

551: How to Live Rich



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With Your Host

Jody Moore

[Better Than Happy](#) with Jody Moore

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Whether you want more money in your life, or you want to better care for and utilize the money you have, or you just want to enjoy your life and be more appreciative, more abundant, and have more moments of happiness, today's episode is for you. We are talking about how to live rich. We're going to talk about how to live rich literally, how to create more money and have more money and enjoy your money and do what you truly desire with that money. We're also going to talk about what a rich life actually is and ironically enough, how it's the way to create more money. Welcome to Better Than Happy, How to Live Rich. Let's do it.

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.

Hello everybody, welcome to the podcast. I have a fun topic for you today, maybe. I don't know. Do you think this topic is fun? Do you like talking about money? Do you like thinking about money and thinking about how you think about money? And do you like thinking about your overall life and

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what you're experiencing? Because we're going to touch on all of that today. And I want to explain to you where this topic is coming from. So in my coaching program, Better Than Happy, The Lab, where we actually take everything you're learning here on the podcast and apply it and use it and experiment with it in our real lives, we have a place called Ask a Coach, where our clients can write in questions anonymously about anything they want to.

And it's a really valuable way to get some coaching because sometimes when you have a minute to sit down and write it, you can think through what you want to say, and the anonymity tends to lend itself to people being a little more honest and vulnerable. And my coaches and I answer every single one of the questions that they send in and you guys who are in there know that there are some brilliant questions in there.

So recently I was in Ask a Coach and noticed a question that came up, and I'm not going to read the whole question because I want to protect whoever it is that wrote it in and not share verbatim. I'm just going to summarize what the question was and I want to thank the person who sent it in because I think it is a common problem for a lot of people and not one that most people raise their hands and admit to themselves or other people out loud. Again, this was anonymous so I don't even know who wrote it, but I still am grateful that somebody wrote it in this question and I wanted to address it. Here we did answer it in Ask a Coach, but I want to flush it out in even more detail here, okay?

Okay, so the question was titled, "I resent rich people." And it opens up by saying, "Hi Jody, I resent you. But I also like you." Right? And then it goes on from there to talk about why this person, I don't know for sure that it was a woman, but I want to say maybe there was a time when she mentioned being a mom or maybe I just turned this person into a woman in my mind. I'm going to call her a woman. Oh, she does say something about her husband, although men can have husbands. So anyway, I'm picturing a woman, but maybe it wasn't a woman. I really don't know.

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Anyway, this woman goes on to talk about why she resents me. And again, I so appreciate the honesty and the vulnerability that this person shared when she said things about somebody asked about my clothing that I happened to be wearing on a call. I commented where I'd gotten it from. She looked up the website and found that it was sort of higher priced clothing on that website, right? And then other things she's heard me say about maybe vacations I've been on or how I live my life or whatever that lead her to take guesses about how much money I have. I actually am very vocal about my financial situation. So she might have heard it somewhere else. But those were things she pointed to, right?

But then she went on to describe that she has a lot of resentment around people that appear to have money like this, right? She gave many other examples of people in her family and other people that she knows and why this is so painful for her. And she feels bad that her kids maybe aren't having those same experiences or she feels looked down upon or worries that her kids will feel looked down upon. And she feels discouraged about her circumstances ever changing, right? And really does, according to the way she worded the question, I believe that she really wants to change her circumstances but feels like that's not available to her or that maybe what I'm teaching her is that she should just think more positively and change her thoughts instead, right? So she has all these reasons and again, I wanted to bring it up here because I know that she's not alone in this.

I know and I've actually had to do so much work on money myself over the last decade and a half that I can relate to some of this. Now I had some different toxic stories about money, slightly different than what this person had, but I certainly had my own. And I am so glad that I realized, and it took me time to realize it, don't get me wrong. I had to learn it through a process of redirecting my brain. But what I realized was how toxic that kind of thinking was for me personally and for my finances, okay?

So money is such an interesting topic. It's such an emotionally charged topic for so many of us. We have so much judgment of ourselves or others.

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We were taught things growing up about money that may or may not be serving us today, but they just feel true. And this scarcity that is instinctual within all of us to hold on to what we have, to try to get more, to be prepared in case of a crisis. And then even the morality we tie to it in terms of our judgment of ourselves or others and whether it's a good thing or a bad thing to have money. We do it on both ends. There are people walking around thinking that people with money are better than those without, and there are people walking around thinking people with money are more evil than those without.

And it's all just so fascinating, don't you think? It's all fascinating and it's all up for grabs. How could it be that so many people think that having money is wicked or evil or bad? And just as many people think that not having money is weak or less than in some way? Both of those things can't be true, right? Well, the truth is neither of them are true. Neither of them are true. The amount of money that a person has doesn't tell us anything about their goodness, their worthiness, their lovability, even their intellect or their righteousness or lack thereof. It doesn't tell us any of those things. It tells us maybe about actions they've taken in the past. It might tell us about circumstances they were born into. It might be things that they've done or it might have nothing to do with anything they did. They might have just gotten lucky, right?

And you can make a lot of money being evil and dark and cheating people and you can make a lot of money serving and doing a lot of good and most people who make money do it somewhere in the middle, right? Or they're doing mostly good, but they're not perfect and maybe they're doing it on a small scale or what have you. They're doing it for some really giving selfless reasons and some what we might call selfish reasons because they want more. So it's all over the map, right? When it comes to money.

And the reason I'm harping on this to begin with is because if you can relate to the person who wrote in this question or you have whatever other stories you have about money. Maybe you have a business or you sell

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something or you're in business in some way. You work for someone else and you know that your money story is getting in the way of your success, then this is going to be useful for you as well, right?

So what's important to understand here in the beginning is that there is not a universal truth that we could all agree upon and prove hands down in a court of law when it comes to money. We really can't. There are just a whole bunch of thoughts and beliefs and stories that are offered to us, usually by well-meaning people, but sometimes by people coming from their own fear or scarcity, right?

And the actual truth about whether you should have money, whether it's okay to want money or whether you should or shouldn't talk about money, is completely up for grabs. We can make a solid argument either way. And what that means is, I want you to decide what serves you best to believe about money. How do you know what serves you best? You decide what you want to experience and what you want to create in your own life. What do you want to experience today and what do you want to create for tomorrow? That is what you have control over, my friends. What do you want to experience today and what do you want to create for tomorrow?

Now, what our brains want to do instead is go to the past. They want to think about what we've experienced in the past or what we haven't experienced in the past, what we created in the past or what we haven't created in the past and spin on that. And the past could be five years ago, 10 years ago, one year ago, or it could be yesterday or even five minutes ago. But the past is simply something that we cannot go back and change because we don't have a time machine. What we can impact and change is the present, our present experience and what we create for the future. That's it. That's the only thing we have control over, right?

All right. So what do you want to experience today and what do you want to create for tomorrow? Let's dive in when it comes to being "rich." I personally want to live a very rich life. I do. I define rich as being able to experience the things I want to experience, which takes money, right?

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Being able to live a lifestyle that I enjoy, being able to provide for the people I want to provide for, namely my kids, but sometimes other people too. I want to be able to help family, I want to be able to help other people in the world. I want to be able to support friends. I want to be able to be generous with money, right? So I want to be able to hire employees and I want to be able to be generous with my clients. And I want to be able to grow my business. And all of that requires actually a lot of money.

I also want to live a rich life in terms of the experiences I'm having. I want to get pleasure out of small moments. I want to have lots of joy. And to me, joy is noticing little, small, insignificant things that I otherwise would take for granted and allowing myself to experience the peace or love or gratitude or something that comes from those small moments. To notice a moment when everyone's in the kitchen laughing hysterically and get joy out of that. To notice when a stranger who is just doing their job that they could easily just phone in because it feels like a mundane job, goes all in on it and does or says something above and beyond that delights us for just a moment or delights somebody else.

To notice goodness in small, seemingly insignificant moments, like when I'm driving down the road and I accidentally change lanes cutting off another car because I didn't see the car because I didn't do a proper head check and the guy honks at me to make sure I don't hit him and then as he ends up pulling up beside me and I look over cringing, afraid that he's going to yell at me or flip me off or something, he just waves and I wave and say mouth, "I'm sorry" and he waves and says, "it's okay." That's joy for me.

Like that was my fault. He was completely justified in getting mad at me, but he didn't. In fact, he just forgave me. A complete stranger, no words even exchanged, just nonverbal communication and a moment of I see you that you're human and I forgive you. And me being, somewhat vulnerable and owning that it was my fault. That's joy. That's living a rich life. To notice moments like that and take a moment to go, you know what, people are

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mostly good actually. People are pretty cool. People are pretty understanding.

And all of that is part of living a rich life to me. It's participating in things that fulfill me. It's contributing sometimes in ways that I don't even want to do but then noticing how good I feel after because I showed up and did something that I think is a good place to spend my time or my efforts. It's learning how to meet new people and being uncomfortable. It's learning new skills. It's encouraging my children to do the same and watching them go through life and learn lessons and struggle and learn lessons that I could never teach them because they can only gain them through experience. All of these things are part of living a rich life.

Now, why am I giving you this definition? Not because I think this is the correct definition of a rich life, but because I want you to decide what is a rich life. And I think it is important that you consider your money, because that's what we associate with the word rich. And I do, again, want you to think about money on this during this episode today, but also consider all the other parts of your life. And again, those two things are not separate. They actually go very hand in hand, okay?

So I have found that the best way to experience what I want right now is to notice the abundance around me. Now, I know, again, for the person who wrote in this message and anybody else in that situation, you're thinking, yeah, easy for you to say Jody Moore, because you have money. You're buying expensive sweaters. You're living in a nice house in an expensive part of the country and you have money. And I will say, you're right. It is so much easier for me to appreciate and feel abundant about my life today. It definitely is.

But what I want you to know is that it hasn't always been this way. I haven't always had this kind of money, but on the other hand, I've never struggled the way most people in the world, not most people, but like way more people in the world have struggled more than I have, right? But that said, by first world standards, living in the United States of America, let's just take

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that, right? Because there are so many people living in third world countries who are struggling way more than any of us listening to this podcast because they don't have access to technology, that's how I know, okay?

But let's take a first world country like the United States or something similar. And by first world standards, I have been at the lower end of the income bracket more of my life than I've been at the higher end where I'm at now, okay? And the way that I created what I have today is by choosing in that circumstance, in my current financial situation back then, right? My lower income bracket situation, to feel abundant, to feel gratitude more of the time. I don't mean you have to do that all the time. I wasn't able to do it all the time.

There were days when I was worried about how we were going to buy groceries for our kids. There were times when I had to borrow money from people. There were times when I had so much shame and guilt about the money that I'd spent and the debt I was going into and the money that I didn't have that I needed for just basic things like supporting my family. Okay? That is where I started from.

And the work I did was to shift out of that shame and guilt and self-pity and victimization that I was doing to myself and to decide to notice the abundance of it all. To decide to notice that I had a place to lay my head down at night and go to sleep. And I had a place to tuck my kids in to go to sleep where I wasn't even really worried that they were going to get harmed in the night other than like my tiger mom brain that always is afraid they're going to be harmed. But I didn't feel like we were living in an unsafe neighborhood, right? And just that alone, just noticing that we had that and having a moment of abundance and gratitude for that is enough. And then you start noticing other small moments.

You start noticing how nobody's actually had to go hungry. This was my situation. This might not be the same for you. You're going to have to find the moments of wealth and abundance and rich that exist in your life. But for me, I could notice that no one's ever had to go hungry. I could notice

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that we had electricity and it hadn't been shut off, at least not in a long time. And I could notice that there was a paycheck coming even if I had run out of money long before the paycheck was coming, which happened many times. I could notice that there was one coming though. And when there wasn't one coming because we had unemployment to deal with, I could notice that we still had food in the pantry. Or that we had somebody I knew we could call that we had a welfare system or we had a church welfare system or we had friends, etc. that we could reach out to and we could get help and support if we needed.

So wherever you're at, I promise you there's abundance available to notice and to take a moment to feel gratitude. Now, what our brains tend to want to do in this situation is instead of look at all that we have, we look at what we don't have. We look at the people that have more than us and then we feel resentful, right? But guess what, my friend, there's never an end to this cycle because there's always someone that has more than you. At least that's the case for me. There are so many people that have so much more than I do. And if I look at them and feel bad that I don't have what they have, I'm going to become resentful and I'm going to feel scarce. I'm going to be in scarcity, right?

But there's also a whole bunch of people in the world who have less than I do. And I'm not even saying comparing yourself is useful at all. I really don't spend a lot of time in comparison nowadays, but if you're going to compare, my point is, yes, you can look at who has more or you can notice how many people have less and then feel so grateful and abundant for what you have. This is called directing your brain, managing your mind. Resentment is an emotion. It is not created by your circumstances. It is not created by people around you having money. It is created by your thoughts. And if you want to feel resentful, if it's going to help you have the experience you want today, then you absolutely can and you shouldn't judge yourself for it. But my guess is you don't. That's why this person wrote in this question, right?

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So that's a little bit about how to change up the experience you're having today. What do I want to believe about myself, about my life, about our circumstances, about our money, about other people that helps me have the experience I want today? The experience I want today is one where I'm living rich, where I'm feeling abundant, where I'm noticing all the things I'm able to buy or have or experience that I want. Because I promise there are tons of them, regardless of your circumstances, okay?

Then we ask ourselves, what do I want to create for tomorrow? Remember, that's a wealthy life, a rich life is what do I want to experience today and what do I want to create for tomorrow? So do you want more money in the bank account? I like to think about it as increasing the flow of money, right? Because money is a flow actually. It's money is coming in and money is going out. And if we have more going out than coming in, we tend to create debt and that's not ideal for most people. We want more coming in than going out, but usually we got to manage the flow, right?

So if you want to increase the flow and maybe you just want more coming in and you don't even want more going out. Maybe there's nothing else you want to buy or you want to save it, you want to invest it, whatever, cool. If you want more money for tomorrow, then what are you going to need to do and what are you willing to do to create more money? And what's preventing you from doing that?

The number one thing that's preventing people from creating what they want is their beliefs about themselves and their ability to create money, to earn money, to make money. Because the opportunities exist for all of us to make money, especially again, if we take like within a free country, you have opportunities to make money, the same ones probably as your neighbors or your family or your close friends who are achieving the results you desire. So why are they creating results and you are not?

Now, again, the last thing I want you to do is start beating yourself up here. Do not go into judgment, do not start feeling bad about it, but you have to notice all your self-doubt, all your limiting beliefs about yourself, about your

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abilities, about what's possible for you. And you have to open your mind up to there is a way to create exactly what I want. And I don't have to be mad about where I'm at right now to create something different in the future. In fact, that doesn't work very well. What works so much better is to be living rich today and creating more wealth for tomorrow, from the feelings of abundance, from gratitude, from a recognition of all that you have. It's a yes and, a yes and, okay?

So for anybody who might be religious that's listening to this podcast, in the Bible, we read the story of the creation in Genesis. And one of the things I love about the way it's written is that God creates the Earth in seven days, right? Six days, I guess we would say. And each time He creates something, He says that He notices that it's good. He created whatever He created and it was good. He saw that it was good. Is the language in the King James version of the Bible. He saw that it was good. And then guess what happens? The next day He creates something else, right? So He doesn't say, this isn't good enough. Let's create something else. He says, this is good, and let's create more. Okay? That is the way God operates. That is the way we operate at our best as well. We are created in God's image.

So He creates something, He sees that it's good. He takes a moment to appreciate it, to be grateful for it, to acknowledge Himself to whatever, maybe be proud of Himself. I don't know if God does that or not, but He sees that it's good. And He's like, and now we're going to create more. That's how you create true wealth. That's how you live a rich life, is you already appreciate and love what you have and you create more.

Now, let me be clear, I'm not saying it won't be challenging. I'm not saying it won't require growth on your part. And growth only comes through discomfort. It will. At least it has for me. It's required a lot of growth. It's required a lot of discomfort. But there's a difference in growth and discomfort because I want to create more. And I'm grateful for what I have than growth and discomfort because I'm stomping my feet saying it's not

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fair. That actually leads to us usually not taking action to create something more. We usually dig our heels in, we sit around being stuck, and we feel sorry for ourselves. That was my experience anyway, okay?

So when you let that go, yes, there will be discomfort, but it's the discomfort of growth. It's the discomfort of progression. It is very different than the discomfort of self-pity and being stuck. You'll know the difference because one will feel like movement, even though it's still uncomfortable. I call it being excited. You're scared and excited at the same time, right? And the other one will just feel like ick. It will feel like you need a shower and you'll get sick of it. And the person who wrote this in told me, "I'm so sick of feeling this way. And I'm sick of disconnecting from people in my lives because I resent them." So huge kudos to the person that wrote in this question.

I want you to think about this. What do you want to believe about money, about yourself, about your life? What do you want to think about people that have money? If you think people that have money are evil or bad, then you're not going to drive yourself to create more money. That would make no sense at all. Right? Why would you want to become something that you think is not good? Interesting to think about. That's why I say choose what you want to believe about money and choose it based on what you want to experience today and what you want to create for tomorrow.

Thanks for joining me today, you guys. Have a beautiful rest of your week 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.