

365: Financial Mindset with Telton Hall



Full Episode Transcript

With Your Host

Jody Moore

[Better Than Happy](#) with Jody Moore

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I'm Jody Moore and this is *Better Than Happy*, episode 365: Financial Mindset with Telton Hall.

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.

You guys, I have such an amazing guest to share with you today. I'm going to tell you about how I met Telton but first I need to make sure, not forget that we are less than two weeks away, we're about 10 days, 12 days maybe away from Impact 2.0. Oh, my goodness, this event keeps getting better. My team and I have been so busy planning for it, my team and I and the speakers coming that I just talked to my event planner the other day, she said, "I've been waking up with butterflies because I am so excited." And I am equally excited.

I'm going to be speaking several times at Impact 2.0 teaching you, I have a really awesome story, I'm excited to share it, and teaching you some things as I share my story. But we also have so many amazing women speaking at that event. If you don't have your ticket yet it is in Salt Lake City. It is July 27th and 28th, this is a live event at The Salt Palace. And you're not going to want to miss it because we haven't done anything like this before. I don't know if we ever will again.

We have Vanessa Quigley of Chatbooks speaking. We have Kristin Andress of the Utah Period Project and all things community support and service. We have Emily Nelson and Amber Zenith, founders of HIGH fitness. I just went to a HIGH fitness class the other day by the way, amazing. It's so hard. Kelsey Nixon, television personality, you might know her from The Food Network, little channel called The Food Network. And she's the founder of Recipe Club.

We have Lindsey Wynia who has made millions through network marketing, if you're in network marketing you've got to come learn from Lindsey, she has such an inspiring story. Courtney Rich of Cake by

365: Financial Mindset with Telton Hall

Courtney, everybody knows Courtney Rich. Carrie Marshall who is a good friend and fellow coach who has the most amazing fun personality. I purposely invited Carrie because I love her irreverence. I love her boldness. She's a master certified life coach who helps people who want to set huge audacious goals.

We have Liz Williams of Lizzyography, brilliant, amazing photographer. If you don't follow Lizzyography on Instagram you're going to want to. Elle Rowley who founded Solly Baby and now is a partner in Levin Capital. She just keeps growing and doing even bigger and better things. I love Elle Rowley so much. McCall Jones who is the founder of Charisma Hacking, which teaches charisma style. She's going to help you not look and sound weird online in your videos, in your reels, in courses that you teach, or marketing that you're doing, or talks that you're giving.

And then we have Jess Toolson of Mixhers, I hope Jess will be wearing pink. I expect you to be in pink, Jess Toolson, or whatever you want. But whenever I put on a pink outfit I think Jess would be so proud of me. She has built an amazing company called Mixhers. So, make sure you have your ticket, head to jodymoore.com/impact and come and learn from all of these beautiful ladies and myself.

And spoiler alert, we have a host who is my friend, Josh Lowe, and you guys, Josh Lowe is one of the funniest people I know. So, I asked him if he would come and host and he's been preparing and I'm super excited for you all to meet him. Okay. So enough about that, here's the story I want to tell you before I let you hear from Telton.

So, years ago, how many years ago was it? Maybe 10 years ago, I said to my husband, "I think we're supposed to, we're adults now, I think we're supposed to have a financial planner. Even though we don't really have any money, I think that's the point, I think we're supposed to meet with a financial planner and make sure that we're preparing for retirement, preparing for our kids' college, things like that. We're not good with money, we don't know what we're doing. Let's go to a financial planner."

365: Financial Mindset with Telton Hall

And there happened to be this really nice guy who had knocked on our door. I was impressed that he was out knocking on doors trying to drum up business. He had given us his business card. He said, "If you ever need help financial planning, come and talk to me." So, we made an appointment with this nice guy and about 10 minutes into that appointment all I could think was, someone get me out of here. And it's not entirely that guy's fault. It's not actually not at all his fault.

He just happened to be kind of dry and he was trying to explain things in a simple way but I still didn't understand what he was talking about. But I didn't want to ask because then he would talk even more. And I was so uncomfortable. I didn't understand it. I didn't even want to learn it. And it was bringing up all of my guilt and shame about money. So, all I could think was get me the heck out of here. I have very good news for you. Telton Hall is not that guy. He is not the kind of finance person that you think, this is so boring and overwhelming, don't ask questions, just make it end.

Telton is the opposite of that, in fact he is a very successful financial planner. He has a very thriving business helping people plan for their financial futures and invest in all the things with money. But he also is a dynamic, fun, really good at explaining it, really able to teach, not everybody who's good at financial planning is able to teach it which is true in any industry. Telton is also a student in Business Minded. He's been in my Mastermind for the last year because he wanted to launch a new arm of his business which he's going to talk to us about a little bit today.

And so, I love that even though he's super successful and knowledgeable, he's also very open minded and coachable, and has been such an amazing student and a valuable contribution to our Business Minded Mastermind. So, I'm going to let Telton tell you even more about what we're going to discuss specifically today. I will stop talking. Let's go to my conversation with Mr. Telton Hall. Here we go...

Jody: This is what people want to know. People just want to know what we're drinking.

365: Financial Mindset with Telton Hall

Telton: Jody, what are you always drinking every time I see you?

Jody: Every time you see, I know, I'm drinking sparkling ice. It used to be Diet Coke and I don't even like Diet Coke anymore.

Telton: Oh, my goodness. My first time drinking Diet Coke because I'm like, "Who drinks Diet Coke?" I did 4-H for horses, we do other stuff in 4-H but for my family it's all about horses. And if you did really well in a competition then you got a ribbon and you could go get a six pack of some kind of soda that they're selling at the concession stand. And so, I waited until the end of the day to accumulate as many six packs as I could. And by the end of the day the only thing left was Diet Coke and it was warm.

Jody: And that's not good when you're a kid.

Telton: And I was all excited, I'm going to drink 10 of these on the drive home and it ruined me. I had a major aversion. Maybe I should try it again.

Jody: No, it's an acquired taste for sure and there's no need to acquire it. There's no upsides.

Telton: No upside to it.

Jody: Just keep drinking water.

Telton: We'll stick with water.

Jody: I'm so excited to have you on today, thanks for coming on the show.

Telton: Thanks for having me.

Jody: Tell everyone first, we're acting like we're best friends because we kind of are. Tell everyone a little bit about you, why we know each other, let's get down to the good stuff.

Telton: Yes. So, we'd better start at the beginning. I'm from a small town in southern Utah, about 25 minutes from Zion National Park and we had a really small ranch. So, when some people think of a ranch, they think of

365: Financial Mindset with Telton Hall

huge expansive. We just, we had several fields, alfalfa, and some horses. Looking back, our little, tiny town, we were hillbilly, Jody.

Jody: Well, we kind of thought that when that when you said 4-H.

Telton: Yeah. Well, 4-H is upscale nowadays but when I was doing it, oh yeah, we were hillbilly. This is funny because it ties into what we're going to talk about here of the power of just believing our thoughts without even a second consideration. And seriously, growing up when I was kind of a young man, young teenager or even younger than that. The coolest guys, the studs in our town, the ones you just wanted to grow up and be just like, they were all sporting mullets that would have made Billy Gray Cyrus jealous. And we just thought they were so cool.

Jody: I love it.

Telton: I look back and think, seriously, my thought that I just believed without even a second consideration is I want to grow up to be Joe Dirt.

Jody: The mullet is back in now I think.

Telton: The mullet is back in.

Jody: The boys in my ward, they have mullets.

Telton: They do?

Jody: I'm not sure what's happening.

Telton: I laugh all the time. It started with the fullet and then now it's, oh no, it's the [crosstalk].

Jody: Here we go. That's fantastic.

Telton: So, I narrowly escaped growing up to be Joe Dirt.

Jody: We're glad you didn't turn into Joe Dirt. What did you do instead?

365: Financial Mindset with Telton Hall

Telton: My life is wonderful because I had a lot of success academically and then basketball. So, between those two, ended up playing college basketball, graduated. And then jumped right into financial planning.

Jody: Where did you play basketball in college? Real quick.

Telton: So, I went to a junior college in Wyoming called East Wyoming College. And then served the mission. And then when I came back from my mission I played at Southern Utah University.

Jody: Nice. Okay, and then jumped into financial planning?

Telton: Yes. So probably the one of the main reasons I did not grow up to become Joe Dirt is because of my mom. She guided me. She's wonderful. She guided me in a lot of areas. But one area where to this day I'm in this career is because we had just finished hauling hay. We were driving in the truck back and she's like, "Listen, I've been learning about this thing, Telton, it's called a mutual fund." And she teaches me about a mutual fund and I'm young. I'm maybe nine or 10 years old and it blew my mind.

You're telling me that I don't have to get up in the morning and go work, that there's actually an investment that can do half of the work for you or do a portion of it. And so, at the same time, I was so jealous of the guys that could have mullets. The other part of my brain was so interested in investments, so I started really young. I started investing with her and then did some of that throughout college.

And then right out of college jumped into financial planning. But that was just in time to go through that 08/09 recession. It's your closest clients, all your friends and family, they get onboard and you care about them. You want to take care of these people. And then the economy just falls off a cliff.

Jody: Oh man, that's the best way to learn though.

Telton: Yes. In my case, my wife, she was like, "Either you're going to figure out how to deal with this or you're going to change careers because

365: Financial Mindset with Telton Hall

it's crushing you." And so, I went on this just passionate crusade to say, "Okay, I need to know the strategies of how we can manage through these kind of economies." So, there are clients which I work with, upper middle class and affluent individuals who want to retire so that they can have the secure retirement income.

And so that's been the passion on the strategy side. Here's what all of this leads up to Jody Moore is I realized several years ago that the strategies are great, and that's good, and we love that expertise. But it's actually the thought work that comes before the strategies and along the way. That's the hidden component to success in retirement. And so, I want to understand more and more about how people think and about how that influence their action.

And so, my wife, she gets credit, introduced me to listening to your podcast and then we're members of the P.E.O.P.L.E. Program, which is fantastic. And then when you had the opportunity to do the Business Minded I thought, okay, this is the most important thing that we could be doing right now is focusing on, okay, how are we going to cognitively make a decision about our thoughts? And so, which is funny, you would think all thoughts are cognitive. But it's like, no, actually you don't want it to happen automatically. So, there's the summary.

Jody: Oh my gosh I love that. Well, yeah, there is such a thing as thinking about your thinking and that's what we're doing there in Be Bold, that's what we're trying to teach here on the podcast is. And lately I've been kind of putting the caveat on that you don't have to think about your thinking all day. Mostly you're just going to let your thoughts come and most of the time it's going to be fine. There's only a very small percentage of the time or situations in your life when you want to slow it down and go, "Wait a second. What am I thinking about this?"

And you can tell by whether or not you're getting the results you want. If your money doesn't look how you want it to look, you might want to back it up. You're going to need some strategies. But even before that you want to

365: Financial Mindset with Telton Hall

back it up to what am I thinking? What do I think about money in general? I had this light bulb moment.

I've told this story many times but I was listening to, I don't know if you're familiar with Mark Butler, he was my CFO for a long time and he's a good friend of mine. And he's a money guy, he was talking about how a lot of people hide from their money. And when he said that, he was like, "They don't want to look at their bank accounts. There's so much drama there. There's shame, or scarcity, or fear." And I was like, "That is me." And I'm like, "Why am I hiding from money?"

To this day I still have a little bit of it where I send Jake to the calls with you because Telton helps us with our finances. And I don't want to – it's too confusing and overwhelming. And I have this weird sort of distant relationship with money. It's so bizarre but money is emotional for us, don't you think?

Telton: Yes. It's highly, highly emotional and it's so shame ridden. It's fascinating to me, all this shame that we have around I'm not doing this right or I don't know enough. Or if I do try then it's going to go bad. And so, then it's like, okay, well, I'm not going to go expose myself to that, instead I'm going to hide.

Jody: I feel like what we do with money is similar to what we do with food in that we make it a moral issue. We say things like, "I know that's bad. Spending is bad and saving is good, or debt is bad." And again, I'm not saying everyone should go into debt and just spend whatever you want but it's not a moral issue. But when we have shame we're attaching our goodness to whether or not we're handling money, just like we do with food. It's bad to eat that food. I'm bad if I eat it. No, you're not, you're just eating food and it's going to affect your body a certain way.

And you're just doing things with money. And you're going to have a different experience based on what you choose to do with money, but it's not a moral issue, right?

365: Financial Mindset with Telton Hall

Telton: Yes. It's so interesting. And that all comes to how we're going to think about it. We're going to think about it in terms of this is a representation of who I am. And if I'm not doing it how I've probably been told at some point I'm supposed to be doing it, even if that's not me. That's not even maybe what I agree with or that's not my course in life if I'm not doing it how I just subconsciously have decided, this is how I'm supposed to do money, then it's a moral issue. Then it's like, I'm bad. And then it turns to failure really quickly. I'm failing, I'm not doing this right.

Jody: And because for some of us, spending money is how we deal with negative emotion. If I'm bored or feeling down I'll just order something online. Again, it's just like food or I'll eat something. It's a vicious cycle. So, I'm curious because you made that point, most people I think in a lot of cases, subconscious like your parents taught you a certain way around money or other adults in your lives gave you things to think like money doesn't grow on trees.

And coming from a good place. A lot of it's not bad advice. But you want to pause. I'm curious, Telton, what your thoughts are about debt.

Telton: So, I've lots of thoughts about debt. I actually take a few chapters in the book that I wrote. So, I have a book, Amazon bestseller last year called *The Secure Solution*. One of the chapters in there I dive into the challenge of a mortgage. I mean people come in with so much baggage wrapped around that I have a mortgage, and I don't want a mortgage, and what it means about me, and what it means about my finances, and what I won't be able to accomplish because I have a mortgage.

And so, let's just tackle that one because in general, high interest rate debt, if you're running up debt on credit cards, that's not a great strategy. That's going to turn around and bite you pretty hard. So, I think it's fair to say, let's be super cognitive about credit card debt, things that have high interest rates, that there will be a psychological benefit if you saved for some of those purchases and then took that vacation. Then there's just so much confidence that comes financially by having the discipline around those areas.

365: Financial Mindset with Telton Hall

That I think that's fair to say, I would be really hesitant around any of that kind of consumer debt. But the mortgage, at least in the sphere that I work with, folks want to retire, they're within say eight years, or five years, or three years, and they have this mortgage piece that's hanging out there.

And when we run the math, here's what's fascinating is when you just look at the plain vanilla math of a mortgage with interest rates as low as they are right now. A lot of the times, seven/eight times out of 10 the math actually indicates that you should probably keep your mortgage, pay the minimum. Keep the money that you would be taking, let's say you're cashing out an IRA or cashing out a 401(k) because you're so determined to get rid of that.

Keep that invested and draw off of it and that the income that you'll get throughout a 30 or 40 years' worth of retirement is more than what you'll pay just by paying your mortgage off on that schedule.

Jody: That's fascinating.

Telton: It is fascinating. I have found that if you can run the math then all of a sudden there's this clarity that comes. Well, you taught it to me when you taught about the model. Where if you can just make something a plain vanilla circumstance then all of a sudden your thinking becomes way more clear around it. So, let's say you run the math and the math says that leaving that money invested that you want to draw off to pay off your mortgage with actually gives you a better income over the rest of your life.

Then once it becomes a circumstance and your thoughts get really clear around it, then the next question is, do your emotional desires to pay that off, in this case, do they outweigh the math? And if they do then that's okay because then it's a cognitive decision. We're actually thinking about what we're thinking as opposed to just thinking, this is what I'm supposed to do.

So that's a perfect example where pausing long enough to have awareness around your thoughts and say, "Okay, so is it more important for me to have the extra income throughout my retirement or do I just like the feeling that I get and the security that I get, the thoughts that are more easy for me to think around having that paid off?" And at the end of the day the answer

365: Financial Mindset with Telton Hall

is, yeah, I just feel better about that. I'll give up a few dollars to have that security.

Then it's like okay, don't fight against that, you want to have fun and you want to be relaxed around retirement. So, there's an example of [crosstalk].

Jody: Right. Oh my gosh, you know what I love about what you're pointing out there is that even when you slow it down and you do the math, and you look at the long term and it might financially math wise make more sense to keep the mortgage and keep the money in your 401(k) or what have you. It's still okay to decide, but emotionally this is what I choose.

And I think that because so many of us were raised with scarcity thoughts about money, money's hard to get, you've got to work hard. You've got to be careful with it. Cash is king and a bunch of thoughts like this that I know I was taught by very well meaning people. It's easy to get into a place where you're trading your happiness, or your lifestyle, or your peace of mind or whatever for money. And again, if that's a conscious choice, fine. But that's not necessarily the right choice.

If money's really hard to get then it would make sense that no matter what the money would win. The financial decision would win out but there are times, and I'm sort of going through that right now with my business where I'm realizing, you could keep growing this business and maybe we want to. But do we want to, just for the sake of generating more revenue. I'm not willing to, and I know you're this way too, that we're not willing to give up our work life balance time with our family, time to play, time to have fun. Money isn't the end all.

Telton: Yeah. So, think about what you're saying here, where so much of the work to grow your business was creating an abundance mentality around money. That was the thought work they had to do. And now you get to this point where the business has grown and now the next step is having an abundance mentality around money. It's like, it's just a different version of it, to say, "Maybe this is plenty. This is enough. I can do what I want to do and I'm not willing to give up the work life balance piece of it."

365: Financial Mindset with Telton Hall

Jody: Yeah. And not that that has to be the way but I am just careful about, I'm not going to rush to make more money at the expense of other things that are really important to me, that I value. I feel like there's this sort of American stereotype of you just work and grind yourself until retirement. And then you're going to relax and be happy. And I'm curious, if you've seen that, that be problematic for people, Telton?

Telton: That's highly problematic for people. In fact, one of my favorite quotes, I stole from my dad because we would always – we had to fix a lot of fence where we were digging post holes by hand. And it's just post hole, after post hole, after post hole for long ways. And there were usually rocks. So, one person had to pick out, they would run the pick and loosen up the dirt. And then one person would run the shovel to scoop it all out and then another person would run the pick and you'd go back and forth.

And occasionally he would say, "You know, Tel", he always called me Tel, "Tel, a change is as good as a rest." And he'd just switch. And then I'd run the pick and he'd run the shovel.

Jody: I love it.

Telton: And so, for some clients I've seen that when there's a ton of anxiety around I'm not maybe ready to retire but I have all of this framing around I'm going to work, I get my value from this work. I want to keep producing. And so, it's very fun. It's interesting to just give somebody permission to say, "Well, maybe you're not ready to retire but it's okay to do a change. Let's put the math to it to just make it simple circumstance." And maybe a change is as good as a rest.

And what it does, is it frees them up to then say, "That's interesting that I had so much of my self-worth packed into what I thought was my career." But it's really not your career. It's really you have self-worth packed into doing things that you feel like add value. And so, I think that's really where the American concept has gotten a little bit off skew is what started out as we believe in doing things that add value. And we're willing to take risks as a society.

365: Financial Mindset with Telton Hall

I mean our whole country is set up on this big risk of setting up a democratic republic to see if it can work and give people the freedom to make choices. And so, we went from, we want to give people the freedom to pursue creating value in the way that they want. I think we've gotten a little off skew where now you only have freedom and you only have self-worth if you're grinding away at what you think you're supposed to be doing.

Jody: And making lots of money doing it hopefully.

Telton: Yes.

Jody: Whereas there's so many ways to contribute. Years ago, the first time Jake and I met with a financial planner and he was going through the checklist of what age do you want to be when you retire? Jake's 60, or 65, or whatever. And I said, never. And he was like, "Right." And I'm like, "I don't ever want to retire." That sounds terrible to me. I can't imagine, what am I going to do with myself? I just don't want to do nothing. But to your point, maybe I won't want to do exactly the same thing. Maybe I'll want a change.

And I think there's, again, the idea of stress yourself out and grind until you're 60 years old and then relax just doesn't make sense. There should be some resting, and balance, and enjoying your life along the way. And then when you get to whatever is retirement age for you, you also might want to still do something if you're healthy and able to.

Okay, so one of the things I love that I've heard you talk about just a little bit, that we could flesh out a little bit more is I know so many people, I'm in my 40s. People in my age group that are realizing, wait, retirement is actually not that far away. And feeling stressed and overwhelmed that they haven't been planning for it or don't feel that they're on track. One of the things you said to me was, the few years right before and right after you retire, there are some decisions to be made that we want to get those decisions right, it will really help you a lot.

365: Financial Mindset with Telton Hall

Can you talk to me a little bit about this topic? Because I know you have a new course coming. Are we allowed to say that?

Telton: We've just made a public announcement. I have a new course coming.

Jody: You heard it here first, folks.

Telton: That's right. Because let's start talking about it because I am pretty stoked. I'm really, really excited about the concept of basically imagine sitting down with me for three hours on a Saturday watching over my shoulder while I do retirement planning and helping, this will be for an actual person where I've done the planning. Only I'm just going to do it on a simple spreadsheet so you can do it in the comfort of your own house, watch over my shoulder as I do the planning. And walk through the math of all these decisions.

And then you can be in the comfort of your own couch on your own laptop, plugging in your numbers. And at the end of it you get to sit back and feel like, finally. Even if it's not as good as you want, maybe it's better than you want but all of a sudden it's just so clear. And clarity, I see it time and time again where clarity around these big decisions leads to confidence to move forward.

And then that confidence that you're moving forward, now all of a sudden that generates the courage to say, "Man, I'm going to do this. This is new. This is different. This is change." But I'm going to do it and progress in that way that I want to. So that's this program that I'm going to be launching here very shortly because there's all these decisions. For the most part, folks that are looking at retirement over the next several years, social security is going to be a key part of it.

And there are three substantial decisions and probably another six ancillary decisions that all tie into when and how you take your social security, your spouse's social security, and the tax, and retirement income implications with that and so that's a piece where your social security.

365: Financial Mindset with Telton Hall

And then pensions, people talk about how pensions have gone away. And there is an element of that but a lot of folks that are looking at retirement over the next several years, they have a pension component where they need to make elections. They need to make decisions there. And they're going to last the rest of their life and they're going to impact their beneficiaries as well. So, you can see why there's all this concern, and anxiety, and maybe some fear and some shame of I should probably know this but I don't.

And so then to just sit down and say, "Okay." It doesn't even have to be exactly your pension. Say this person has a pension, let me tell you how all the rules work here. You're probably going to have similar rules and then let me show you just the math behind how to come up with based on this situation here's what makes the most sense. At the end of that there's all this clarity, I love it, I feel so much confidence now and it gives you the courage to end up moving forward.

So, there's a couple examples and there's six other categories where you just go through piece by piece and work through them so at the end you feel empowered. Even, and here's what's fascinating, even if you're behind and I don't really say, "Technically you are where you are." And it's going to be [crosstalk], 'behind'. But everybody thinks they're too far behind. And when you get clarity around the math and where you really are, even if you're a little behind where you want to be, it still imbues you with this confidence to say, "Oh my goodness, finally I have game plan."

I could call it time out and change my game plan but at least I have a game plan.

Jody: Yeah. Tell us why you decided, because you have a really successful thriving business advising people, the way you do, helping people manage their money and planning for retirement. Why did you decide to create this course?

Telton: A few different reasons, the first is that my team and I, we love our clients, we care about each one. But we can't get to a 1,000 of them a day.

365: Financial Mindset with Telton Hall

We just can't help that many people. But if I can take a few days of my life and try to teach you all these things so that you can do it in the comfort of your own home and office, that we can have that huge impact. It really comes back to, coming full circle here, maybe a change is as good as a rest. We don't want to rest, we want to keep helping people.

But it's not reasonable to continue to do the personal financial planning with everybody, obviously we'll keep helping folks in that area. But this is a way where you can have this huge positive impact with thousands and thousands of people at a super affordable rate.

Jody: Yeah. And I just want to add that because Telton is in my Business Minded coaching program and we're working on this arm of your business. And I really love because Telton, I'm just going to spill all your personal information, don't worry. Telton has shared with me that you feel conflicted because part of you is like, "I just want to go ski. Why am I building a whole other business?" But there's this other part of you that knows that you have amazing knowledge and skills. And there's a huge need for this and you feel sort of called to help this population.

That there are so many people about to retire and that it would be sort of selfish of you to keep it to yourself and not put it out into the world and offer to help people in the way that you are able to help people. And to do it at, like you said, what would be a really affordable rate for people to be able to go in, in sort of a handheld DIY retirement planning program. And I love that reason because you don't need the extra money. Part of you kind of wants to just ski.

Telton: Right, yes, go hiking, go skiing, relax a bit. But you're right, when it just feels so right that it's like, no, if I can work with somebody that's just super brilliant at helping me get my thoughts in the right place, I'm going to go do Business Minded with Jody Moore, to help me keep my thoughts in the right place. Then this impact, it's just there. It's ready to be made, let me just get the right people in place to help me stay in the right mindset in order to accomplish that.

365: Financial Mindset with Telton Hall

And so, it's very fun and it's a learning process because you kind of go from just so excited, just jazz, just juice, we're doing this, we're helping people. People are saying, "This is the best thing I've ever done", to, "Oh my goodness, this didn't work like I wanted or the technology piece of this is not quite what I expected." And so that's fun and I think that's beneficial to have that experience of working through another phase of growth in your life in a different growth phase.

Jody: I think it'll be one of those things that will come back to you in ways that you are not even anticipating. Obviously there's some financial benefit but that's the least motivating part I think for you. I think there are going to be benefits I don't even know of. I've had experiences like that where I just, whether I feel called to do it or I feel excited about doing it. But like you said, that doesn't mean it's always fun or easy. I think we think when I'm pursuing my dream then it's going to feel amazing. No, it's not, it's going to feel terrible half the time.

Half the time it's going to be fun. Half the time you're going to go, "This is dumb, why am I doing this?" Or this is too hard, "I don't care about this today." When you move through that I'm just always amazed at the benefits. People always go, "That was so smart of you to do that that way." And I go, "I wish that was me being smart but I didn't even think about that." I just moved forward to what I felt called to move forward to and that lined up on its own. I sort of feel like I got lucky.

And I think you're going to experience that with this program because you just have all the right reasons for doing it. And so, I'm really appreciative that you're doing it and I'm just going to keep pushing you when you want to quit.

Telton: That's right. I'd really rather go plan a ski trip with Jake Moore and see if I can keep up with him.

Jody: I know, you and Jake would have fun together. Yeah, and it's so fun having you in there because you do know the model, you've listened. Like you said, you're in my coaching program but you're not a certified life coach

365: Financial Mindset with Telton Hall

which is kind of refreshing. But just having a little bit different energy and you bring a different expertise and everything to the program so it's really fun having you in there.

Telton: Well, it's been wonderful to be a part of and it's been super fun because there are so many life coaches that are part of the mastermind piece of the Business Minded that it's not just the actual times where we get together. But then during lunch, and then during dinner, and when we're hanging out at breakfast or in the evening that everybody's much more aware of there are times when we want to think about our thoughts.

And what's funny is I think it's unique to the coaching world is there is almost a permission to bring that up to people, call people out on that. And maybe that's just because we're at that conference. I'm like, "I think somebody wrote it in a book that you're a blend of the five people you spend the most time with. And so, choose those people wisely." That this is one of those groups. It's like, this is the kind of people that you want to hang out with. These are the kind of people that you want influencing your thought.

And I've learned this, that the results in our life were just a manifestation of our thoughts. And so, let's hang out with people where they help us generate the kind of thoughts that we like. And the power of that cannot be underestimated.

Jody: It's so true. Don't you think, when we're at dinner, or lunch, or something, it's not like we're all sitting around coaching one another. We're just normal humans having normal conversations. But there's a desire to become the next version of us, that's why we're all in that mastermind. And so, it's sort of an unspoken permission to occasionally push back on one another and not just sit around complaining, or validating pain all the time. There's some of that but then there's occasional like, have you ever considered this?

And I do, I like that kind of a dynamic. I like someone to challenge my viewpoints and point out to me things that I'm otherwise not seeing. And we

365: Financial Mindset with Telton Hall

all really care about, and support, and respect one another. So, when you're coming from that place it's pretty fun, yeah.

Telton: It is. And to have another thought to offer up. Because I feel like when I came into this, so often it was, it's helpful to have somebody challenge your viewpoint, that's super good and to be open to that. It's tremendously beneficial. But then after they challenge that, say, "Well, let me offer this thought to you." Because in that moment you can say, "I love that thought."

I was just waiting to be able to grab hold of that and now I'm going to think that thought all the time just like I was subconsciously thinking this other thought all the time. I can start to do this one.

Jody: It's like permission. I feel like they give you permission. You could just think this, really. That's not irresponsible, or naïve, or whatever. No, they're all just thoughts. It's so fun, I love it. Yeah, we have a lot of fun in there.

Telton: It is super good.

Jody: Let's make sure people know where to learn more from you. So, you have an amazing book, *The Secure Solution* but you also have a podcast, right?

Telton: Yes. We do have a podcast, the *Retire Confidently with Telton W. Hall* is our podcast, yes.

Jody: Okay. I always teach Telton that it sounds like a general authority when he says Telton W. Hall.

Telton: Telton W. Hall.

Jody: I love it. You should though, I mean you're talking about money. We need to make sure people know that you know what you're talking about.

Telton: We've got the authoritative middle initial.

365: Financial Mindset with Telton Hall

Jody: That's right. It's a great podcast. I've listened to it. So, check out the podcast and anywhere else we should direct people?

Telton: Yes, in fact for this podcast we have created a free mini course.

Jody: Nice. I love it.

Telton: Focused around just exactly what we're talking about where what if you're not too far behind. What if it's not too late for you. So that's what it's called, What If You're Not Too Far Behind.

Jody: Something like it's not too late, I'm not too far behind. I love it. That's a thought I want, that I know a lot of people want about retirement.

Telton: Yes. What If You're Not Too Far Behind and it's just three mini courses. Just maybe 10 or 15 minutes of six minute clips where I give you some other thoughts that are highly beneficial. Some of them are more strategy based. Others are more just pure cognitive based. So, you can find that if you go to teltonhall.com/freebie. So, it's F-R-E-E-B-I-E. teltonhall.com/freebie.

Now, specific for this, I thought, I want to give to Jody's listeners and to my listeners that are now introduced to Jody, let's give them something free where they can, over a few days, for 10 minutes a day get another thought that they can try on and say, "That one actually helps me feel more confident towards my retirement. That's a good thought I'm going to run with."

Jody: And some strategies. We love strategies too, so awesome.

Telton: Yes. There are a couple of strategies. And there's some good stories in there. I had a wild milk cow that was my job to milk growing up and there is a story in there about my milk cow. It's pretty funny.

Jody: Some more hillbilly stories, I can't wait.

Telton: I do not sing achy breaky heart but I was very jealous of Billy Ray Cyrus.

365: Financial Mindset with Telton Hall

Jody: Billy Ray. I love it so much. Well, thank you for coming on, Telton, it's been really valuable information and everyone go check out Telton's freebie, you'll love it.

Telton: Wonderful. Good to be with you, Jody, sure appreciate the work you're doing.

Jody: Thanks.

Hey there, if you enjoy this podcast or even if you just find that it sort of piques your curiosity, or it makes you think, you're going to love the book that I wrote. It's called *Better Than Happy: Connecting with Divinity Through Conscious Thinking*. And it's available now at Amazon in print or kindle version. Or if you want me to read it to you, head over to audible and grab the audio version. And why not grab a copy for your sister, your best friend, or your mom while you're there too. Just saying.