

559: How LDS Women Are Keeping Themselves Broke



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With Your Host

Jody Moore

[Better Than Happy](#) with Jody Moore

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I want to talk to all of my friends who are LDS women who are keeping themselves broke. If you don't have as much money as you want in your life, I'm talking to you. And obviously, this is going to apply to anybody who's a good person, but my specialty happens to be in LDS women because I am one, and I work with a lot of them. And today we're going to dive in here on *Better Than Happy* to seven mindsets that might be keeping you broke and how to get out of all of them. Let's go.

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.

Hey there, everybody. Welcome to the podcast today. I'm so excited to talk to you about this topic. I love helping good people make more money. I love helping good people win and succeed. We need more of that in the world, right? I was just talking to a friend of mine this morning. We were actually texting each other. She asked me about how something in my life went recently, and I told her that it was amazing and that there were some not

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ideal parts, but overall, I was really happy with it. And her reply was, "The good guys are winning."

And I know what she meant by that. She was giving me a compliment, right? She was happy to see me winning. She's calling me a good guy. I want to offer to you that you're one of the good guys too. I know you are because you wouldn't be listening to this podcast otherwise. You wouldn't be trying to grow and work on your own mental health and develop yourself and achieve what you want to in your life. So welcome. Let's get more of the good guys and good ladies winning today. That's what we're going to talk about.

So most people think that results come and then we have a new mindset. That's what our natural default brains think, right? For example, our brains think that once I get my body into the condition and shape I think it should be in, then I'm going to feel good about it and I'm going to love my body. But any of you who have been on a health journey and succeeded know that it goes in reverse order, right? You had to learn how to love your body. That's how you got it into the shape it's in today.

And if I want to have a really happy marriage, we tend to think that we need to just find the right spouse or control that spouse of ours, get them to behave a little more how we want, then our marriage is going to be happy. But the truth is, we have to bring happiness. We have to bring satisfaction and joy, and then our marriage gets better, right? Everything works in reverse order, and your money is no different. If you want to have more money in your life so you can feel more abundant, more confident, more secure, more fulfilled, enjoy your life more, have more freedom, more flexibility, you have to adapt all of those things, all of those mindsets that create that in order to create more money.

So that's what we're going to dive into today. Now, as I said, I work with a lot of LDS women. I'm not trying to exclude anyone. There are many of you here who are not women, not LDS, whatever else is going on for you, and you are welcome here and you're going to get a lot out of this episode. But

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I want to focus on some of the specific things that come up for someone who is a member of our church, and a lot of it is societal and cultural. All of it is, actually. None of it is doctrinal. It's all about just the cultural upbringing, the way you maybe have interpreted things, the way your spouse interprets things, we're going to try to break free from those seven money blocking mindsets today.

The number one thing I hear from women all the time is, "It's his money." Okay, this is especially true for women who are stay-at-home moms whose husbands or spouses, whatever spouse you have, are working and making money and you're at home with the kids managing the household. However, it often comes up with women who might also be working or making some kind of money, they're just not making as much as their spouse, and then they will say, "I know it's not true. I know it's technically both of ours, but it just feels like it's his money."

And I always remind them, do you know why it feels that way? Because you keep thinking and believing that it's true. Everything that you feel comes from what you're thinking. And maybe your spouse also believes it's his money. That's only going to affect him. What you're thinking and believing is affecting you.

Okay, so you have to work on seeing the reality of the situation, which is the two of you together are managing a household, maybe raising a family, and supporting that family financially. And you may have chosen to divide it up so that one of you goes to work and one of you stays at home or any other variation thereof. It doesn't make it their money.

How do we know this is true? If you were to file for divorce, state would say that half of that money is yours or in some way that you would be compensated for the work that you've done in managing the household, raising the kids, etc., right? Understanding this will change everything, and I can tell when someone needs to work on it because of their language. They will say things like, "Well, I need to ask my husband if I can do this thing," or, "I asked him and he said no."

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Okay, just the verbiage itself is a dead giveaway. If you talk about it as though you're asking a parent to give you some allowance, you're going to keep perpetuating that in your marriage. If you on the other hand decide to be an equal partner in your home, in your marriage, in your family, as you are, then you're going to show up differently. You're going to use different language and you're going to have a totally different conversation with your spouse. So it doesn't mean you wouldn't want to have respectful conversations, but it's very different than asking permission and then pouting later like a child whose dad told her no. That's a sign we've got to change things up here. Are you with me, my friend?

So let's imagine that you work for a company, okay? In most any company, there is a department or a person, depending on the size of the company, that's responsible for sales or marketing or maybe is taking payment from customers, collecting money, collecting debit card numbers, and taking payment, right? Does that mean it's that person's money? No, it's still the company's money, and as an organization, we have respectful, informed discussions about strategy and decisions we're going to make in this business, right, as business partners, even though one might be in charge of finances or sales, one's in charge of customer support or fulfillment. Doesn't make it any different that that money is company money.

Alright, number two. This kind of piggybacks on number one, but it's a little bit different. I hear women say this all the time: "How much money we make is not up to me. It's up to him. It's outside of my control because he's the one working. He's the one with the job. I'm the one at home with the kids." And I say, "Okay, if that's working for you, keep doing that. Keep thinking that. Keep believing that." But usually when they bring it to me, it's because it's not working for them. They want more money. They wish their husbands were more ambitious or harder working or were out getting in some way more money, and again, they're only bringing it to me because their husbands are not. They're not capable of it, or they're just not ambitious, or they're just satisfied with how much they're making.

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Okay, so listen, you get to decide what you want in your life. And if you have the desire for more money, then it's an indicator that there's something within you where you have the capacity to make more money. But you might need to figure out how you're going to do that. Your spouse may not want to or may not be able to. And if you notice all your fears come up, all your doubts and concerns that you can't, this is a very good thing. We want all of those actually to come up so we can take a look at them because they're all just stories. They're all additional mindsets that would be really useful to focus on.

So listen, if you decide to split it up in your family where one person's working and one's not, or one's working a lot and one's not making much, cool, if you're happy with that. But if you're not, then you need to ask yourself, "Why am I abdicating responsibility for my financial life? Why am I sitting back telling myself I can't do it?" And question it and play with it because if you have the desire for more, you have the capacity for more.

Now what? Now we go to number three. Number three is that so many women are not seeing the value they're capable of bringing. All they're seeing are all the ways that they think they fall short. It usually sounds something like, "I'm too old. I don't have enough education. I don't have enough experience. I've been out of the workforce for too long. I've never been in the workforce. I'm not good at technology. I don't have any marketable skills." Women tell me this all the time. Why is it that men don't say this very often? Men don't say, "I'm not qualified." Men, according to the stats, will apply for all kinds of jobs that they really aren't qualified for, and women don't apply for jobs that they actually could be really good at. Most commonly, right? That is not a given, but it's the norm in our society.

So listen, you have value to give. I promise you do. If you're an honest person, you're willing to show up, you're willing to learn, if you're coachable and dependable, that's 75% of what any job requires, right? Maybe there's 25% where they want you to have some skills. Okay, go learn what you need to learn. Go figure it out. Or show up and remind the person hiring, if

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you're looking for a job, that you are going to bring your A game and they will not be sorry if they hired you, and you are going to go above and beyond, and yes, you have a learning curve, but they won't be sorry they hired you and you will catch up fast.

You are allowed to see your own value, but you have to see it before any other employer is going to see it. And you even have to see it before your clients or customers are going to see it if you're going to be building your own business, right? So many women I see are out there trying to get clients in their coaching businesses, but they don't believe in themselves. I don't want to hire a coach that doesn't believe in themselves. You've got to believe in you first.

And so many people think that they have to have proof before they can believe in themselves. You don't need any proof. You just need to trust that you are going to do your absolute best, you are going to take care of people, and if for some reason you're unable to deliver, you will make it right, and you go from that energy. You have tremendous value. You have so many life experiences. You have so many skills that you're not even acknowledging right now because you're too busy looking for how you fall short. Choose to see your value. I promise there's a lot of it there.

Alright, number four mindset that's keeping so many women broke, especially women who are members of the LDS church, is that they're not thinking big enough. They're thinking within the confines of what someone told them was possible, and they think that's just true. It often sounds like, "Well, in my industry, this is just how it works," right?

So for example, maybe they say, "I'm a nurse, and here's how it works when you're a nurse. You have to have this type of degree, or you have to work this many hours. You have to be willing to do this thing, and then these are the limits, these are the caps, unless you're willing to do ABC, and I'm not willing to do that. And so this is where I'm tapped out." Or, "I'm a teacher. Here's how it works in the school district. You move up in this way.

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You have to meet these requirements, and then this is the limit, and that's just the reality of my situation."

Sound familiar? Whatever it is that you do, maybe it's even in your own business. Well, "I coach clients in this way. It takes this long. I charge this amount. I can't charge more because people won't pay it, and so I'm just stuck. This is all that's possible for me."

Guess what, my friend, those are all just lies. And as long as you believe they're true, your brain will keep reinforcing the reality of them. It will keep looking for proof that you're right. Your brain wants to be right more than it wants you to break out of your current financial situation. So you have to decide that you're wrong, that you could be totally wrong, in fact. That there are people who make a tremendous amount of money in the field that you're working in if you want to stay in that field.

I know of a couple of teachers, for example, who one day started memberships for other teachers where they all paid a monthly fee so that they could talk to one another, exchange ideas, exchange lesson plans. And they had so many teachers join their memberships that they started making millions of dollars and ultimately left their teaching jobs.

They're teachers, my friends. So I'm telling you there are ways, and I don't know what those ways are. If I knew, I would for sure tell you, but you do. Take a look around at what people are struggling with, at what people want, at what people need, and ask yourself, how can I meet some of those needs? Could I provide value in a way that I haven't even considered? Maybe nobody's considered and make a lot more money because I know it's possible.

Number five. I hear this all the time from women. They say, "I just don't know that I'm worthy of making that kind of money. I don't know that I'm the kind of person who should be. I don't deserve it." They bring in God and religion and all kinds of things to justify it, that God would, God want me to do this when God actually gave me this stuff for free? Recently someone

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said that to me and I said, "What are you talking about? God gave every one of us everything for free by that definition, so none of us should be charging for anything?"

We just convolute it all when we make money a moral issue. But guess what? Money is not a moral issue. It's not about your value, your worth. You don't have to be worthy of making money. You don't have to be good enough personally to make enough money. You just need to provide value that someone else values enough to give you their money for it. So I'm going to make this real simple. Money is not a moral thing. It's not good or bad. It's just a concept that we created to make our world more convenient. It's just a placeholder for value.

Okay, so there's a really awesome TV show I'm watching right now called Paradise on Hulu. You should go check it out. We're in season two right now. And Paradise is a show about a super dramatic natural disaster that wipes out, I don't know, let's call it 75% of the Earth's population, and it wipes out internet and stores and all society as we know it, including banks and money.

And so at one point, people begin bartering, right? They start saying, "I have this thing, what do you have that I might want?" And they're exchanging goods and services in this way and trying to find someone that has what they want, that also wants what they have, and it's very inconvenient to live this way. But we used to live this way until someone invented money and said, "I've got an idea. How about instead of having to find the person and decide how much is their thing worth, how much is my thing worth, we just have this thing called money? It's a placeholder for value. I give you my thing that you want, you give me the money. Then I can take that money, give it to someone else, they give me what the thing they have that I want." It's very convenient this way of living with money.

It's not about me being worthy. It's about me providing something valuable enough that someone gives me their placeholder for value in exchange. And the more people I can provide value to that are willing to give me a

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placeholder, the more money I make. It doesn't make me a better person. It doesn't make you a better person. It just means you figured out a way to provide a lot of value to a lot of people. Take the morality out of it, my friends. Take the drama out of it, and you will set yourself free. Let's go to number six.

Number six. So many of you still have this mindset where you're trading your time or effort for money. You were taught this probably as a young child. You were taught that in order to make money, you have to work really hard. And sometimes working really hard means working really long hours. And if you think that's true, if you think the most money comes from whoever works the hardest and longest, you are confused, my friend.

Now, nothing wrong with working hard, nothing wrong with working long, but it's not the way to make the most money. You know how I know? The richest people in the world work the least. They put in the least amount of effort in many cases, right? Because they've gotten to a point where they could buy back their time and they could buy back their effort, and they have a lot more ease in many ways than the poorest people in the world. The people who make the least amount of money are working the hardest and the longest. Think about it.

One of my first jobs ever, I was a busser at the old spaghetti factory. I bused tables. Okay, it was kind of hard work. I was on my feet all night with this big old bus tub that I would carry around to the table, and then I would gather all the plates and the food and the spaghetti and the mess, and I would load it into my bus tub and I'd be covered in food and my shirt would be wet and it was disgusting. I'd take it to the dishwashers, right, give it to them, go back out and set the table, and then start all over again. And I'd do that all night long and go home exhausted and stinky.

And I made so much less money than the manager who was in nice clothes, not getting dirty, not working as hard. How could that be? Because the manager had leveraged value, right? The manager was coordinating a bunch of people. The manager was doing things that were deemed a little

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bit more high stakes, maybe had higher skills, was in charge of a group of people making sure people like me were showing up to work and doing my job.

So this idea that you have to work longer and harder to make more is going to limit you at some point. It's going to prevent you from achieving what you want to because true wealth doesn't come from working longer and harder. You can never outrun poverty. You can work long and hard to get to a certain point, and then you have to have a higher skill level. You have to provide a higher level value.

Okay, let's go to the last mindset that might be keeping you broke. The last one is that you are neglecting your dream. Now, dream is a very ambitious word. Maybe you don't consider it a dream. Maybe you don't even think you have a dream. Maybe it's just a little curiosity. Maybe it's just something that you wonder about, that you're sort of secretly wishing you could try out. Or maybe it is a dream, or maybe it's a passion, or maybe it's just something that you know you're good at or you want to do or you want to try.

And you're neglecting it because you're telling yourself you can't. It's selfish of you to want that. You don't have the time. You don't have the money. Your spouse won't like it. Your kids won't like it. Whatever it is you're telling yourself. If you neglect your own interest, your own wants, your own desires, you're going to prevent what's possible for you in all kinds of ways, in terms of your own creativity and growth and fulfillment and contribution, but even in terms of your finances.

There's a reason God gives us desires and interests and passions and hobbies and dreams and talents. And part of it is so that you can give to the world, but it's okay to be compensated for those things financially in the end. And you know what? There's so many ways to make money pursuing something you love. Now, I'm not saying, "Do what you love and you'll never work a day in your life." I'm not talking about that kind of thinking. I don't think it's healthy to go all the way to if I just find what I love, I'll just be

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rich. I do think that you're going to have to do a bunch of things that you don't love in the name of creating what you want. And I think you're going to have to be willing to be uncomfortable. I think that not neglecting your dream doesn't sound, doesn't look like all dreamy and sweet and fulfilling. It actually looks like hard work and growth and development.

But if you neglect that dream, if you ignore it, if you push it away, if you tell yourself you can't, you shouldn't, it's selfish, you have no right to, who do you think you are, it will likely keep you stuck in so many ways. One way is financially, another way will be your own emotional growth and development.

And I just think, again, there's a reason God gave you that desire or that dream. What is that reason, I wonder? Don't neglect it. What's the alternative? The alternative is nurturing it, paying attention to it, being curious about it, taking really good care of it. Doesn't mean you have to go out and do something with it right away? Not necessarily, but maybe you want to. Maybe you want to at least explore a little. Be open to it being easier to fit into your life than what you believe right now. Be open to not knowing the way how and still nurture a really healthy relationship with your dream, your passion, your curiosity, or just your wants and desires.

And I'm telling you, failing to do so will keep you broke in every sense of the word. Alright, my friends, we need more of the good guys to win. You're one of the good guys. Let's go. I'd love to help you if you want help achieving your goal. You know where to find me. Thanks for listening today. I'll see you next time.

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:

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