

280. Money Love



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With Your Host

Jody Moore

[Better Than Happy](#) with Jody Moore

280. Money Love

I'm Jody Moore and this is *Better Than Happy* episode 280: Money Love.

Did you know that you can live a life that's even better than happy? My name is Jody Moore. I'm a master certified life coach and a member of the Church of Jesus Christ of Latter Day Saints. And if you're willing to go with me I can show you how. Let's go.

Hey everybody, welcome to the podcast. Thanks so much for tuning in. I hope that you are having a beautiful thanksgiving weekend. Ours is pretty low key, we're on pretty tight restrictions right now with Covid and trying to be cautious and do our part. So we're kind of laying low but I don't mind it, I kind of like laying low. So I hope you're having a great weekend whatever it is that you're up to.

And I want to make sure and mention that we have the perfect Christmas gift for you to give to anybody in your life who likes this podcast. If they listen and they like what they're hearing here then they are going to have their minds blown when they come into Be Bold and see how we take everything to the next level.

So what we do every year at the end of the year we offer an annual pass that you can purchase for somebody as a gift. You pay for it and then starting January 1 they will get access to Be Bold and then they'll have it for the entire year of 2021. They'll get to come to the class that I teach every month which, by the way, I just came up last night with the class list for next year. I'm not sure what order I'm going to do them in, I never release the full class list because I like to reserve the option to change it.

For example if there's a global pandemic then sometimes I need to change the topic of the class for the month. But I have all new topics to teach next year. And I always teach new classes, I never just repeat the class but sometimes it's just a slightly different version of the same topic I've taught before, whereas these are brand new and I'm super excited about them.

280. Money Love

For example, one of them is called The Personality Makeover. I can't remember the rest off the top of my head.

But anyway so she will get to come to those classes every month. She'll also get access to all the calls. There are coaching calls, she can get coached privately, she can get coached on the groups calls and she can just listen to coaching if she's more comfortable with that and she will still have her mind blown. She has access to the Ask a Coach page where she can post questions as much as she wants, any time she wants and get answers. And then there's tons of other bonus content and things in there.

So anyway, that is an amazing gift and I know this because I get people every year on that program say, "This was the best Christmas gift I got. This changed my life. This changed me and the way I feel. This was a gift that lasts a long time."

Now, one other thing I have to mention is that when you purchase the annual pass gift, which you do by the way, at jodymoore.com/gift. Then you're also going to get my Take Tuesday book which you can wrap up and gift to her with her little letter and she will love this. So Take Tuesday is the email I send out every week with little bite size wisdom. And I will just toot my own horn for a minute and say that I'm really good at writing those. I get lots of feedback from people on how much they love those, lots of people sharing them.

And so we took the best of them and we compiled them all into a book, so you will get that when you purchase the Christmas gift pass, at no additional charge. So jodymoore.com/gift, grab it for all the women, all the ladies in your life, men are welcome too, but we do gear most things towards women, although I love having some dudes come along, so anybody's welcome. Maybe you're the one who wants this for Christmas, just let Santa know to put it on his list.

280. Money Love

Alright. So with that let's talk about money. How are you feeling? How do you feel when I say we're going to talk about money? I ask you that because I remember a time not all that long ago when any time I heard people say we were going to talk about money, I sort of cringed. I maybe tuned out, I maybe didn't listen to that episode. Please don't do that, you can apply this to anything by the way, if money isn't a challenge for you. But if it is then I really want you to listen because I want to just help you love your money.

Now, most people would like more money. I don't know very many people that when you say, "Hey, would you like more money? I have some right here, would you like it?" I don't know very many people that would say, "No, thank you, I'm good. I don't really like or want more money." Most of us think that having more would be useful or fun, or really necessary in some way. And I'm all for that. I'm all for you having more money. And we're going to talk a little bit about getting more money.

But before we do that I want to just talk about money in general, about the way we think and feel about money and specifically I want to focus in on your relationship with money. And I want you to think about, and pay attention to, and more deliberately choose your relationship with money today. Are you in?

Okay, so I want to begin by addressing what might be your story about money. Now, we all have our own versions of the way we think about money. And the way that you think about money, the story you believe about money is going to determine how you'll feel about it, but also determine ultimately what your result line will look like. What your money result looks like in your life comes from what you believe about money, the story you're believing.

So I'm going to talk about the three kind of main buckets I see. But of course you're going to have your own version of this, you're going to have several nuances and maybe you move in and out of certain buckets at

280. Money Love

certain times. But I want to address these because I want to point out to you that the way you think about money, the story you're believing is optional. Now, I'm not saying that so that as you identify it you move into yeah, I shouldn't think that, I should believe this other story. Please don't do that.

Eventually we can move you to another story, but it's not going to come from thinking that you should, or that you're doing it wrong right now. It's going to come from just fully understanding, which I found comes from fully observing myself without judgment, that the story, the thoughts are the optional part. We can't always change things outside of us, circumstances are not always within our control, but your story always is.

Now, one of the things I love about coaching is that it points out to us that what we think are just observations of the world, what we think are just sharing what's true and what's happening is oftentimes optional thinking. Now, even if you get that on the surface level, if you're able to identify that's a thought, that's optional, there's this deeper knowing that gives you full access to it. I call it loosening up your model. And it sometimes requires a combination of a really good coach and you staying in observation and curiosity for a little bit of time.

But when you really loosen up that model, you loosen up your story, loosen up your thoughts, eventually it just falls away, it gets so loose it falls out of place. So that's what I want to do a little bit today. I want to loosen up your story just a little bit about money. So what I find is that people tend to fall into one of three kind of main categories of belief systems around money.

The first one I'm going to call scarcity. This is probably the most common one. If I am in the scarcity bucket then I have a lot of thoughts about how money is hard, money is in limited supply. You need to be really careful with your money, you need to work really hard to get money. You might lose whatever money you have so you should be very cautious with it.

280. Money Love

Maybe I have beliefs about I'm just not the kind of person who's good with money or who has money, or who ever will have money.

Scarcity, it's a big one, a lot of people live there. Now, most people think that they have a scarce story and they feel scarce about money because of the amount of money that they have had in their life. And what I want to offer is that maybe the amount of money you have in your life is because of the scarce story and scarce feelings.

Now, again, this is not to shame anyone. This is not so that you can get upset and write me and tell me how this isn't your fault, this is the situation you were born into, this is your parents, this is your husband, this is whatever. Listen, this is nobody's 'fault' because nothing's really gone wrong here. I'm not saying that there's anything wrong with being in scarcity about money and having less money, there's really nothing wrong with it. Now, most people don't enjoy it, most people would prefer to be in a different bucket with money but it's optional.

Of course one is easier than the other but what I'm saying is please don't hear me say that your result comes from your story, therefore something's wrong with you. That is not what I'm saying. I'm saying your result comes from your story. Isn't that good news? Isn't that good to know? Because your story is optional.

Now, the second bucket, the second money story I want to talk about that I see sometimes, and I personally am so fascinated by this bucket. This is the more neutral bucket, I call it the money is math bucket. So I notice that there are people who in certain professions seem to have this money is math mentality. Often they are people who work closely with money like accountants, again, not all of them, but sometimes, some of the ones I know or have worked with, bookkeepers, CFOs.

So I've talked before about my CFO, Mark Butler and I am so appreciative to him for introducing me to the idea that money could just be math. He

280. Money Love

taught me this, he taught me through his example in the way that he talks about and thinks about money. But he also taught it to me in more literal teaching ways. I've heard him speak and teach quite a bit. And I noticed that he did not have drama about money.

And when I say he didn't have a lot of drama, I mean he just doesn't seem to anyway, maybe his wife Kate would tell me otherwise but he doesn't seem to have really strong emotions either way. He's not in love with money and super excited about having tons of money. And he's also not stressed and worried about money, he really kind of thinks about money like a game.

And that is how people in this bucket tend to view money is it's currency obviously by which we live our lives and it's necessary, it can be fun and all of that. But it's less like being on rollercoaster of highs and lows and more like just little subtle rolling hills. So I love the idea that money doesn't have to be so emotionally charged either way. It could just be math. Even going into debt, I think debt gets a really bad rap and for good reason. If we're going into debt and we're fuelled by scarcity that's usually not going to play out in our result line very well.

And most people do go into debt out of scarcity. But in the end debt is just renting money, it's like I'm going to borrow some money and I'm going to pay you money to borrow this money and then pay this money back and it's going to cost me money to borrow that money. So it doesn't have to be a dramatic rollercoaster. It certainly doesn't need to come with the shame stigma that so many people have wrapped around it. It really just is numbers, that's all, it's just math. So that's money story number two. Let's look at money story number three.

Money story number three is the abundance love bucket. There are people who love money. There are people who have a relationship with money that is a strong connection and an appreciation for and a passion for. Now,

280. Money Love

this sometimes is misrepresented and coming from scarcity. Here's what I mean.

Somebody who's super, let's say greedy, maybe they have lots of money but they will do whatever it takes to get more money or protect that money. They're in some version of fear, maybe they're not afraid of losing money, or maybe they are, some people with lots of money live still in lots of scarcity and fear around money. But it might appear confident on the outside but internally it could be coming from scarcity either around money or just scarcity that I'm not going to be good enough, valuable enough or respected enough if I lose this money.

That's not what I'm talking about, to me that still goes in the scarcity bucket, even though there might be lots of dollar signs. What I'm talking about in this third money love bucket is a healthy relationship with money.

It's what love really is, if we think about our love for another person. When I love my husband, or my child, or my mother, I don't have lots of fear around. I don't have to be creepy, and manipulative, and needy, and desperate, that's not really coming from love, that's coming from fear. Love is I respect you, I appreciate you, I value you, I don't need you though to fulfill all of my needs. I don't expect you to make me happy.

I just love you for who you are just as you are and appreciate you and that's the end of it. And that I think is the healthiest way to think about money. And this is an option, you guys, I am just now discovering this myself. But you can decide to love your money and this is really important, the same way we love our kids, even though they have a lot to learn, they have room to grow, they have skills to develop, not just our kids, all people in general. But I'm just going to use kids as an example.

Let's say I have a child who decides that they want to play a sport. Maybe they say, "Mom, I want to get really, really good at basketball. I say, "Alright, let's do it." So we sign them up for basketball, we get them on a

280. Money Love

team, depending on how committed we are, maybe we hire them some individual help, a coach or something like this.

And we don't look at that child though, and in the beginning when he's terrible at basketball we're not like, "Gosh, if you could just get better at making more baskets. If you could get better at passing, and rebounding, and free throws. It's hard for me to even watch you play basketball you're so bad at it." We don't do that. We just cheer that child on, we're like, "Good job, look at you out there giving it your best shot."

Now, it's super fun to watch them get better, and we're really proud of them when they get better. But we don't not love them in the beginning because they don't know how to play basketball yet, we're so proud of them for trying and we love them even with their lack of basketball skills. And our love for them is the reason we're willing to go to their games and invest the money in the basketball if necessary. So this is how I want to offer to you that you're allowed to think about your money right now.

Whatever your result is with money, however much money you have or don't have, whatever debt you have, all of it. What if we just decided to love it, to appreciate ourselves, and appreciate our money, and appreciate where we're at. And stop shaming our money and stop shaming ourselves, and stop making it so heavy, and serious, and hard, and overwhelming. What if we were just really proud of ourselves for how strategic and creative we're able to get when necessary to make ends meet.

What if we're just really proud of ourselves for qualifying for that line of credit that got us into the debt in the first place. What if we are grateful to ourselves for the experience we created with whatever we did with that money and we stop the shame, and we stop the shame, and we stop the drama, and we stop the guilt, and we stop hating our money. Do you know you could do that? You just love it where it is. And you could still want it to change.

280. Money Love

You could still decide one day I bet you're going to get even better at basketball. If we keep working on it you could be a great basketball player. And money, you could look differently one day, you could be more. We could have less debt and more money in the bank, more in savings, more investment, more net worth, whatever it is that you want. But it doesn't come from being overwhelmed, upset, shame filled, guilt filled and dramatic, and hateful of your money right now, it really doesn't.

It comes from getting into the third bucket. If you're in the first bucket you have to decide to move at least into the second bucket. I love the second bucket, I think it's a nice baby step. That's what I did, I lived in the first bucket for a long time, pretty much the first probably eight years of my marriage I was in bucket number one. And we had money to pay our bills but there were times when things were tight. And there were times when – a lot of times I should say, when I was ashamed and I hid from my money. I didn't want to look at it.

I overspent because I was in scarcity. This is what we do. I just told myself, you know what, forget it, I just want this thing, I'm just going to buy it. Or I better buy lots of this thing because what if I don't have money and we need it, I'd better buy more. I did a lot of what my husband calls spaving, which is spending to save. This thing is on sale, this thing that we eat or whatever, this thing that my kids might need, I should buy it now on sale because if I need it later and it's not on sale that will cost me more money. It's called the spaving, spending to save and it makes no sense.

So I lived in that scarcity bucket for a long time. I understand it. And you can jump up to the abundance fun love bucket if you want to, but I took a baby step into bucket number two when I decided to start thinking of money just like math. And I decided to just think of it like a game. How do I make these pieces fit together? And that's enough shaming of myself, even if what I spent my money on is frivolous in my mind, there is no more beating myself up.

280. Money Love

I started to just appreciate myself and my money. I started to say things like, “Yeah, you bought that new outfit and it’s cute. And you could have used that money for something else. You could have put it towards the down payment you’re trying to save for a new house or whatever else. But you bought clothes and they’re stinking cute and there’s nothing wrong with that.”

I started loving myself and loving my money and saying, “Thanks money for being here and buying me this outfit. What a great world we live in. And what an amazing strategic person am I that I can still feed my family and pay our rent and do the things we need to do. Well done me, well done money.” Do you see how you can change your relationship with money right now? You have to decide that you have lots of money right now because guess what, you do.

I promise you, if you’re listening to this podcast you have more money than a lot of people in the world. You have plenty. So I moved into bucket number two where I started thinking of it more like math. I stripped away all the drama, and from there I then could step into bucket number three which is money is super fun. I love you money. I’m so proud of you. By the way, this equates to how you feel about yourself too. I love you Jody, I’m so proud of you and isn’t this going to be fun to make more money?

Not because then we’ll be worthy of acceptance, and approval, and love, and we can feel like we’re finally an adult. No, we’re already doing that right now, we’re already proud of us, remember. We’re already confident about our money because from that place making money really is fun. Making money really does get easier. So I love money. I don’t love money more than I love people.

I don’t love money as much as some people I know in the world. I’m not saying that to say that I’m better than them. I don’t think there’s anything wrong with truly loving money, not the fear based scarcity pretend version of loving money, but truly loving money, nothing wrong with it. I think it’s

280. Money Love

amazing to do, I think I have work to do to love money even more is what I'm saying.

But what I love the most about money is how it has helped me improve my relationship with myself, because to improve my relationship with money and to think about money in a more useful way I had to start thinking about myself in a more useful way. That is what I love about money.

The last thing I want to give you guys, money, part of the reason it seems so appealing and alluring to all of us is because you were raised, or at some point in your life, or maybe currently in your life, you didn't have a lot of it. And scarcity is such a powerful thing that our brain does. In fact in the month of December in Be Bold we are going to have a class about scarcity, which you can apply to money or time, or friendship and acceptance, or a number of other things. But here's what I want to say about that, scarcity is so powerful it really does sort of manipulate our behavior in crazy ways.

My most favorite example of this is the TV show The Bachelor, which actually I've not really watched for many years. But I used to watch it and I'm sure you're familiar with it on some level. So I always am fascinated at what scarcity creates on that show because there is only one dude and a bunch of girls. Or if it's the bachelorette there's one girl and a bunch of dudes.

And immediately then we have scarcity, because all these people are here to hopefully fall in love and be in a relationship, but there's only one available. Look at how crazy we become. Look at how much they love that guy, they think he is perfection. And it's not because he's perfection, it's because there's only one of him. So the brain literally interprets him through a scarce lens and starts thinking that he is the most appealing thing and that we should go to great lengths to acquire him.

So scarcity causes us to let our crazy out you might say. Scarcity doesn't feel good, it feels desperate, and tight, and rushed, and in a hurry. And we

280. Money Love

become a very juvenile version of ourselves from scarcity. So if you're acting this way around money, I want you to remember that you've been misled, you're on The Bachelor, and you think there's just a little bit of money. But you're wrong, those girls are wrong, there's not just one guy, there's one guy on the show, but how many guys in the world are there? Plenty for everyone.

So they're just forgetting that he's not the only one that they could fall in love with and live happily ever after. So don't let your brain believe that you're on The Bachelor with your money. There's plenty of money out there, there really is.

The scriptures tell us this, in the Doctrine and Covenants, it says, "For the Earth is full and there is enough and to spare; yea, I prepared all things, and have given unto the children of men to be agents unto themselves." You know what that means? There's plenty of money, go get what you need. And then give it to the poor, give it to other people who need it because there's plenty, we don't need to hoard it. Alright, I promise you this is true.

And beginning with what you have, this is the irony of it all. When you love where you're at, you love your money as it is, you get as close as you can to feeling about that money the way you think you would feel if you had a lot more of it. You may not get all the way there but just get a little bit closer. Then that money suddenly becomes more of the way you want it to look, but you have to be okay with it looking how it looks right now, genuinely. It's a crazy irony that happens, that we create in our lives as humans.

I don't think it's just magical thinking, I think it's us suddenly finding creative, resourceful, fun, valuable ways to create money in our lives.

280. Money Love

Alright you guys, love that money. I tell you, it will love you back if you do. Thanks for joining me today. Have a beautiful rest of your week. I'll be back next week. Take care.

Who is your life coach? If you don't have one I would be so honored to be your coach. I created a virtual coaching program called Be Bold that I want to invite you to join me in. We can address challenges, we can work on goals, and we can do it in so many different ways.

We have group coaching, individual private coaching, and online chats along with hundreds of hours of courses and content that I've created just for you. When you're ready to really take what you're learning on the podcast to the 10x level, then come check out Be Bold at JodyMoore.com/membership.