488: How to Have More Money

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With Your Host

Jody Moore

488: How to Have More Money

Do you wish that you had more money in your life, in your family, in your home? Are you kind of ashamed of that? Do you keep it a secret because you make it mean that you're not grateful or that you're greedy? Well, this week I want to talk to you about how to have more money. I want to talk to you about why this is something that I coach on all the time.

And it's the week before Thanksgiving. So shouldn't we be talking about gratitude, not about trying to get more? Well, guess what? I do not believe those things are mutually exclusive or even in opposition to each other. I think that they go hand in hand. That's what I want to teach you today. This is episode 488, How to Have More Money.

Welcome to *Better Than Happy*, the podcast where we transform our lives by transforming ourselves. My name is Jody Moore. In the decade-plus I've been working with clients as a Master Certified Coach, I've helped tens of thousands of people to become empowered. And from empowered, the things that seemed hard become trivial, and the things that seemed impossible become available, and suddenly, a whole new world of desire and possibility open up to you. And what do you do with that?

Well, that's the question… what will you do? Let's find out.

Sometimes, listening to a podcast is enough. But sometimes, you'll feel inspired to go deeper. If you hear things that speak to you in today's episode, consider it your invitation to a complimentary coaching workshop.

On this live, interactive Zoom call with me, you'll get a taste of the power of this work when applied in real life. You can participate, or be a silent observer. But you have to take a step if you want to truly see change in your life… two steps, actually. Head to jodymoore.com/freecoaching and register. Then you just have to show up. Your best life is waiting for you. Will you show up for it? Jodymoore.com/freecoaching. I'll see you there.

Well, hey everybody, happy Thanksgiving, happy end of November. If you don't celebrate Thanksgiving, happy-here-comes-winter. It's getting cold, right? Even where I live in California, it's getting cold, but not as cold as

where I used to live. So I'm sending out warm thoughts to all of you who live where there's real winter and just sending lots of love and gratitude to everybody at this time of year.

So we're going to talk about money today. It's one of my favorite things to listen to other people talk about because I find it really fascinating how our brains are with money, all the drama we have around money, all the shame and morality we give to money and the strong opinions and emotions it brings up. And I think for valid reasons, but I want to offer you some things to consider today as you maybe work on healing your relationship or, or maybe your relationship doesn't need healing, but really just intentionally creating the relationship that you want with money so that you create the results you want in your life with money.

I do think it's fascinating how a lot of it is our socialization maybe or the way we were raised, but I think it's fascinating how money is the one subject that people will say they don't want too much of, right? Here's what I mean. And I learned this from listening to someone else who talks a lot about money, a gentleman named Myron Golden, and he talks about this idea that we will say, how good do you want your marriage to be? As good as it can possibly get.

How healthy do you want to be? As healthy as I can be. How long do you want to live? As long as I can live. How close do you want to be to your children? I want to be as close as I possibly can. Like with most other things we want and will outright admit that we want things to be as big or abundant or as “good," as possible. But when it comes to money, people often say, how much money would you like? Just enough to get by, not too much. And that's okay. I don't think that everybody has to want tons of money. I just want you to question why.

Money is just a tool. I'm going to talk about tools in a couple of ways today. And I've been talking about this a lot lately in my coaching. Those of you in The Lab know, but money is a tool that we can use in our lives and we can use it for good, or we can use it for harm. And just like any tool, just like a

pair of scissors can be a really useful tool, I can also injure myself and others with those scissors if I misuse them or don't treat them with the proper care and respect that they need. And that is true with money as well.

So I want to just start from that premise and offer to you to consider it. And then I want to give you some things to focus on when it comes to your own situation with money. And I want to start with number one, cleaning up your shame and guilt.

If you do have any shame or guilt about your money situation, and here's what's so fascinating. I coach a lot of people who have a lot of shame or guilt about the amount of debt that they have, or the lack of money, their inability to pay for their living expenses or buy whatever else they think they should be able to buy. They have a lot of shame and guilt about that. They're embarrassed about that. And I coach a lot of people also who have lots of money, lots of excess, and they have shame and guilt, some of them, the ones that I'm coaching, right? About that as well. It's so fascinating to me.

How could it be that some people feel like there's something wrong with them because they don't have enough money and other people feel like they should hide the fact there might be something wrong with them because they have so much money? I think we all might be a little bit confused about this.

I think the amount of money you have is just a result based on a lot of different factors in your life and it's neither good nor bad. It just is what it is. And then you get to choose how you want to feel about it, how you want to think about it. And I recommend that you choose it intentionally. Don't just take what somebody else handed you as a belief system, especially if that person doesn't have the kind of money situation that you want to have, or overall doesn't have the level of confidence or contribution or happiness or peace or joy.

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If they don't have in their lives or within their beings what you want in your life or in your personal being, then don't take their advice without questioning it and making sure that it's going to serve you in the end.

So again, back to my tool analogy, there are a lot of experts out there in the financial world who will give us advice about money, about when it's appropriate or wise to go into debt and when it's not, about how to pay off debt, about where to put our money and what to do with our money. What is the smart, quote-unquote, "smart" thing to do with our money.

Love that. I love learning from people who are experts. I love the idea that we can learn from other people who are maybe more educated or more experienced than us. It creates some shortcuts, can really make our lives better. That is like taking scissors and cutting paper. Thanks, scissors, for cutting this paper in such a precise and clean way that with my own two hands, I couldn't have done. What a useful tool.

But we take those scissors and we jab them into our arms and hurt ourselves when we take that advice and use it to judge ourselves. When we go, see, I shouldn't have done that. See, this expert is saying that was a bad idea and I did that. What's the matter with me? That is a misuse of the tool. If you're going to use scissors to poke yourself or others, I recommend you just put the scissors down altogether.

So if you can't listen to someone give financial advice without judging yourself, stop listening. Just turn it off. Just don't read it. Don't press play just stop listening to the financial advice until you can calm your own mind down and get to a place of acceptance and peace and love because guess what? Whatever your money situation is whether you've earned a lot of money, you inherited a lot of money, you don't have enough money, you struggle to make ends meet, you have a lot of debt, whatever your situation is, it's not wrong.

You're not weak, you're not bad, You're not less than, you're not above anyone else either. You just are a human being, having a human

experience. Maybe you worked hard for that money, maybe you had good luck, maybe you haven't worked hard enough, maybe you've had bad luck. All right, so what? It is what it is, okay? It's all in the past.

There's no sense in beating yourself up about your past unless you have a time machine and you can go back and change it. If you don't, the best way to move forward in creating the future that you want is not to berate your past self, but to embrace and have compassion and acceptance.

So let's say you have a $20,000 credit card debt that you wish you didn't have and you don't know how you're going to pay it off and you're overwhelmed and frustrated. Rather than beat yourself up, feel terrible about it, judge yourself, I want you to try talking to your past self. I talk a lot to my past self and my future self call me crazy, it seems to work out really well in my life.

So I would say to past Jody, hey, past Jody, I see that you spent a lot of money. You put a lot of things on this credit card or you put $20,000, maybe we could take the word a lot out even. Just be like, you put things on this credit card. Some of the things you put onto this credit card, I feel like I might even do that again if I needed to. It was valid some of those expenses. And some of them were things that I really don't think you needed to buy and kind of wish you hadn't. But you know what? I'm not mad at you.

I know that you were doing the best that you could. And you made some wise decisions and some decisions that have made my life a little bit harder now. But you know what? I love you enough. I got it. It's fine. Don't worry about it. I'll figure it out. I'm not mad at you. Maybe we needed to go down this road to really learn the lessons that the financial people are trying to teach us because we kind of believed them, but now we're really believing them.

So I don't know the reason. All I know is I'm not going to be mad at you. I'm not going to beat you up. You did the best you could. It's all good. Okay. I got you. Don't worry. I'm here. I will figure it out.

Just so you know, it is really overwhelming. I am really stressed. I think about it a lot. So that's just good to keep in mind for future Jody. Okay, because future Jody, I'm going to hook you up. Don't worry. I'm going to take care of this credit card debt because I don't want you to have to deal with it. But I'm not mad at past me. She was just doing the best she could.

Do you see what I mean? This is called a healthy relationship with your past self and with your future self. And it's how you create what you want. Okay, you have to genuinely believe it, though. If you don't believe it, practice believing it.

Now, the scientists who studied the brain and the nervous system and all the things that we're talking about here say that neuroplasticity, which is rewiring your brain, right? If you've been feeling bad about it for a long time, maybe you were taught that it's bad to go into debt or I'm just using that as the example, but apply this to whatever's going on for you with your money, right? Having too much money is greedy, whatever you were taught.

If you've been feeling bad about it, okay, then your brain has memorized neural pathways, if you will, right? Neurons connect synapses in the brain, and that comes from our practiced belief systems and then our practiced emotions that we're used to feeling.

So if you're in the habit of feeling guilty or ashamed about money, you're going to have to rewire your brain, which is where neuroplasticity comes in. Neuroplasticity has to do with how, how easily can you rewire those synapses in your brain. And it's easier for children. Their brains are more flexible, if you will. But we still can do it as adults.

But one of the things I think is fascinating about what they're saying now in the world of neuroscience is that true change in the brain, true rewiring, long lasting rewiring in the brain happens in times of stillness. It happens in

times of quiet. It happens sometimes when we're sleeping and dreaming, or it can happen during meditation.

So this means, yeah, you've got to direct your brain. You want to practice the new neural pathways. You want to practice thinking and believing and looking for evidence that what you want to believe about yourself and your money, et cetera, is true in a way that serves you, right?

But also you have to have moments of stillness and be getting enough sleep and maybe even meditate to give your brain a chance to rewire. I think this is so fascinating. We can make temporary changes, right? By redirecting our brains, by becoming conscious of what we're thinking, redirecting it to something else.

But if you want it to become innate, you want it to become natural that you think about yourself in a less judgmental way, a more compassionate way, or your money in a more abundant way, then you have to have moments of stillness and sleep and meditation and prayer. That's when the true changes become cemented within us.

So I love the idea of us taking care of ourselves physically because that will help, right? But also guided meditation might be worth a try. If you've been working on this and trying to change the way you think, I know people say this to me a lot.

They're like, I want to think about money the way you do Jody, because I offer to people a lot, like money is fun and easy to make. It's super fun to serve people. What if it were just fun? And they want to think that, but they're telling me they're having a hard time. You might need to be doing some things like guided meditation, even more abundance in your prayers.

I think prayer can be sort of a form of meditation and less like worrying and complaining in your prayers and like desperately asking for a change of circumstance and more gratitude, abundance, et cetera, in your prayers. And a recognition of what you have done, what is good and a compassion for the areas where you have "made mistakes" or done things that you

don't want to continue to do. Okay. So that's number one, you've got to clean up your shame and your guilt. If you need help doing that, let me help you. Coaching is really powerful for that.

Okay, the number two thing I recommend that you do is if you want to have more money in your life. And the reason I worded this episode, let me back up for a minute. I worded this episode, how to have more money in your life, because some of you are the breadwinner or a breadwinner in your family and you have a job and you work and you want to make more money.

Some of you are a stay at home parent or caregiver and you, your time is spent doing that. And so someone else is the one out making the money in your family or your home. Some of you are entrepreneurs who own your own business and you're trying to make money in your business. And some of you are a combination of all of these things.

So whatever your situation, you have the capacity and the ability to have more money in your life. And that might be through your spouse making more money, or it might be through you. But one of the things that I want to talk about here with number two is to decide that you're willing to do whatever's necessary to have more money in your life.

Now a lot of times when I'm coaching people on this, and I coach a lot of women who are stay at home moms. So when they tell me they want more money, I'm like, great, let's go make some more money. What do you want to do? And immediately they go to like, well, I can't because there's no one else here to take care of these kids or to handle all the responsibilities and all the work that I do at home. If I do that, like it doesn't make sense.

If I pay for childcare, that's going to cost what I'm going to be able to make at a job, et cetera. And in our family, we've decided we don't want that. We want one of us home with the kids. That's what I want to be doing. Okay, great. I hear you. But I'm not a believer in just sitting on the couch praying for money and waiting for it to show up.

I'm also not a fan of you trying to control your spouse, trying to manipulate your spouse into making more money. If your spouse wants to and he or she is on board and you're working together and you're supporting them, great, I'm in. But most of the time what I coach on is people saying my spouse, you know, either doesn't care enough, doesn't have the ambitions to make more, or maybe seems to be doing what is at their capacity right now. And so we're not going to try to control other people. Okay?

Decide that you're willing to do what is necessary to have more money in your life, and then stay open to what that might look like. Don't shut it down immediately with all the can'ts, won't works, not possible. Like, how do we know? You haven't even explored yet. You haven't even opened your mind up to the possibilities and opened yourself up and opened your life up to receive possible ways that you could do majority of the things you want to do.

I'm not saying there wouldn't be any sacrifice required. There is actually a lot of sacrifice, but maybe there would be things that you would be willing to sacrifice, like some of your time, some of your effort. You might have to show up and do something, people.

This is why even like social media platforms, I wanted to call this episode How to Get Rich Quick just to catch your attention and make you go, wait, what? But the truth is I don't know that iTunes or all the podcast platforms would allow me to publish it if it were called that. Because those platforms don't want us putting out get rich quick schemes. There's a reason we call them "get rich quick schemes" because we all know that's not real.

The way to truly develop wealth and the way to truly increase the flow of money in your life is to work for it, to add more value in the world, to give and contribute.

And that might take a minute to figure out. It's probably not an overnight thing that you're going to figure out. It's going to take trial and error and failure and success. And it's going to take being open to even figuring out

what you even want to try. And then trying some things and realizing, no, you don't want to do that, or you're not good at that, or that's not working how you want it. And so then you stop it and you try something else.

But if you're going to sit home and complain about it and not try anything, I just want you to second guess yourself there. Either stop complaining about it, make peace with the amount of money you have, or be willing to try some things.

Are you open to trying some things? Are you open to the idea that you could still be there for your children the way you want to be? They could have a great life with very present parents, and you could do something that you're good at and you love, and you might have to work hard and you might have to learn some new skills and you might have to do some things even that you're not good at in the beginning, but you could become good at.

But if you're willing to do whatever's necessary, there's so many ways in our world to make money, especially if you live in a first world country, as you listen to this. There are so many opportunities around you to make money. There really are.

So now, the more value that you can add in the world, the more money you can make. But here's a caveat. Who determines that it's valuable? Not us. If I want to make more money, let's say I have a job working for an employer. I'm like, I have an idea, employer, you should give me a raise. My employer is going to probably go, why? Why should I give you a raise?

Now a lot of people like to go to their past and say, because I did this in the past and I did that in the past. And I don't know if that works for you, do it. But I prefer that you go to the future and you say, because I'm going to create this for you and that for you, and I'm going to help your company achieve this goal and that goal, or I'm going to make your life easier or better in this way.

And I'm going to contribute value to the organization in this way. And I think it's worth this amount. What do you think? Now, if your employer says, I don't care about any of that stuff. This is the mistake we make, right? We go to other people with what we think is valuable. We don't even bother thinking about or asking them what they think is valuable.

So start with like, what do you value? What would make your business 10 times more profitable? Or double your profits at least? Or what would make your life easier to the person you're pitching, right? What do you care about and how do I help you achieve what you care about? Not can I tell you what I care about that I think you should care about? Okay. And this is true whether you have a job or you have a business, we're talking about your clients and your customers, what do they care about? What do they want to pay money for?

So the other thing I see people do, especially entrepreneurs and especially coaches, is they're like, you know what I could do is I could help this particular group of people with this particular problem. And often the group that they pick and the problem they pick is a group of people that have no money.

I'm like, listen, you want to help those people that can't afford you, that don't have money to pay you. Great, I'm all in on helping them. Just don't do it thinking you're going to make money. They don't have money to give you. Do it because you want to serve. But this is called service or charity or nonprofits, who still do have to generate money, by the way, it's just not the person they're serving giving them the money. It's outside donors that they're getting money from.

But my point is people don't usually go into the nonprofit sector thinking, I want to make tons of money. Not that you can't make some decent money there. But if you want to serve people, or you want to have a charity or nonprofit, I'm in. But do that because you want to do that. And now here's the most interesting part. The same people often that want to serve

underserved populations. I love this part of all of us, but people who have huge hearts for this, I especially just admire and cherish.

But the more money you make, those are the same people that often have a hard time saying, I want to make more money, right? Or they're ashamed of, they have judgment maybe of people that have too much money, et cetera. But here's the thing, the more money you make, the more money you have, the more service you can provide. Isn't that crazy to think about?

I'll just say in my little tiny world example of this, when I first started my business 10 years ago, and I was trying to figure out just how to pay the monthly fees I needed to pay to maintain a website and produce a podcast and have an email service provider and things like this, right? All that costs fees. So at first I was like, I just need to cover those fees. And then at some point I need to cover enough to run some ads to tell people that I exist and I needed to pay for some childcare to help me watch my kids so I could work. Like just the amount of money that it took to cover that was all I had.

So I couldn't afford to do a lot of service and charity work. I needed the time, any extra time I had needed to be spent in my business and getting it more profitable and I didn't have any extra money to give, right, to help out others. But as my business grew and became more profitable, now I have a team of people who I can pay because my business makes enough money to pay those people, which frees up some of my time, which means I can go out and serve more.

When people ask me to come and speak at something, if it fits within my schedule, I often will say yes. It's the most common thing I hear when I go speak at like a church event. I was just at a state youth thing in Rancho Cucamonga last weekend. Hi everyone who was there. That was so fun.

Anyway, people go, yeah, my friend was like, what? You got Jody Moore to come? How'd you get her to come? And she they'll say, I just asked. But guess what? If they would have asked me eight years ago, I would have

said, no, I don't have the money for gas to drive out Rancho Cucamonga. I don't have the time to put into it.

Now that I'm more profitable, I can give more. But again, when I created my business, it wasn't around who has the biggest problem or even what do I think is valuable. It is what are other people struggling with that they would be willing to pay money? People who have some money, a little bit of money that they could spend on my services and want this problem or challenge or entertainment or pleasure or goal, whatever it is, who has a little bit of money that they would be willing to spend to get that thing. That's how you make more money. Right?

I mean, think about also, for those of you that are members of the LDS Church, our church leaders spend so much time serving and giving. You look at our prophet and our apostles, our general authorities and our general young women's leaders and Relief Society leaders and all the leaders in our church are people with money for the most part.

They have at least enough if not a lot of money because they need to already have enough money in order to have the time and effort and energy to be able to put into serving in the church because the church doesn't pay maybe like stipends for some of them, but not much, right?

So it's not wrong to make money serving people, but you are going to have to do something. You're going to have to show up. You're going to have to put in effort. You're going to have to put in time. You're going to have to try a bunch of things that don't work in order to figure out what does work. You're going to have to make tons of “offers," which might be applying for jobs. It might be asking people if they want to take piano lessons with you or, offer literal offers to clients or customers if you have a business.

But yeah, it's going to take effort. Now make sure and be clear. And my guess is that none of you would actually probably do this, but I know where brains go sometimes, which is like, wait, you're saying I should do whatever it takes to make money. And that sounds dangerous because there are

people out there trying to take advantage of other people, like tricking them, robbing them, cheating them, scamming them to try to get to their money.

And if I tell myself I'm going to do whatever it takes to make money, isn't there a danger that I'm going to go down a path like that? And the answer is no, because we're not making money by taking advantage of others. We're making money by adding value to the world. So as long as you stay with that filter, would this add value to the world? And how do I know? Because the world will tell me, yeah, this is valuable. I would like it. If I'm adding value, then I'm not going to be taking advantage of people or robbing people or cheating people, et cetera. Okay, that's not what I'm talking about.

So this brings me to number three. You have to be willing to be creative. You're going to have to get creative about what it's going to be and how it's going to work and how it's going to fit into your life and how you're going to manage your family and what you could bring and what you could learn and how would we figure this all out? Yeah, you're going to have to get creative. And you're going to have to shift your head into abundance because that's where creativity thrives.

Creativity does not show up very much when we're in scarcity. I like to picture like different rooms in a house. Okay, and picture a big giant house and there's one room called abundance. What does it look like to you? To me it's like very well designed and beautiful and it's got like warm rich colors and a beautiful sparkly chandelier. It's called abundance in that room. It smells really good in there and there's like a quiet soft music playing in the background and it's just the right temperature. The sunlight's coming in through the window. Guess what else is in that room? Creativity, ideas.

Now there's another room right next door that's really cold and sterile. It's got that really bad fluorescent lighting that you see in certain stores that I won't name, but you know what I'm talking about. And it's dirty, it hasn't been cleaned in a while. And you can tell that whoever put the furniture in

there just didn't know what they were doing. And there's like a couch shoved up against the wall and a couple chairs in the corner and nothing goes together. And it's kind of stinky and cold.

It's cold in there. And it's just not very appealing. It's scarcity. It doesn't feel great in there. And that's not a place where great ideas and creativity likes to hang out. Like there's not much of anything in there except a bunch of people who are afraid. Okay? So creativity comes from abundance.

How do you get to abundance about money when your brain believes that there's not enough money because you've been stressed about money in the past, you haven't been able to pay for things that were really important in the past, you've struggled with money in the past. I get it, my friend, but listen, you have to remember that the reality of money is that a dollar bill that you trade for something that you value is not a dead dollar bill. It's a dollar bill that the person you traded it to can now trade to someone else for something that they value. And that dollar bill can be traded an infinite number of times.

This means I can create something valuable with my brain, something like a course or a workshop or a service I'm willing to provide or a solution to a problem. Or maybe you create something with your hands and with the materials that already exist in the earth that continue to grow and reproduce. And I take some of the materials and I turn them into something valuable that someone can do something with or food that someone can eat or an experience that someone wants. And then they give me money for that. And then I give that money to someone else for something that I value. And that can happen again an infinite number of times.

So we have to be the creators of the value and then the money follows where the value is. I think that's so fascinating to think about. That's the reality of how money works, right? We trade it for things that we value more than we value the money. Money is not a pie. If you think it's like a pie, that's a classic scarcity metaphor we use as a pie, right? Like there's only a

certain number of pieces of pie, then we all have to grab at it and elbow someone else in the face to get ours.

Scarcity is where the people who are robbing and cheating and taking advantage of others comes from, right? In that scarcity room we have dishonesty, we have lack of integrity.

In the abundance room we have truth and goodness and love and compassion and all the things that we want to be more of are available to us as we seek to make more money. Isn't that crazy to think about? If your brain has been thinking that money is for people who are greedy and bad? I want to just push back on that a little bit. I think lack of money is for the parts of us that are dark and greedy. There is more than enough. There's enough and to spare. That's what the scriptures say.

So number four. The fourth thing I want you to try is to think about the way you are with the outgoing money in your life. Money is a flow. It comes in and it goes out. And I'm not saying it has to happen in exact equal proportions. There might be times in your life when you have more money coming in and you're putting away or investing money. And then other times when there's less coming in and there's more going out. But it still is a flow, right?

We need to buy, we need money, I should say, to buy basic necessities and to survive in our lives. And sometimes maybe you spend it on excess. But as long as you have enough coming in to cover what's going out, then we're in good shape, right? So I want you to think about the flow side, the outgoing side. When you pay for things, do you pay from the room of scarcity or are you in the abundance room? Are you in a place of gratitude?

This was a big shift that happened for me years ago when I first started doing my own work on money as I started paying attention to people who had very abundant mindsets with money and had the kind of result that I wanted to have with money. So people that had money were very generous, very abundant with it.

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These people I noticed seem to be really open and generous and grateful when they paid for things. They weren't upset that they had to pay for it. They weren't super stingy and tight about things. Doesn't mean they weren't careful with their money, but they had a level of gratitude about, I'm so grateful that this thing that I value or this opportunity or this experience or this item or whatever it is, this electricity for my house, I'm so grateful that it's available.

Please take my money so that I can experience it and enjoy it. And as much as possible, I started shifting my brain away from like being mad that I have to pay taxes to the more taxes I pay, the more money I've made, that means. Something my dad always says right, don't be mad about paying a lot of taxes it means you made a lot of money.

So as much as possible work on paying with gratitude paying with generous be a generous buyer be a generous tipper be generous and grateful as you pay for things.

Another thing that my teacher Brooke Castillo used to say was, you know, because in the world of coaching, and this might be true in whatever industry you work in or whatever circles you live in, that it's really easy to start to trade things, right? Well, I'll coach you and you coach me, or I want to do your program and you do my program, we'll just call it a trade. And if you want to do that, that's fine.

But what I love that Brooke taught me was she's like, no, when you have friends who do similar work to you or there feels like a trade opportunity, she said, I always pay for their stuff and I offer them my stuff for free. And no, don't get me wrong. That doesn't mean you give away all your stuff to everyone for free. Now we're back to service and charity.

But if there's a situation that feels like a quid pro quo kind of trade, Brooke always errs on the side of generosity. Hey, I really like your program and I want to take it. Where do I sign up? Don't give me a deal. I want to pay full

price. And then she'll say, I noticed that you would be a good fit for this and for this reason, it feels like it makes sense that I want to give you this thing.

So it's just amazing what happens in your life when you shift into being more generous and more grateful both in your buying decisions and in what you're putting out.

Okay, so this brings me to number five. Focus on gratitude for what you have. Okay, this one I can't emphasize enough and this takes us right into Thanksgiving nicely, right? I remember, I think the best way to illustrate this is I want to tell you a story about years ago. I was coaching a girl.

This was in coach training where I used to teach coach training a little bit. So gosh, it must have been six, seven years ago. It's been a long time since I did that. But anyway, this beautiful student in the class, she had gone through college and so she had student loans and now she was going to start a coaching business and she was young and single and just feeling like kind of underwater with her money.

And she felt bad about this and she desperately wanted to pay off this debt and she wanted to get ahead financially. And I kept trying to show her all these things I'm teaching you today. I was coaching her through all of it. But also I kept trying to show her how abundant and rich her life is, how amazing it is that she even had the opportunity to take out student loans, how low the interest rate, actually no interest rate on them for a while, but at some point low interest in like, what a great deal that is and how many people don't even have access to that in their lives and how much she's gained through her education and the people she's met and her experience and her skills and her all the things.

I kept trying to show her the abundance of it and her brain just kept coming back with, yeah, but we have all this debt. How are we ever going to pay it off? And so first of all, you have to at some point make peace with not knowing how. You're going to know how as you dive in and try, but you're

not going to know how ahead of time. You're going to dive in and try and you're going to work on all the things I gave you today.

But finally what clicked with her was I said this, listen, you're going to be so rich as soon as you realize that you already are. And for some reason I could see the look on her face and she came back, I don't know, probably a year later and said that sentence changed everything. And I just want to leave you with that today. You are going to be so rich when you realize that you already are.

Thanks for joining me today. Have a beautiful, wonderful Thanksgiving and I'll see you next time. Bye-bye.

Oh wow, look at that. You made it to the end. Your time and attention is valuable, and I don’t take it lightly that you made it this far. In fact, it tells me you might be like me; insatiably curious about people and life and potential and connection. Maybe you have big dreams but a small budget and no time. You’re tired, but bored. You’re content, but dissatisfied. Sound familiar? Come to a free coaching call and see for yourself what’s possible: jodymoore.com/freecoaching to register. That’s jodymoore.com/freecoaching.