

## 447: Money Haters



### Full Episode Transcript

With Your Host

**Jody Moore**

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Welcome to episode 447, Money Haters.

When I say to you, “That guy is very rich,” what do you think I mean? And what do you now believe about him? And if someone were to call you rich, would you be okay with that or would you add a caveat like, well, we are all really rich if you think about it or well, I’m just very blessed. Today we’re diving into money hating and how when we do it, we 100% impact our financial results. Let’s do this.

Welcome to *Better Than Happy*. I’m Jody Moore and I’ll be your coach today.

Alright, let’s talk about money, shall we? The topic of money is one of the areas that when I first discovered coaching, I was the most aware of the work that I needed to do. I knew that my mindset about money wasn’t good and I knew that that was impacting the results in my life. And I knew that it was complicated and everything, but I knew that my actions had a lot to do with it. But I knew that also my mindset had a lot to do with it. And yet it felt so overwhelming and big and challenging. It felt like sort of a lifelong thing I’d carried around.

It was one of those things I’m like, “My beliefs are just so deep-seated around this issue, it’s going to take me forever to make progress.” And it was truly one of the areas where I made progress really quickly. And that was so empowering that I got really excited about what else coaching could do in my life. So I’ve told stories about that before. I’m sure some of them will come up as I record this episode.

But I like to talk about money every now and then because I think a lot of you are in that same boat where you recognize your mindset about money isn’t where you want it to be, it isn’t serving you, and yet it feels challenging to make progress. And by the way, I still have a lot of work to do on my mindset with money. But it’s exciting to me to see how much easier it is to shift my thinking than what I originally thought it would be.

So I want to talk about just one aspect of the work that we can do around money because it’s layered and complex. But I want to talk about money

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hating, I'm going to call it money hating because it is so prevalent, it's everywhere. And maybe you participate in money hating a lot and maybe just on occasion. Either way, I just want to bring some awareness to it for you because I promise it's impacting your result with money.

And I just want to connect the dots on that so then you can make a conscious decision about it instead of sort of seeing it as just a subject that's funny or that's just how everybody thinks. It doesn't have to be any of those things. And if it's negatively impacting you, I just want you to be aware of that as your coach.

So first I want to ask you a question. Think about whatever is your main source of income. Maybe it's your job. Maybe it's your spouse's job. Maybe it's both of your jobs. Maybe it is your business if you're an entrepreneur. Maybe you're getting an unemployment check right now because you're unemployed. Maybe you get money from someone else.

Whatever's your main source of income, maybe it's your only source of income. I want you to consider this. If I said, "Hey, they're going to give you more money. Your boss would like to give you a raise or your spouse's boss wants to give them a raise." So I'm not talking about inheriting a big windfall just for a minute anyway. Think about, if I said, "We want to pay you more money", what would you say? And let's just for now, go ahead and assume that we're not going to ask you to do any more work.

We don't want any more of your time. We don't need any more effort. We're not giving you more responsibility. We just want to give you a raise because we so appreciate what you've been doing. Is there anyone that would say, "No thanks. I don't really want that?" Pretty rare that anybody would say that. Most of us are like, "Yeah, that would be great." In fact, most of us feel like we're being underpaid if we're working for someone else, or that we should be making more money.

We'd love to be making more money. We want more money in our lives. I don't know very many people that would say, "No, I don't want more

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money.” More money, more problems. That makes a nice lyric in a song, but in reality, none of us really think that.

Now, here’s the next question I have for you, kind of alluded to this in the intro of the podcast. But when people say, “She’s very rich”, what comes up for you? What do you think? When you look at somebody who’s making a lot of money, consider somebody who’s making exponentially more money than you are. Especially if they’re doing something that’s in the same sort of line of work that you’re doing. Maybe again, if you’re an entrepreneur, maybe they have the same kind of business. Or if you work for a company, maybe they’re higher up in the company or something like that.

And they’re making a lot more money than you are, or just in general they have a lot of money. And you maybe don’t think they’ve earned it. Maybe you see an influencer online, for example, who doesn’t appear to necessarily be doing anything except showing up and saying hello and looking pretty and they’re making tons of money. What is your thought about people that have a lot of money? Do you have judgment of people with money?

Do you think, and if you do, don’t start beating yourself up. This is just some common beliefs that a lot of people share about money. You were taught it at some point or it was offered to you at some point so it’s not your fault. We just want to become aware of it. Do you think that people that have money are greedy? Do you think that they have their priorities wrong? Do you think that they must be selfish or worldly in some way, that they’re not as spiritual, that they’re not as righteous most likely?

What is your overall stereotype if I said, “I have this friend I want to introduce you to, this man, he’s super rich.” What is the picture that comes to your mind? Because I picture a white dude on a yacht or a private jet with some shiny sunglasses and a lot of girls around him who are dressed really skimpy. And he’s always drinking some kind of alcohol and he’s very arrogant. He thinks he’s better than everyone else and he’s headed to some kind of tropical vacation. That’s in all honesty, that’s the picture that comes to my mind, somebody like that.

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If you're just like, "I've got to tell you about this guy I know, he's super rich." What is the picture that comes to your mind? Or I want to tell you about a woman I know, she's super rich. Now, for me, what's interesting as I'm talking about this is I'm noticing that with a woman I don't have that kind of a picture. I picture a woman who is dressed really professional and she's super smart and well-spoken. And she has worked really hard to get where she is and she's doing a lot of good in the world.

That's interesting. I didn't even realize that till I started recording this podcast. Once again, thanks for letting me coach myself right in front of you. But if it's a guy, I have a totally different impression. If it's a woman, I have a different picture. Now, your pictures might be different than mine, they probably are.

Today's episode is brought to you by the *Better Than Happy*, The Lab. People who are truly winning, however you define it, have coaches. The top performing athletes have team coaches, but also individual coaches to help them improve. The most successful executive leaders in business have coaches. Even the winners on reality TV like *The Voice* have coaches because having a coach gives you an advantage.

In The Lab we've taken the tools of coaching and made them available to you, even if you're not an athlete or CEO with a large budget to spend on personal development. For \$59 a month, you'll get to experiment in real time with interactive workshops and coaching every week from me, Jody Moore. Check it out at [jodymoore.com/thelab](http://jodymoore.com/thelab).

But what is the picture you have in your mind? Because the truth is, the way you think about people with money matters. And even though I'm a woman, so we might say, "Well, it's fine, because that is the kind of woman I want to be." I still want to make progress on my thoughts about money. And of course, I want to be less judgmental in general. But still, I promise that that picture I have of the dude is impacting me in some way that's probably not serving me.

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So notice this, and then we just want to get curious about it. Why? Is it just because those are the stereotypes that have been fed to us through the movies? And that maybe I was fed a lot of stereotypes about rich men. But I didn't very often see people of color or women or other such populations of people with a lot of money in movies. And so maybe I've had to craft my own story instead of being offered it, growing up, I don't know. That's just one thing that's coming to my mind. But we want to just become aware of it.

And then we want to know that it's all just a story. It's all a big stereotype. Is it true at times? Yeah, there are people like that, but for the most part, I don't even think that's accurate. I think that if we could line up all of the people that in your mind are rich, and we all have, by the way, a different idea of what that even means. How much money does it require for someone to be labeled rich in your mind?

But if you take what is really in your mind, that person's rich and we lined up all of them who existed in the world. My guess is 80% of them are really good people doing good work with strong morals and values, and who want to help people and who are making a positive contribution. And who are creative and leveraging their talents and all of the things that we value.

There is probably 20% that maybe have ill intentions or are struggling in some other way that looks like selfishness and greediness and all of that. Not that, that doesn't exist. But my guess is that that's actually the minority. And this is interesting to know because if I want to be making more money, but somewhere in my mind I have a belief that people that make more money aren't good people. I promise you, I am sabotaging myself in my attempts to make more money. I know it doesn't feel like it.

We love to say to ourselves, "No, I don't do that. I don't prevent, I mean, I still apply for promotions. I still work hard. It's just that I don't like people that have this much money for this reason or I disapprove of people on posting their fancy vacations." Or whatever it is that you have judgment around, I promise you, it is impacting your action line in some way that you may not be aware of but it is. Your effectiveness at creating more money is

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going to be diminished if you think that on some level it's possible that you could become a bad person if you have more money.

This is really important to understand because I see this as the main thing that is preventing people from progressing around their financial results in the way that they want to. I want you to just start paying attention.

Here's another thing to consider. Maybe you feel like you have pretty clean thoughts about people having money. By clean I mean non-judgmental, kind of open-minded, not stereotypical. But do you have judgment about what they do with that money? If I said to you, "This person makes millions of dollars a year and they donate to charity and they are using it to put kids through college. And they are helping other people who have less and they are philanthropists and they pay their tithing", or whatever you might believe religiously.

Do you have a different opinion of that person with regards to their money then if I said, "This person makes millions of dollars a year and they like to take really nice vacations. And they buy fancy cars and big houses and that's what they like to do with their money?" Just notice it. I'm not saying it's right or wrong. We all have opinions to some degree, but I just want you to notice. Do you have some work that you might need to do in cleaning up your thoughts about people with money?

Because once again, I promise you your beliefs about other people with money is impacting your own ability to create what you want with money. And if the answer is well, of course, I think the person that's donating to charity and doing all these other things is doing a better job with money. Of course, Jody Moore, I would think that. Then just ask yourself why, just why. Now, does it mean that if you're going to make a lot of money, you have to justify that with giving it away or serving others with it?

Now, I'm all for you giving it away and serving others with it. I just want you to understand why. Do I think that's necessary? Do I think that that makes me a good person, a good rich person as opposed to a not good rich person? Because I personally don't believe it does, I think it's a different

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choice. I think if you choose to be generous and give money and support others and help people that that's going to create a different experience for you in your life. And that might be what you choose to do with your money. And that can be a beautiful thing to do.

But I don't think it's necessary in order to justify being rich. I don't think you have to justify having money at all. I don't think justification is required is what I'm saying. You get what I'm saying here? So again, we're just paying attention because we want to loosen up our own judgment of people with money if we want to become a person that has money. And you don't have to want that, but if you do, you're going to have to clean some of this up.

Here are some other things I want you to consider. So for those of you that are members of the LDS Church like myself, in order to serve in a leadership position in our church. And I'm not saying this is necessarily an official something on a checklist or in a church handbook. I don't know. I don't believe that it is.

I just mean if you take a look at this situation, if you're going to be serving as an apostle or prophet or somebody that has a big leadership job in the church. That is going to take a significant amount of your time and you're not going to be getting paid a salary for that. We don't do that in our church. I don't know if they get some kind of a living stipend or something, maybe. But for the most part, you're not going to be making money off of that church job or calling we call it.

That is why most of those people have a lot of money. Because you've got to have a way to still support yourself and be self-reliant and support your lifestyle. And that requires that you have enough money to be able to focus in this other alternative way on serving in the church. So a lot of the leaders of our church have a lot of money.

Most of the people who get called to be mission presidents, where they go serve somewhere in the world, possibly in a foreign country, but for sure someplace far away from home. They will go live there for up to three years, usually. And they'll take their families with them if they have kids and



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they will work full-time as a mission president and in a partnership, often a mission president and spouse. And they don't have the ability to also keep a full-time job while they're doing that. So how do they support themselves?

Again, I don't know. There may be some kind of a stipend that they get, but those people usually are what we would call 'rich', because they probably keep a home back home that they're going to return to. They have to be able to support their lifestyle and support their family and not have the same kind of income, anyway, that they're accustomed to back home. So what we're saying here is that I don't mean that money equals righteousness. That's not what I'm saying at all.

And I'm also not saying that if you're righteous, you'll make more money. Please don't confuse my message here. This is not that kind of a message. All I'm saying is that our distorted beliefs about what it means if someone has money and whether or not they're a good person, are worth examining. They're just worth examining because they're just beliefs and they're probably inaccurate to some if not a great degree. And examining them will help you then more consciously choose who you want to be. What kind of person do you want to be in the world? And what do you want your money to look like in the end?

Now, I want to touch on just a couple of other things that might be coming up for you as we talk about this, one of them is time and effort. Often when I'm talking to people about this subject, they say to me, "I do want to have more money. I want to make more money. I want more money flowing into my life. I want to be able to do more with money, both again, being generous and giving and serving and contributing, as well as enjoying my life.

But Jody, I don't want to have to work harder than I am. I'm already working so hard. I'm already putting in so many hours. I'm already exhausted. And so maybe I don't want more money for that reason." So it's not that they don't want more money, just to be clear, it's that they don't want to be more exhausted or overwhelmed. And that is a whole different kind of work that we've got to do because if you believe that you have to put in more time

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and be more exhausted to make more money, then you're right, that's not going to work because I don't want you being more exhausted either or putting in more time.

But the truth is you don't have to, you really don't. And I'm not saying that it's wrong to, if you're like, "I've found a way to make more money and it means putting in more time and more effort than I have been." And you want to do that, great, go for it. But at a certain point you're going to max out the amount of time that you have or effort that you have or are willing to put in. And that's when we've got to take it to the next level. What if I could make more money without putting in more time, without overexerting myself?

What if instead of time and effort, it requires creativity? What if it requires different partnerships, different opportunities that I explore? What if there are even, this is what I found as I built my business, in the beginning I did work really hard because that's all I knew to do was to put in quite a bit of time and quite a bit of effort. And I got momentum and I started having some wins mixed in with the failures. And eventually though, once I was kind of up and running and realizing I can't just compound my time or compound my efforts in order to compound my income. What am I going to do?

Then I had to start getting more creative, more playful and it actually became easier. I realized that there are creative opportunities and solutions and ways that I could make more money by providing more value in the world where I could do a better job of helping people. I could help more people and help them to a greater extent than I had in the past and that would result in more money. And that was really fun for me. I want to help more people. And I want to be more effective at helping them than I had been in the past.

So when I figured that out then it became fun because it wasn't about depleting me. It was about what I was giving and what I'm giving often fulfills me and helps me. Not that there aren't some tasks that have to be done along the way to make that happen that I don't love, there are. But it

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actually became in some ways easier and more fun once I got to a certain level. So you have to wrap your head around that. You just might be at that saturation point at which you don't have more energy or more time to put in and I'm in.

I don't want you putting in more. In fact, some of you are putting in too much already. We need to scale it back and we need to get more creative. And that's true whether you own your own business or you have a job or you're a stay at home parent and your spouse works.

I promise you, there are ways to get more creative and have more fun and make more of an impact, add more value to people's lives or to a business, etc., and thereby make more money. But you have to open yourself up to the idea that that's even a reality, that that's even possible. Because you will not be able to find them, it will be very challenging, I should say, to find them if you don't believe that that's true. That more money does not always have to come from more time and more effort.

And then here's the last thing I want to say that kind of goes back to again, I'm hoping really what you'll take from this episode more than anything is this idea that hating on people that have money is keeping you without money, it really is, I promise. Marketing, I want to talk about marketers because this is something that, oh, man, every time I hear somebody say this, I want to be like, "Shouldn't we just stop, back it up for a minute and question what we're believing here."

So people love to say things like, "That's just a marketer trying to make money off of you. Don't fall for that marketing." Or let's take the beauty industry. Let's just take a specific example, that will be helpful. Oh, yeah, in today's world, you've got to buy all the creams and lotions and you've got to get injections in your face and there's makeup and there's all the things in that.

Now we've got to do our brows. We've got to pay attention to eyebrows, and there's all kinds of options. And do you get them, I don't even know what, there's microblading, there's whatever else you can get done to your

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brows. They just keep coming up with new ways to make money off of making us feel like we're not pretty enough. I mean, you've heard some version of that story and I'm sure I've said some version of that story to people, and I've believed that story.

But when I slow it all down, I realize, you know what, I don't really think that people who run businesses or organizations or even corporations sit around tables and go, "Now, how can we make women feel worse about themselves so that we can make more money?" I've worked for a couple of companies and I follow a lot of business leaders and I just don't believe that most executives or marketers are sitting around saying that.

They're not sitting around saying, "How do I make people feel worse about themselves so I can make more money?" What they're saying is, "Hey, you know what women seem to really be into nowadays? Eyebrows. People really want to have a certain shape and size and style of eyebrow. So how do we provide them what they want?" Now, I'm not saying that we don't have room to work on our mindsets about beauty and appearance and all of that. And where does that come from in the first place? I think we've got work to do there.

But most marketers, and I am a marketer myself, this is what I do. I ask myself, what do people want and need that falls in the realm of what I do in my business? I'm a coach. I help people with their mental and emotional health and I help them improve their lives. And so I ask myself, what do people struggle with right now that I might be able to help them not struggle with so much? How can I add value to their lives? And what is it that they want?

Because if I can give people what they want and then in the end also give them what they need, that they may not even realize they want. Then I'm serving people and I get to make money as I do it. And with that money I get to support my family and I also get to then use some of it to go serve more people. That's how marketing works. That's how business works. I think that most people who do marketing are creatives and they are again, visionaries.

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And if we vilify people who are creative and visionary, then how likely is it that we're going to become more creative and more visionary in the ways that we want to in our world? We're not. We don't become things that we think are bad. We try to avoid becoming things that we think are bad. So just be careful about how you're thinking about people who make money, people who have money. And all of that is going to translate to yourself with money, and that might even need some work.

Again, there's a dozen more things we could dive into when it comes to your money mindset. But for today, I want us all to pay attention to, are we money hating? Because if so, money doesn't want to hang out with us. Money wants to hang out with people who like it, not people who don't like it. I really do believe that's true.

So we have a brand new podcast hotline. So if you have questions, especially about this topic of money, send them in to me, leave me a voicemail. I'm going to be replaying some of your questions from time to time here on the podcast, because there are probably things that I didn't think about that you might be struggling with. So the phone number is 1888, hi, Jody M. That's 1888 445 6396. Send me a message today, especially if you have a question about money and let's keep this conversation going.

Thanks for joining me today, everyone, have a good one.

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