

## 539: Faith-Focused Finances with Danielle Thienel



### Full Episode Transcript

With Your Host

**Jody Moore**

[Better Than Happy](#) with Jody Moore

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You know, I've been fortunate to meet some pretty incredible people as I've grown my business, coached a lot of people, and worked with other coaches. And one of my most favorite people who I continue to connect with and reach out to, who I'm always pulling in to help me at live events and to do coaching in my business, is a woman I'm excited to introduce you to today. Her name is Danielle Thienel. When I got to know Danielle, I felt like she was my Catholic counterpart. She's an amazing coach. We have a lot in common, only two of which happen to be our love for our faith and our desire to help people with their mental and emotional health.

And one of the areas that Danielle is so gifted at is talking about how to have a faith-focused approach to your finances. And when Danielle and I started talking about this, I said, you have to come on my podcast and share it because a lot of people think that faith and money don't go together. They even think those things are in opposition. And Danielle and I both don't feel that way at all, and I'm so excited for you to hear what she has to say about why approaching your finances through the lens of your faith can create exactly what you want in your life.

Just a reminder that we are enrolling right now for Better than Busy, which is a five-day challenge that will be happening in January, right after the kids go back to school after the holidays. We will be mailing you my exclusive planner to your doorstep when you register so that you'll be all set up for the new year and all set up to learn how to get more done and feel less overwhelmed and be less busy. This is a one-time offer. I will not be teaching this again for quite a while. So if you want my planner and you want to learn my system for getting a lot done and still taking naps, head to [JodyMoore.com/busy](https://JodyMoore.com/busy) and join me for Better than Busy. Again, [JodyMoore.com/busy](https://JodyMoore.com/busy).

So, Danielle Thienel is a certified life coach through The Life Coach School and a certified faith-based coach through Jody Moore. In her seventh year of coaching, she helps overwhelmed Catholic and Christian women create more peace, balance, and joy in their motherhoods by combining proven

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life coaching tools with a spiritual lens. Danielle is the author of several books, including her latest, *Divine Abundance: Unlocking God's Prosperity Through Faith-Focused Finances*. And she is also the host of *The Peaceful Mind* podcast for busy moms. Let's take it away

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](https://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](https://JodyMoore.com/freecoaching). I'll see you there.

Jody Moore: All right, I am so excited to introduce you to one of my favorite people in the world. Maybe I'm biased because I've known her for a while, and she's a coach, and she has a brilliant business, and she also does some coaching for me at times. But even before all of that, I was a big fan of Miss Danielle Thienel. Say hi, Danielle.

Danielle Thienel: Ditto. A big fan of yours too, Jody. Thank you so much for having me on the podcast again.

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Jody Moore: Yeah. Okay, Danielle, why don't you tell people first of all, before we have you introduce yourself, I want you to give us a little bit of an intro as to what we're going to learn today in this episode. Why everybody should listen up. Yeah, set it up for us. Would you?

Danielle Thienel: Yeah. Today we're going to talk about the subject of our finances, also money, prosperity, wealth. I use those words kind of interchangeable. Usually when we just go straight to money, that is kind of gets the picture. In the way I operate in the world is I try to connect all things with my faith, spirituality. So I come from a spiritual lens because I find that I get the best results in my life when I do. So I think that out there in society that money is often looked at secularly, and I'm going to offer a different way to feel better, to lessen any kind of stress, worry that you have around finances, wealth, prosperity, money, by inviting everyone to bring a spiritual lens and a faith perspective to the subject of money.

Jody Moore: And when Danielle and I talked about this topic, what I am so excited about is many of us, and Danielle will just, I'll let you say whatever you want to introduce yourself, but Danielle is Catholic, right? And so she has her faith tradition, which has lots of overlap with mine in the LDS church, but we have some differences, right? So this isn't so much about religion and faith necessarily, but about a spiritual and sort of divine connection and relationship with money.

And I think a lot of times, many of us think that those two things are in opposition, that if we're spiritually minded and we're all about serving God and being Christ-like, then we don't care about money, and we don't try to make money. Like, I think we all agree, we need money to live off of, but only a certain amount, right? And then beyond that, it becomes evil or whatever's the opposite of spirituality. And I just don't happen to believe that's true. And I know you don't either, Danielle. And so I was like, yes, let's talk about that. Let's dive into that. I want to hear your thoughts on this. I have lots of thoughts to share as well, and we just want to offer a

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perspective to people to consider when it comes to their relationship with God and money.

Let's dive in. I'll ask you some questions, but you just take this in any direction that you want to. Money, wealth, et cetera, brings up so many emotions for people, right? It's one of those topics that is hard to bring up without emotions of one kind or another, often stress, worry, guilt, et cetera. Can you talk to us a little bit about why you think that is and how is that impacting our lives?

Danielle Thienel: Yeah. So I want to acknowledge that my belief system is that money and this subject is one of the most emotionally charged subjects. As I'm coaching and working with clients, I help with many areas in life, you know, relationships, your emotional well-being, time management, your spiritual well-being, physical health, and your career/business. And what I have found is that the subject of money is a thread through all of these.

And if I'm helping somebody create, you know, help them move towards results in goals in all of these life areas, it's been so interesting over the years to find out that where a lot of the rooted, heavy, you're right, emotional, you've mentioned a few. I'll add fear, panic, burden, shame on top of it. That is kind of the either heavy purse or ball and chain kind of metaphor that in order to get to your goals in all these other subjects, I have found that this subject of money and these heavy emotions are going to keep you from making progress in all of those. So that's why I like to address that kind of foundationally. I think that it stems from, again, the belief system that you acquired growing up, what was around you. It just became really solid, and usually they led towards these heavy, more negative emotions.

Jody Moore: So were you raised with the same mindset about money that you have today, or did you adopt a new one? Tell us.

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Danielle Thienel: Well, I love, yeah, I love to explain this. Some people might be familiar with there is a book that was out there that was called Rich Dad, Poor Dad by Robert Kiyosaki. I'm able to explain my childhood in relation to that book because though I didn't have a rich dad, poor dad, I have what I call a worrying mom and a very trusting dad. Okay? So I saw that I had the exact opposite. So for instance, a couple, you know, just examples, I remember wanting to go to the movies. I went to my mom. I had actually already seen this movie in the movie theater like two weeks before, but my best friend was going again. And I, when I went to go ask for the money, you know, it was, I was met with an immediate resistance of, isn't that wasteful? And you've already gone, and why do you have to spend it again?

I also remember coming home from when my parents must have met, my dad was retiring with some kind of financial advisor. My mom came home in tears because she had found out how much taxes were coming out of some sort of amount that was going on. She was just always questioning when I wanted to go somewhere that cost a lot of money. She was always like, oh, I don't know, that's a lot. As a kid, I felt this like, maybe couldn't have named it, but felt it in my body.

Then I had my dad, who actually grew up, I would say, a lot more poor than my mom did. He was one of twelve kids, a big, large family. And when I would go to him for things, it was a whole different feeling that I acquired. It was literally like, it was either like, yes, sure, you know, get into my wallet or, you know, grab it from here. Or he was like, that sounds like fun. Or I remember there was something large, he was like, you know, we'll figure it out. Like, it was just a whole different sense. So I feel like I grew up and I just, as I, you know, went on to my own, I made a conscious decision that I liked dad's viewpoint more than I liked mom's viewpoint. Or she showed me what I didn't want to think and feel about money.

But it is, again, it's later as I'm maturing and growing in my faith, it is like I mentioned earlier, I loved the areas that I brought the Lord into in

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relationship to. And when I had more satisfaction in my life outcomes because of that, it was literally kind of, I wouldn't say a light bulb moment, but it sort of grew over time to be like, and here is divine intelligence that created a universe with countless stars. He created our amazing systems in our bodies and He ensures the sun rises every day. Why wouldn't I want to have Him part of the finances, the money part as well?

Jody Moore: Okay, I want to unpack all of that, but before that, I want to just touch on and kind of highlight something you have said here in this story of your mom's mindset, your dad's mindset. That's so brilliant in, and good on you for recognizing it at, it sounds like a pretty young age, that your mom and dad shared their money, it sounds like, right?

Danielle Thienel: They did.

Jody Moore: So we're talking about the same financial situation, and one person feeling worried, and what we might label scarcity, right? And another person feeling it sounds like much more abundant and trusting about their money. Now, what do you say to the person, Danielle, because this is the question I get a lot. I'd love to hear your answer. If I think like Danielle's dad, right? Sure, go ahead. Here's some money, go to the movie again, or we'll figure it out or whatever. That feels unwise sometimes. That feels like your dad was, what if he was spending too much money? Like, aren't we going to run out of money with that mindset? And isn't that dangerous? So how would you answer that?

Danielle Thienel: I might not have realized it at the time, but I only can answer things now when I know what I've learned through coaching about how our thoughts are what impact our feelings and emotions, not those circumstances. So I would literally be what I do with, you know, all my clients and myself on the regular basis, I stop and I say, now wait a minute, how am I feeling right now? And then I go to pull out the facts. So I literally will say, what are the actual circumstances?

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Because let's just say my mom would do that. It would be, you know, back in the day, if she did stop to say like, is that true? Like, is it okay to go to the movies twice? Like, do I have the money to share it? Do I want to have the money to share it? Is this going to take away from anything I need now? Or, you know, when you just mentioned the thought looking at my dad's words and saying they're unwise, that's just what I need to point out is that that's just one optional way to look at it. And if we kind of contradicted it and said, but how is it wise for him to think that way? Does that make sense?

Jody Moore: Yeah. Yeah, and I think too that we can make wise decisions with our money in terms of what we spend it on or where whether or not we invest and things like that. We can execute whatever money strategies we want to. We are generally, I've found, more effective at doing those things from abundance and trust than from worry, fear, and scarcity. So I just don't think it's true that if I choose to think like, for example, one of the things your dad said, we'll figure it out. If I choose to think we'll figure it out, am I just going to run out and start charging up credit card debt and spending money I don't have? No, actually, that's, that kind of behavior tends to come from fear and scarcity. Right? Because we're trying to escape that negative emotion. Versus, we'll figure it out doesn't mean necessarily, and I don't know your dad's situation, but it doesn't mean necessarily that he's out there just racking up unnecessary debt. It means you don't have to feel panicked and freaked out to create what you want in the end.

Danielle Thienel: Exactly. And you, you brought up a beautiful segue for where I want to show you that if you are coming from a more faith-focused way to think about and feel about your finances, this is where you would see that in dad's situation, when you pause and say, wait a minute, this is where you want to bring God into the relationship of what's going on right now in that situation. When you say we're going to figure it out, no, you don't run out and spend. You actually stop and pause and say, what is, you know, God's view of this situation? What do the scriptures tell us about this, you know, situation? Like if it was about a big purchase or loaning money

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or if it was about, you know, something in your budget. Like, do you have this in your budget?

This is when you pause and bring your faith into the situation. I see it more like, if it's linear, you're literally just thinking about what's going on in your finances and what you're met with your finances as yourself and then the money situation. And I want to offer that when you have more of the triangle as the relationship, and it's yourself and the money and the situation, but now bring God into it. Bring what He tells us, you know, match it up with the beliefs, you know, the do not worry, do not be anxious is one of the most repeated phrases in the Bible. And it doesn't mean just when you're worried about your kids.

But it's really like, can you have a shift from just the tangible kind of numbers of money? And I'm asking it to go more of a divine way. We all have a relationship with finances. We all, you know, just like we would have a relationship with our, you know, spouses or friends where you feel like you're either connected to it, you either like it, you're friends with it. If you would just personify money for a moment, you know, are you mean to it? Are you like thinking it's never around? Are you mad at it?

Jody Moore: Not enough.

Danielle Thienel: It's right, exactly. But if the relationship is now including God...

Jody Moore: I'm intrigued when you say bring God into it and include God. Can you give me some concrete examples of what that looks like? How do you do that?

Danielle Thienel: Yeah. Well, first of all, it is in that pause and not the hurry, like in the situations, like, you know, for me, when it comes to faith, if anything feels like rushed or panicked, this is not how Christ operated when He was here. So we want to look to be thoughtful, slow, unhurried, prayerful, right? Just that pause when you have some kind of money stress

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or just feeling lack, constricted. That should be a signal, right? How you're feeling.

So it may literally be a prayer. Like, it may be, okay, I'm not feeling great about this now, or I'm not seeing an answer, and you going into there. And once we've done that, you know, we've asked and we will receive, what can, how what would it look like to move forward in where what faith tells us, to trust, to have mercy and grace on yourself, like in the decision you made or the decision you're going to. You know, drawing from your faith and your wisdom, whatever that would be, that would tell you the direction you would move forward. So this is kind of like how it tangibly would look like. It is thankfulness, gratitude, a hundred percent is you can't have faith focused finances and you can't create more divine abundance with that without that key ingredient.

Jody Moore: So slow down, be prayerful, try and apply the principles of your faith, you're saying, go turn to scripture, things like that.

Danielle Thienel: Yeah.

Jody Moore: It's just reminding me of a thought I had just over the weekend that might be relevant here because when you talk about gratitude and abundance and all of that. I was listening to an interview with Arthur Brooks, who I am a big fan of. He's brilliant. He's a professor at Harvard and he teaches on happiness and speaks a lot. And anyway, but he said that, I'm trying to remember the word he used, if it was satisfaction or happiness or something like that, is equivalent to your wants divided by your haves. So what he was saying was, if you want a lot more than you have, you're going to be unhappy, unsatisfied. But if you want, you know, relative to what you already have, you're going to be more happy, more satisfied.

And so he was like, so most people are out there trying to have more, trying to get more. And what he recommends is that you just lower your wants a little bit, right? Decrease how much you want. Like, detach from

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wanting things that you don't have or whatever. Which I think is an interesting way to think about. I think there's a lot of value in that. But what I felt like was missing from it is wanting what you already have.

Danielle Thienel: I call that use what you have, grow contentment for what you have, be thankful, see the blessings for what you have, but also trust God for the increase.

Jody Moore: Yes, because I think it's hard for us to wrap our heads around, but I think our healthiest state is gratitude for what we have and desire for more.

Danielle Thienel: Exactly.

Jody Moore: And I don't know, because like you look at the Buddhist monks or whatever and they're all about detachment and not like they teach that wanting is really not useful. It's not peaceful. But I don't know that I agree with that because you even, let's go take it back to a spiritual realm like you're talking about. And in the Bible, in Genesis chapter one, first thing we read about is God creating the earth. And I love how He describes the six days of creation and it's, and at the end of every day, it's God created whatever it was, he separated the heavens from the earth and whatever, and He describes it. And then it says, and He looked at it and He said, it was good. He saw that it was good. And then the next day, He goes on and creates more. And for six days, right? And I was like, He looks at it and appreciates it and sees that it's good, and then He wants to create more.

Danielle Thienel: Yes.

Jody Moore: And we're told in that same chapter that we're created in his image.

Danielle Thienel: We're creative beings now.

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Jody Moore: So I think that's the idea, is that you create or achieve and you look at it and go, that's good. And I'm so appreciative of that. And then you want for more, or you create, you go do more. I think that's actually ideal.

Danielle Thienel: I'm so aligned with that. I really am, because you know, and that is spiritual, right? The contentment in it and again, being so gratitude. I know that that word is thrown around a lot.

Jody Moore: I think it's still a good one. Yeah. Not a bad thing.

Danielle Thienel: A hundred percent, absolutely. You will find that you, when you are thanking for whatever it is that you have right now in your finances, all the things that you have in your life, you will that is definitely an ingredient that you are having a kind of faith-focused divine abundant way of creating more later, having more created for you, because you've stopped and acknowledged, and what do we, how do we feel when we are adding up our lists of all the amazing things that we have? Then we feel good. And when we feel good, this is what in all subjects, but even in just money in particular, this is how I see it, that I feel like that now the currency is open for that value exchange to come into me.

And then when I start to get worried and stressed and kind of feel lack and constricted about something, I just visualize that I have a wall has gone up. I've just immediately cut myself off from that currency of receiving. But yeah, we're creative beings. So as soon as we do hit a certain level, right, like goals of any kind, even, you know, financial, we're always going to, we're made to then say, what's next?

Jody Moore: Yeah, and I think part of that is just what we might call desire, whether it's I want to see what I could do or what I could see what's possible or I want to have more money. And the truth is none of us actually even just want money. We want money because of what we think it will provide for us, because of things we want to buy or a feeling of security or a freedom or an experience or something that we create for our children. Like that's what we want - what we believe money can do in our lives.

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Danielle Thienel: Yeah.

Jody Moore: And so that's what we really are desiring is security, experiences, freedom and flexibility, resources, right, tools to provide solutions to problems. That's what we really want. And all of that is healthy and good.

Danielle Thienel: Yes. And what and then you want to just be on to yourself because though all the things you just mentioned when you want and when we have them, we're feeling good about that. So when you recognize that you don't have what you want, the amount you have, or you don't like the debt that's there, or you have a bill that came in and all of a sudden you're just feeling panicked. This is the time when you want to, again, stop and get clear and bring what I'm asking, bring the divine part into it so that you can because God wants us to be abundant. He wants that for all of us. And then if we have those, you know, parts of our belief system that are making us feel guilty or shamed or, you know, fear about and not trusting and don't feel peace about it. That is where you want to, you know, stop and say, what's going on here? Or, you know, get coaching about it.

Jody Moore: Yeah. It's interesting. Can we talk for just a minute about saving versus earning? Because if I want more money in my life, right, I can do a better job of saving money, cutting down expenses, finding a good deal, spending less, which is again, not, I think there's nothing wrong with that strategy. I just find that it doesn't get people very much more when it comes to like you can only, you're not going to save your way into wealth, I don't think. You're not going to coupon clip your way into wealth, right?

You might it might be useful and necessary at times for people, but it's not a wealth strategy versus earning more either earning more and or doing something more with what you have investing, making more money. And for some reason, I feel like people are more prone to saving strategies, right? Like if there's, you know, a card you can sign up for and get then a discount or I don't know, whatever strategies are out there nowadays. I'm not even talking about a credit card. I'm just talking about like, sign up for

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this thing and get 10% off your order or whatever. It seems like such a no-brainer. And okay, why wouldn't I do that? And again, nothing wrong with doing it.

I'm just saying all of those little things that we do to try to like, even just, I don't know, I watch sometimes people going out of their way to get to the grocery store that costs less. And there's a time for that strategy. But I think that all of that is coming from, I shouldn't say all of it, but at times for people, it's coming from scarcity. And sometimes I want to be like, look, you're brilliant. You have this amazing business. If you put your time and energy into instead of like figuring out how to cut a little, shave a little bit off your grocery budget, if you put that strategy, that mindset, that time, that energy into serving your clients better, getting them better results, you would make so much more financial progress than the little bit of saving that you're trying to do.

Danielle Thienel: Yeah, what we know is what's behind the coupon cutting is coming from the thought, oh no, I don't have enough. I'm worried that we, you know, what's going to happen in the future. And so we know that then any action you're taking of trying to redo your budget or find problem solve or clarity is coming from the scarcity and the fear and the worry, which is never going to bring you to a more positive result. You might, you might be thinking, oh, this is like logically what I've been taught, right? If you want more money, you cut back and you save. But you must check in, first of all, I don't think at that point there's a pause and you're not going to what I'm offering. Is this true? What does Jesus say about this, right? Like I know in Matthew, he takes care of the birds. Why will he not take care of you? So, right, so you're over here, you know, like going to the lack.

One of the strategies, one of the habits I would like people to build into is to keep your standards high. Right? And not look for where you can cut. But first, get to that that place of calm first, that place of being grounded. And I think that nothing grounds us more than going to what our faith tells us about this. Oh, he tells me I'm going to be fine. He's going to take care of

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me. Right? He's got a place, you know, he feeds the birds, they don't worry about it. They have somewhere to sleep at night. And you're right, looking to cut it is always going to come from scarcity. There's one thing about being mindful and maybe even bringing Jody Moore-esque of have making it fun, and then we can grow in prosperity.

I remember when my husband transitioned from a corporate job to a startup company, and we could have gone into, oh my goodness, we're getting slashed salary. I remember us being very prayerful with the decision to move for the job and also saying that, you know, that God will take care of us, light our path. And then we got creative. We're like, instead of cut, how can we keep the standards we have? So, for instance, we vacationed every year. We said, well, who do we know who has a place? And then we asked them, and then we were able to keep our vacation up. We didn't come from, oh no, we got to cut that out. We have to save money. I hope that sort of kind of addresses what you say.

Jody Moore: It does. And what I like about what you're saying is it goes back to Gay Hendricks's work in *The Big Leap*, where he talks about us having this thermostat when it, he even talks about it with money, right? Of like how much money and what is my lifestyle? And it's like a thermostat where if it gets too hot, the air comes on to bring you back to the 70 degrees you set it at. And if it gets too cold, the heat comes on, meaning when we have a big change, right? Like you talked about your husband leaving his job to start this business, and we have a big financial change. And if you keep your thermostat at this is how we like to live our life, then you'll kick on the heat, right? Which is you going, wait, who do we know that has a place we can borrow so that you don't lower your thermostat of how much money you live off of you have, you live off of.

Now, unfortunately, we do this at our detriment as well, where when we somehow come across more money than we think that we should have or just are used to having, then we turn the air conditioning on. We overspend or we do this kind of self-sabotage thing until we come back down to our

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base level. So what I love about what you're saying, Danielle, is that if we really soak in what we believe in our faith traditions about abundance and there's a scripture in our tradition that says there is enough and to spare. And that God has given us more than enough for everybody and will continue to provide.

And like you said, Jesus, you know, turned the loaves and fishes into enough to feed the multitude. And we just have like so many examples of it that we can't logically explain. And if we truly believe in that, we are allowed and can and should be believing that in our own lives. Now, I want to also just ask some questions I think might be on listeners' minds, which is if I just trust, Danielle, like, okay, the Lord will provide for me, He provided for the birds, He will provide for me, right? I believe in all these things. How is that, how does that not turn into like sort of what we saw in The Secret, which is I just trust that the universe, they would call it the universe, right?

It's all right for me. And I sit on my couch and wait for checks to show up in my mailbox. And there was a lot of pushback on that because it made people stop working, stop trying and maybe then be irresponsible. So where's the line there?

Danielle Thienel: Well, the way I see it, and I get this a lot, right? When I work with Christian women and, you know, I'm always, yes, the very first step we want to go to, right, is to prayer. But what happens is we need another part of that formula, and that is our own personal action here on earth. Okay? And that's what I find maybe with The Secret, like you said, you just have all these affirmations and you sit on the couch and wait for the checks to come. But it's missing the action piece.

And that is where when you combine finances in a divine way, when you marry it with your faith, we have been given direction on what to do and what not to do. And ultimately, you can, like when I created the course I have on finances, I literally started with Googling, what does the Bible say about debt? What does the Bible say about abundance, right? So I could gather from the instruction book of all instruction books, okay? And the

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theme is that the trusting part requires action of us so that we can learn what works, what doesn't, what feels good, right?

Does it bring us peace? We're going to think that it's divine, right? That kind of emotion is combined. If it doesn't, if it brings us the worry, that's our indicator that we're not on the track. So I guess my answer to your question is literally, I see that, you know, we're not going to be able to hear him speak to us from a burning bush. We're not going to pray and get an answer in the mailbox. It says, oh, for your prayer you were asking, here's the answer.

Jody Moore: Or here's the check. I feel like people just are like, I want just want the money in my account to show up or something. And I don't know, this was a shift I made years ago that has helped me a lot is I stopped praying, like because I do believe God is capable of miracles and I think he will perform miracles in my life. But what I made that mean originally was, great. So I'm going to ask him to control this thing that's completely outside of my - can you make it not rain tomorrow? Can you make this person not be sick anymore who I love? Can you help me get the money that I need for this thing, right? It was sort of like a, I'm going to sit back here, God, and be and just wait for you to perform this miracle.

But what I decided years ago was, wait a second, we are his hands. Right? Is what one of the things we teach in my faith tradition, I'm sure in yours as well, right? We're God's hands here on earth. So how He performs his miracles usually is through us or another person. And so I stopped trying to pray away things that are maybe not in my jurisdiction to decide, and started praying for Him to change me. Like, help me become the person who is capable of solving this problem. Help me know what to do, help me know how to feel about this, help me feel how I want to feel about it, help me take action that would be aligned with thy will, that will serve people. And many of the things often are going to result in abundance for me and blessings for me and my family. But I'm praying that He will use me to

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create what I want for others, but also for myself, instead of I'm waiting for it to appear.

Danielle Thienel: So I want to just say, yes, exactly, but this is what I know is true. You're not just doing that and then not thinking about it, not trying anything, not moving forward, not making a decision that that you feel like is divine led. Like you've got to decide. You're initially starting there, which again, you're bringing your faith into the process, but then you're taking action on it. You might not have again, crystal clear, had the answer, but you're trusting that you will be divinely led and then you've got to just decide, pick, choose, move forward. Right?

Jody Moore: Yes. And I find that for me and probably most people, that clarity comes, like God answers me as I take actions and try things. So sometimes I go, I try things and realize that's not the right way actually. And that I feel like I receive answers to prayers through feelings and impressions of like, no, don't go that way. And other times the clarity comes as I take action and it's not always like a divine like, oh yes, that's the right thing. It's just like, this feels okay. I'm going to keep going this way. But sometimes it's an idea that comes to me, sometimes it's something somebody else says, but I do think it's God using us or we're accessing divinity, I should say, to become who we need to become to figure out the money situation in our lives.

Danielle Thienel: Exactly. Yes. Yeah.

Jody Moore: Yeah, it's so powerful when you do it too, and it's so fun and it's so unexpected. It happens in ways for me anyway that I never would have guessed. And even if we take this outside of money, you know, we look at like just how our country is struggling and politics and contention and, you know, division and whatever. And I don't think there's anything wrong with praying for our country, but I try to make most of my prayers be, help me know how I can contribute to solutions in my country.

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Help me bring peace and love and unity first for myself in my own heart. Help me to be a peacemaker. And that's enough work alone right there. But then if there's anything I can do, you know, as a coach especially, how can I teach and support and uplift other people to become peacemakers rather than just like, please God, heal our country. It's like, help me, use me and also change my heart in the ways that needs to be changed.

Danielle Thienel: Yes. I've worded it in the way, help me be a channel for your peace. But then once I ask that, then I'm getting to work connecting with people, asking if they would like my help and then, you know, showing up and helping them. So, and then in that you can see, oh, this is where I'm taking action on that piece. It's a combo, right?

Jody Moore: Yeah. That's good.

Danielle Thienel: I want to bring some more clarity into how you can be saying, yes, I'm creating divine abundance for myself. Or I am, I'm somebody who uses faith focused finances to grow my prosperity. And also, this is how I lessen my money stress. Notice how I didn't say this is how I eradicate, get rid of, never have stress or overwhelm over money again. I mean, we're all humans. We've got these built-in belief systems, lower brains, all of that. But I have discovered, and I want to offer listeners that there are some habits you might be doing right now. And if you want to now navigate over into a more faith-focused finance person and have less money stress that you might want to stop or lessen these habits that you're doing now. I wanted to bring it to your attention, okay?

And so the first one is moving from what I talked about earlier, that more linear, self-centered, just self and money as opposed to what I call God's supply centered, that triangle where you're bringing Him in, where you're thinking things like He has an infinite supply. Like the whole more than enough that you're talking about, and that when you are doing things like checking out at the store and you're handing over your credit card, if you have God-centered habits, you're literally going, thank you for having this credit on my credit card to buy this today. This is awesome. I love these

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clothes. Thank you, God. There's that, you know, kind of gratitude. But it's just a, it's like, have you built in habits to take your mind to, this is His, I'm just a steward of this money.

Jody Moore: I find that helped me a lot when I started doing that with paying bills. Like, oh my gosh, I got to pay the electricity is so much. Why is it so much? And it's not very like buying clothes, I'm getting the dopamine hit of getting new clothes, so it's easier for me to do. But when I'm paying a bill that's just like, oh man, this is so expensive. And so I started doing that years ago with my bills. Like, I'm so glad I have electricity. What a world. I'm so delighted that I can pay this bill and I want the electricity, so I'm going to pay it. I'm going to stop complaining about how much it costs because I would pay double if they shut it off. I'd be like, please turn it on. I'll give you more money.

Danielle Thienel: And you want to be like, and look, here's another month of my life where the money is here to pay for my electricity. You know, you just - so if you are in kind of like that self-centered habit, which leads to scarcity, you would be thinking something like, I must figure this out alone, or no one else can help me solve this. Whereas you're if you're in a God's supplied centered habit, you would be saying something like, He's my ultimate provider. And then I'm open to His guidance in this decision, whether I should buy this or not. That's kind of - so that habit.

The second habit that I'm offering that you can have more divine abundance if you stop is discouragement. Can you notice that you're discouraged often or when you are in discouragement, can this be where you go to more perseverance in your faith. So it would be like, nothing ever works out for me, or you know, I never have enough money in the account, where you then are like, okay, this is an opportunity to trust in God's provision. Okay, but are you someone who's listening who says, I'm very often discouraged in my finances? This would be a signal that perhaps you're not bringing God into the relationship and that you can be, and that

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you might be feeling, and that there's a different way that you could be thinking about it.

Okay, this one's probably the a major one that I want to drive home. And that is criticism, which is a habit we get into. Okay? Whether we criticize, again, like I was saying, we criticize our bank account, we criticize our jobs, we criticize taxes and the government, and we criticize the rich, and we criticize the poor, and we criticize like you have to be super careful that whenever you're in criticism of finances, wealth, prosperity things, you are immediately actually just hurting yourself and cutting yourself off from it.

Jody Moore: Is it judgment? Is it kind of the same?

Danielle Thienel: Totally. And you're not in divine abundance that way. Like everyone else seems to handle money better than me, is a criticism. You're like criticizing yourself, right? Yeah. And you can say something like, I can focus and move forward with my finances without having to look to others, like what's going on in their lives, right? Or everybody's financial path is unique. Would be like the non-criticizing way to.

Jody Moore: So it's kind of it's dropping shame, I hear you saying, or guilt. Self-judgment. I had to do again, that work years ago too when I first found coaching because I was constantly like, what's the matter with me? Why do I just keep spending money? And I had to go, you know what, I could have saved this money, but instead I bought these clothes. And I I just kind of neutralized it. Instead of judging, going, I shouldn't be doing this or I should be doing that. I was just like, this is what I did. And now I have these cute clothes. And it like I wasn't making decisions about what I was going to keep doing in the future. I just had to stop the judgment. It's hard to do, though.

Danielle Thienel: It is. But this is how I do it in a faith-focused way.

Jody Moore: Yeah, tell me that part.

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Danielle Thienel: Is I, so for instance, let's say you're feeling shame about, you know, purchase you made and everything. I would, I literally go to, okay, let's say I'm sitting on a park bench next to Christ. What is He telling me about it? Is He going, geez, Danielle, like, you did it again. You spent more money. Can you have no control? Can you stop? Like, this should have gone to the poor. Like I don't know what. Like, no, that's where I bring faith in because I would be like, He would be pouring mercy, grace, He would be saying, oh, how very human of you. He would say this has nothing to do with whether I love you or not. And from that place, if I went to hear those words, I could maybe feel a little bit more better about myself and empowered. And then I would have be like, now what do I want to do about this purchase or when do I want to pay it?

Jody Moore: So good. I love it. I love it.

Danielle Thienel: Okay, the last two of these habits that I want to offer that you can move towards more divine abundance is to be on to yourself if you are in scarcity about giving, about being generous. If you are thinking something like, if I give, I won't have enough left for myself. If you're thinking something like, I need to save everything I can just in case, this is sort of like, like a hoarding kind of, you know, it's coming out of scarcity. You are not in divine abundance. You are not focusing your finances faith in a faith focused way. And therefore, building your money stress and not relieving it.

There are tons of places, again, Google it in where our faith tells us about giving, about tithing, about, you know, generosity. And obviously, what does how does it make us feel when we're generous? We want to hone in on that. So this is where you want to be like giving more opens up doors and blessings for myself, right? Or that God multiplies what I give. Like He sees it. He's going to pay me back a hundredfold. He has an infinite supply. So do we have any kind of challenges and issues and resistance around giving? Okay, good to know. And maybe you want to, you know, unwind that a little bit, and that would help you move more into divine abundance.

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Jody Moore: Yeah, that's so good. And it really does genuinely, all of these things kind of line you up to receive, right? As you're abundant about giving, you're lined up to also receive and, yeah.

Danielle Thienel: It's like I say like, like test it out. It's like God's like, oh yeah, you think you can outgive me? Like, bring it. Like a little game. Bring it. And just even see it does it doesn't have to feel a hundred percent wonderful while you're doing it. You could have a little bit of residual, oh no, you know. If you just try it and then watch what happens. Like, you can always go back to hoarding your money and not being generous. You know, we have to test it out.

Jody Moore: Love it.

Danielle Thienel: The last one we touched on it. If you are someone, and I'm going to take it to the extreme. If you're someone who thinks that, yeah, I'm pretty I'm grateful. Like, I'm pretty I think about the things that I have around. I want to say more. Moving from ingratitude or being unconscious or not being deliberate about gratitude and moving into an extreme thankfulness for all the things you have and don't have, like, you know, that is going to move you into divine abundance and relieve your money stress and create more prosperity for yourself.

Jody Moore: Love that. More gratitude, more abundance, more recognition.

Danielle Thienel: I think when you're in that fear-based, you are thinking about earthly things about how we think the earth like gives, you know, meaning like give your money and then your wallet's empty and you have less. Right? It doesn't work that way when you are bringing it into heavenly realms, heavenly thinking.

Jody Moore: That's so good. I want to leave one final thought for people and then, well, I have a final thought. I'd love any final thoughts you have, and then I know you have an awesome gift for everyone too to give them. But for anybody thinking this sounds hard, my guess is that everybody listening to this has some area of your life where you are already doing this.

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You're already doing what Danielle's describing of getting to gratitude, abundance, and maybe there's even a spiritual component. And then creating even more of what you want.

So for example, when I'm a lot of, you know, I coach a lot of entrepreneurs. And so this money stuff comes up a lot and scarcity. And it's interesting because a lot of them are health coaches. And I'll say, okay, so if your client is approaching, let's say, their body, the way you're approaching money, and they're saying to you, no, if I love my body and I appreciate my body and I acknowledge how great it is and how amazing it is, and maybe even I think it's beautiful, then I'm never going to lose these 25 pounds I need to lose, or I'm just going to keep eating crap forever. What would you say to that person?

And so for a health coach, they're like, I would say that's ridiculous. Like, the way to get healthy is to love your body, right? So maybe you can relate somebody listening to this right now. If you can't do it with money, can you do it with your health? Maybe you're like, no, I can't do it with my health either. Okay, then, but I guarantee there is some area of your life where you're doing it. Maybe you're a very patient mother and you're able to love your child and from there, parent them, whether that be disciplining or teaching or guiding or encouraging them to grow, to try a sport, to, you know, overcome trials. Are you able to love your child and serve them? And do you recognize that loving them makes you a better parent?

So like, look for an area of your life where you already do it more naturally, and then bring that mindset into your money because it really does work the same in all these areas of our lives, right? And and like you said, putting the faith in God, like turning a lot of it over to him and his divine plan and trusting in the abundance that Christ offers us. Like, wherever you can do that, now bring it to your money, right?

Danielle Thienel: Yes, there's nothing more to add. You exactly said what I, you know, pointed to at the beginning that again, what is working for you in one area where you feel good about your faith and where you are

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connected and bringing relationship with Christ, I'm offering it's not by many people often thought in the subject of money. It applies exactly there. And your belief system, your thoughts, you know, how you feel about the subject of money is absolutely important, just like it is in all of the other areas. So if you're not feeling great about it, this is a, I'm offering an option and for me, it's easiest to feel better when I take it to what my church teachings tell me, what the Bible tells me, when I bring consciously bring God into what he would say if we were sitting next to each other. That's how I always feel better and that's the whole point.

Jody Moore: So good. Yeah. So tell us, Danielle, where people can find you and what, I know you have an awesome tool for us too.

Danielle Thienel: Yeah. Right. So people can find more about me and my work at my website, which is my DanielleThienel.com, on Instagram at Danielle Thienel Coaching.

Jody Moore: I'm going to spell it for them. Danielle's is Danielle with two L's, D-A-N-I-E-L-L-E. And then Thienel is T-H-I-E-N-E-L. Yes. DanielleThienel.com And Danielle Thienel Coaching on Instagram. And you coach, tell us who you coach typically.

Danielle Thienel: Yeah. Overwhelmed Christian women, moms who just - they want more joy, they want more balance in their motherhoods. They're like, we want this, you know, we wanted to be a mom so bad. And now we're overwhelmed, not showing up the way we want to. And there is, you know, God meant us to enjoy this wonderful role. And so that's who I focus helping you have more joy and peace in your motherhood. Yeah.

Jody Moore: Yeah, I feel like you're like the Catholic version of me. Right? Danielle's like my Catholic twin. It's probably why I liked you so much. And then for anybody and everybody that wants more help with their money.

Danielle Thienel: Yeah. So for all listeners today, last year, again, what I do is I, when I find out where my people are challenged, and I told you all the areas where there's a challenge, I then create a resource for it, right? I

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started out where I've done this a couple times now where I create a course where I've already kind of curated the outline, the process, and then printouts and questions and kind of workbook things that go with it. So I created the faith-focused finance course to provide that kind of self-study guide for people to feel better about the subject of money. And then this past year, it came out just last month, I turned that course into a book because I know that some people like to watch videos and some people like to read a book on their couch. And so that one's called Divine Abundance.

And in there, I talk about some of the things we talked about today, but I want to offer everyone those five habits that I said to help stop to move from money stress to God's abundance. I have given an opportunity for you all to get a cheat sheet where I've curated already what the thinking you might be having that is in those criticism, you know, self-centered and kind of ingratitude, but then I've given you a list of possible thoughts and beliefs to start practicing. You don't have to start with all of them, find one that resonates. And if you are pointing yourself more towards that way of thinking about your money, it's going to, I just know, lessen your money stress. And so I've already curated that for you in a cheat sheet that you can get at [DanielleThienel.com/abundance](http://DanielleThienel.com/abundance).

Jody Moore: Okay, cool. So everybody go grab that cheat sheet. It's free, yeah?

Danielle Thienel: It's definitely free. Yeah. And there's an opportunity where I do guide you at some point where if you are interested in that course or the book, you can see where I've pointed to that.

Jody Moore: Just start with the free cheat sheet. And if you want more, there'll be, there's always more, right? Where Danielle and I come from. That's what we believe. There's always more. There's more. And there's more than enough. There's more than enough. Okay, thank you so much for coming on, Danielle. I absolutely love you.

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Danielle Thienel: Absolute pleasure. Thanks for having me.

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](http://JodyMoore.com/freecoaching) to register. That's [JodyMoore.com/freecoaching](http://JodyMoore.com/freecoaching).