go there and experience that, and just let life happen to us, where okay, someone gave me a "job" because as women, I find when I'm coaching women, there's this thought that somehow the money that you receive is a gift, is more of a charity. And you did not complete services in order to earn that.

Kara: Yeah, because women think they're imposters, so they're like, I go and I pretend I can do my job and then they give me money, which is a gift. That's how we're thinking about it.



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Natasha: I see that a lot. My background is in HR and I saw that a lot with just colleagues and coworkers and people in work environments that I've coached. It's that they don't even see that they're the ones who created the money that they have. They got the education, they got the skills and the training, got the job, show up to work every single day. It's not the paycheck that's just happening to them. They've put in that work to create the money that they already have.

Kara: Totally. I think that's so true, and people think when they're switching to being an entrepreneur that it's like, but I can't even think that way, I don't know how, I've never sold anything before. And I'm like, what the fuck do you think a job interview is?

You're selling yourself. Hi, I have the skills you need, I will do a good job, you should hire me. But I totally think you're right. I think women in particular have this thought process as though the money their employer gives them is - it's given to them. They didn't create it, they didn't earn it, and then there's all of that scarcity.

I do think it's such an interesting - I don't think the guys who run hedge funds think there's a scarcity of money. But it's like, women think there's scarcity, marginalized people there's scarcity, and it's such a mind fuck because there has historically been scarcity of resources for those communities, or at least under - in Western Europe and under colonialism and under slavery.

So that's an artificial scarcity. That's not because it has to be scarce. But then we get confused and we think scarcity is the state of things and then

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we either are in scarcity, or we're like, I can't take any of that because it's scarce so I have to leave it for somebody else.

Natasha: And taking it would make me a bad person. So yeah, it's almost like taking it would make me a bad person, or even selling whatever it is that I want to sell like my talents or whatever my skills are, selling that would make me a bad person, I should just give it away. Or I should charge...

Kara: Right, we haven't even talked about why sales is such a dirty word. That selling something automatically means you're a bad car salesman who's trying to sell a lemon to an unsuspecting nun who has to take it to give the leprosy medication. That's what happens when you're selling, which is so crazy because if somebody has something that I want, I'm like, please tell me about it, I'm happy to be sold to. I am a great customer.

I love exchanging what I have for something that I want, which is just how human civilization works because otherwise, the person who has the apple tree can only eat apples and the person who has the chicken can only eat eggs. This is not inherently a negative thing. But there is such a - that's the biggest block I think for entrepreneurs also is that sort of selling, being sold to, there's this weird association with selling someone and fooling them, like you get sold on something.

Natasha: I was going to say it's like I think with my clients, they don't see the value in it themselves. So either it's their value at work as an employee or their value as an entrepreneur, whatever it is they're selling. So I always tell them, I'm like, you have to sell yourself on it first before you talk to anyone about it. Because they're not going to see the value for you. You

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need to be in that place or else you're not going to be able to want to share it with anyone at all.

Kara: And that happens with promotions and raises and stuff too. This is not just about being an entrepreneur. Women are more like, okay, I'll wait until it happens to me. Somebody else will see my value because a good woman wouldn't be out there talking about how great she is. I'm just supposed to wait for someone, usually a man, to recognize my value.

Choose me and elevate me and give me this - I can't ask for it, I can't argue for it, I just have to wait until someone sees me and then maybe they'll give me this little bit of whatever, as opposed to I don't think men are socialized like that. Men are like, hi, I'm here and I'm amazing, here's what you should give me. Such different socialization.

So if each of you had to tell the listeners one thing that you think they should take away from this conversation, something actionable, what is a thought they should work on, or something they can practice seeing or thinking, what is your number one recommendation for money thought work for them?

Keli: I like to think of money as being a resource to allow you to become more of what you already are.

Kara: I like it. I think mine is I really think of money as - sometimes I say of money, it's like an energy but really, but what I just mean is it's just a resource. People use it for all sorts of things, some of which I have positive opinions about, some of it which I have negative opinions about, but those are just my opinions.

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And money as a resource magnifies whatever it is you want to do or not do or are already thinking and believing or not thinking and believing. But it's not a cursed ring that turns you into a demon. It's not a magic object that makes people a certain way. People are a certain way because of their thoughts and money is something they use.

It's like if when you gave people hammers some of them used them to hit other people and we were like, hammers are cursed, it is very bad to own a hammer. It's like, well, no, some people use hammers for purposes we don't agree with. It's not the hammer inherently because money is used to do things we all think are amazing all the time. And then it's also used to do things we don't think are amazing. It's a neutral resource and we have thoughts about the way other people choose to use it.

Natasha: I think for me, what I would offer is as a first step, what if you just questioned your beliefs about money? Everything that's running through your mind, what if you just questioned that maybe that wasn't true and what else might be possible? Some of these beliefs are so ingrained in our minds and that we don't even see other opportunities or other possibilities for them. So I would just start by...

Kara: Yeah, what do you think about money, write it all down, those are all beliefs. Not circumstances.

Natasha: Exactly. Those aren't true of the world around you. Those are just things you've accepted as true and what if they weren't?

Kara: Right, Chernique, last word.

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Chernique: Oh, these are good ones. I'd like to tell everyone to lead with curiosity when it comes with money. Be curious and be non-judgmental. To really think about their thoughts, what they think of others, what they think about money in general. Because I think that's where a lot of the healing and uncovering comes from.

And letting everyone know that it's okay if it makes you uncomfortable. I think the first sign of discomfort, people run away and go to another topic. Weight loss or relationships, and just run away from money, which we discuss as can be very uncomfortable. So to get curious and to sit with the discomfort because there's a lot more to uncover. And it is very rewarding once you do uncover that.

Kara: Yeah, this reminds me - this is the perfect closing. When I was doing the - Brooke Castillo, my teacher and I, we had planned this retreat in person and then Covid happened so we did an online version of it. It was very small. And one of the women we coached was somebody who wanted to have a coaching practice, but all of her thoughts were that capitalism is terrible, making money is terrible, she wanted to have an anti-capitalist practice, she didn't want to charge any money or she was going to be a collective or whatever, which is all totally fine, totally great model if that's what you want to do.

But the thing that Brooke and I coached her on was like, that is amazing and awesome, and decide that after you truly see it's optional and know you could make a lot of money if you wanted to. And could choose to believe that that was awesome.

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That's that curiosity. Sure, you can totally go back to thinking that it's awful and terrible and causes all evil in the world once you know that thought is actually optional. So be curious about what the other side looks like. And I think we have to create our own.

The options aren't just money is for hoarding to make me feel good and money is bad and hurts people. Those aren't the only two options. Those narratives have been created by a society that was not really built by or for most of us that listen to this podcast. So we have to create our own beliefs about what money is, our own set of value systems around money, and not expect that it's going to match the rest of the world, that the rest of the world is going to agree with us.

But when women opt out of doing that work, that just means people who aren't you and don't have your values are the ones making the money. If your belief is it's bad or selfish or wrong to make money, all you're doing is guaranteeing that people who have different values than you are the ones making all the money. So you're the one perpetuating that at that point. It's actually your responsibility. You're the one creating that in the world. So good. Thanks for coming on you guys and sharing your wisdom with us.

Keli: Thank you. This was so fun.

Natasha: Thanks for having me. This was amazing.

Chernique: Yeah, it's my first podcast ever.

Kara: Your first podcast. You did great. I would have guessed 10th or 15th at least.

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Chernique: Thank you.

Kara: Alright chickens, go think about money. Make some money. At least think about making some money and be curious about it. I'll talk to you guys next week.

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